CHAPTER 5

DATA ANALYSIS

5.1 Introduction

This chapter presents the discussion of the results based on the analysis of the data collected for the study. The results are used to interpret the findings obtained from the hypotheses testing. Chapters 2 and 3 have presented past studies that are concerned with the theoretical framework and key objectives of this research study, while Chapter 4 presented the methodology and operationalization of the methodology on the variables under study. A brief overview was presented at the beginning of this chapter on the main variables of this research study.

To recap, the variables for this research were categorized into two main sections, i.e., independent and dependent variables. The independent variable was further categorized into three main determinants; pull, push and mooring factors. Push factors comprised three main variables: service quality, customer satisfaction, and customer trust. Service quality was further categorized into three dimensions; IQ (interaction quality), PQ (physical environment quality), and OQ (outcome quality). Pull factors contained one variable that was 'perceived relative advantage'. The perceived relative advantage is a multi-dimensional construct that has three major dimensions: price, religion, and social prestige. The mooring factors were bifurcated into four variables; switching cost, locked-in, apathy, and complexity. These variables are the independent variables. For the present study, switch decision was examined as the dependent variable that addresses customers' decision to switch from conventional banking to Islamic banking.

While Chapter 4 discussed the methodology of this research investigation, this chapter details the process of data collection and the sampling procedure in the target population of the study, i.e., public, private, self-employed, student, and other respondents. The data was collected from three big cities, which were Muscat, Sohar, and Salalah. The majority of respondents belonged to Muscat because of its population and its status as the capital city of the country. The final data set emerged as 400 observations.

This chapter initially discusses the construct validity, convergent validity, and discriminant validity techniques that were used and tested using factor analyses (EFA and CFA). Next, this chapter presents the results of data normality, correlation analysis, and one-way ANOVA, followed by the main analysis concerning the direct relationship as hypothesized in Chapter 2. The data was analyzed using the SPSS and AMOS software, and the SEM technique was used for testing the hypothesis and obtaining the results. Lastly, a summarized table presenting the approval and rejection status of the hypotheses is provided.

5.2 Descriptive Analysis

Initially, the sample size for the study was determined at 600 survey questionnaires to collect data from the respondents. After distributing 600 survey questionnaires in the target population, the collected data produced 450 responses in total. This produced a response rate of 75% of the overall selected sample size. After the completion of the data collection phase, the data was reviewed, out of which 26 responses were eliminated due to significantly incomplete responses as the respondents left a blank for the majority of the questions in the survey questionnaire. Another 24 questionnaires were also eliminated because of a straight trend of selected one response for all variables answers. Upon initial data screening and data cleaning, the usable responses resulted in 400 cases. Thus, these 400 observations were input into the SPSS sheet in order to conduct the identified statistical analysis. The SPSS sheet was initially analyzed to check for missing values. All missing values were imputed through the serial mean value to avoid inflated results and to reduce non-response bias.

5.2.1 Sample Characteristics

The demographic analysis was firstly carried out, and the frequencies obtained are recorded in Table 5.1. The demographic analysis provides the composition of the respondents in the data set with a precise understanding of the demographic attributes of the participants.

The data for this study were collected from three major cities of Oman, i.e., Muscat, Sohar, and Salalah. Out of these cities, 50 percent of the respondents belonged to Muscat. The respondents who were the samples for this research were consumers of conventional banking products and services in Oman. A total of 68.9% were male participants in the study, while the remaining 31.1% were female participants. It indicates that male respondents have a greater participation in this research as compared to that of females. Moreover, out of the total sample, 44.3% of respondents were single, 55.8% were married, 1.5% were divorced/separated/widowed, and the remaining 0.5% were others. Similarly, in the data results, 38.5% belonged to the government sector, 46% were working in the private sector, 5.8% respondents were self-employed, 0.5% were farmers, 0.5% were retired, 8% were students, and the remaining 0.8% belonged to other sectors of the industry. The majority of the respondents belonged to two major groups, i.e., government sector and private sector employees. With regards to the qualification of the respondents, 5% of the respondents hold the school-level HSSE, 50.7% were diploma holders, 39.5% hold bachelor degrees, and the remaining 4.8% of were master's degree holders. In terms of the age group of the respondents, 48.3% of the respondents were between 21-30 years of age. Income wise, 61% of respondents earn a monthly income of between 400-800 OMR and 24.5% earn between 801-1200 OMR (see Table 5.1 for the details of the samples' demographics).

Table 5.1: Respondent Characteristics Summary

Description	Frequencies	Percentage
Gender		
Male	275	68.9
Female	125	31.1
Marital Status		
Single	177	44.3
Married	215	53.8
Divorced/Widowed/Separated	6	1.5
Other	2	0.5
Sector		
Government sector	154	38.5
Private sector	184	46.0
Self-employed	23	5.8
Farmer	2	0.5
Retired	2	0.5
Student	32	8.0
Other	3	0.8
Qualification		
HSSE	20	5.0
Diploma	203	50.7
Bachelor Degree	158	39.5
Age		
<20	13	3.3
21-30	193	48.3
31-40	139	34.8
41-50	49	12.3
51-60	6	1.5

Table 5.1: Respondent Characteristics Summary (continued)

Description	Frequencies	Percentage
Income		
400-800	244	61.0
801-1200	98	24.5
1201-1600	18	4.5
1601-2000	17	4.3
2001-2400	8	2.0
>2400	15	3.8
City		
Muscat	200	50.0
Sohar	100	25.0
Salalah	100	25.0

5.3 Data Normality

Data normality is considered as the first and utmost test when performing numerous tests to find better results. Any violation of data normality produces manipulated results resulting in false explanation.

5.3.1 Skewness and Kurtosis

To reach correct and authentic results, the data normality is suggested to be checked before proceeding with the hypothesis testing. Though various existing methods to test the data normality, the most commonly used are kurtosis and skewness (Bai & Ng, 2005; Hain, 2010; Mardia, 1970). Kurtosis describes the distribution of data and skewness addresses the data flatness (Bai & Ng, 2005). Table 5.2 presents the statistics for kurtosis and skewness analyses of the key research indicators as data normality analysis. According to benchmark values, the value of the Skewness analysis should fall between -2 and +2 and Kurtosis should be between +3 and -3. Any increase in the values indicates that the data is not normal and needs to be normalized prior to moving on to the next level of analysis, i.e., hypothesis testing (George, 2011). Table

5.2 presents that all the skewness values of the data set are below -2. Therefore, with respect to data normality, it confirms that the data is normal.

Table 5.2: Normal Distribution

	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
GENDER	1.3125	.46409	.812	.122	-1.347	.243
MARITLSTATUS	1.5825	.55132	.391	.122	.267	.243
SECTOR	2.0550	1.40603	2.022	.122	3.443	.243
EDUCATION	2.4400	.66521	.196	.122	-.142	.243
AGE	2.6050	.80036	.627	.122	.068	.243
INCOME	1.7300	1.23933	2.104	.122	3.954	.243
CITY	1.7500	.83019	.495	.122	-1.374	.243
IQ1	3.3075	.57338	-.129	.122	-.601	.243
IQ2	3.4000	.62928	-.801	.122	.787	.243
IQ3	3.2100	.73297	-.696	.122	.273	.243
IQ4	3.1175	.80018	-.628	.122	-.120	.243
IQ5	3.0375	.79225	-.523	.122	.002	.243
PQ1	2.5375	.94648	.043	.122	-.915	.243
PQ2	2.4000	.95775	.227	.122	-.877	.243
PQ3	2.6300	.95151	-.043	.122	-.956	.243
OQ1	2.8650	.89093	-.394	.122	-.594	.243
OQ2	2.7700	.85083	-.228	.122	-.586	.243
OQ3	2.8300	.86195	-.373	.122	-.479	.243
OQ4	3.0925	.81277	-.734	.122	.192	.243
OQ5	3.1525	.78472	-.713	.122	.144	.243
CS2	1.9875	.67712	.502	.122	.680	.243
CS3	2.0550	.66187	.461	.122	.705	.243
CS5	1.9700	.70735	.640	.122	.816	.243
CS6	1.9800	.77853	.707	.122	.468	.243
CS7	1.9225	.75692	.862	.122	1.014	.243
CS8	2.2975	.84307	.199	.122	-.540	.243
CS9	2.2050	.76776	.434	.122	.024	.243
TST1	2.0375	.71229	1.117	.122	2.050	.243
TST2	2.3575	.67143	.381	.122	.095	.243
TST3	2.4625	.72104	-.150	.122	-.294	.243
TST4	2.2025	.71258	.352	.122	.130	.243

