

Customer Bank Switching Behaviour in Zimbabwe's Retail Banking Sector of Zimbabwe

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Abstract

Retail banks are able to generate profitable returns when they manage their customer base to identify, satisfy, acquire and retain profitable customers. Whilst the switching of brands by consumers is a common feature in today's highly competitive retail banking sector of Zimbabwe, however, it poses serious challenges to both banks and consumers. The development and maintenance of a long-term relationship with customers are essential for retail banks to boost their profits and thrive in a competitive banking landscape. The major problem facing the retail banking sector is high switching behaviour of their customers eroding shareholder value. The main purpose of the study was understanding consumers switching behaviours in the retail banking sector, yet most of these banks have similar offerings. The study used a cross-sectional research design to collect quantitative data from 376 consumers who were chosen using systematic sampling. Our findings show that consumers in the retail sector switch banks due to various factors chiefly; price, brand image, service quality, product availability, trust and firm strategy. We recommend that banks optimise customer relationship strategies and quality services delivery in order to leverage on customer brand equity. Our study contributes to literature on the banking sector that focus on customer switching behaviour.

Keywords: Brand Switching, Consumer Behaviour, Retail banking, Switching Costs, Switching Barriers, Zimbabwe

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1. Introduction and Background

Retail banking also referred to as consumer or personal banking, provides financial and insurance products and services to individual consumers. In most developing countries, including Zimbabwe, the retail banking industry is highly competitive because it mostly offers consumers undifferentiated products and services to consumers. For this and other many reasons, the stability and profitability of the retail banking industry is highly correlated to customer relationship management and the ability to minimise customer attrition (Egarius and Weill, 2018; Malhotra and Botra, 2019; Qurniawatti et al., 2022). Hence, the switching of current customers have consequential effects on the future performance of a retail bank (Enad and Serinda, 2022; Gu et al., 2020). Managing customer tenure and retention creates benefits such as better customer insight, reducing marketing costs, satisfy customer requirements profitably and selling more products and services to the retained customer. As the customer tenure lengthens, the bank is able to develop a better understanding of customer expectations and requirements (Gray et al., 2018; Tang and Chen, 2020). On the other hand, customers are also able to understand what the bank can do for them. Consequently, as time evolves both parties are likely to deepen relationships, trust and commitment. The ultimate objective must be to avoid customer switching by retaining current customers and recruiting new customers that are important for strategic purposes or have future profit potential (Hou et al., 2021; Manzoor et al., 2020; Ofari et al., 2022). Many studies demonstrate that in the retail banking industry, attracting new customers is costlier than retaining the existing ones (Casula et al., 2021; Appiah et al., 2019; Antoni et al., 2019; Cai and Gursoy, 2018). In fact, many studies also establish that increasing customer retention rate by 5% leads to at least 85% in retail bank profitability (Zouari and Abdelhedi, 2021; Munaandar, 2021; Manzoor et al., 2020).

The retail banking sector in Zimbabwe has gone through never-ending radical metamorphoses propelled by numerous factors. The major factors include declining disposable incomes, interest, inflation and currency volatilities, shifting customer preferences, deregulation of the banking industry, and frequent demonetisation of the country's currency. For instance, in the past twenty years the country has demonetised the national currency more than five times, in the process causing customers to lose huge portions of their savings. According to the Banking Survey (2020), the introduction of the multiple currency system in 1990 has also seen several retail banks in Zimbabwe losing substantial market shares. For example, the market share of Agribank dropped from 11% to 8%, ZB bank lost at least 3% from 13.5% to around 10%, and National Merchant Bank dropped from 9% to around 7%. In addition, the deregulation of the banking sector has significantly reduced entry barriers whilst reducing exit barriers. As a result of the deregulation of this sector, retail banks grew from 5% to 200% (Reserve Bank of Zimbabwe (RBZ), 2023; Zouari and Abdelhedi, 2021; Mackay and Major, 2017; Senanu and Narteh, 2022).

