Trust in Information Source, Prior Experience and Switching Intention: The examination of three competing models in Telecommunication service

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Abstract: The primary purpose of this study is to clarify the nature links of prior experience and trust in information source on switching intention. Investigating the relationship among those variables are critical for marketers to gain valuable information about consumer decision process to switch. However, the study examining and comparing the relation of these variables in service based context are paucity. The present study attempts to test alternative competing models which reflect divergent causal processes in context of telecommunication business provider in Indonesia. The hypotheses are tested through a Smart PLS2.0 from 287 respondents in Jakarta, Indonesia. The results provide some evidences that both prior experience and trust in information source were significant predictors for switching intention. Trust in information source has moderation effect rather than mediation effect of prior experience on switching intention. Theoretical and managerial implications are discussed.

Keywords: trust in information source, prior experience, switching intention

I. Introduction

The issues on consumer decision process are the area that interesting to be discussed, including how consumers switch from one service provider to another[1]. Switching behavior relies on consumer decision-making process, and this kind of process is believed to have essential factor to influence enterprises' success in the market [2]. [3] proposed some factors that could push consumer intention to switch such as satisfaction, quality, value, price, commitment and trust. Those factors have been the object of marketing researchers as well as business practitioners. This paper only focuses on two factors that are hypothesised influence switching intention, namely trust in information sources and past experience. Since in making decision process, consumers will utilise the information due to switch from one service provider to another has cost implication that must be considered [4].

Indonesia has the big five telecommunication companies that share the market with millions of customer, the players are Telkomsel, Indosat Ooredoo, XL Axiata, Smartfren and Hutchison Tri. The market share for all providers can be seen in Figure. 1 below:
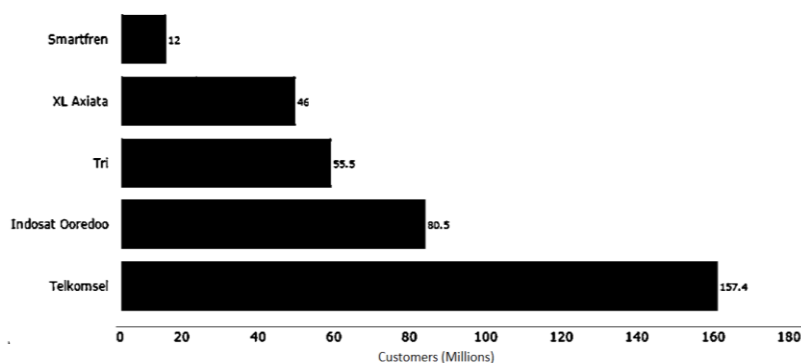

Figure 1: The Number of Indonesia Cellular Customers 2016
Source: Nusantara Kini [5]

As the nature of industries, the market players are competing each other to gain customer, they attempt to reach more target customers by promoting their services through multichannel. On the other hands the customer as a target has many choices of information to make decisions to switch when they found the more valuable services. So this industry is suitable as an object to test among variables with some reasons. First, telecommunication is credence service so the existence of information and also experiences are essential

variables when a customer evaluates the quality of service. Second, since the customers unable to judge the quality of the service before consumption [6] than it will provide the dynamic facts how customers combining their information sources before making decision. Third, understanding the way customers utilize the source of information and their experience in telecommunication context will provide good insights for creating innovative communication strategy.

Furthermore, it able be explained that when searching for information, a consumer will be confronted with a variety of options, from own experiences, advertising, peers' opinion, direct information from credible parties, etc. Since, switching behavior is not a simple process, it is interesting to investigate the way consumers trust in information sources that will influence their intention to switch. In the context of consumer decision related information, consumer sources can be classified into two main types, internal and external. Both of them are used by consumers to get information. Internal search is basically related to consumer's memory scan [7] which is consumer past experience that stored in his memory will be the first base to get the certain information. Hence, before switch to a certain service provider, he will first retrieve internal information that had been accumulated from his past experience. However, when he feels lack of it then will rely on the information from the circumstances [8]. External information sources can come from individual sources, such as friends, experts, salesperson or it will come from impersonal such as in store display and trading reports [9]. [10] argued that consumer may combine between past experience and external sources of information during decision making process.

