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The Influence of Service Quality, Satisfaction, and Trust on Banking Customer Switching Behavior

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Abstract

The competition within the banking industry is intensifying, particularly due to advancements in digital services that prompt customers to consider alternative banks for their transactions. This study investigates the influence of service quality, satisfaction, and trust on customer switching behavior. A purposive sampling method was employed to select respondents aged at least 17 years, who have been customers for a minimum of six months, and have experience using either branch services or digital channels, as well as having contemplated or executed a transaction transfer. Data were collected through a five-point Likert scale questionnaire and analyzed using multiple linear regression after undergoing a series of validity, reliability, normality, multicollinearity, and heteroscedasticity tests. The analysis yielded an F value of 39.430 with a significance level below 0.001. Individually, service quality had a significant negative impact on switching behavior, with a coefficient of −0.178 and a significance of 0.011. Satisfaction showed a coefficient of −0.307 with a significance level below 0.001, while trust had a coefficient of −0.226 with a significance of 0.002. Standardized beta values confirmed that satisfaction is the strongest predictor, followed by trust and service quality. These findings emphasize that reducing customer switching requires banks to provide accurate, responsive, and secure services that meet customer expectations. Furthermore, transparency in information and the bank's accountability in resolving issues are essential factors. Monitoring transaction frequency, balance transfers, the use of alternative banks, and customer complaints is a strategic approach to detect potential switching before the service relationship begins to weaken.

Keywords:
Service quality; Customer satisfaction; Customer trust; Switching behavior; Banking.

1. INTRODUCTION

The banking industry is witnessing escalating competition, fueled by technological advancements and evolving customer preferences. Today, banks are assessed not only on their products or interest rates but also on the speed of service, transaction accuracy, and data security. Customer dissatisfaction can lead to decisions to reduce transactions or switch to other banks, which directly affects both revenue and reputation. The ease of digital access has simplified the process of switching banks. With mobile applications, customers can open new accounts without needing to close existing ones. This shift demands that banks focus on overall service quality, which encompasses responsiveness, accuracy, and effective complaint management. Customer evaluations arise from a series of interactions, from account opening to experiences with digital services. A friendly demeanor from staff is insufficient if not supported by system reliability and stability. Customers expect services that are not just quick but also secure and transparent. Each interaction shapes the customer's perception of the bank, and service quality must be viewed as a culmination of these experiences rather than a single attribute.

Research by Mundir et al. (2022) indicates that service quality, satisfaction, and trust in mobile banking applications significantly influence the loyalty of students at Islamic banks. Similarly, Setiawan (2016) found a correlation between service quality, satisfaction, and loyalty among mobile banking users. Nawangsari and Widiastuti (2018) demonstrated that service quality, trust, and mobile banking services all impact customer satisfaction. These findings affirm that digital services are integral to the customer experience. However, while service quality is often anticipated to mitigate switching behavior, previous research has yielded inconsistent results. For instance, Azis (2023) discovered that service quality did not have a significant partial effect on the switching intentions of customers at Bank Syariah Indonesia, although it and satisfaction together influenced switching intentions. Service deficiencies do not always lead to immediate switching, as customers may remain tied to salary accounts, financing, transfer costs, or may not have found better options. Muthmainah and Cholil (2022) established that service quality affects satisfaction and trust, while satisfaction has a negative impact on switching behavior. This suggests that service quality influences switching through its effect on satisfaction. Repeated negative experiences can diminish satisfaction and increase the likelihood of seeking alternatives.

Customer satisfaction arises when individuals compare their expectations with the service performance they receive. When services meet or exceed expectations, evaluations tend to be favorable. Conversely, discrepancies can lead to dissatisfaction. These assessments typically develop through repeated experiences rather than isolated transactions. Long wait times, inconsistent information, unclear fees, delayed transactions, inaccessible applications, and slow complaint resolutions can all contribute to dissatisfaction. Minor issues may be tolerated if the bank responds promptly and responsibly. However, recurring errors can erode customer tolerance and provoke comparisons with competing banks. Azis (2023) found that satisfaction influences switching intentions, while Muthmainah and Cholil (2022) confirmed that higher satisfaction correlates with a lower propensity to switch. Conversely, declining satisfaction may enhance the appeal of rival banks.

