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IDENTIFYING RISK CONSIDERATION AS INTERVENING VARIABLE BETWEEN INTENTION TO SWITCH AND SWITCH BEHAVIO-THE CASE OF PULSE ROBBERIES IN INDONESIA

Eric Santosa

Economics and Business Faculty, Stikubank University (Unisbank), Semarang, Central Java, Indonesia

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ABSTRACT

The study was purported to scrutinize the reaction of customer's dissatisfaction which was resulted from no reaction of providers when pulse robberies happened. Customers had two options; the provider was still in use or went to other providers. Some considerations of switching likely appeared, such as be worry of losing contacts with friends and/or relations, and be worry of missing some important events since the second parties sent to the previous number. Further, they were very afraid of not getting contracts and/or orders they desired. A sample which consisted of 106 respondents was withdrawn through judgment and convenience technique. Those who were qualified as respondents should have hand phone (HP) and experienced pulse robberies beforehand. Data submitted by questionnaires, employing Likert scale, ranging from 1= completely disagree to 5= completely agree. An Amos 22.0 and SPSS 21.0 were exercised to analyze data. The finding shows that risk consideration didn't post as intervening variable.

KEYWORDS: *Attitude, Subjective Norm, Perceived Behavioural Control, Intention to Switch, Risk Consideration, Switch Behaviour*

INTRODUCTION

It is likely very common for hand phone (HP) owners or users find such short message (SMS) which contains an offer of products or services in their HP, while the contact number of the sender is unknown. It is not rare that the contents also contain of winning prize, getting money *etc.* Unfortunately, some messages lead to deception. When the HP owner reads the message the pulse is automatically decrease. The diminishing pulse is firstly not a matter, he/she just recognizes when the pulse is rapidly using up. The frequency of receiving such SMS is very frequents a day. Day by day, he/she considers that the trickery is fraudulent tending to be criminal. In addition, people around him/her feel the same. The same matter and the same outrage are very often listened and/or appeared in mass media. Seemingly, the fraudulence generates a particular attitude on the society.

People accuse providers that they do unfair business. It is supposed that they have cooperation with parties who deal with deceitful matters. They might be happy, but customers are suffering. People then submit a protest to the providers, but they just suggest applying UNREG or STOPPING feature. However, when the customers operate the feature, it doesn't work. So, It is likely last exertion that people want to take legal action by suing to a courtyard.

Actually, customers can terminate using his/her current contact number, and go to other provider. Some customers suppose if they go to other provider and change the number, they are worry of losing contacts with friends

and/or relations, and worry of missing some important events since the second parties send to the previous number. Also, they are very afraid of failing getting contracts or orders they desire. The risk consideration likely encourages holding the current number which is still in use. Some other customers probably might take the option, *i.e*. go to other provider and get a new number. They seemingly don't mind to communicate the new number to all recent contact number rapidly. However, such risks of missing some important events and losing contracts or orders are still open. Furthermore, it is no guarantee that the new provider is clean of fraudulent content that sucking pulse. So, like the first group customers, the risk consideration likely impedes them to leave the current number. So, what will they do? Holding the recent number and/or recent provider will exercise particular risks, or going to other provider and getting new number but also will meet similar risks. Whether first option or second option, lastly they will absolutely take one. However, actually it is not the problem of this study.

Understanding someone to do a particular behaviour actually has been enlightened by Ajzen (1991) by proclaiming the theory of planned behaviour. The theory denotes that a particular behaviour can be predicted by behavioural intention, which is determined by attitude, subjective norm and perceived behavioural control. Some studies *e.g.* Jyh, 1998; Okun and Sloane, 2002; Martin and Kline, 2004; Wiethoff, 2004; Marrone, 2005; Kouthouris and Spontis, 2005; corroborate the theory. Furthermore, Santosa (2011, 2015, 2015a, 2015b, 2016, 2018, 2019) exercises studies that the results are in line with the theory. Most studies proclaim that behavioural intention directly affects the behaviour.

In this study it likely has an exclusive problem than the Ajzen's theory. While customers are not yet sure to behave because of the risk consideration that should be taken into account, the risk consideration seemingly appears after someone generates intention. Thereby, a question may arise, does the consideration risk mediates the relation between behavioural intention and behaviour? The question is apparently the main aim of the study. Other purpose is to investigate, whether attitude, subjective norm or perceived behavioural control posts as a good predictor of behavioural intention.