Consumers will consider the sources that are trusted. The trustworthiness of information source refers to the level of expertise of information source, it is also associated to how consumer perceived, understand and respond the information [11]. To sum up internal source refers to the experience and knowledge which is memory as the center, while in external source can be gathered from variety of sources from the environment. So it can be explained that when a consumer faces a difficulty, he will scan his memory first to find a potential solution. Success in finding a solution depends on the availability or the quality of prior experience in his memory. If a consumer cannot find a solution from internal search he will look beyond his memory from new information source to aid him in making decision.

This current study will investigate how prior experience as internal source and trust of information sources as external source will affect consumer intention to switch in telecommunication service sector. To examine the link among variables the author proposed three competing model to deepen understanding about this issue. It is expected that the findings of this study will contribute to our knowledge of the consumer decision process in service context. For the decision makers, and marketers, this study will enrich their perspectives to improve information program to help consumers. This study offering covers the answers to the following three relevant questions:

– How do prior experience and trust in information sources effects switching intentions?
– Does trust in information sources have a mediating function between prior experience and switching intentions?
– Does trust in information sources has moderation effect between prior experiences and switching intention?

II. Literature Review and Hypotheses

Following previous literatures, the authors assume that an individual actual behaviour is affected by intention. This argument based on the theory of planned behaviour (TPB) [12] and its extension, such as the technology acceptance model (TAM) and the theory of reasoned action (TRA). TPB is the most commonly used theory by utilizing its factors as the antecedents of intention. These theories also can be used to capture the range of behaviour in various contexts including switching intention in services area. As mentioned above, this paper examines the relationship among past experience, trust of information source and intention to switch in telecommunication provider in Indonesia. The authors propose three competing model to explore the nature of relations among those variables.

The scholars had been attempted to explain the switching intention with all of its complexity since the 1940s in which the science of marketing approach adopted scientific of economics to explain the phenomenon of buying behavior [13]. As we know a model is an abstraction of reality, it is a schematic that seeks to demonstrate the essential elements of a large system [13]. In short, from the models we can gain an overview of the theoretical constructs of reality including in explaining consumers' switching decisions. From this perspective, [13] explained that a model has at least two major functions in consumer behavior context, namely: 1) Describing a simple form of the various market parameters that can influence the purchase decision, 2) Enabling predictions of the likely outcome from the application of specific marketing strategy. On the other side [14] emphasized that a quality model has at least three criteria, namely relevance, comprehensibility, and

validity. These criteria can be guidance for the decision maker and researchers in developing models of consumer behavior, particularly to avoid the complicated model that difficult to understand.

2.1 The Three Competing Models

[15] recommended to compare the result of the model that is proposed with other alternatives, while [16] and [17] had analysed the mediating function and compared their proposed model with other rival direct-effects models. For this reason, the authors will examine the three models with different relation among them. As presented in Figure 2 below, Model 1 represents testing the direct impact of prior experience and trust in information sources on switching intention that the authors expect those variables will have significant effect. Model 2 represents the mediating role of trust in information sources. It explains in addition to have a direct effect on switching intention, the effect of prior experience on switching intention is also mediated by trust in source of information. Meanwhile, Model 3 proposed the argument that trust in information sources will moderate the relationship between prior experience and switching intention.

Model 1
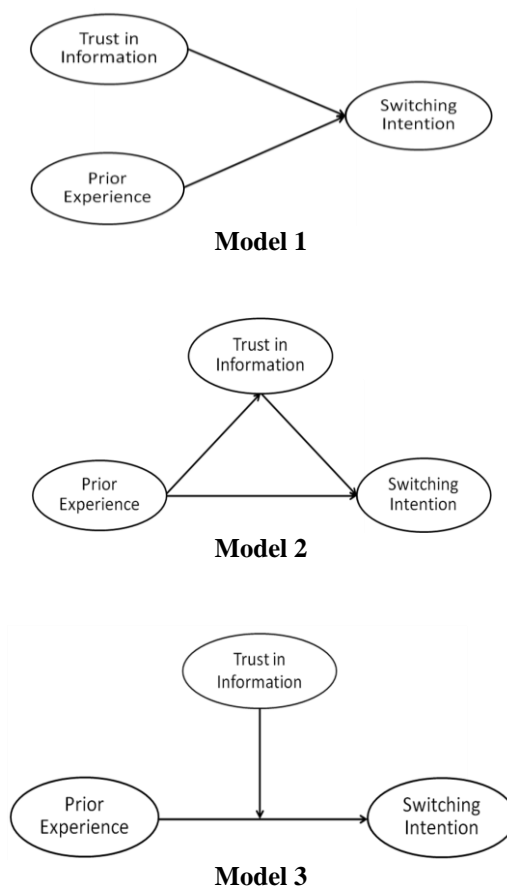
Model 2

Model 3

Figure 2: Three Proposed Competing Model

There are two main variables that employed as determinant of switching intention in this study namely prior experience and trust of information sources. The role of those variables on switching experience will explain below followed by hypotheses.

