

## EFFECT OF SWITCHING COST ON REPURCHASE INTENTION: A MEDIATION MODEL

GEÇİŞ MALİYETİNİN YENİDEN SATIN ALMA NİYETİNE ETKİSİ: BİR ARACILIK  
MODELİ

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### Abstract

As switching costs increases, customers may be more inclined to stick with their current provider because switching to another provider may require additional effort and cost. This may create a barrier for customers to protect their existing portfolios, which may affect repurchase intentions. The purpose of the study was to examine the mediating role of communication and perceived value in the relationship between switching cost and repurchase intention in private health insurance sector. The study designed as cross sectional and the data was collected from 314 private health insurance policy owners in a city of Türkiye. Using an online survey, participants completed self-report measures of switching cost, repurchase intention, communication and perceived value. The results showed that switching cost was a predictor of repurchase intention. Additionally, communication and perceived value significantly affected repurchase intention. Furthermore, communication and perceived value mediated the relationship between switching cost and repurchase intention. Communication and perceived value as crucial factors in mitigating the impact of switching cost on repurchase intention. Reducing the negative impact of switching costs is possible maintaining strong communication and increasing the perceived value.

**Keywords:** Communication, Perceived Value, Private Health Insurance, Repurchase Intention, Switching Cost.

### Öz

Özel sağlık sigortacılığında müşterilerin mevcut poliçeleri ile devam etme eğilimi göstermelerine neden olan geçiş maliyetleri arttıkça, başka bir sağlayıcıya geçmek ek çaba ve maliyet gerektirebilir. Bu durum, müşterilerin mevcut poliçelerini koruma çabaları için bir engel oluşturabilir ve yeniden satın alma niyetlerini etkileyebilir. Bu çalışmanın amacı, özel sağlık sigortası sektöründe geçiş maliyeti ile yeniden satın alma niyeti arasındaki ilişkide iletişim ve algılanan değer aracı rolünü incelemektir. Çalışma kesitsel olarak tasarlanmıştır ve veriler, Türkiye'nin bir şehrindeki 314 özel sağlık sigortası poliçe sahiplerinden toplanmıştır. Katılımcılar, online olarak geçiş maliyeti, yeniden satın alma niyeti, iletişim ve algılanan değer ölçeklerine cevaplar verdi. Geçiş maliyeti, yeniden satın alma niyetinin bir yordayıcısıdır. Ek olarak, iletişim ve algılanan değer, yeniden satın alma niyetini önemli ölçüde etkilemiştir. Ayrıca, iletişim ve algılanan değer, geçiş maliyeti ile yeniden satın alma niyeti arasındaki ilişkide aracılık rolüne sahip olduğu tespit edilmiştir. Geçiş maliyetinin yeniden satın alma niyeti üzerindeki etkisini hafifletmede iletişim ve algılanan değer önemlidir.

**Anahtar Kelime:** Algılanan Değer, Geçiş Maliyeti, İletişim, Özel Sağlık Sigortası, Yeniden Satın Alma Niyeti.

## **INTRODUCTION**

Insurance is a system based on the transfer of risk. In this system, individuals who encounter the insured risk pay a certain amount of money to cover potential damages in the event that the risk materializes. These payments create a fund. The primary function of insurance is to reduce the economic impact of the damage to a negligible level. Additionally, it enables the sharing of losses that individuals facing the risk would be unable to bear alone, through an organized structure (Atukalp, 2021, p. 316). The health insurance sector is widely recognized as a crucial contributor to the protection of public health and well-being (Abdel Fattah et al., 2021, p. 1787). Health insurance is classified into general and private categories. General health insurance is mandatory for all individuals in society, regardless of their economic status or willingness to pay. Private health insurance, on the other hand, supplements the gaps not covered by the social security system, securing individuals' futures. It provides inpatient and outpatient treatment within the scope and limits specified in the policy in case of accidents or illnesses. Private health insurance financially protects the insured against potential risks, with healthcare expenses covered by private insurance companies (Yörübulut, 2023, p. 195). Health insurance is a type of insurance that provides coverage for medical assistance, treatment, and medication expenses. All expenses incurred by the insured, such as surgery, long-term or short-term treatments, and medication costs related to surgery or treatment, are covered either fully or with deductibles up to maximum limits (Atukalp, 2021, p. 317). Additionally, general health insurance is defined as a health insurance system that aims to ensure all members of society can benefit from health services equally, accessibly, and effectively, regardless of their economic status or willingness to pay (Bostancı, 2008, p. 146). To attain universal health coverage for all individuals, it is essential to implement diverse cross-subsidization methods. This involves redistributing subsidies from affluent individuals to those with lower economic means, from individuals in good health to those facing health challenges, and from low-risk groups such as the young to higher-risk groups like adults and the elderly (Bazyar et al., 2021, p. 2). Within this scope, the healthcare transformation program in Türkiye was carried out and "Social Security and Universal Health Insurance Law" was implemented and everyone was included within the scope of general health insurance (Jadoo et al., 2012, p. 977). However, the delivery of healthcare services is carried out by both public sector and private sector. Furthermore, the coverage of Social Security and Universal Health Insurance Law not valid in private health sector. In Türkiye, to get health services from private healthcare institutions, one must either make out of pocket payments or have private health insurance.