METHODS

A sample of 106 respondents is withdrawn applying convenience and judgment technique (Cooper & Schindler 2008). Respondents are those who own HP and experience pulse robberies. Questionnaire technique is in use employing Likert scale 5 points, ranging from 1= completely not agree to 7= completely agree. The instrument is tested by exercising factor analyze and Cronbach's alpha. Data are analyzed by the use of AMOS 22.0 and SPSS 21.0.

RESULTS

Test of Validity

The factor analyze produces output that loading factor of b1, b2, b3, ev1, ev2, ev3, NB1, NB2, NB3, MC1, NC2, MC3, IS1, IS2, RC1, RC2, RC3, and RC4 are more than 0.5. Thereby, the indicators are valid (Ghozali, 2008) (Table 1). The validity of variable RC and S is pointed out at Table 2.It demonstrates that loading factors of RC1, RC2, RC3, RC4, S1 and S2 are more than 0.5. Thereby, the indicators are also valid (Ghozali, 2013) (Table 2).

Table 1: The Validity of b1, b2, b3, ev1, ev2, ev3, NB1, NB2, NB3, MC1, NC2, MC3, IS1, IS2

Variables	Item	Loading Factor	Criterion
Ab	b1	0.765	Valid
	b2	0.685	Valid
	b3	0.718	Valid
	ev1	0.720	Valid
	ev2	0.560	Valid
	ev3	0.605	Valid
SN	NB1	0.795	Valid
	NB2	0.805	Valid
	NB3	0.752	Valid
	MC1	0.796	Valid
	MC2	0.809	Valid
	MC3	0.682	Valid
PBC	PF1	0.822	Valid
	PF2	0.864	Valid
	PF3	0.838	Valid
	CB1	0.865	Valid
	CB2	0.900	Valid
	CB3	0.845	Valid
IS	IS1	0.899	Valid
	IS2	0.899	Valid

Source: data analyses

Table 2: The Validity of RC and S

Variable	Item	Loading Factor	Criterion
RC	RC1	0.739	Valid
	RC2	0.885	Valid
	RC3	0.794	Valid
	RC3	0.588	Valid
S	S1	0.953	Valid
	S2	0.953	Valid

Source: data analyses

Test of Reliability

Table 3 shows that variables Ab, SN, PBC, IS, RC and S have Cronbach's alpha score more 0.6. It means that all variables are reliable (Ghozali, 2013).

Table 3: The Reliability of Ab, SN, PBC, IS, RC and S.

Variables	Cronbach's Alpha	Criterion
Ab	0.747	Reliable
SN	0.852	Reliable
PBC	0.845	Reliable
IS	0.763	Reliable
RC	0.728	Reliable
S	0.899	Reliable

Source: data analyses

Structural Equation Modelling

An initial structural equation model is drawn by connecting all variables as hypothesized. This model is likely not thoroughly appropriate to expectancy, since all indicators, *i.e.* Chi-Square/Prob, Cmin/df, GFI, AGFI, TLI, RMSEA, do not

meet the criteria. Consequently, a modification model is generated in accordance with modification indices. This modification model seemingly produces better scores than before particularly Cmin/df and TLI (Figure 1, Table 4).

Table 4 shows that not all indicators connote to goodness of fit score. Only Cmin/df and TLI that indicates good score. However, although not all indicators lead to good score, it is supposedly liable that the model is worthy of use (Ghozali, 2008).

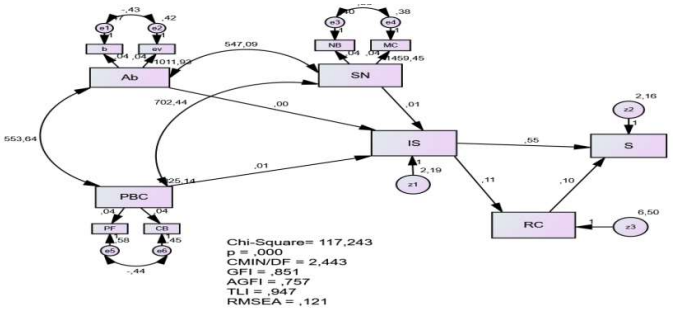

Figure 1: The Modified Model.