Table 5.3: Normal Distribution (continued)

TST5	2.1950	.69150	.818	.122	1.051	.243
TST6	2.0025	.70266	.476	.122	.404	.243
TST7	2.5400	.65534	-.632	.122	-.062	.243
PRA_PRC1	2.7500	.78040	-.358	.122	-.143	.243
PRA_PRC2	2.7475	.76499	-.280	.122	-.186	.243
PRA_PRC3	2.5875	.85097	-.030	.122	-.625	.243
PRA_PRC4	2.5650	.80772	.118	.122	-.530	.243
PRA_PRC5	2.7675	.77132	-.266	.122	-.235	.243
PRA_PRC6	2.7200	.80512	-.289	.122	-.318	.243
PRA_RLG1	2.8975	.80225	-.427	.122	-.192	.243
PRA_RLG2	2.7150	.91426	-.276	.122	-.716	.243
PRA_RLG3	2.7975	.85635	-.297	.122	-.541	.243
PRA_SP1	2.8875	.93113	-.355	.122	-.838	.243
PRA_SP2	2.8500	.91903	-.380	.122	-.704	.243
PRA_SP3	2.4950	.93389	.052	.122	-.864	.243
PRA_SP4	2.6900	.98046	-.100	.122	-1.055	.243
SCST1	2.1325	.94984	.579	.122	-.520	.243
SCST2	2.1975	.92229	.446	.122	-.585	.243
SCST3	2.4875	.82556	.255	.122	-.516	.243
CMP1	1.9650	.91972	.847	.122	.007	.243
CMP2	2.2150	.91151	.460	.122	-.523	.243
CMP3	2.2875	.91210	.256	.122	-.726	.243
CMP4	2.2825	.94865	.259	.122	-.844	.243
CMP5	2.1750	.91459	.516	.122	-.468	.243
APT1	2.1825	1.01576	.464	.122	-.878	.243
APT2	2.0200	.83447	.769	.122	.310	.243
APT3	2.1950	.97948	.389	.122	-.853	.243
LCKD1	2.0300	1.03284	.708	.122	-.656	.243
LCKD2	2.1650	.99006	.427	.122	-.859	.243
LCKD3	2.3825	1.06255	.058	.122	-1.245	.243
DTS1	3.5250	.50000	-.101	.122	-2.000	.243
DTS2	3.5225	.50012	-.090	.122	-2.002	.243
DTS3	3.5200	.50023	-.080	.122	-2.004	.243
DTS4	3.4925	.50057	.030	.122	-2.009	.243
DTS5	3.4725	.49987	.111	.122	-1.998	.243
DTS6	3.5300	.49972	-.121	.122	-1.995	.243
DTS7	3.5075	.50057	-.030	.122	-2.009	.243
DTS8	3.5325	.49957	-.131	.122	-1.993	.243
IQ_Mean	2.9103	.88773	-.752	.122	-.329	.243
PQ_Mean	2.3834	.85121	.303	.122	-.564	.243
OQ_Mean	2.7451	.79676	-.451	.122	-.290	.243

Table 5.4: Normal Distribution (continued)

QU_Mean	2.6794	.69473	-.132	.122	-.307	.243
CS_Mean	2.4714	.93015	.288	.122	-.980	.243
TST_Mean	2.5331	.80335	.091	.122	-.830	.243
PRA_EB_M	3.0498	.68811	-.216	.122	-.495	.243
PRA_RLG_M	3.0636	.64415	-.169	.122	-.048	.243
PRA_SP_M	3.0419	.71150	-.272	.122	-.691	.243
PRA_M	3.0520	.54003	-.348	.122	-.043	.243
SWCOST_M	2.2717	.78956	.651	.122	.095	.243
CMP_M	2.0577	.83250	.667	.122	.085	.243
APTY_M	2.0247	.85976	.688	.122	-.116	.243
LCKDIN_M	2.0909	.92824	.599	.122	-.443	.243
DTS_M	3.5153	.46115	-.040	.122	-1.896	.243

5.4 Main Variables Of The Study

This research examined the push factors (service quality, customer satisfaction, and trust), and pull factors (perceived relative advantage) on the respondents' decision to switch banking services from conventional banking to Islamic banking. Simultaneously, this study also analyzed the mooring factors (switching cost, apathy, locked-in, and complexity) on the decision to switch banking services from conventional banking to Islamic banking.

Thus, the reliability test of the scale was performed for instrument consistency, quality, and reliability. The reliability test is significant because it presents the consistency of the items in the instrument used for data collection. Simply, the reliability test consists of the reliability measurement. Although the literature suggests different criteria to authenticate the degree of scale reliability, yet, a general rule of thumb in social sciences is that internal consistency should never be less than 0.70 (Cronbach, 1951; Nunnally, 1994, as cited in Thorndike, 1995; Streiner, 2003). The literature further suggests that if an alpha value is above 0.9, it is an excellent value and considered the best value of the scale (Streiner, 2003). However, a detailed description (i.e., good, acceptable, questionable, and other standard values) is presented in Table 5.3 (refer to Chapter 4). Table 5.3 indicates the summary of the reliability analysis for the study, of which summary includes the details of the study's variables and their reliabilities.

Table 5.5: Indicators of Reliability

S. #	Cronbach's alpha	Internal consistency
1	$0.9 \leq \alpha$	Excellent
2	$0.8 \leq \alpha < 0.9$	Good
3	$0.7 \leq \alpha < 0.8$	Acceptable
4	$0.6 \leq \alpha < 0.7$	Questionable
5	$0.5 \leq \alpha < 0.6$	Poor
6	$\alpha < 0.5$	Unacceptable

Apart from the above rule of thumb, scale items also influence the alpha reliability. High-reliability values determine high internal consistency, yet, Cronbach alpha for a variable with multi-dimensions may be low that it further requires the EFA for dimensions' loading and reliability values (George & Mallery, 2003).

Table 5.3 shows that the interaction quality reliability has a scale reliability of 0.786, physical environment quality indicates the reliability of 0.840, and outcome quality shows a scale reliability of 0.827. Overall, service quality shows a scale reliability of 0.864, customer satisfaction has a scale reliability of 0.912, trust indicates a scale reliability of 0.951, and price indicates a scale reliability of 0.893. Further, religion has a scale reliability of 0.847, social prestige indicates a scale reliability of 0.822, perceived relative advantage has a scale reliability of 0.900, switching cost has a scale reliability of 0.848, apathy indicates the scale reliability of 0.777, locked-in bears the scale reliability of 0.856, complexity shows the scale reliability of 0.900, and lastly the decision to switch has an index of 0.975. The items were retained after removing the items which were impacting the reliability. The results of reliability index show that all the variable's reliabilities are higher than 0.70% and above the acceptable standard. Table 5.4 demonstrates the scale reliability indexes in this study.

Table 5.6: Summary of Scale Reliability

Variable used	Reliability	Total Items	Items Retained
Interaction Quality	.786	5	5
Physical Environment Quality	.840	4	3
Outcome Quality	.827	5	5
Overall Service quality	.864	14	13
Customer Satisfaction	.912	10	7
Trust	.951	7	7
Price (PRA)	.893	6	6
Religion (PRA)	.847	3	3
Social Prestige (PRA)	.822	4	4
Perceived Relative Advantage	.900	13	13
Switching Cost	.848	3	3
Apathy	.777	4	3
Complexity	.900	5	5
Locked-in	.856	4	3
Decision to Switch	.975	8	8

5.5 An Overview Of Data Analysis

An overview of the data analysis provides the procedure of the data analysis techniques used for examining proposed relationships, the emerging results, and the findings from the data collected. In the current study, principally, factor analysis, confirmatory factors analysis, correlation analysis, regression analysis, path analysis, and SEM through SPSS and AMOS were conducted. Following data collection and initial screening (data normality, multi-collinearity, and scale reliability), further advanced data analyses were conducted in the descriptions that follow.