Private health insurance, in the financing of healthcare services, is an optional type of insurance that provides coverage for individuals to safeguard their health and finance healthcare expenses that may arise when encountering health risks (Orhaner, 2017, p. 406). Moreover, private health insurance plays a critical role in reducing the burden of healthcare expenses on the public sector. In Türkiye, while approximately 80% of total healthcare expenditures are covered by the government, about 47% of these expenses are assumed by the Social Security Institution, and 32% are covered by the government budget (Insurance Association of Türkiye, 2023b). For this reason, an increase in the number of private health insurance policies plays a significant role in reducing the burden of healthcare services provided by the public sector and decreasing public healthcare expenditures. While insurance companies are calculating the inclusion of new customers into the system, they also aim to retain existing customers within their portfolios. The way to do this is through strong interpersonal relationships and imposition of switching costs (Jones et al., 2000, pp. 259-260). Furthermore, the quality of healthcare services offered is connected to the presence of private health insurance policies. With the reduced burden on the public sector, a decrease in the number of applications for healthcare services provided by the government is expected, resulting in more time allocated to patients (Orhaner, 2017, p. 401). The purpose of private health insurance is to protect individuals' health by covering healthcare expenses that arise in case of illness, providing income in the event of sickness, disability, or inability to work, and ensuring financial support for individuals during periods of health deterioration (Orhaner, 2017, p. 399). Private health insurance, particularly in Türkiye, stands out as a growing and evolving sector with each passing year. The continuously rising healthcare expenditures, the increasing awareness and consciousness of the society regarding health, and individuals' desire for more luxurious and quality healthcare services contribute to the growing inclination towards private health insurance (Gülay & Atilla, 2021, p. 69). In the first quarter of 2021, there were 1,025,245 private health insurance policies in Türkiye (Insurance Association of Türkiye, 2023a). According to the Insurance Association of Türkiye's report for the second quarter of 2023, this number rose to 3,176,354 (Insurance Association of Türkiye, 2023a). These figures are a significant indicator of how rapidly the demand for private health insurance policies has increased.

The increasing demand for private health insurance is important for risk sharing, not only for attracting new customers but also for protecting existing policyholders. For this purpose, insurance companies aim to keep switching costs high. Switching cost, represents the costs associated with a buyer choosing to switch service providers. Switching costs can be defined

as the expenses involved in transitioning from one service provider to another (Berlianto, 2016, p. 73). Based on the previous findings, switching cost could be the determinant of repurchase intention (Ting, 2014, p. 313). In the relationship between switching cost and repurchase intention, communication and perceived value could be other factors that mediate the relationship. Communication and perceived value act as a bridge between that strength relationship between insurers and policyholders (Kuo et al., 2009, p. 888; Sibbald, 2021, p. 28). While, Berlianto (2016, p. 73) defined perceived value as “The customer overall assessment of the utility of a product based on perceptions of what is acceptable and what is given”, communication holds the ability to influence decision-making and bring about behavioral change (Acharya et al., 2020, p. 3). Many investigations have been carried out regarding repurchase behavior in the context of healthcare services. (Aziz & Theuri, 2018, pp. 59-80; Gümüş, 2022, pp. 525-538; Kamra, 2021, pp. 1152-1160; Mathur et al., 2016, pp. 218-232). Nevertheless, there is a scarcity of research within the scope of private health insurance. Specifically, there is a scarcity of research in the literature regarding the repurchase of health insurance policies (Kautish et al., 2022, pp. 261-278; Nora, 2019, pp. 3134-3158). In the light of explanations, this study seeks to understand mediating role of communication and perceived value in relationship between switching cost and repurchase intention. It is believed that this study, conducted to fill this gap in the literature, would be highly precious. Based on the gaps in the literature regarding the repurchase of insurance policies, this study focused to examine mediating role of communication and perceived value in the relationship between switching cost between repurchase intention.