2.2 Direct effect of prior experience and trust in information sources on switching intention

[3] found that switching intention in service provider has a positive link to consumers' past experience. This was in line with [18] argued that consumers' past experience will influence their subsequent behavioural intentions. Since prior experience becomes one of issues in switching activity [3], particularly in the internal search which all experiences in the past that are stored in memory will be recalled when a consumer need to obtain the information about certain services provider. When he cannot find the suitable solution, he will refer to external sources even if consumers are likely to reduce external search activity since it is quite expensive and costly [19], [9]. However, the dynamic and changing in marketplace provide a lot of information, some of them are costless with little effort so they do not need to evaluate all of information before they intend to make a

choice [9]. That is the reason why prior experience as part of internal sources [20], and source of information as external sources have complementary role to influence switching intention. So the authors presented the hypotheses as below:

Hypothesis 1: Prior experience and trust in information sources have positive effect on switching intention.

2.3 Mediation effect of trust in information sources on switching intention

Previous researches have shown that the level of trust on producers affect consumers' intention to make and use of their products [21], [22],[23]. Naturally, when a consumer recognizes a problem, he begins searching for information to find a possible solution. He is able to acquire information from many sources. In other words, there are two main sources of information, namely internal and external. Internal search related with consumer's memory scan [7], it involves retrieving relevant information stored in memory before making decision [24]. When a consumer experiences problem recognition, he will seek for information internally first to find the relevant answers about the problems. However, the success in finding relevant information on the internal search depends on the availability and quality of prior experience that consumers have in memory. When a consumer feels lack of information he will seek new information from the environment [8]. It means that, if a consumer feels unconfident about their knowledge of the products, they will refer to another source that they trusted. In other words, trust can reduce uncertainty that is therefore essential for commerce. Several studies have postulated that trust serves an essential role to fascinate consumer decision [25] and it has been known as mediating variable in many studies, including in marketing[16], and the service [26]. Then we proposed hypotheses below:

Hypothesis 2: Trust in information sources has mediation role between prior experience and switching intention.

2.4 Moderation effect of trust in information sources on switching intention

Previous study has examined the critical role of trust. [21] argued that trust is a complex expression because human beings do not recognize what the purposes and intentions of others. While [27] explains that it is a probability of individual behavior in the society in where he lives and it can be bestowed by a person, a product, a business organization, a government or other professional roles. Furthermore, [28] found that trust has a significant influence on repeat purchase intention, and habit as accumulation of past experience exerts a negative moderating effect on the relation between trust and repeat purchase intention. In other word their interaction shows that there is a trade-off between them. A stronger past experience will decrease the effect of trust on repeat purchase intention. In other word the existence of prior experience will reduce the effect of trust on intention. Then we proposed hypotheses:

Hypothesis 3: Trust in information sources negatively moderates the relationship between prior experience and switching intention.

III.   Methodology

This study applied quantitative approach, with data derived from questionnaires that have been used in previous studies [29]. Firstly, the authors prove the hypothesis from several theoretical backgrounds to ensure the results were pursued [29]. Furthermore, analysis was conducted with expectation that there will be a new finding that could enrich the theory and literature extensively. Self-administered survey method in the form of convenience surveys technique was used. The survey was conducted in Jakarta, Indonesia. The voluntary nature of the participation was explained verbally as well as being indicated in the survey questionnaire and they could return the questionnaires immediately. There are three constructs with a total of 14 items and all questions were measured using 7-point Likert scale. First part of the questionnaire is used to collect demographic background, and the second part elaborates the independent variables and dependent variable that would be examined in this study. A total of 300 sets of questionnaires were distributed during October to December 2018. However, there were 13 pieces of questionnaires were considered unusable because they were incomplete. Data processing has employed SmartPLS 2.0 to verify the hypothesis based on the three proposed models. According to [29] PLS has a powerful technique for measuring a structural model and measurement models due to the minimal demands on sample size, residual distribution and also measurement scales. Moreover, PLS is also able to solve the issue of formative and reflective indicators, and can be used not only to confirm the theory but also in a predictive relationships context. Furthermore, PLS is able to perform a thorough analysis of the measurement and the structural model that allows measurement errors in observed variables to be analysed as an integral part of the model in a single operation [30].