Furthermore, non-traditional banking players such as funeral companies, supermarkets, insurance firms, technologic companies among others have also entered the retail banking sector. Most of the non-traditional banking firms now offer retail banking services such as taking deposits, making payments, offering credit guarantees as well as short and long term loans (Chirima and Chapoto, 2016; Makudza et al., 2020). The few customers that still do traditional retail banking are also frequently switching banks despite the fact that most banks in Zimbabwe provide similar and undifferentiated offerings. Switching from one brand is a key issue for the retail banking sector as it is a positive indicator that the original brand is no longer meeting a customer's expectations. It is also a clear indicator that the new brand is attractive (Arief et al., 2019; Babalola and Nwanzu, 2020). Bank switching has an adverse effect that manifests in the reduction of the bank's market share (Bugyei, 2019; Fintikasari, 2018), causing the bank to depend on a more unpredictable consumer mix (Lim et al., 2018; Mandal, 2017; Nzowo, 2021) and diminishes the bank's reputation (Ebrahim et al., 2016; Chuah et al., 2017; Koo et al., 2020)

It is important to acknowledge that banking switching behaviour is not only a Zimbabwe phenomenon. For example, in a global survey of customer behaviour in retail banking, Ernst and Young (2011) reported that worldwide, 36% of customers have changed their main bank to another in the past two years, and another 7% of customers are planning to switch to other banks. Avkiran (1994) also found that the New Zealand banking industry had an annual switching rate of 4%. Against this background the purpose of this study is to interrogate customer switching behaviour in Zimbabwe's retail banking sector. The main problem is that many retail banks in Zimbabwe are employing innovative customer retention strategies to mitigate the impacts of frequent customer switching behaviour. Yet, despite numerous customer retention strategies that these banks are utilising, customer switching behaviour is rampant in Zimbabwe, and has therefore become a major concern for many banks. Even though the retail banking switching behaviour of consumers has been ventilated in many studies that focus on developing countries (Mokagadi et al., 2022; Mou and Benyoucef, 2021; Ofari et al., 2022; Rawis et al., 2022; Sabbir and Ali, 2020; Rizkiah et al., 2020; Koo et al., 2020; Amani, 2020; Yoon and Lim, 2021; Tan and Chen, 2020; Taoana et al., 2021; Sun et al., 2020), not many studies have been conducted in Zimbabwe where 40% of customer have been reported to have experienced frequent bank-switching.

The study is significant for a number of reasons. First, during the past four decades the retail banking industry has gone through fundamental alterations. This has resulted in a marketplace characterised by lethargic growth, heightened competition, increased de-regulation and too many unbanked people. Therefore, understanding factors that influence customer switching behaviour becomes an important issue to be interrogated in order to reduce marketing costs, while promoting brand loyalty, trust and long-term customer relationship. Furthermore, banks maybe be able to develop brand management strategies that enable them to enhance their brand visibility, discourage current customers from switching to other banks, build customer-based equity, attract potential switchers and increase their market share.

Second, there is insufficient understanding in Zimbabwe on why consumer switch brands in the retail banking industry where the switching processes are replete with significant switching costs. Even more important, the characteristics of retail banking services such as small loans advancement, high deposit ratios per customer and difficult personal account opening procedures tend to be information-sensitive, and have the potential to create high uncertainties during the process of bank switching. Fourth, due to privatisation and continuous fragmentation the traditional lines and scope of the retail banking sector have largely disappeared causing these banks to compete more aggressively over a wider product and service range. This makes it imperative for retail banks to understand some of the major factors that cause customers to switch banks as a strategy for customer retention and survive in this increasingly competitive industry. The rest of the paper is organised as follows. Section 2 covers theoretical and empirical literature review, section 3 presents the methodology, section 4 covers findings and section 5 present recommendations and implications.