The relationship between loyalty and switching is complex. Customers may retain old accounts while shifting primary transactions to other banks. They might maintain accounts for administrative reasons but stop depositing significant amounts. Therefore, switching behavior should be evaluated by examining tendencies to reduce usage, transfer transactions, change primary banks, or end relationships with previous banks. Trust also plays a critical role in influencing switching behavior. It reflects the belief that a bank possesses the capability, integrity, and responsibility to manage funds and customer information. Banking relationships inherently carry risks, as customers cannot oversee all processes within the system. They rely on the bank’s policies, technology, personnel, and oversight mechanisms. Trust develops through consistent service delivery, transparency, transaction security, promise fulfillment, and accountability in addressing issues. In Islamic banking, trust is also linked to adherence to contracts and Sharia principles, with customers expecting transparency regarding profit sharing, fees, risks, and fund utilization. Deviations from agreements can weaken trust.

While several studies, including those by Setiawan (2016), Welta (2017), Hapsari and Murini (2022), Monica and Arafah (2020), and Simangunsong et al. (2023), highlight the connection between trust and customer loyalty, the influence of trust on switching behavior remains inconsistent. Muthmainah and Cholil (2022) found that trust did not significantly impact switching behavior, while Setiawan and Ilfitriah (2012) reported no significant effect of trust on affective commitment or switching intentions in their tested models. Trust alone may not suffice to deter switching, as customers can still transition due to poor service, high fees, inadequate features, or more attractive offers from competitors. Most previous research has primarily focused on loyalty as the dependent variable. Studies by Mundir et al. (2022), Setiawan (2016), Hapsari and Murini (2022), Monica and Arafah (2020), Welta (2017), and Simangunsong et al. (2023) have concentrated on the tendency to maintain relationships. While loyalty studies help clarify retention behavior, they do not fully address the reasons customers switch transactions or change primary banks. Research directly addressing switching has yielded varied findings. Azis (2023) found that service quality had no significant partial effect on switching intentions, while satisfaction did. Muthmainah and Cholil (2022) confirmed that satisfaction influences switching behavior, but trust did not exhibit a direct effect. Setiawan and Ilfitriah (2012) concluded that affective commitment was a stronger predictor of switching intentions than satisfaction and trust. These discrepancies underscore the necessity for further examination across diverse customer segments and banking institutions.

This study aims to analyze the influence of service quality, satisfaction, and trust on banking customer switching behavior. Service quality is understood as an assessment of reliability, speed, security, responsiveness, and alignment with customer needs. Satisfaction refers to the evaluation made after comparing expectations with received experiences. Trust relates to confidence in the bank's capabilities, integrity, and responsibility. Switching behavior encompasses tendencies to reduce usage, transfer transactions, change primary banks, or terminate relationships with previous banks. The findings are expected to assist bank management in prioritizing service improvements, maintaining customer satisfaction, and strengthening trust. Banks must ensure that both physical and digital services are consistently delivered, information is easily understood, transactions are secure, and complaints are handled responsibly. Such measures can minimize customers' motivations to seek alternative service providers while fostering long-term relationships.

2. RESEARCH METHOD

This study adopts a quantitative approach, utilizing a survey method to gather data. Primary data were collected directly from banking customers in Indonesia through structured questionnaires. The choice of a quantitative approach allows for the statistical examination of the relationships between service quality, satisfaction, trust, and customer switching behavior. This research is designed to be explanatory, focusing on the effects of three independent variables on a single dependent variable. Service quality is identified as the first independent variable (X_1), customer satisfaction as the second (X_2), and customer trust as the third (X_3). Customer switching behavior serves as the dependent variable (Y). Data collection employed a cross-sectional design, where each respondent provided responses only once during the questionnaire distribution period. This design effectively captures customer evaluations of banking services and their tendencies to switch at the time of the study.