In the first step of the analysis, data normality, reliability, and descriptive analyses were conducted to determine the basic statistics. Further, control variables (including gender, age, marital status, sector, qualification, income, and city) were examined using the One-Way Analysis of Variance (ANOVA) test. The purpose of this test is to examine the relationship between the demographic variables and the dependent variables. The ANOVA test determines the statistical difference between the means of IVs and DV. In this study, the results of ANOVA were examined as per the past studies' lines, which suggest that any correlation between variables greater than 0.85 may influence the discriminant validity of the constructs (Kline, 2005). However, any correlation above 0.85 is acceptable, only if the constructs are theoretically distinctive from one another. Lastly, the factor structure was examined by EFA and CFA analysis using SPSS and AMOS. EFA (dimension reduction technique) analysis was performed using SPSS for the identification and exploration of the underlying factors. The criteria for factor loading suggests to eliminate factor loadings with values less than .40 (Stevens, 1996).

In addition to SPSS, in order to increase the reliability of the overall tests, the results were further estimated by CFA using AMOS. In addition, advanced SEM model and techniques were used for further processes and tests. The SEM technique can be bifurcated into two stages: first, the measurement model and second, the structural model (Anderson & Gerbing, 1988). The measurement model is essential to examine every latent variable associated with its different items resulting in CFA before moving on to structural model testing. Therefore, for this study, CFA was carried out on the same pattern by connecting the latent variables, which were also associated with their items. This helped in determining the distinctiveness of items and variables. CFA was also used for cleaning the data set for the best measurement model fit.

Following CFA, the direct relationships between predictor and criterion were determined using AMOS to test the structured model. Furthermore, direct relationships were examined using unidimensional and multi-dimensions of push, pull, and mooring factors with the outcome variable, i.e., decision to switch through structural equation modelling (SEM). Before testing the analysis through AMOS, all the IVs were standardized for better interpretation and to avoid multi-collinearity. Standardization was attained through z-score, which returns normalized statistics determined by the mean and standard deviation. Standardization was calculated by deducting the population means score from the sample's response score. Furthermore, it was also obtained by different divisions through the standard deviation of the population. Standardization is usually used to compare an observation and is called normal scores, standardized variables, or z-score. Standard variables can take negative or positive scores where a negative score signifies a value below the mean, and a positive score refers to a value above the mean. Usually, on average, the z-score for the data set is zero. Thus, the standardized variables were used to test the analysis between the independent and dependent variables using the AMOS analysis. After a direct relationship was found, analyses were conducted using the SEM technique, which support the analyzing of the independent and interdependent equations similarly.

As per SEM, the proposed model was examined with a structural model to see what the data set reveals (see Hair *et al.*, 1998). Besides, a good-model-fit is specified by a firm association among indicators in the model. Further, SEM helps improve the model fit by correlating post hoc modification for having a better model fit. Compared to SPSS, SEM offers a wide variety of model fit, out of which three model fits are known, which are absolute, imperative, and indices of model parsimony (Smith *et al.*, 2006). The SEM analysis offers a wide variety of fit indices (Ping, 2004). For example, Byrne (2013) contends that all SEM models have their fit indices with different rules of thumb. Thus, in the presence of multiple standards to determine a model fit, different indexes are commonly used to indicate the model fit, i.e., root mean square error of approximation (RMSEA), comparative fit index (CFI), and Tucker-Lewis coefficient (TLI). In contrast, few researchers suggest X2, CFI, and TLI as adequate fit measures (Kenny & McCoach, 2003; Steenkamp *et al.*, 2003). In this study, only commonly used fit indices were used.

Comparative Fit Index (CFI) compares the proposed model with the null or independent model and its value lies between 0-1, of which higher values show a better model fit. The Root Mean Square Error of Approximation (RMSEA) does not consider the sample size and tests the inconsistency between the hypothesized model and the population covariance matrix. The value of RMSEA ranges from 0 to 1; with small values indicating a better fit (Hu & Bentler, 1999). Further, IFI value near 1 indicates a good model fit and a standard value for TLI, while CFI above 0.90 also indicates a good model fit (Hair *et al.*, 1998).

After the successful model fit testing the direct relationship analysis of the proposed model of this study, path analysis was performed after testing the SEM for hypothesis using AMOS. The tests and analyses used in this study are shown in Table 5.5.

Table 5.7: Summary of Analysis

Independent variable	Moderating Variables	Dependent variable	Tests Applied
Overall scale items	-		Exploratory & confirmatory factor analysis using SPSS and AMOS
<u>Push Factors</u> Service quality Customer Satisfaction Trust (Direct relationship)		Decision to switch	Linear regression analysis, Path analysis
<u>Pull Factors</u> Perceived Relative Advantage (Direct relationship)		Decision to switch	Linear regression analysis, Path analysis
<u>Mooring Factors</u> Switching cost Locked-in Apathy Complexity (Direct relationship)		Decision to switch	Path analysis
Pull Factors Push Factors Mooring Factors		Decision to switch	Analysis using AMOS

5.6 Data Analysis

This section contains a separate CFA, data normality, multicollinearity diagnostics, correlation analysis, and hypotheses testing. The detailed results of the data analysis are described, i.e., the model fit and other analyses are mentioned separately under the heading of the respective model's name.

5.6.1 Testing the Factor Structure

Factor analysis is used to identify items, examining their relation, confirming, and then evaluating the model for further utilization. Factor analysis is also used for construct validity and confirming different measures. It also revalidates the instrument's reliability and determines the fundamental factors and interrelationships of different items of a scale (Kerlinger, 1986). Further, it finds a specific set of factors with minimum information loss (Child, 2006). Therefore, this study conducted a comprehensive factor structure analysis to authenticate the factor results, i.e., EFA and CFA in SPSS and AMOS, respectively, to revalidate the results of EFA using the CFA technique. Results of factor analysis ensure discriminant and construct validity.

5.6.2 Exploratory Factor Analysis (EFA)

A) Principle Component Analysis

The purpose of conducting EFA is to summarize the original number of items into a summarized and meaningful data structure. EFA was conducted as per the total number of items in the variables to determine factors through principal factor analysis (PFA). This extracts variance out of linear combinations and focuses on common as well as unique variance. Thus, any eigenvalues above 1 is considered as the benchmark criteria to extract factors. In the end, the researcher is required to choose the method of rotation to identify the most suitable factor rotation. Among various rotations types, Varimax rotation is the simplest, in which it offers a small portion of large loadings and a large number of zero loadings. Moreover, it is easy to understand the results of Varimax rotations allow each variable to be correlated to one factor with maximum factor loadings on it (Abdi, 2003).

While conducting factors analysis, various other tests were also conducted, among which were the KMO and Bartlett test. KMO assesses the sampling adequacy and its value ranges between 0 to 1 where a higher value indicates a suitable fit of factors (Cerny & Kaiser, 1977). Ranging from 0 to 1, different values of KMO show different results. Details of the KMO fit values are provided in Table 5.6.

Table 5.8: Summary of KMO Values

Marvelous	0.90 to 1.00
Meritorious	0.80 to 0.89
Middling	0.70 to 0.79
Mediocre	0.60 to 0.69
Miserable	0.50 to 0.59
Unacceptable	0.00 to 0.49

Another significant test is Bartlett's Test of Sphericity. This test indicates that the sample is sufficient, while determining the validity and adequacy of cases. The test also treats data responses as per equal variance across the groups (Bartlett, 1937). The results of this test indicate a value of 0.905, which is the benchmark for this test. Thus, the benchmark value of this test is met. Another test, which EFA generates is the table of commonalities, which shows a percentage of factors combined with its variance. The results of the test indicate that communality value is below 1 and the variance explained as above 0.5. Thus, the values indicate that the threshold values are met.