2. Literature review

2.1. Theoretical Literature Review

The major theories that explain customer switching behaviour include the self-perception, the expectation/ disconfirmation and the push-pull-mooring theories. The self-perception theory has its origin from [Dodson and Tybout \(1978\)](#). According to this theory, an individual analyses his/her behaviour in order to determine his or her attitude towards a situation such as making a purchasing decision. In the absence of an extrinsic incentive, consumer switching behaviour is likely to be attributed to the liking of the new brand. In contrast, when an extrinsic incentive motivates the consumer to switch to a new brand, the issue of whether to take advantage of the extrinsic incentive may substantially reduce the likelihood of repurchase disposition. The self-perception theory says that the presence of extrinsic incentives does not determine attribution to internal causes. Consequently, the extrinsic incentives reduce the likelihood that repurchase behaviour will persist when the extrinsic causes are removed. To the extent that consumers attribute switching behaviour to intrinsic motives, their behaviour is likely to determine subsequent repeat purchase disposition. The self-perception theory has largely been used to assess consumer switching behaviour in response to intrinsic versus extrinsic motives ([Cai and Gursoy, 2018](#); [Arief et al., 2019](#); [Antoni et al., 2019](#); [Hou et al, 2022](#); [Guo et al., 2021](#)). Another popular theory that attempts to explain customer switching behaviour is the expectation/disconfirmation theory largely associated with [Oliver \(1997\)](#). The disconfirmation theory says that if a product or service performs better than expected, it is called positive disconfirmation. In contrast if a product performs below the expected performance, it is called negative confirmation because the customer would have been dissatisfied ([Pham, 2015](#); [Srivastava, 2015](#); [Saroaha and Diwan, 2017](#)). This theory has been widely used in many studies to examine customers' switching behaviour under various contexts ([Cicerali et al., 2017](#); [Rather, 2018](#); [Sipe and Testa, 2018](#); [Prayag et al., 2018](#)).

Before customers purchase any products and services, they already have certain expectations that are usually based on the employees and the industry's perceptions ([Pham, 2015](#); [Nazir, 2015](#); [Srivastava, 2015](#)). The expectations are based on the customer's experience and on the experience of other customers whom they interact with, therefore, before customers buy, they already have their expectations. [Pham \(2015\)](#) says that confirmation is the evaluation of the perceived performance in comparison with the set quality standards and positive confirmation occurs when a customer is satisfied and negative confirmation occurs when the customer is dissatisfied. When the perceived performance exceeds customer expectations, the customer is satisfied but if the perceived performance is less and does not meet the expected standards, then the customer is dissatisfied. The Confirmation/Expectation Theory postulates that consumers can be satisfied if products or services perform better than the expected services and if performance is bad, the customer is dissatisfied.

The final main theory of customer switching behaviour is the push-pull-mooring theory that has its origins in human migration studies ([Sun et al., 2017](#); [Tang and Chen, 2020](#)). The theory says that customers move from one brand to another brand due to push effects which are unfavourable factors that push the customer away. The other effect is called the pull effects that draw a customer to favour certain brands. The pull effects relate to the favourable aspects of a destination that entice the potential customer to visit. According to this theory, the mooring factor is a persona factor that facilitate a consumer to switch to one brand ([Cheng et al., 2019](#); [Jung et al., 2017](#); [Wu et al., 2014](#)). Prior studies confirm that switching costs generate an effect on supporting behaviours, such as satisfaction, are low ([Cheng et al., 2019](#); [Hsieh et al., 2012](#); [Hsu, 2017](#)).

2.2. Empirical Literature Review

[Kumar and Chaarlas \(2011\)](#) define brand switching as the process of moving from one brand to another brand of the same type. Consumer behaviour is defined as the study of understanding how the behaviour is shown by searching, buying, using, evaluating, and disposing of products and services expected to meet customers' various needs ([Mou and Benyoucef, 2021](#)). [Srivastava and Sharma \(2013\)](#) argue that consumer switching refers to customers who are not loyal to a particular brand. Customer switching behaviour is also known as customer defection ([Anjum et al., 2017](#); [Arief et al., 2019](#); [Singh et al., 2019](#); [Sipe and Testa, 2019](#)). It is a term that also refers to a customer's replacement of current service providers for another ([Chuah et al., 2017](#); [Ebrahim et al., 2016](#)). According to [Aslam and Frooghi \(2018\)](#), the switching behaviour reflects the decisions to reduce consumption of a brand and even stopping purchasing from an organisation. In a seminal study, [Keaveney \(1995\)](#) using 45 various services including the banking sector, identified eight switching factors that include inconvenience, emotional intelligence, price, service counter failure, core service failure, competitors' attractiveness, involuntary switching, ethical issues, and employee's response to service failure. As also observed by [Antoni et al \(2019\)](#), less than a quarter of the bank switching behaviour was precipitated by a single switching incident, whilst the rest were caused by multiple factors including, customer satisfaction, and minimum cost of a transaction and bank arrogance. According to [Dauda and Maiyaki \(2019\)](#), consumer switching occurs when a customer partially or completely stops using the services of a certain organisation and begins using the services of another organisation. [Mandal \(2017\)](#) and [Shah et al \(2018\)](#) define consumer switching behaviour as the process in which a customer stops being loyal to his/her usual bank and moves to another either because of customer dissatisfaction or any other problems that might have arisen. Accordingly, the level of a customer's loyalty, and changes to it can be regarded as brand switching. Switching behaviour is essential to retain consumers ([Hsieh, Hsieh, Chiu, and Feng, 2012](#); [Kuo, 2020](#); [Tang and Chen, 2020](#)).

