

## ABSTRACT

Switching intention is a very important issue that can make a firm lose its profit. Also, firms have to spend more in order to continuously find new customers. Firms need to find good strategies to ensure the lowest switching intention rate. Retail banks are one kind of service firms which gain from customers staying longer. This research compares two Bangkok-based banks, Kasikorn Bank and Siam Commercial Bank. The main reason for the researcher to choose these two banks is high competition between them to be the third rank in Thailand. This study attempts to find the differences in the perception of corporate reputation, customer satisfaction, attraction, switching costs, service quality, and switching intention of the banks' customers. Also, this study aims to find the relationship between those factors and the switching intention of those same customers.

In order to measure all these factors, this research surveyed 500 respondents who had been using the banks more than six months (250 Kasikorn Bank customers and 250 Siam Commercial Bank Customer ones). The questionnaire was distributed to respondents at the front of each branch. It consisted of questions about demographic factors, perception of corporate reputation, customer satisfaction, attraction, switching costs, service quality, and switching intention. The data were analyzed by SPSS to test all hypotheses.

The results of this study imply that there are no significant differences in corporate reputation, customer satisfaction, attraction, switching costs, service quality, and switching intention with regard to Kasikorn Bank and Siam Commercial Bank customers. However, corporate reputation, customer satisfaction, attraction, switching costs, and service quality have a significant relationship with switching intention with respect to Kasikorn Bank and Siam Commercial Bank customers. Accordingly, the banks' management should develop strategies that will serve all customers' needs and make them stay with the banks.