Following this, we examined the structure variables of the present study, and these were IVs, mooring, and DV with a total of 63 items. To reduce the dimensions, minimum criteria for factor loading values were determined at .30 (see Tabachnick & Fidell, 2019), and any factors loading on less than 0.30 were not made part of the final solution (see Baker & Charvat, 2008). The analysis's structural output and detail are presented in Table 5.6.

Table 5.7 shows that the value of KMO was .905, which is described as a "marvelous" value, meaning that it is highly acceptable. Furthermore, the Bartlett's test was significant at 0.000, that was determined as sampling adequacy. It quantified that the sample for this study was adequate.

Table 5.9: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.905
Bartlett's Test of Sphericity	Approx. Chi-Square	18504.952
	df	1891
	Sig.	.000

Table 5.8 presents the value of communalities, where communalities were higher than 0.500, which indicate that the commonalities were as per the standard. It describes the sample size's adequacy, which confirmed that it was adequate.

Table 5.10: Communalities

Predictors	Initial	Extraction
QU_IQ1	1.000	.544
QU_IQ2	1.000	.619
QU_IQ3	1.000	.638
QU_IQ4	1.000	.669
QU_IQ5	1.000	.562
QU_PQ1	1.000	.787
QU_PQ2	1.000	.693
QU_PQ3	1.000	.763
QU_OQ1	1.000	.536
QU_OQ2	1.000	.639
QU_OQ3	1.000	.674
QU_OQ4	1.000	.647
QU_OQ5	1.000	.606
CS2	1.000	.615
CS3	1.000	.640
CS5	1.000	.741
CS6	1.000	.685
CS7	1.000	.695
CS8	1.000	.678
CS9	1.000	.689
TRUST1	1.000	.763
TRUST2	1.000	.826
TRUST3	1.000	.800
TRUST4	1.000	.852
TRUST5	1.000	.814
TRUST6	1.000	.776
TRUST7	1.000	.692
PRA_PRC1	1.000	.668
PRA_ PRC2	1.000	.727
PRA_ PRC3	1.000	.664
PRA_ PRC4	1.000	.702

Table 5.8: Communalities (continued)

PRA_ PRC5	1.000	.698
PRA_ PRC6	1.000	.596
PRA_RLG2	1.000	.771
PRA_RLG3	1.000	.801
PRA_SP1	1.000	.677
PRA_SP2	1.000	.684
PRA_SP3	1.000	.637
PRA_SP4	1.000	.703
SWCOST1	1.000	.808
SWCOST2	1.000	.834
SWCOST3	1.000	.702
COMPLEXITY1	1.000	.664
COMPLEXITY2	1.000	.819
COMPLEXITY3	1.000	.798
COMPLEXITY4	1.000	.755
COMPLEXITY5	1.000	.689
APATHY1	1.000	.712
APATHY2	1.000	.763
APATHY3	1.000	.654
LOCKEDIN1	1.000	.820
LOCKEDIN2	1.000	.799
LOCKEDIN3	1.000	.732
DTS1	1.000	.875
DTS 2	1.000	.911
DTS 3	1.000	.860
DTS 4	1.000	.862
DTS 5	1.000	.849
DTS 6	1.000	.727
DTS 7	1.000	.861
DTS 8	1.000	.883

Extraction Method: Principal Component Analysis

Table 5.9 exhibits the factor loadings of the variables as per the standardized requirement. The values in the table indicate that all factor loadings are greater than 0.500 and all these values are significant. The table also indicates that all the items are loaded as per their respective variables, which shows that the respondents responded appropriately. It also suggests that respondents clearly understood the study's objectives and responded accordingly. Further, it also confirms the convergent validity of the scales adopted to conduct this study. Moreover, no cross-loadings were present in Table 5.9, which confirmed the discriminant validity of the scale.

Table 5.11: Exploratory Factor Analysis

	Rotated Component Matrix												
	Component												
Predictors	1	2	3	4	5	6	7	8	9	10	11	12	13
DTA2	.901												
DTS8	.886												
DTS1	.880												
DTS3	.868												
DTS7	.865												
DTS4	.852												
DTS5	.843												
DTS6	.757												
TST4		.859											
TST5		.850											
TST2		.845											
TST1		.820											
TST6		.815											
TST3		.813											
TST7		.720											
CS5			.787										
CS6			.775										
CS7			.764										
CS9			.753										
CS3			.727										
CS8			.710										
CS2			.705										
PRA_PRC2				.809									
PRA_PRC3				.784									
PRA_PRC4				.782									
PRA_PRC5				.770									
PRA_PRC1				.760									
PRA_PRC6				.718									
CMP2					.868								
CMP3					.851								
CMP4					.822								
CMP5					.784								
CMP1					.745								
OQ3						.744							
OQ4						.708							
OQ2						.664							
OQ5						.632							
OQ1						.606							

Table 5.9: Exploratory Factor Analysis (continued)

Predictors	1	2	3	4	5	6	7	8	9	10	11	12	13
IQ3							.742						
IQ4							.741						
IQ2							.663						
IQ5							.644						
IQ1							.628						
PRA_SP4								.779					
PRA_SP1								.777					
PRA_SP2								.731					
PRA_SP3								.678					
PQ1									.836				
PQ3									.822				
PQ2									.735				
LCKD2										.844			
LCKD1										.838			
LCKD3										.767			
SCST1											.833		
SCST2											.810		
SCST3											.788		
APT2												.812	
APT1												.810	
APT3												.737	
PRA_RLG3													.776
PRA_RLG2													.742
PRA_RLG1													.730

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in seven iterations.

5.6.3 Measurement Model: Model Fit

Upon the EFA test, CFA was performed using AMOS to further authenticate the results of factor analysis (see Cudeck & MacCallum 2007; Van Prooijen & van der Kloot, 2001). CFA confirmed the factor loadings and its identification to have appropriate results. As per EFA, different statistical fit indices were used to indicate CFA validation, which included the chi-square, comparative fit index (CFI), incremental fit index (IFI), Tucker-Lewis fit index/non-normed fit index (TLI/NNFI), and root mean square error of approximation (RMSEA) (see Bentler, 1990).

A comprehensive CFA was conducted in this study containing all the study's variables including IV, mooring, and DV. It was aimed at identifying and checking the measurement model fit for this research. Furthermore, this study reports on commonly used indices for the model fit (i.e., CFI, IFI, TLI, RMSEA, and PCLOSE).

5.6.4 Measurement Model

CFA is a powerful statistical tool used to regulate the right interpretation and construct validation using AMOS. Threshold values for the measurement model criterion is shown in Table 5.10. The table indicates the minimum and maximum values that should be achieved for a good model fit. The table also indicates the least acceptable standards that should be achieved for model fit. However, the best model fit described is the one that achieves higher threshold values.

Table 5.12: Model Fit Measures Criterion

Measure	Terrible	Acceptable	Excellent
CMIN/DF	> 5	> 3	> 1
CFI	<0.90	<0.95	>0.95
SRMR	>0.10	>0.08	<0.08
RMSEA	>0.08	>0.06	<0.06
PClose	<0.01	<0.05	>0.05

The results of the CFA analysis shows that all items loaded on their variables and are successfully loaded on their respective indicators. The results and key values of the model fit are CFI = .951, IFI = .951, TLI = .946, RMSEA = .036, SRMR = .045, CMIN/DF = 1.504, and PClose = 1.000. The analysis confirms that overall values are excellent in the model fit, which results deliberate that the overall model is fit, and all the values meet the thresholds values. Table 5.11 exhibits the values of the measurement model.