The research population consists of customers from both conventional and Islamic banks in Indonesia. This demographic was selected due to their direct experience with various banking services, including branch visits, automated teller machines, internet banking, and mobile banking. A sample size of 100 respondents was established. Purposive sampling techniques were employed, allowing for the selection of respondents based on specific criteria. This approach ensures that the data originates from customers with sufficient experience to evaluate service quality, satisfaction, trust, and switching tendencies. Respondents were required to meet several criteria: they must be at least 17 years old, have been customers of the bank for a minimum of six months, have used bank services directly or through digital channels, have experience comparing their bank's services with others, and have considered, planned, or executed a transaction transfer to another bank. The questionnaire included screening questions regarding age, duration of banking relationship, number of banks used, types of services accessed, and experiences contemplating switching. Responses that did not meet the criteria or were incomplete were excluded from data processing.

Data were collected through an online questionnaire distributed to banking customers across various regions in Indonesia. This online distribution method was selected to ensure a diverse respondent pool, avoiding limitations to a single branch or type of bank. Each respondent was permitted to complete the questionnaire only once. The instrument utilized a five-point Likert scale, where a score of 1 indicates strong disagreement, a score of 2 indicates disagreement, a score of 3 indicates neutrality, a score of 4 indicates agreement, and a score of 5 indicates strong agreement. Indicators of service quality were developed based on customer assessments of service reliability, responsiveness, transaction accuracy, security, and ease of obtaining assistance. These indicators were informed by research conducted by Ahsan et al. (2024) and Christanto and Santoso (2022), which connect service quality to customer evaluation and behavior. Satisfaction was measured through the alignment of service with expectations, satisfaction with the decision to choose the bank, evaluations of transaction experiences, and overall satisfaction. This measurement approach is based on the works of Christanto and Santoso (2022) and Sapoetra and Basuki (2019), which frame satisfaction as the result of customer evaluation following service receipt. Trust was assessed through confidence in the bank's capabilities, honesty in providing information, transaction security, and accountability in resolving issues. Trust indicators are derived from studies by Abidah and Rachmat (2025) and Sapoetra and Basuki (2019), explaining the role of customer confidence in maintaining relationships with banking institutions. Switching behavior was measured through the desire to seek alternative banks, tendencies to reduce service usage, plans to transfer primary transactions, and the likelihood of changing banks. Higher scores indicate a stronger inclination to switch.

Table 1. Dependent and Independent Variables

Variable	Type of Variable	Notation
Service Quality	Independent Variable	(X_1)
Customer Satisfaction	Independent Variable	(X_2)
Customer Trust	Independent Variable	(X_3)
Customer Switching Behavior	Dependent Variable	(Y)
Constant	—	(α)

Service quality reflects customer evaluations of the bank's ability to deliver timely, secure, efficient, and responsive service. Satisfaction represents the assessment made by customers after comparing their expectations with the service experiences received. Trust indicates the confidence customers have in the bank's capabilities, integrity, security, and accountability. Switching behavior refers to the tendency of customers to reduce usage, transfer transactions, or switch to other banks.

Data analysis was conducted using multiple linear regression, a technique well-suited for examining the influence of service quality, satisfaction, and trust on customer switching behavior. Prior to regression analysis, the instruments underwent validity and reliability testing. Validity testing assessed the capacity of each statement item to measure the research variables effectively. Reliability testing utilized Cronbach's Alpha to evaluate the consistency of respondents' answers. Ensuring measurement quality is essential for confirming that the indicators adequately represent the established variables (Hair et al., 2014). The data were subsequently subjected to classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests. The normality test examined the distribution of residuals, while the multicollinearity test identified any excessively strong relationships among the independent variables. The heteroscedasticity test assessed the equality of variance of residuals within the regression model.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$$

Where:
(Y) = customer switching behavior
(α) = constant or intercept
(X_1) = service quality
(X_2) = customer satisfaction
(X_3) = customer trust
$(\beta_1, \beta_2, \beta_3)$ = regression coefficients
(ϵ) = error or residual

The t-test was employed to determine the individual influence of each independent variable on customer switching behavior, while the F-test assessed the collective impact of service quality, satisfaction, and trust. The coefficient of determination (R^2) was utilized to evaluate the extent to which the independent variables explain variations in switching behavior. Hypothesis testing was conducted at a significance level of 5 percent.