3.1 Constructs Measurement

Measurement of the construct defines a construct by providing actual measure, for example, the value or number on the scale, so that it can describe a variable [31]. Therefore, a research is necessary to distinguish between the constructs and variables, operationalize the constructs to be measured can be done by looking for behavioral aspects of these constructs, which are then converted into elements that can be observed and measured [29]. Table 1 below describes more detail regarding measurements for each construct used in this study, namely prior experience is measured by four indicators which the first two items are adapted from [32] and the rest of them from [3]. Furthermore, all indicators for trust in information source are adapted from [33] and the three items for Switching Intention are cited from [34].

Tabel 1. Constructs Measurement

Variables	Definition	Measurements
Prior experience	Prior experience as past experience that the consumer has with various services or at least a perception of what the other offerings might deliver [35].	− I have switched service provider often in the past (PE1) − I have a lot of experiences in switching among service providers (PE2) − I have often searched for information from one service provider to another (PE3) − I have a lot of experiences searching information from one service provider to another (PE4)
Trust in information source	Trust in information source is the feeling that a person or entity that generates, encodes or transmit information to receiver will accomplish promises [36]	− You think information source is trustworthy (TR1) − You think information source is accurate (TR2) − You think information source is factual (TR3) − You think information source is truthful (TR4) − You think information source is knowledgeable (TR5) − You think information source has responsibility to provide good information to the public (TR6) − You think information source has a good track record of providing information (TR7)
Switching Intention	Customer switching intention refers to the intention of customers' migration from one provider to another [37].	− I intend to switch the service provider in the future (INT1) − I predict I would switch the service provider in the future (INT2) − I plan to switch the service provider in the future (INT3)

(Likert 7-point scale: 7 = strongly agree, 1 = strongly disagree).

IV.   Analysis and Results

4.1 Descriptive Statistics

In general, respondents' characteristic of telecommunication provider indicates that the majority of samples are male (68%), the accumulation of age between 17-34 takes more than 60% of sample. Respondents educational status are varied respectively: Vocational qualifications (5%), Bachelor Degree or equivalent (35%), Still studying (17%), No formal qualifications (15%), and other (3%). The complete profile can be seen in table 2 below.

Tabel 2. Respondents characteristic of telecommunication provider

	Characteristic	Freq.	%
Age	17-24	84	33%
	25-34	71	28%
	35-44	57	23%
	45-54	34	13%
	55-59	27	11%
	60-64	10	4%

	65+	4	2%
Gender	Male	171	68%
	Female	116	46%
Qualifications	A. Vocational	13	5%
	B. Bachelor Degree or equivalent	89	35%
	C. Vocational qualifications	98	39%
	D. No formal qualifications	37	15%
	E. Still studying	43	17%
	F. Other	7	3%

4.2 Measurement Model Assessment

The analysis carried out in two stages of testing such as the measurement models followed by the structural model assessment. The following are the stages of testing measurement models that include individual item reliability test, internal consistency test, and discriminant validity test:

4.2.1 Individual item reliability test

Initial input path diagram produced by Smart PLS2.0 corresponding with the research model produces output with only one indicator's value lower than 0.70, whereas it is recommended greater than 0.70 [34]. So that the indicator of TR2 removed from the model for the next process. Table 3 below describes the final results of all items with factor loadings greater than 0.70 indicating a good correlation between the indicators and the factor grouping they belong to.

Tabel 3. Outer model *(weights of loading)*

Indicators	Prior experience (PE)	Trust in information sources (TR)	Switching intention (INT)
− PE1	0.7102		
− PE2	0.7652		
− PE3	0.7864		
− PE4	0.7111		
− TR1		0.7599	
− TR3		0.8326	
− TR4		0.8368	
− TR5		0.7928	
− TR6		0.8257	
− TR7		0.7601	
− INT1			0.8616
− INT2			0.8106
− INT3.			0.7525

4.2.2 Internal Consistency Test

Internal consistency was calculated using composite reliability and Cronbach's alpha. Composite reliability relies on the actual loadings to construct the factor score. In Table 4 below the entire values of composite reliability for all constructs > 0.70, so they can be accepted [38]. Also, the value of Cronbach's Alpha meets the standard of reliability that be suggested the minimum cut-off score 0.70 and higher [34].