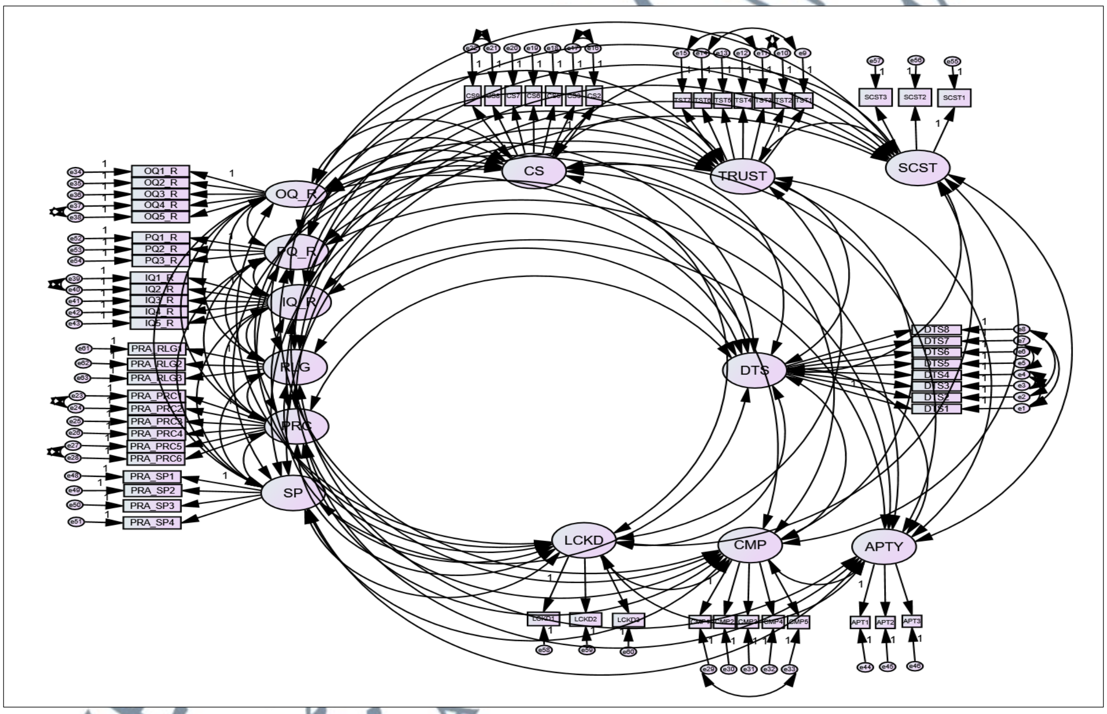
Table 5.13: Measurement Model

Measure	Estimate	Threshold	Interpretation
CMIN/DF	1.504	Between 1 and 3	Excellent
CFI	0.951	>0.95	Excellent
IFI	.951	>.90	Excellent
TLI	.946	>.90	Excellent
SRMR	0.045	<0.08	Excellent
RMSEA	0.036	<0.06	Excellent
PClose	1.000	>0.05	Excellent

Note: CMIN/DF = chi-square mean/degrees of freedom, CFI = comparative fit index, IFI = incremental fit index, TLI = Tucker-Lewis fit index, RMSEA = root mean square error of approximation.

5.6.5 Confirmatory Factor Analysis

The overall model fit was analyzed and presented in Table 5.12. However, for the earlier mentioned purpose, two CFAs were performed to examine the structural models as first order (examining the all-indicators direct relationship) and second-order (examining the relationship of the dimensional indicator) towards the DV as model fit. In the first order, all indicators including the dimensions of variables were directly involved and examined as the measurement mode fit as described in Table 5.12. The first order CFA was performed, and the results are displayed in Table 5.12, which deliberate that all the standardized values and thresholds values are achieved, and the overall model is thus fit. Similarly, in the second order CFA, dimensions become the main variable as univariable and were then examined for their model fit. The results demonstrated in Table 5.13 clearly show that the values of model fit as unidimensional were achieved and the overall model was fit.



IQ	Interaction Quality	TRUST	Trust	SCST	Switching Cost	DTS	Decision to Switch
PQ	Physical Environment Quality	PRC	Price	CMP	Complexity		
OQ	Outcome Quality	RLG	Religion	LCKD	Locked-in		
CS	Customer Satisfaction	SP	Social Prestige	APTY	Apathy		

Figure 5.1: CFA Analysis: Measurement Model Fit (First-Order CFA)

Table 5.14: Measurement Model (First Order)

Model Fit	Criteria	Values	Sources	Remarks
X2/DF	≤ 3.0	1.504	Bagozzi & Yi (1988)	Achieved
RMSEA	≤ 0.80	0.036	Brown & Cudeck (1993)	Achieved
RMR	≤ 0.80	.029	Brown & Cudeck (1993)	Achieved
GFI	≥ 0.90	0.830	Chau & Hu (2001)	Closer to threshold
CFI	≥ 0.90	.951	Bagozzi & Yi (1988)	Achieved
TLI	≥ 0.90	.946	Bentler & Bonett (1980)	Achieved
IFI	≥ 0.90	.951	Bentler & Bonett (1980)	Achieved
NFI	≥ 0.90	.867	Bentler & Bonett (1980)	Closer to threshold
PClose	>0.05	1.000	Hu & Bentler (1999)	Achieved
AGFI	≥ 0.80	.809	Chau & Hu (2001)	Achieved

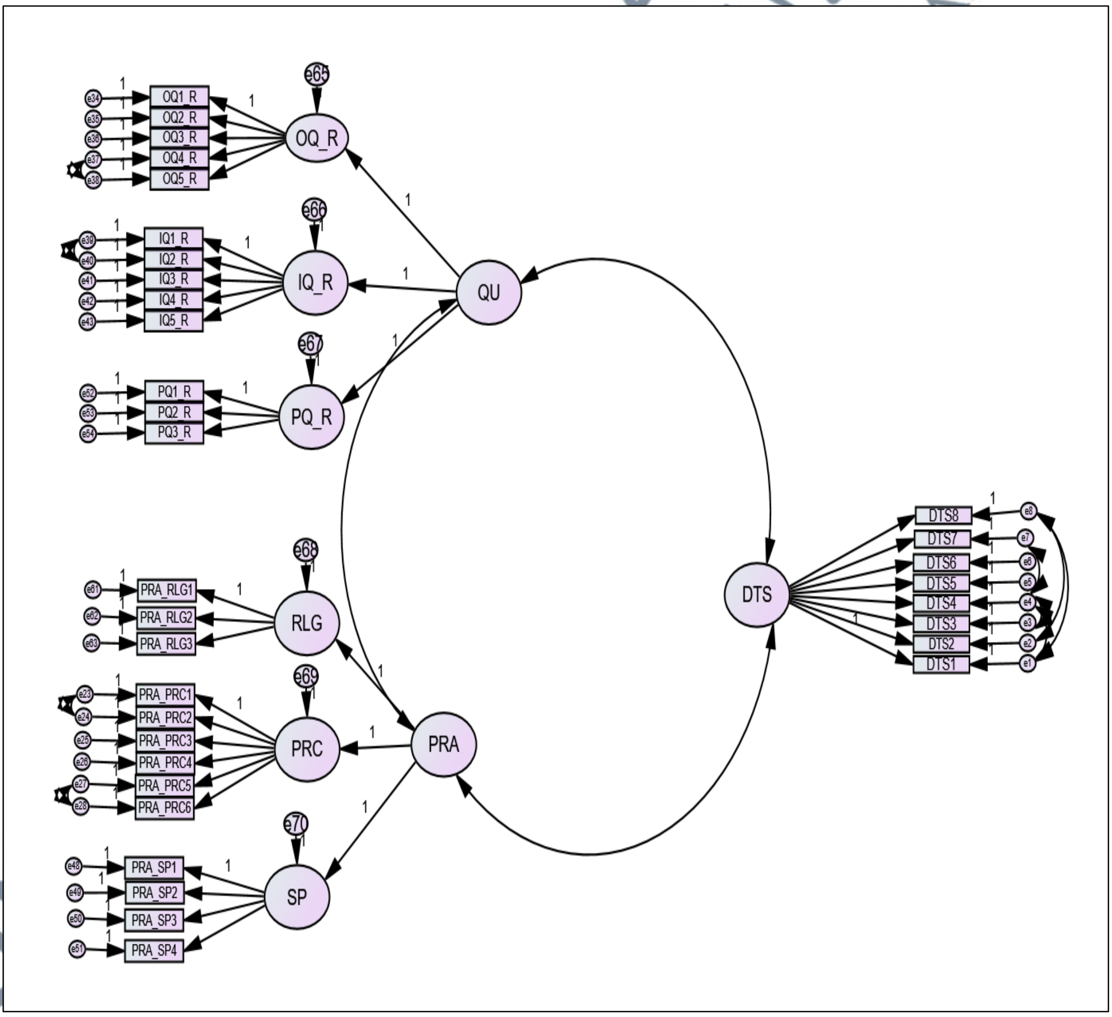


Figure 5.2: CFA Analysis: Measurement Model Fit (Second- Order CFA)