3. RESULTS AND DISCUSSION

3.1. Results

3.1.1. Respondent Profile

This study involved 100 banking customers in Indonesia who had considered or made the transfer of transactions between banks. In terms of gender, the respondents consisted of 53 males (53%) and 47 females (47%). Regarding age, 34 respondents were under 25 years old, 38 respondents were aged 25–34 years, 18 respondents were aged 35–44 years, and 10 respondents were 45 years or older. The largest age group was 25–34 years, accounting for 38%. When examining occupations, the majority of respondents were private sector employees, totaling 37. There were 20 respondents who were students or university students, 18 entrepreneurs, 16 civil servants or state-owned enterprise employees, and 9 respondents in other occupations. The monthly income of respondents also showed variation; 24 respondents had an income of less than Rp3,000,000, 31 respondents earned between Rp3,000,000 and Rp5,999,999, 27 respondents earned between Rp6,000,000 and Rp9,999,999, and 18 respondents had an income of at least Rp10,000,000 per month. Details of the respondent characteristics can be seen in Table 2.

Table 2. Respondent Profile

Characteristic	Number of Respondents	Percentage
Gender		
Male	53	53%
Female	47	47%
Total	100	100%
Age		
Under 25 years	34	34%
25–34 years	38	38%
35–44 years	18	18%
45 years or older	10	10%
Total	100	100%
Occupation		
Student or university student	20	20%
Private sector employee	37	37%
Civil servant or SOE employee	16	16%
Entrepreneur	18	18%
Other occupations	9	9%
Total	100	100%
Monthly Income		
Less than Rp3,000,000	24	24%
Rp3,000,000–Rp5,999,999	31	31%
Rp6,000,000–Rp9,999,999	27	27%
Rp10,000,000 or more	18	18%
Total	100	100%

This profile indicates that respondents come from diverse backgrounds in terms of age, occupation, and income. This composition provides insight into how customers from various backgrounds evaluate service quality, satisfaction, trust, and switching tendencies.

3.1.2. Factor Analysis Feasibility Test

The Kaiser-Meyer-Olkin (KMO) test and Bartlett's test were utilized to determine if the data was suitable for factor analysis. The KMO test evaluates sampling adequacy, while Bartlett's test assesses the correlation matrix's sphericity. These tests are crucial in confirming that the data meets the necessary assumptions for factor analysis, indicating that the relationships among variables are appropriate for further investigation. The results of these tests can be found in Table 3.

Table 3. KMO and Bartlett's Test Results

Test	Value
KMO Measure of Sampling Adequacy	0.842
Bartlett's Test: Chi-Square Approximation	952.416
Degrees of Freedom	136
Significance	<0.001

The KMO value of 0.842 indicates that the correlation among the statement items is sufficient for factor analysis. Bartlett's test yielded a chi-square value of 952.416 with a significance level of less than 0.001. The relationships among indicators were assessed to be strong enough for the correlation matrix to be utilized in the next stage.

3.1.3. Factor Rotation and Reliability Results

The factor rotation results demonstrate that all statements achieved factor loading values greater than 0.70, indicating a strong correlation with their respective variables: service quality, satisfaction, trust, and switching behavior. This level of factor loading reflects the clarity and relevance of the statements in representing the constructs under investigation. The reliability of these findings enhances confidence in the study's conclusions and supports the validity of the measurement instruments used in the analysis.