## **1. Literature Review**

### **1.1. Switching cost**

Policy makers should prioritize the consideration of switching costs as a crucial factor, given that these costs elevate the financial investment for consumers who are bound to a particular product or service. This phenomenon diminishes market competitiveness, creating barriers that make it more challenging for consumers to switch to alternative options (Park & Koo, 2016, p. 307). Switching cost refers to the risks, investments, and losses that customers have to bear due to changing service providers and. it is the important factor to “restrain” customers’ switching behavior (Ting, 2014, p. 315). The threat of consumers switching to a competitor is a force that continuously compels insurance companies to be responsive to consumer preferences (Willemse-Duijmelinck et al., 2017, p. 1085). Switching costs refer to how consumers perceive the time, financial resources, and effort required when changing service providers. These costs

may involve search expenses due to the geographic spread of service alternatives, along with learning expenses arising from the personalized nature of numerous service interactions (Jones et al., 2000, p. 262). When every consumer is able to switch insurers with ease, competitive health insurance markets will not only improve cost-containment, efficiency, and quality but also foster increased responsiveness to consumer needs (Duijmelinck et al., 2015, p. 664).

Consumer welfare may experience a notable decline due to increased inertia and decreased match efficiency caused by various sources of switching costs. However, in markets characterized by asymmetric information, these switching costs might actually enhance welfare by minimizing losses associated with adverse selection (Cardon, 2020, p. 955). Changes in consumer choices are triggered by a variety of factors, including conflicts within distribution channels, the emergence of new competitors in the market, and the conclusion or termination of business contracts (Lesmono et al., 2020, p. 44). Ofori-Okyere and Atanga (2018, p. 274) stated that “a dissatisfied customer may remain loyal because of a business high switching costs instituted.” Historically, customer loyalty has been characterized by a purchaser's unwavering dedication to maintaining their connection with a product, service, brand, or organization over time, even in the face of alternative options or competitive pressures that might tempt them to make a change (Russo et al., 2017, p. 665).

## **1.2. Repurchase intention**

Repurchase intention has been described as “customers’ anticipation of purchasing again, their commitment to retain the relationship or intent to continue a relationship with a provider for the foreseeable future” (Russo et al., 2017, p. 666). Consumers' decisions to buy a product again are influenced by their emotional states, which fluctuate based on how individuals perceive things. Even when various factors guide consumers' intentions to make repeat purchases, satisfaction plays a crucial role as an mediator factor (Mathur et al., 2016, p. 225). When businesses successfully cultivate brand loyalty among consumers, individuals tend to remain committed to repurchasing from that particular brand, displaying a steadfast preference that persists irrespective of the prices or promotions offered by competing brands (Gümüş, 2022, p. 529). Nevertheless, researchers have explored various other factors as drivers, including but not limited to brand preference, service quality, perceived value, and customer trust (Mathur et al., 2016, p. 220). In the present study communication and perceived value was used as a mediator variable.

### **1.3. Communication and perceived value as mediators**

Contemporary scholars in relationship marketing unanimously acknowledge the pivotal role of communication in the evolution of relationships. Within marketing relationships, effective communication is crucial for fostering a clear comprehension of the intentions and capabilities of the parties involved in the exchange. This, in turn, establishes the essential foundation for the development and growth of the relationship (Marcos & Coelho, 2015, p. 55). Communication is one of the a key factor of satisfaction (Andaleeb, 2001, p. 1366). Communication acts as a bridge between insurers and policyholders (Sibbald, 2021, p. 28). Previous empirical studies have highlighted the significance of establishing enduring relationships. Researchers have articulated that firms stand to gain advantages in terms of improved financial performance when they prioritize customer retention and loyalty (Samudro et al., 2018, p. 124). Communication holds the ability to influence decision-making and bring about behavioral change. It has the capacity to instill positivity, motivation, encouragement, and support, fostering understanding among individuals (Acharya et al., 2020, p. 3). The consensus is that communication plays a constructive role in shaping customers' perception of a product's value. The content and proper configuration of communication are deemed influential in enhancing consumer knowledge, subsequently impacting their purchasing behaviors (Ruschak et al., 2023, p. 226). Marangoz (2007, p. 407) also stated that communication has an impact on repurchase intention. In some situations, emotional assessment can be the quickest predictor, so consumers may shape the overall evaluation of a product or service based on the emotional cues at that moment. In short, the more positive the evaluation, the more likely the purchase intention will arise (Ahmad & Omar, 2018, p. 119).