Table 5.15: Measurement Model: Second-Order CFA

Model Fit	Criteria	Values	Sources	Remarks
X2/DF	≤ 3.0	1.801	Bagozzi & Yi (1988)	Achieved
RMSEA	≤ 0.80	0.045	Brown & Cudeck (1993)	Achieved
RMR	≤ 0.80	.042	Brown & Cudeck (1993)	Achieved
GFI	≥ 0.90	0878	Chau & Hu (2001)	Close to threshold
NFI	≥ 0.90	.907	Bentler & Bonett (1980)	Achieved
TLI	≥ 0.90	.952	Bentler & Bonett (1980)	Achieved
IFI	≥ 0.90	.956	Bentler & Bonett (1980)	Achieved
CFI	≥ 0.90	.956	Bagozzi & Yi (1988)	Achieved
PClose	>0.05	.968	Hu & Bentler (1999)	Achieved
AGFI	≥ 0.80	.859	Chau & Hu (2001)	Achieved

5.6.6 Construct Validity

For checking and examining the construct validity, the AVE and CR estimated were as per Hair *et al.* (1998) and Fornell and Larcker (1981). Accordingly, the threshold values of AVE should be greater than (0.500) and CR greater than AVE.

Table 5.16: Validity of Constructs

Constructs	Cronbach Alpha	AVE	CR
CS	.912	0.587	0.908
Trust	.951	0.729	0.949
IQ	.786	0.421	0.781
PQ	.840	0.494	0.829
OQ	.827	0.645	0.844
QU	.864	.405	.605
Price	.893	0.574	0.890
Religion	.847	0.658	0.852
SP	.822	0.538	0.823
PRA	.900	0.448	.0.738
Switching Cost	.848	0.662	0.852
Apathy	.777	0.557	0.789
Complexity	.900	0.646	0.900
Locked-In	.856	0.671	0.859
Decision to Switch	.975	0.829	0.975

It expresses from the results that the Cronbach Alpha values are greater than the threshold which deliberates as the constructs have high reliabilities. Moreover, some constructs' AVE values are less than (0.500) and closer to it. However, in this regards, Fornell and Larcker (1981) as well as Lam (2012) opined that if the value of AVE is <0.500 but the CR value is >0.600, then the instrument satisfied the validity test. It is hence illustrated that the instruments are reliable and valid.

5.6.7 Multi-Collinearity Diagnostic

Another significant test to assess the data normality is from the aspect of multi-collinearity of the variables under study. It is examined using the variable inflation factor (VIF) and tolerance analysis. According to the literature, any value of VIF above 5 results in a mutual correlation of the variables. Thus, such variables should be removed (Hair *et al.*, 1998). A higher value of VIF seriously influences the results. Similarly, the tolerance value below 0.2 shows multi-collinearity, and values below 0.1 require serious attention (Menard, 2002; Myers, 1990), while values above 10 signify issues in the collected data (El Emam *et al.*, 1999). Table 5.15 presents the results of VIF and tolerance value. The results indicate that none of the value shows pf multi-collinearity elements.

Table 5.17: Variable Inflation Factor

Predictors	**Tolerance**	**VIF**
IQ	.532	1.881
PQ	.666	1.503
OQ	.487	2.055
CS	.406	2.465
Trust	.450	2.221
PRA_PRC	.691	1.448
PRA_RLG	.560	1.786
PRA_SP	.698	1.432
SWCOST	.779	1.283
COMPLEXITY	.776	1.289
APATHY	.632	1.583
LOCKED-IN	.630	1.588

5.7 Correlation Analysis

The correlation test describes the degree of association among variables. Correlation analysis can be trifurcated into a different type of relationship between the variables such as positive, negative, or no relationship. Positive correlation shows that the variables are directly proportionate in a similar fashion, while a negative relational association indicates that one variable increases and other decreases. Lastly, no correlations indicate no association or relationship between the variables. According to standard values, the values of correlation analysis ranges between -1 to +1; where a positive association is indicated by + sign, negative association is indicated by – sign, and no correlation is indicated by a non-significant value between the variables (Rodgers & Wander, 1988).

The results of the correlation analysis are discussed in detail and the values are displayed in a tabular form. The results show that the majority of the variables (push, pull and mooring factors) have direct proportionate and association with the DV and the values are: IQ ($r = -.564^{**}$, $p<.05$), PQ ($r = -.416^{**}$, $p<.05$), OQ ($r = -.553^{**}$, $p<.05$), Overall Service Quality ($r = -.621^{**}$, $p<.05$), CS ($r =.690^{**}$, $p<.05$), TRUST ($r =.668^{**}$, $p<.05$), PRA_PRC ($r = .348^{**}$, $p<.05$), PRA_RLG ($r = .502^{**}$, $p<.05$), SC_PRA ($r =.358^{**}$, $p<.05$), PRA ($r =.504^{**}$, $p<.05$), SWCOST ($r = -.432^{**}$, $p<.05$), CMP ($r = -.502^{**}$, $p<.05$), APATHY ($r = -.523^{**}$, $p<.05$), and LOCKED-IN ($r = -.499^{**}$, $p<.05$). It clearly expresses that CS, Trust and PRA along with their related dimensions have a positive and significant correlation, while others have a negative and significant relationship towards the switch decision. Table 5.16 shows the detailed values.

Table 5.18: Correlation Analysis

Ser	Predictors	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	IQ	1														
2	PQ	.418**	1													
3	OQ	.623**	.505**	1												
4	Service Quality	.834**	.779**	.854**	1											
5	CS	-.481**	-.400**	-.505**	-.561**	1										
6	Trust	-.449**	-.450**	-.501**	-.566**	.683**	1									
7	PRA_PRC	-.337**	-.209**	-.208**	-.308**	.354**	.323**	1								
8	PRA_RLG	-.383**	-.215**	-.350**	-.385**	.533**	.465**	.440**	1							
9	PRA_SP	-.335**	-.244**	-.240**	-.334**	.328**	.328**	.447**	.438**	1						
10	PRA	-.443**	-.282**	-.333**	-.431**	.506**	.466**	.796**	.777**	.803**	1					
11	SWCOST	.245**	.266**	.290**	.324**	-.347**	-.400**	-.147**	-.301**	-.184**	-.263**	1				
12	COMPLEXITY	.244**	.204**	.258**	.286**	-.396**	-.352**	-.216**	-.302**	-.214**	-.306**	.259**	1			
13	APATHY	.308**	.309**	.382**	.404**	-.474**	-.432**	-.245**	-.418**	-.200**	-.359**	.330**	.381**	1		
14	LOCKEDIN	.369**	.299**	.392**	.429**	-.519**	-.424**	-.294**	-.403**	-.219**	-.381**	.327**	.314**	.470**	1	
15	DTS	-.564**	-.416**	-.553**	-.621**	.690**	.668**	.348**	.502**	.358**	.504**	-.432**	-.502**	-.523**	-.499**	1

**. Correlation is significant at the 0.01 level (2-tailed)
*. Correlation is significant at the 0.05 level (2-tailed)

5.8 Control Variable: One-Way Anova Test

Earlier studies suggest that before conducting hypothesis testing, it is recommended to examine the association between the demographic variables and DV in order to identify their impact, effect, and relationship (Allworth & Hesketh, 1999; Hunter & Hunter, 1984; McDaniel *et al.*, 1988). Furthermore, it also identifies the control variables, on which demographic factor is influencing the DV and impacting the main study's variables (Becker, 2005). There are seven demographic indicators within the respondents' profiles and characteristics, namely, gender, age, marital status, income, qualification, city, as well as sector.