Table 4. Rotated Component Matrix and Variable Reliability

No.	Variable and Statement	Factor Loading	Cronbach's Alpha
	Service Quality		0.894
1	Bank staff respond quickly when customers need assistance	0.842	
2	The bank can process transactions accurately and precisely	0.816	
3	The bank provides security guarantees for every transaction	0.791	
4	The bank's digital services are stable and easy to use	0.774	
5	Customer complaints are handled appropriately and responsibly	0.735	
	Customer Satisfaction		0.886
6	I am satisfied with the services provided by the bank	0.861	
7	The service received meets my expectations	0.838	
8	Choosing this bank was the right decision	0.804	
9	My experience using the bank's services is satisfying	0.782	
	Customer Trust		0.881
10	I trust the bank to protect customer data and funds	0.872	
11	The bank provides information honestly and openly	0.844	
12	The bank fulfills the service promises made	0.816	
13	The bank is responsible when transaction issues occur	0.793	
	Switching Behavior		0.874
14	I am considering using another bank	0.868	
15	I plan to transfer my main transactions to another bank	0.839	
16	I intend to reduce my use of the current bank's services	0.811	
17	I will switch if another bank offers better services	0.776	

Service quality has factor loading values ranging from 0.735 to 0.842. The highest value is for staff response time, while the lowest is for complaint handling. This result shows that staff responsiveness is the strongest indicator in forming assessments of service quality. The satisfaction indicators have factor loading values between 0.782 and 0.861, with overall satisfaction receiving the highest score. Trust has factor loading values between 0.793 and 0.872, with data and fund protection receiving the highest score. This pattern indicates that security plays a significant role in building customer trust in the bank. Switching behavior has factor loading values between 0.776 and 0.868, with the consideration of using another bank receiving the highest score. This consideration can serve as an initial step before actual transaction transfers occur.

Table 5. Overall Instrument Reliability Statistics

Cronbach's Alpha	Number of Statements
0.918	17

The overall Cronbach's Alpha value of 0.918 exceeds the acceptable threshold of 0.70. The questionnaire demonstrates a high level of internal consistency. The reliability values for each variable are also above 0.80, indicating that all statements can be utilized in the analysis.

3.1.4. Classical Assumption Test

Before engaging in multiple linear regression analysis, it was crucial to evaluate the data against classical assumptions. This process included tests for normality, ensuring that the distribution of residuals aligns with expectations. Additionally, the assessment of multicollinearity was essential to detect any significant correlations among independent variables, while examining heteroscedasticity confirmed that error variance remains stable across different levels of the independent variables. These evaluations are vital for establishing the integrity of the regression model.

Table 6. Classical Assumption Test Results

Test	Variable	Value	Description
Normality Kolmogorov-Smirnov	Unstandardized Residual	Sig. 0.200	Normally distributed
Multicollinearity	Service Quality	Tolerance 0.633; VIF 1.580	No multicollinearity
Multicollinearity	Satisfaction	Tolerance 0.571; VIF 1.751	No multicollinearity
Multicollinearity	Trust	Tolerance 0.608; VIF 1.645	No multicollinearity
Heteroscedasticity Glejser	Service Quality	Sig. 0.421	No heteroscedasticity
Heteroscedasticity Glejser	Satisfaction	Sig. 0.287	No heteroscedasticity
Heteroscedasticity Glejser	Trust	Sig. 0.533	No heteroscedasticity

The significance value of the normality test is 0.200, indicating that the residuals are normally distributed. All tolerance values are greater than 0.10, while VIF values are below 10. No excessive relationships were found among the independent variables. The Glejser test also produced significance values above 0.05 for all predictors. The regression model meets the requirements for normality, multicollinearity, and heteroscedasticity.

3.1.5. Simultaneous Test

The F-test was utilized to analyze the joint influence of service quality, satisfaction, and trust on customer switching behavior. This statistical approach assesses whether these independent variables work together to affect the likelihood of customers changing banks. The findings from this test are crucial for understanding the dynamics at play in customer decision-making, revealing how these factors collectively shape banking relationships and influence switching tendencies.