Perceived value is the one of the ways that allows emotional assessment. Impact of perceived value on repurchase intention was assessed in many studies in the literature and the studies evidenced that there was a significant effect of perceived value on repurchase intention (Ahmad & Omar, 2018, pp. 116-125; Frendy, 2013, pp. 1650-1658; Kuo et al., 2009, pp. 887-896; Miao et al., 2022, pp. 2184-2206). Perceived value could be defined as “The customer overall assessment of the utility of a product based on perceptions of what is acceptable and what is given.” Furthermore, perceived value is the root of equity theory, representing the balance between the benefits customers derive from evaluating, acquiring, and using products and the associated costs, such as financial, energy, time, and cognitive processing costs (Berlianto, 2016, p. 73). The perception of value by customers can be analyzed from different perspectives, including the financial aspect, the quality of the product or service, the benefits derived, and

considerations related to social psychology. The Monetary perspective suggests that value is derived when the cost for goods is minimized, such as through the use of coupons or promotions. In essence, it corresponds to the economic principle of consumer surplus, wherein perceived value reflects the difference between the highest price consumers are willing to spend on a product or service and the actual price paid. In simpler terms, when a high-quality product requires less money, a positive perceived value is established. The benefit perspective, on the other hand, emphasizes that perceived value is the customer's comprehensive assessment of the utility derived from perceived benefits versus perceived sacrifices (Kuo et al., 2009, p. 888). Analyzing the mediating role of perceived value helps uncover the subtle factors that contribute to customers' intention to repurchase insurance policy.

Furthermore, in a study, customer satisfaction and trust play mediating role on the effect of repurchase intention (Mosavi & Ghaedi, 2012, p. 4915). While existing studies shed light on the direct impact of switching costs on consumer behavior, the mediating roles of communication and perceived value in this relationship remain an unexplored territory. In this study the role of communication and perceived value was assessed in the relationship between switching cost and repurchase intention.