For this, analysis of variance (ANOVA) was carried out to find if there was any difference in the dependent variable on gender, age, marital status, income, qualification, city, as well as sector. As shown in Table 5.17, the results of the tests indicate that none of the demographic variables had an impact on the DV. Thus, there is no control variable in this study. The details and values are provided in Table 5.17.

Table 5.19: One Way ANOVA

Predictors	F	Sig
Gender	1.438	.231
Age	1.688	.152
Marital Status	.019	.996
Qualification	.220	.883
Income	1.396	.225
Sector	1.853	.088
City	2.623	.074

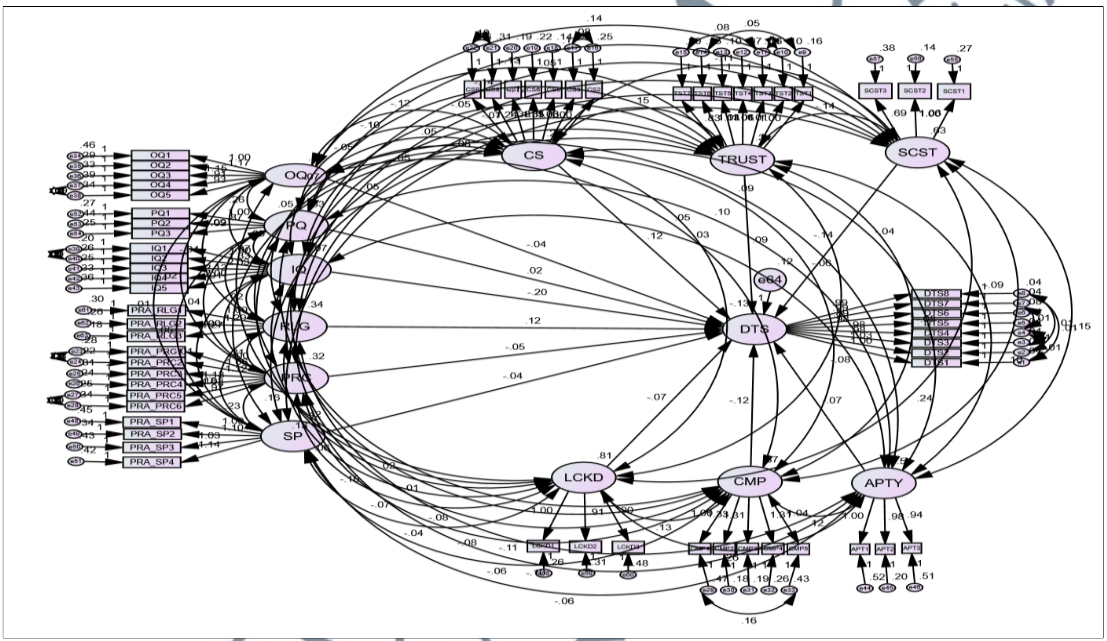
DV: Decision to Switch (DTS)

5.9 Hypotheses Testing

After performing the normality analysis, correlation, and analysis of variance, the next step was testing the research hypothesis of the study (refer to Chapter 2).

5.9.1 Direct Impact

In this study, the direct impact of variables, i.e., push, pull, and mooring factors, on the DV was examined using the Structural Equation Modeling (SEM) and AMOS 24. The independent variables include push factors (service quality, customer satisfaction, trust), pull factors (perceived relative advantage), and mooring factors (switching cost, complexity, apathy, locked-in), and the dependent variable is decision to switch. The results of hypotheses testing are shown in Table 5.20.



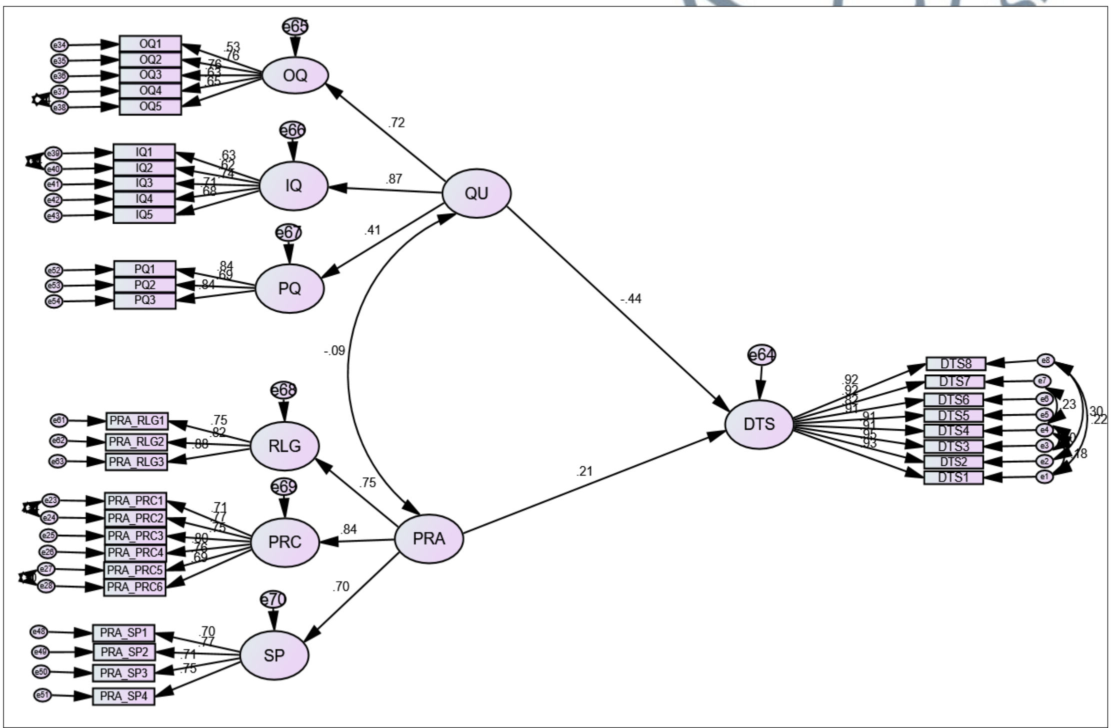
IQ	Interaction Quality	TRUST	Trust	SCST	Switching Cost	DTS	Decision to Switch
PQ	Physical Environment Quality	PRC	Price	CMP	Complexity		
OQ	Outcome Quality	RLG	Religion	LCKD	Locked-in		
CS	Customer Satisfaction	SP	Social Prestige	APTY	Apathy		

Figure 5.3: Direct Relationship with Outcome Variables (First Order)

Table 5.20: Structural Model - Direct Impact

Model Fit	Criteria	Values	Sources	Remarks

X2/DF	≤ 3.0	1.504	Bagozzi & Yi (1988)	Achieved
RMSEA	≤ 0.80	0.036	Brown & Cudeck (1993)	Achieved
RMR	≤ 0.80	.029	Brown & Cudeck (1993)	Achieved
GFI	≥ 0.90	0.830	Chau & Hu (2001)	Closer to threshold
CFI	≥ 0.90	.951	Bagozzi & Yi (1988)	Achieved
TLI	≥ 0.90	.946	Bentler & Bonett (1980)	Achieved
IFI	≥ 0.90	.951	Bentler & Bonett (1980)	Achieved
NFI	≥ 0.90	.867	Bentler & Bonett (1980)	Closer to threshold
PClose	>0.05	1.000	Hu & Bentler (1999)	Achieved
AGFI	≥ 0.80	.809	Chau & Hu (2001)	Achieved



IQ	Interaction Quality	TRUST	Trust	SCST	Switching Cost	DTS	Decision to Switch
PQ	Physical Environment Quality	PRC	Price	CMP	Complexity		
OQ	Outcome Quality	RLG	Religion	LCKD	Locked-in		
CS	Customer Satisfaction	SP	Social Prestige	APTY	Apathy		