Table 7. ANOVA Test Results

Model	Sum of Squares	df	Mean Square	F	Significance
Regression	29,146	3	9,715	39,430	<0,001
Residual	23,654	96	0,246		
Total	52,800	99			

The F value of 39.430 with a significance level of less than 0.001 indicates that service quality, satisfaction, and trust collectively affect customer switching behavior. This regression model is suitable for explaining the relationship between the three predictors and the customers' decision to switch.

3.1.6. Individual Test

The t-test was utilized to analyze the effect of each independent variable on customer switching behavior individually. This approach allows for a clear understanding of how service quality, satisfaction, and trust influence decisions to switch banks. The findings, detailed in Table 8, offer valuable insights into the significance of each factor in shaping customer choices.

Table 10. Regression Coefficients and Hypothesis Testing

Predictor	B	Std. Error	Standardized Beta	t	Significance	Hypothesis Result
Constant	4.612	0.289	—	15.958	<0.001	—
Service Quality	-0.178	0.069	-0.214	-2.580	0.011	Accepted
Customer Satisfaction	-0.307	0.067	-0.381	-4.582	<0.001	Accepted
Customer Trust	-0.226	0.070	-0.267	-3.229	0.002	Accepted

Service quality has a coefficient of -0.178 with a significance value of 0.011. This indicates that service quality has a negative and significant effect on switching behavior. An improvement in service quality will lead to a decrease in customers' tendency to switch, assuming other variables remain constant. The first hypothesis is accepted. Satisfaction has a coefficient of -0.307 and a significance level of less than 0.001. Satisfaction negatively and significantly affects switching behavior. Customers who have experiences that meet their expectations tend to have less reason to transfer transactions to another bank. The second hypothesis is accepted. Trust has a coefficient of -0.226 with a significance value of 0.002. Trust negatively and significantly affects switching behavior. Confidence in the security, honesty, and responsibility of the bank can reduce customers' desire to seek alternative service providers. The third hypothesis is accepted. Based on the standardized beta values, satisfaction has the strongest influence with an absolute value of 0.381. Trust ranks second with a value of 0.267, while service quality has a value of 0.214. These findings indicate that the decision to switch is closely related to the final assessment of customers regarding their service experience. Good service remains necessary, but its impact becomes stronger when it creates satisfaction and reinforces trust in the bank.

3.2. Discussion

The results from the F-test, which yielded a value of 39.430 with a significance level below 0.001, indicate a clear relationship between service quality, satisfaction, and trust in influencing customer switching behavior. Decisions to reduce service usage, shift primary transactions, or switch banks are influenced by multiple factors. Customers assess the operational performance of their bank, compare their experiences against expectations, and evaluate the bank's trustworthiness. This aligns with the findings of Mosavi et al. (2018), who argue that switching behavior stems from various customer evaluations of service providers. Similarly, Darmawan (2022) emphasizes that switching is driven by a range of antecedent factors rather than fleeting dissatisfaction. In the realm of Islamic banking, Ghamry and Shamma (2022) found that decisions to switch are linked to service experiences, perceived benefits, and evaluations of financial institutions. While all three variables exert influence simultaneously, their impacts are not uniform. Satisfaction exhibits the strongest effect with a standardized beta of −0.381, followed by trust at −0.267, and service quality at −0.214. This hierarchy suggests that customers' overall evaluation of their banking experience carries more weight than isolated assessments of individual service aspects. However, the differences in beta values should not be misconstrued as implying that service quality plays a minor role. Satisfaction and trust typically evolve from repeated interactions with service providers.