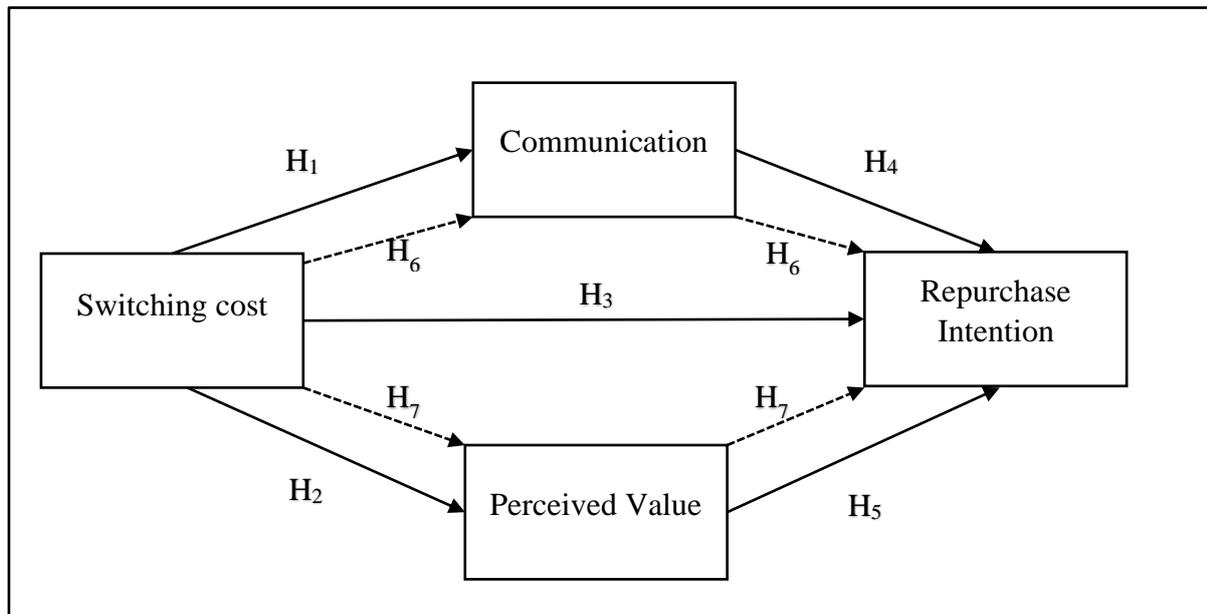
#### **1.4. Present study**

In the present study, the researcher formulated hypothesis that assessed direct and indirect effect of switching cost on repurchase intention through communication and perceived value. To test this hypothesis, the current study employed a mediation model to investigate the association between switching cost and repurchase intention with parallel mediation model. This approach provides to assessing multiple variables in this relationship. Additionally, parallel mediation model enables to examine multiple mediators operating simultaneously (Yildirim et al., 2024, p. 06). In this study, the aim was to investigate how communication and perceived value influenced the relationship between switching cost and repurchase intention.

This distinct characteristic allows for the examination of a specific theoretical sequence among the variables. Consequently, this statistical technique offers the advantage of assessing various pathways between the variables and determining their significance within a comprehensive model. Furthermore, it facilitates the assessment of the role played by the sequence of variables in a way that aligns with the underlying theoretical framework. To the best of the researcher knowledge, thus so far, there was no study has conducted the effect of switching cost on repurchase intention in private health insurance sector. Furthermore, there has been no research exploring the mediating roles of communication and perceived value in the connection between

switching costs and repurchase intention. The proposed mediation model suggested by author is presented in Figure 1.

**Figure 1.** Research model



Consumer behavior in the private health insurance industry has been a subject of ongoing interest and research. When consumers believe that ending their current relationship with a service provider involves substantial costs, their likelihood of intending to repurchase from the same provider significantly rises. Consequently, a positive correlation exists between switching costs and repurchase intentions (Ting, 2014, p. 315). Relationship between repurchase intention and switching costs was assessed in previous studies (Chebat et al., 2011, pp. 823-829; Dagger & David, 2012, pp. 447-468; Russo et al., 2017, pp. 664-676). When perceived switching cost is higher, there will be a greater influence on repurchase intention (Yoo & Kim, 2020, p. 11). Based on literature, the following hypotheses were formulated.

H<sub>1</sub>: Switching costs have a significant effect on communication, perceived value and repurchase intention.

H<sub>2</sub>: Switching costs has a significant effect on perceived value.

H<sub>3</sub>: Switching costs have a significant effect on repurchase intention.

Andaleeb (2001, p. 1366) stated that the better the quality of communication the greater would be the level of patient satisfaction. In another study, Jones et al. (2000, p. 261) indicated that the noteworthy interplay between interpersonal relationships and satisfaction underscores that

the connection between satisfaction with core services and the intention to repurchase relies on the robustness of interpersonal relationships. In a research study, it was found that perceived value served as an indicator of both customer satisfaction and loyalty (Berlianto, 2016, p. 81). Based on the previous literature and the gap in the literature of health insurance the following hypotheses were generated:

H<sub>4</sub>: Communication has a significant effect on repurchase intention.

H<sub>5</sub>: Perceived value has a significant effect on repurchase intention.

Brand loyalty and brand trust had significant effect on repurchase intention (Gümüş, 2022, p. 524). In another study customer satisfaction and trust play mediating role on the effect of repurchase intention (Mosavi & Ghaedi, 2012, p. 4910). According to Ting (2014, p. 320) the connection between the cost of switching and the intention to repurchase is influenced through the mediating factor of customer satisfaction. Indeed, (Handel, 2013, pp. 2643-2682) offers an empirical illustration of how switching costs can limit the choices available within the framework of employer-provided health coverage. The study findings indicate that satisfaction becomes a notably crucial factor in predicting repurchase behavior, especially in scenarios characterized by moderate levels of switching costs (Nagengast et al., 2014, p. 411). While there are studies examining the impact of switching costs on repurchase intention, there is no study that investigates the mediating role of communication and perceived value. Based on the gap in the literature following hypotheses were generated:

H<sub>6</sub>: Perceived value has a mediating role in the effect of switching costs on repurchase intention.