In general, switching behaviour is the act of changing the goods or services that have been previously used, and it is

subordinated to behavioural intention (Jung, Han, and Oh, 2017). Switching is also defined as replacing or exchanging the current bank with another bank (Singh et al., 2019). Nguyen (2018) argues that switching means changing one bank to another driven by dissatisfaction with current services. Srivastava and Rai (2018) argue that consumer switching refers to customers who are not loyal to a particular brand. According to Dauda and Maiyaki (2019), consumer switching occurs when a customer partially or completely stops using the services of a certain organisation and begins using the services of another organisation.

Customer switching behaviour is caused by factors like service quality (Appiah et al., 2019; Anjum et al., 2017), satisfaction and attractiveness of alternatives (Cheng et al., 2019; Hou et al., 2021; Sigh et al., 2019), price and switching costs (Zhan et al., 2019; Sun et al., 2017), personal characteristics (Jung et al., 2017; Jan and Matolia, 2019; Karim and Dani, 2020), social influences (Koo et al., 2020). Consumers frequently alter their opinion to match others in their peer group (Bugyei, 2019). Product pricing is determined by the value appended to the price-sensitivity of the market, product, price, government regulations and competition (Casula et al., 2021). Convenient shopping, the speciality of the product and unsought product also influences customer switching (Gu et al., 2020).

Customer satisfaction can be increased by providing superior value-added services to customers. Value-added services help customers to retain their existing brand (Fintikasari, 2018). Singh and Bansal (2019) examined the factors which influence BSB among customers in mobile phone banking and identify service quality, price, trust and brand image. Similarly, Agarwal and Sudhakar (2017) report price, reputation, service quality, location, promotion, customer satisfaction and switching cost as factors considered by consumers in the banking sector. Lowering switching costs for cooperative banks on client-based ownership contribute to customer retention (Hafandi et al., 2021) incentives for bank managers to lock in customers. In a study from South Africa, Taoana et al. (2021) investigated the antecedents of brand loyalty, including satisfaction, brand relationship quality, customer advocacy, and brand trust in retail banking.

For the banking industry in South Africa, Budyeyi (2019) reports pricing policies, advertising, reputation, distance to bank location, switching cost and innovative products offered by banks as determinants of bank switching behaviour. In Zimbabwe, Chikazhe et al (2021) demonstrated the positive effect of service quality, customer loyalty, customer satisfaction and corporate image on bank switching behaviour. Gender, age, education and income were found not to moderate the effect of customer satisfaction on loyalty. The moderating role of marketplace characteristics, convenience of offerings, relationship age, competitive intensity, and household income, relationship program participation, switching barriers, gender, age and marital status were also found to positively influence consumer switching behaviour (Seiders et al, 2005).

3. Methodology

3.1. Conceptual Framework

From literature we conceptualise our study as shown below. We propose that switching behaviour in Zimbabwe is due to a multiplicity of factors as shown in the conceptual framework.