3.2.1. The Influence of Service Quality on Customer Switching Behavior

Service quality significantly impacts customer switching behavior, as indicated by a regression coefficient of −0.178, a standardized beta of −0.214, and a significance level of 0.011. Enhancements in transaction accuracy, response speed, security, digital service stability, and effective complaint handling can diminish the likelihood of customers switching banks. In banking, errors in transactions and slow responses can have serious repercussions, directly affecting customers' access to funds and the security of their information. The factor analysis reveals that the speed of staff responses is the strongest indicator, with a factor loading of 0.842. Transaction accuracy follows at 0.816, security at 0.791, digital service stability at 0.774, and complaint handling at 0.735. Nonetheless, rapid responses alone are insufficient if issues remain unresolved. Banks must ensure that staff possess the necessary knowledge, authority, and procedures to address customer concerns effectively. Improvements should also encompass branch operations, mobile banking, transaction notifications, and customer service. These findings resonate with the work of Setiawan (2016), Mundir et al. (2022), Hapsari and Murini (2022), Monica and Arafah (2020), Simangunsong et al. (2023), Christanto and Santoso (2022), Boonlertvanich (2019), Nawangsari and Widiastuti (2018), and Hidayat and Akhmad (2015). Previous research often connects service quality with satisfaction, loyalty, and the durability of customer relationships. However, Azis (2023) found no partial effect of service quality on switching intention, suggesting that factors such as respondent characteristics, bank types, indicators, and switching experiences may influence outcomes. Poor service does not always lead to immediate switching, as customers may feel tied to salary accounts, financing, or administrative needs. Therefore, successful retention should not rely solely on active accounts; monitoring declines in transaction frequency and average balances is essential to identify weakening customer relationships. Loyalty and switching are not mutually exclusive; customers may retain old accounts while transferring primary transactions to competing banks. In this study, the 100 respondents had considered, planned, or executed transaction transfers, making their evaluations of service quality and switching decisions more pronounced compared to customers who have not directly compared interbank services.

3.2.2. The Influence of Satisfaction on Customer Switching Behavior

Satisfaction also has a negative and significant effect on customer switching behavior, with a regression coefficient of −0.307, a standardized beta of −0.381, and a significance level below 0.001. This highest beta value among the predictors underscores satisfaction as the most influential factor in explaining switching tendencies. Customers who view their banking experiences positively are more likely to maintain their transactions, while repeated negative experiences may drive them to seek alternatives. Satisfaction arises from the comparison between expectations and the service received. Smooth transactions, clear communication, user-friendly applications, and fair problem resolution contribute to positive evaluations. Conversely, unclear fees, inconsistent information, and recurring complaints can erode satisfaction. Factor analysis reveals satisfaction scores of 0.861 for service quality, 0.838 for alignment with expectations, 0.804 for the belief that choosing the bank was the right decision, and 0.782 for satisfying service experiences. These results align with Muthmainah and Cholil (2022) and Azis (2023), who identified a significant influence of satisfaction on switching behavior and intention. Studies by Mundir et al. (2022), Hapsari and Murini (2022), Monica and Arafah (2020), Simangunsong et al. (2023), Christanto and Santoso (2022), Boonlertvanich (2019), and Sapoetra and Basuki (2019) also connect satisfaction with loyalty and the sustainability of customer relationships. Setiawan and Ilfitriah (2012) identified a different pathway, suggesting that satisfaction influences emotional commitment before affecting switching intention. Thus, the impact of satisfaction may not always be direct. Banks should assess satisfaction alongside changes in balances, transaction frequency, product usage, and activities at competing banks to detect early signs of potential switching. Improvements in one service channel may not enhance satisfaction if other areas, such as branch services, applications, customer service, and complaint resolution, lack consistency. Consequently, banks should view customer experience as an interconnected series of services rather than isolated interactions.