Table 4: Indicators of Models before and After Modified

Indicators	1st Model	2nd Model	Threshold	Criterion
Chi-sq/Probability	668,420/0,000	117,243/0,000	41.4010/p>0.05	Not meet
Cmin/df	13,106	2,443	≤ 5	Meet
GFI	0,625	0,851	High	Not meet
AGFI	0,425	0,757	≥ 0,9	Not meet
TLI	0,558	0,947	≥ 0,9	Meet
RMSEA	0,350	0,121	0,05 to 0,08	Not meet

Source: data analyses

Test of Hypotheses

- **H1 to H4**

Table 5 shows that the influence of SN to IS is significant (p= 0.017). Likewise the influence of PBC to IS (p= 0.000), and the influence of IS to S (p= 0.000). On the contrary, the influence of Ab to IS is not significant (p= 0.915). The evidences indicate that H2, H3 and H4 are supported by the empirical data, but H1 is not.

Table 5: Regression Weight among Variables

			Estimate	S.E.	C.R.	P	Label
IS	<---	SN	0.011	0.005	2.386	0.017	par_7
IS	<---	PBC	0.013	0.004	3.303	***	par_8
IS	<---	Ab	0.001	0.005	-0.107	0.915	par_9
RC	<---	IS	0.108	0.151	0.713	0.476	par_10
ev	<---	Ab	0.040	0.002	19.664	***	par_1
b	<---	Ab	0.041	0.002	19.048	***	par_2
MC	<---	SN	0.040	0.002	24.810	***	par_3
NB	<---	SN	0.043	0.002	25.828	***	par_4
CB	<---	PBC	0.042	0.002	26.349	***	par_5
PF	<---	PBC	0.040	0.002	22.396	***	par_6
S	<---	RC	0.102	0.058	1.759	0.079	par_11
S	<---	IS	0.555	0.087	6.341	***	par_12

Source: data analyses

Table 6: The Total Effect of IS, RC and S

	PBC	SN	Ab	IS	RC
IS	0.013	0.011	-0.001	0.000	0.000
S	0.007	0.006	0.000	0.566	0.102

Source: data analyses

DISCUSSIONS

The influence of whether subjective norm (SN) or perceived behavioural control (PBC) to intention to switch (IS) is significant. Thus, H2 and H3 are supported. The findings absolutely corroborate the theory of planned behaviour. They also support the study of Jyh, 1998; Okun and Sloane, 2002; Martin and Kulinna, 2004; Wiethoff, 2004; Marrone, 2005; Kouthouris and Spontis, 2005 and Santosa (2011, 2015, 2015a, 2015b, 2016, 2018, 2019).

The insignificant influence of attitude (Ab) to intention to switch (IS) leads to question, why attitude does not induce an intention to behave? It absolutely breaks the regulation, since commonly, the more favourable attitude, the more favourable intention to behave will be. So, based on theory, the reason is hard to find. It might get an answer by looking back to the pre-study. When an initial study was conducted to 30 respondents about the pulse robberies, some said that they didn't want to change their recent contact number or go to other provider, even though they were dissatisfied. Their reason later on is congruent with the result that at last attitude has no significant effect to intention to switch.

The failure to position risk consideration (RC) as intervening variable let to further revise against the variable itself. Primarily, it is supposed that be worry of losing contacts with friends and/or relations, be worry of missing some important events since the second parties send to the previous number, and very afraid of failing getting contracts or orders they desire, is a phase that should be taken after an intention has been created. The idea is that when an intention is generated, customers then consider *perceiv*ed risks, and after analyzing the risks, he/she decides which behaviour he/she chooses. However the findings do not support the idea, since it is clear that intention to switch (IS) has a significant effect to switch behaviour (S). It looks like that there is no hindrance between the two. Accordingly, it is not correct to position such risks between the two variables. It is recommended that they actually have been included and belong to perceived behavioural control.

CONCLUSIONS

The inquiry of the study is likely has been answered, that the risk consideration is actually not an intervening variable. It is suggested that it has been included and belonged to perceived behavioural control. The other findings also meet the second purpose, that subjective norm and perceived behavioural control work as good predictors of behavioural intention, while attitude does not.

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