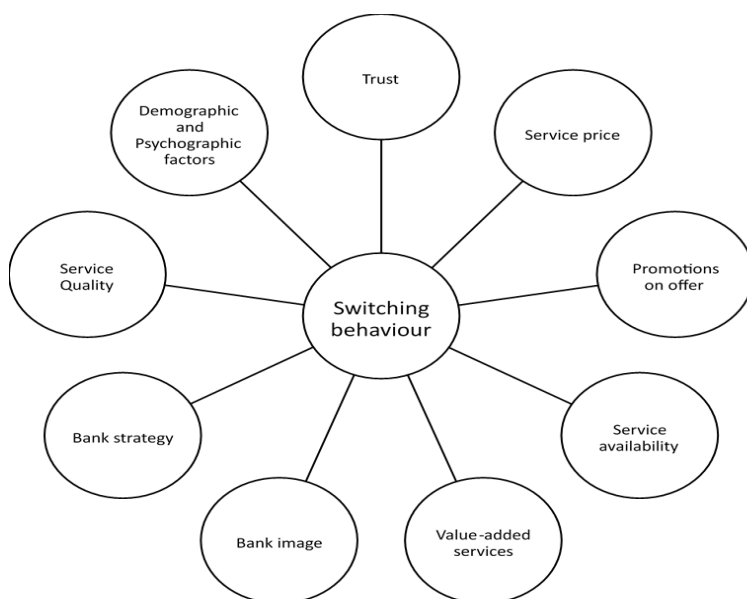


Figure 1: Conceptual framework

The researcher used a structured questionnaire to collect quantitative data from a randomly selected sample of 376 participants as shown in Table 1 below.

Table 1: Sampling Frame

Participant group	Total N in population	Percentage of the total population	Number in sample size
Bank Managers	407	6.59%	24
Bank Supervisors	889	14.39%	55
Bank Employees (Non-Managerial)	4 882	79.02%	297
Total	6 178	100%	376

4. Findings and Discussions

As shown in Table 2 all variables were statistically significant at 95% level of confidence. The research demonstrates that retail bank brand switching is influenced by different factors under investigation. Price, promotions, value-added services, brand image, customer loyalty, social issues, customer loyalty and firm strategy key factors that affect the switching behaviour of retail banking customers. These findings have support in empirical literature. Retail bank customers are often price-conscious when making deposits and withdrawals and are therefore likely to switch to other banks if these prices are high (Cai and Gursoy, 2021; Bugyei, 2021). Price is also likely to influence customers' satisfaction with bank products and services. Promotions, product availability, brand image and service quality can potentially attract customers and influence the sales process (Ebrahim et al., 2017; Arief et al., 2019; Casula et al., 2021; Ghemry and Shamma, 2022). Demographic and psychographic factors include economic issues were found not statistically significant

Table 2: Factors Leading to Bank Switching Behaviour

Variable	Mean		Std. Deviation Statistic	Variance Skewness		
	Statistic	Std. Error		Statistic	Statistic	Std. Error
Price	3.372	.141	1.249	1.561	-.376	.272
Promotions	2.923	.142	1.265	1.578	.390	.272
Product availability	2.654	.134	1.182	1.398	.274	.272
Value-added services	2.795	.136	1.199	1.438	.176	.272
Brand image	2.962	.140	1.232	1.518	-.353	.272
Firm strategy	2.859	.137	1.213	1.473	-.170	.272
Service quality	3.180	.150	1.327	1.760	-.476	.272
Demographic and psychographic factors	1.746	.185	.894	1.427	.176	.272
Customer trust, loyalty and satisfaction	4.593	.105	1.464	1.618	-.460	.272
Economic issues	1.274	.137	1.546	1.354	-.222	.272

5. Conclusion and Recommendations

From the findings and discussions, we make these recommendations. Product availability was found to statistically significant and hence, retail banks are recommended to lessen customer switching behaviour by always keeping an eye banking transactions to understand the patterns of usage and understand how customers involve themselves with products and services being offered. This is because brands are becoming something more than just a product, but are becoming a relationship between consumers' perception, trust and commitment to bank products and services. If the trust is breached, consumers are likely to switch to more attractive brands. Retail banks should also improve their brand building capabilities to meet changing customer needs. This means that retail banks must exert more effort in identifying consumers' preferences to build strong brand image and reputation. The ability to transform and translate customers' needs and preferences into services features that match the needs of a specific or a group of customers is highly recommended. Retail banks must continuously collect information regarding consumers' behaviour, and develop a perceptual map for building a better brand. This may entail learning consumers' needs, preferences and expectations.

Declaration of Competing Interest

The authors declare that they are not aware of any competing financial interests or personal relationships that may

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