H<sub>7</sub>: Communication has a mediating role in the effect of switching costs on repurchase intention.

## **2. Method of Research**

### **2.1. Participants**

Convenience sampling method that is a non-probabilistic sampling technique widely used in studies was used to select participants. A total of 314 participants who have private health insurance policy took part in the present study. Of the participants 29.9% indicated that they were between the ages of 25 and 35. The participants consisted of 50.3% males and 49.7% females. Majority of respondents reported were university graduates (65.6%). Of the participants 20.4% stated that they had a chronic illness and majority of them (41.1%) indicated that they used their insurance policy to receive health services 1-3 times per year. The policy

type of the participants was 43.3% supplementary, 30.6% outpatient 24.5% inpatient and 1.6% emergency (see Table 1).

**Table 1.** Full description of demographic variables

Variable	Level	N	%
Age	19-24	61	19.4
	25-34	94	29.9
	35-44	53	16.9
	45-54	74	23.6
	55 and more	32	10.2
Gender	Woman	158	50.3
	Man	156	49.7
Education	High School	42	13.4
	Undergraduate	206	65.6
	Graduate Degree	66	21
Chronic disease	Yes	64	20.4
	No	250	79.6
Time of use private health insurance in a year	Never	73	23.2
	1-3 times	129	41.1
	4-6 times	68	21.7
	7-10 times	29	9.2
	11 and more	15	4.8
Policy type	Outpatient	96	30.6
	Inpatient	77	24.5
	Supplementary	136	43.3
	Emergency care	5	1.6
	Total	314	100.0

## 2.2. Measures

### 2.2.1. Switching cost scale

The scale was developed by (Aydin et al., 2005) and adopted to insurance sector by author. Factor loads ranged from 0.54 to 0.94. The scale has a single structure and included 6 self-reported items rated on a 5-point Likert-type (1 = Strongly disagree; 5 = Strongly agree). A sample item is “Switching to a new health insurance policy causes monetary cost.” Cronbach’s alpha was 0.94 for the present study.

### **2.2.2. Communication scale**

The scale was developed by Andaleeb (2001, pp. 1359-1370) and adopted to Turkish language and insurance market by author. The scale included 5 self-reported items rated on a 5-point Likert-type (1 = Strongly disagree; 5 = Strongly agree). A sample item is “Adequate explanation is made about what the health policy issued by the company covers.” In the present study factor loads ranged from 0.44 to 0.92 and the scale has a single structure. Cronbach’s alpha was 0.94.

### **2.2.3. Perceived value scale**

The scale was developed by Hellier et al. (2003) and adopted to Turkish language and insurance market by author. The scale comprised 6 self-reported items, each assessed on a 5-point Likert-type scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Participants were instructed to indicate their level of agreement with each statement by selecting the corresponding response on the provided scale. A sample item is “My premium expenses are lower compared to other companies.” Cronbach’s alpha was 0.79 for the present study and factor loads ranged from 0.67 to 0.80.

### **2.2.4. Repurchase intention scale**

The scale was developed (Shin et al., 2013) and adopted to Turkish language and insurance market by author. Composite reliability of scale was 0.96. The scale has a single structure that includes 3 self-reported items rated on a 5-point Likert-type (1 = Strongly disagree; 5 = Strongly agree). Factor load ranged from 0.85 to 0.93. A sample item is “I want to buy the health insurance policy I bought from the same company again.” In this study, Cronbach’s alpha was 0.94. High level of score obtained from the scale indicates high level of repurchase intention of insurance policy.

## **2.3. Ethical consideration**

Approval for the study was granted by the Batman University Scientific Research and Ethical Review Board (Reference: 141013; 2023/05/December), and the research was conducted in compliance with the Declaration of Helsinki.