3.2.3. The Influence of Trust on Customer Switching Behavior

Trust significantly impacts customer switching behavior, with a regression coefficient of −0.226, a standardized beta of −0.267, and a significance level of 0.002. These findings suggest that stronger customer confidence in the bank's capabilities, honesty, security, and responsibility correlates with a reduced tendency to transfer transactions or use other banks. Trust is particularly crucial in banking, as customers cannot oversee the management of their funds and personal information. They rely on security systems, internal policies, employee competence, and oversight mechanisms. Relationships may deteriorate when transparency is lacking, service promises are unmet, or problem resolution is perceived as inadequate. The factor analysis indicates that data and fund protection have the highest loading at 0.872. Honesty and information transparency score 0.844, fulfillment of service promises 0.816, and responsibility in addressing transaction issues 0.793. These values confirm that security is fundamental to establishing trust, especially as digital services increase the risk of data breaches, identity theft, and unauthorized transactions. These findings are consistent with Mundir et al. (2022), Setiawan (2016), Hapsari and Murini (2022), Monica and Arafah, and Hidayat and Akhmad (2015). However, Muthmainah and Cholil (2022) did not find a significant direct effect. This discrepancy suggests that customers may switch due to costs, digital features, location, or competitor offerings. Conversely, customers with lower trust may retain accounts due to salary obligations, financing, or administrative needs. Therefore, banks must enhance security, improve communication transparency, and provide tangible resolutions when issues arise. Technical protections should be accompanied by clear procedures, prompt explanations, and responsibilities that customers can directly perceive. Formal responses without corrective actions may actually accelerate the erosion of customer relationships.

3.2.4. Assessment of the Relationship Among the Three Variables

The simultaneous influence of service quality, satisfaction, and trust illustrates that switching behavior is shaped by interconnected evaluations. Service quality reflects the bank's performance in serving customers. Satisfaction represents the evaluation following service use, while trust relates to confidence in the bank's capabilities and integrity. Service quality can establish a foundation for satisfaction and trust. Accurate, prompt, secure, and responsible service enhances satisfaction and reinforces customer confidence. However, the regression analysis conducted only tests direct effects. The statistical results do not confirm that satisfaction or trust serves as mediating variables. Assessing indirect relationships requires a different analytical approach. The cross-sectional design necessitates caution in drawing cause-and-effect conclusions. Respondents' feedback was collected at a single point in time, preventing observation of changes in customer attitudes over time. The purposive sampling technique and the limited number of respondents (100) suggest that the results should be interpreted as reflective of a specific group meeting selection criterion, rather than as an absolute representation of all banking customers in Indonesia. For bank management, the implications extend beyond merely improving service speed. Banks need to maintain transaction accuracy, digital system stability, data protection, information transparency, and effective complaint resolution. Monitoring satisfaction alongside usage patterns is crucial, while trust must be nurtured through security and accountability that customers can directly feel. Variations in beta strength indicate prioritization but do not justify neglecting variables with smaller coefficients. While satisfaction has the strongest influence, it is challenging to sustain if service quality declines or if customers doubt the bank's security. A more effective retention strategy should integrate these three aspects into daily service practices.

4. CONCLUSION

The analysis reveals that service quality, satisfaction, and trust significantly influence the switching behavior of banking customers. The F-value of 39.430 with a significance level below 0.001 confirms that these variables effectively explain customers' tendencies to reduce service usage, transfer primary transactions, or select alternative banks. Individually, service quality demonstrates a negative and significant effect with a coefficient of −0.178 and a significance level of 0.011. Satisfaction shows a stronger impact with a coefficient of −0.307 and a significance level below 0.001, while trust has a coefficient of −0.226 and a significance level of 0.002. The strongest predictor is satisfaction, with a standardized beta of −0.381, followed by trust at −0.267 and service quality at −0.214. This ranking indicates that the decision to switch is more closely tied to customers' overall evaluations of their banking experiences. However, satisfaction is not an isolated factor; it arises from accurate, responsive, secure, stable, and expectation-aligned services. Trust must also be nurtured through transparency, data protection, fulfillment of commitments, and accountability in resolving issues. Bank management should monitor not only the number of active accounts but also changes in transaction frequency, account balances, digital channel usage, and customers' tendencies to explore other banking options. This proactive approach can help identify signs of weakening relationships before any actual switching occurs. Given that the data were collected from 100 respondents using purposive sampling, the findings should be interpreted with care. Future studies could benefit from larger sample sizes, longitudinal designs, and mediation analyses to provide clearer insights into the relationships among these variables. Additionally, comparing conventional and Islamic banks could uncover differences in switching patterns based on service characteristics, cost structures, technology use, and customer beliefs. Such investigations could lead to more effective retention strategies tailored to the specific needs of different banking segments.

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