Table 4. Internal Consistency Test

Construct	Cronbach Alpha	Composite Reliability
PE	0.8957	0.8978
TR	0.8919	0.9729
INT	0.9841	0.9115

4.2.3 Discriminant Validity Test

Discriminant validity describes the diversity of two factors are statistically different [30]. The first prerequisite to be met in this test is the value of average variance extracted (AVE) should be greater than 0.50 [38]. The AVE value higher than 0.50 indicates that more than 50% of the variance of the measurement items can be explained by the construct [39]. In Table 5 shows that all value meets the criteria of higher than 0.50.

Table 5. Discriminant Validity Test

	PE	TR	INT	AVE
Correlation of Latent Variables and AVE values				
PE	**0.826**			0.682
TR	0.716	**0.744**		0.554
INT	0.630	0.710	**0.756**	0.571

Diagonal values are the square root of AVE, these values should exceed the value of inter construct correlations.

The next requirement for discriminant validity is by examining the correlation between variables whether are lower than the square root of the average variance extracted [39]. In the Table 4 shows that all values of the square roots of each AVE values are greater than the value of the other variable correlation.

4.3 Structural Model Assessment

The measurement model test has been shown that the model has been sufficient to meet the requirements. The structural model assessment was employed to look that proposed hypothesis are whether or not accepted in this research. Furthermore, the measurement of the structural model contains estimating path coefficient and R Square value which is those values indicate the model fit [40]. The Table 4 below shows the description of the path coefficient, level of significance and the value of R square. It shown that most of the research hypotheses are significant, it means that the independent variable has an influence on its dependent variable. R Square value reflects how well of the variance in each construct is explained by independent variable, for instance R^2-square value of Model 1 = 0.408 shows that 40.8% of the variance INT can be explained by changes in the variable PE and TR, which is Model 1 values have a higher value than others. To sum up, direct effect of prior experience and trust information sources (model 1) and the interaction prior experience and trust information sources on switching intention (model 3) were accepted, while mediation affect (model 2) was rejected.

Table 6. Structural Model Assessment

Latent	Model 1	Model 2	Model 3
PE → INT	0.491**	0.491**	0.439**
TR → INT	0.316 ***	0.256 **	0.265**
PE → TR		0.031	
PE*TR → INT			0.289**
INT R^2	0.408	0.325	0.241

***$p<0.001$; **$p<0.01$

V.   Discussion and Conclusions

This study employed three comparative model for understanding how prior switching experience and trust of information source influence switching intentions. From three proposed model direct effect (model 1) and moderation effect (model 3) were accepted, while mediation effect (model 2) was rejected. It appears in Model 1 that prior experience and trust in information source have complementary role with prior experience to influence switching intention, this result is different with [30] [21] that found both familiarity as accumulation of experiences and trust have strong predictor for purchase intention. Meanwhile, there are not significant mediation link among variables as proposed in model 2**.** This finding is different with previous research, for example study that conducted by [41] that found a mediation role of trust in purchasing context between purchasing experience and intention to purchase. Furthermore, in model 3 indicates the existence of moderation effect between prior experience and trust in information source on switching intentions. This finding in line with [28] that found habit as moderator the link between trust and repeat purchase intention.

Furthermore, examining the link between prior experience, trust and intention in three different models with empirical data, this study provides several contributions. First, the finding relation between prior experience and trust in information source upon switching intention need to consider the nature of service. Since telecommunication provider as a kind of credence service [42] that difficult to evaluate even after consumption, our finding shows that a consumer tends to use both their prior experience and source of information. The logic of this finding is since credence-based service associated with higher perceived risk, a consumer more likely to combine personal based information and external information rather than only rely on personal experience or information from external sources. This argument is in line with [10] study which indicated that buyers of pure services prefer and use personal information more than buyers of product with low service attributes. Likewise, [18] emphasised that consumers' past experience behaviours will influence their subsequent behavioural

intentions, and to reduce risk in service, consumer can seek additional information about or service [43] from the relevant sources.

Second, the appearing of moderation effect (model 3) is interesting since trust serves as threshold variable [44], [45]. It means that trust of information source is still the main factor in stimulating consumer's intention to switch. On the other hand, when the prior experience is weak, then the information sources will dominate the influence on switching intention. Third, service provider switching intention can have a significant impact on a company [3], so understanding the relation and effect among variables presented, will give marketers some opportunities to design more effective information for their consumer. For instance, developing an innovative acquisition program or providing information in different range of alternatives.

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