Figure 5.4: Testing Multi-Dimensions with Outcomes (Second Order)

Table 5.21: Structural Model: Second-Order Direct Impact

Model Fit	Criteria	Values	Sources	Remarks
X2/DF	≤ 3.0	1.801	Bagozzi & Yi (1988)	Achieved
RMSEA	≤ 0.80	0.045	Brown & Cudeck (1993)	Achieved
RMR	≤ 0.80	.042	Brown & Cudeck (1993)	Achieved
GFI	≥ 0.90	0878	Chau & Hu (2001)	Close to threshold
NFI	≥ 0.90	.907	Bentler & Bonett (1980)	Achieved
TLI	≥ 0.90	.952	Bentler & Bonett (1980)	Achieved
IFI	≥ 0.90	.956	Bentler & Bonett (1980)	Achieved
CFI	≥ 0.90	.956	Bagozzi & Yi (1988)	Achieved
PClose	>0.05	.968	Hu & Bentler (1999)	Achieved
AGFI	≥ 0.80	.859	Chau & Hu (2001)	Achieved

Table 5.22: Hypothesis Testing

Structural Path			Estimate	SE	CR	P
IQ.QLTY	→	DTS	.117	.108	1.844	.015
PQ.QLTY	→	DTS	-.026	.034	-.449	.653
OQ.QLTY	→	DTS	.045	.067	.550	.583
SQUALITY	→	DTS	.436	.092	6.967	.000
CS	→	DTS	.122	.061	2.026	.043
TRUST	→	DTS	.113	.043	2.092	.036
PRC.PRA	→	DTS	-.060	.059	-.821	.411
RLG.PRA	→	DTS	.150	.049	2.392	.017
SP.PRA	→	DTS	-.051	.044	-.835	.403
PRA	→	DTS	.212	.056	3.886	.000
LCKDIN	→	DTS	-.140	.027	-2.654	.008
SWCST	→	DTS	-.242	.029	-4.939	.000
APTHY	→	DTS	-.102	.035	-1.882	.060
CMPLXTY	→	DTS	-.161	.035	-3.492	.000

H1: Service quality has a significant and positive impact on switch decision.

The results of the study as shown in Table 5.20 demonstrate the beta values and path values. The results indicate that service quality has a direct and positive influence on the switch decisions. The values are β = .436, and p = .000. Thus, hypothesis H1 is supported.

H1a: Interaction quality has a significant and positive impact on switch decision.

Table 5.20 presents that the result of the dimension of service quality IQ (interaction quality) has a direct and positive influence on switch decisions with the values of $\beta = .117$, $p < .05$. Hence, hypothesis H1a is supported.

H1b: Physical environment quality has a significant and positive impact on switch decision.

Table 5.20 presents that the result of the dimension of quality PQ (physical quality) has no influence on switch decisions with the values of $\beta = -.026$, $p > .05$, not supported (NS). Hence, hypothesis H1b is not supported.

H1c: Outcome quality has a significant and positive impact on switch decision.

Table 5.20 presents that the dimension for service quality OQ (outcome quality) has no influence on the switch decisions with the values $\beta = .045$, $p > .05$, NS, which suggest that there is no significant relationship between OQ and DTS. Hence, hypothesis H1c is not supported.

H2: Customer satisfaction has a significant and positive impact on switch decision.

Table 5.20 deliberates that CS (customer satisfaction) has a direct and positive influence on the switch decisions. The values in the table are $\beta = .122$, and $p < .05$, showing that there is a significant relationship between CS and DTS. Hence, hypothesis H2 is supported.

H3: Trust has a significant and positive impact on switch decision.

Table 5.20 presents that the trust factor has a direct influence on the switch decisions with values of $\beta = .113$, $p < .05$. Hence, hypothesis H3 is supported.

H4: Perceived relative advantage has a significant and positive impact on switch decision.

Based on the results presented in Table 5.20, PRA (perceived relative advantage) has a positive and direct influence on switching decisions with values of $\beta = .212$, $p <.05$. Hence, hypothesis H4 is supported.

H4a: Price has a significant and positive impact on switch decision.

The overall results of the dimension of PRA (price) as shown in Table 5.20 suggest that this factor has no influence on the switch decisions. The values of $\beta = -.060$, $p >.05$, NS show that there is no significant relationship between variables. Hence, hypothesis H4a is not supported.

H4b: Religion has a significant and positive impact on switch decision.

Table 5.15 presents that the overall results of PRA RLG (religious aspect) show that this factor has a significant and direct influence on switch decisions. The values of $\beta = .150$, $p <.05$ show a direct and significant impact of PRA RLG on the switch decisions. Hence, hypothesis H4b is supported.

H4c: Social prestige has a significant and positive impact on switch decision.

As demonstrated in Table 5.20, the overall results of PRA SP (social prestige) indicate that this factor does not have any influence on the switch decisions. The values of $\beta = -.051$, $p >.05$, NS show insignificance. Hence, hypothesis H4c is not supported.

H5: Switching cost has a significant and negative impact on switch decision.

As exhibited in Table 5.20, the overall results of the mooring factor SWCST (switching cost) indicate that this factor has a significant influence on the switch decisions. The values of $\beta = -.242$, $p <.05$ suggest that there is a significant and inverse relationship. Hence, hypothesis H5 is supported.

H6: Complexity has a significant and negative impact on switch decision.

Table 5.20 presents that based on the overall results of the mooring factor; CMP (complexity) influences the switch decisions. The values of β =.-.161 p <.05 show that this factor has an inverse and significant relationship between the variable. Hence, hypothesis H6 is supported.

H7: Locked-in has a significant and negative impact on switch decision.

Table 5.20 presents that overall, the results of the mooring factor LCKDIN (locked-in) show that this factor has a direct influence on the switch decisions. The values of β = -.140, p <.05 show that locked-in has a significant and inverse impact on the DV. Hence, hypothesis H7 is supported.

H8: Apathy has a significant and negative impact on switch decision.

Table 5.20 presents that the overall results of the mooring factor APT (apathy) show that this factor does not have any influence on the switch decisions. The values of β = -.102, p >.05, NS show that the relationship is not significant. Hence, hypothesis H8 is not supported.

The results of the hypotheses testing indicate that IQ, CS, Trust, RLG, SWCST, CMP, Locked-in, as well as Service Quality and PRA, all have a significant impact on the switch decision. Hence, the respective hypotheses are supported.

5.10 Summary Of Hypotheses

This section of the chapter presents a summary of the hypothesis tested and their results (i.e., supported or not supported). Table 5.21 indicates the details pertaining to the relationships examined in the study. The summary of the hypotheses is provided in Table 5.21.

Table 5.23: Summary of Hypotheses

Hypothesis Direct relationship	Statements	Results
H1	Service quality has a significant and positive impact on switch decision.	SUPPORTED
H1a	Interaction quality has a significant and positive impact on switch decision.	SUPPORTED
H1b	Physical environment quality has a significant and positive impact on switch decision.	NOT SUPPORTED
H1c	Outcome quality has a significant and positive impact on switch decision.	NOT SUPPORTED
H2	Customer satisfaction has a significant and positive impact on switch decision.	SUPPORTED
H3	Trust has a significant and positive impact on switch decision.	SUPPORTED
H4	Perceived relative advantage has a significant and positive impact on switch decision	SUPPORTED
H4a	Price has a significant and negative impact on switch decision.	NOT SUPPORTED
H4b	Religion has a significant and positive impact on switch decision.	SUPPORTED
H4c	Social prestige has a significant and negative impact on switch decision.	NOT SUPPORTED
H5	Switching cost has a significant and negative impact on switch decision.	SUPPORTED
H6	Complexity has a significant and negative impact on switch decision.	SUPPORTED
H7	Locked-in has a significant and negative impact on switch decision.	SUPPORTED
H8	Apathy has a significant and negative impact on switch decision.	NOT SUPPORTED

Total Number of Hypotheses	14
Accepted	9
Rejected	5