## **2.4. Procedure**

The study was conducted in Batman, Türkiye. The population of the research consisted of the owners of private health insurance policy in Batman. However, the exact number of the private health insurance policy owners is unknown. A convenience sampling method was used in the present study due to the cost and time constraints. Online questionnaire form was used in this

study. The survey was promoted to potential participants through the author's social media channels (Facebook, Instagram, Twitter, WhatsApp, etc.). Participants were informed that the research aimed to investigate mediating role of communication and perceived value in the relationship between switching cost and repurchase intention. The researcher shared the survey on their social media profiles and requested assistance in both volunteering for the study and spreading to the insurance policy owners. Throughout the data collection process, a strong focus was placed on ensuring participants' voluntary involvement. The study conducted based on 1964 Helsinki Declaration. The data was collected between 15.11.2023 and 15.12.2023. Informed consent was obtained from the participants and they were assured of confidentiality and anonymity of responses.

### **2.5. Data analysis**

The 314 participants for whom data were collected within the scope of the research are in the recommended range of 115 to 285 participants for mediation analysis to identify indirect effects among the variables (Fritz & MacKinnon, 2007). There was no missing value in the dataset since participants were required to provide responses for all questions. Descriptive statistics, including measures such as mean, standard deviation (SD), skewness, and kurtosis, were presented. Normality was evaluated by examining the kurtosis and skewness scores, as reported in the results section. These assessments verified that the data adhered to a normal distribution, thereby confirming the suitability of using parametric tests in this research. To investigate associations between the variables Pearson product-moment correlation coefficient were computed. Subsequently, the suggested parallel mediation model was examined using the PROCESS macro (Model 4) for SPSS version 4.2. The significance of indirect effects was determined through the bootstrapping method, which involved 5,000 resamples to estimate the 95% confidence intervals (CI) (Hayes, 2017). The PROCESS macro (Model 4) was selected for this analysis due to its specialized capability for investigating parallel mediation models, where multiple mediators function concurrently.

### **3. Results**

Preliminary analysis conducted before testing mediating analysis. In this concept, the researcher employed mean, standard deviation, correlations, skewness, and kurtosis values for each of the study variables. The skewness and kurtosis values were evaluated using the guideline proposed by George and Mallery (2010) based on the rule of thumb of  $\pm 2$ . The results revealed that all variables exhibited a relatively normal distribution (Table 2). Correlation analysis showed that switching cost positively correlated with communication ( $r = 0.207$ ;  $p < 0.05$ ), perceived value

( $r = 0.203$ ;  $p < 0.05$ ) and repurchase intention ( $r = 0.363$ ;  $p < 0.05$ ). Moreover, communication positively correlated with perceived value ( $r = 0.667$ ;  $p < 0.05$ ) and repurchase intention ( $r = 0.519$ ;  $p < 0.05$ ). Furthermore, perceived value positively correlated with repurchase intention ( $r = 0.511$ ;  $p < 0.05$ ). The alpha coefficients and correlations among study variables serve as important measures for assessing the reliability, convergent validity, and divergent validity of scales.

**Table 2.** Mean score, standard deviation, cronbach's alpha, and correlation coefficient for the study variable

Variable	Mean	SD	Skewness	Kurtosis	$\alpha$	1	2	3	4
1.Switching cost	3.47	0.51	-0.66	1.46	0.75	--	0.207**	0.203*	0.363**
2.Communication	3.55	0.81	-0.77	0.15	0.85		--	0.667**	0.519**
3.Perceived value	3.29	0.66	-0.72	0.39	0.79			--	0.511**
4.Repurchase Intention	3.53	0.67	-0.57	0.41	0.87				--

All correlations coefficients are Pearson's r.; SD: standard deviation; \* $p < .05$ , \*\* $p < .001$ .

After uncovering initial findings, the researcher examined how communication and perceived value act as mediators in the relationship between switching costs and the intention to repurchase. The mediation effect of communication and perceived value in the relationship between switching cost and repurchase intention was examined through the Bootstrap estimation method in SPSS Macro. To this end, based on the suggestions Preacher and Hayes (2008) a total of 5000 bootstrap samples were generated through random sampling with replacement from the original dataset in order to estimate the 95% confidence interval (CI). The results of the mediation analysis indicated significant direct and indirect effects between the variables. In particular, the results indicated that switching cost had a significant predictive effect on both communication ( $\beta = .33$ ,  $p < .001$ ) and perceived value ( $\beta = .26$ ,  $p < .001$ ). The switching cost accounted for 4% and 4% of the variance in communication and perceived value, respectively. Additionally, switching cost ( $\beta = .32$ ,  $p < .001$ ), communication ( $\beta = .24$ ,  $p < .001$ ), and perceived value ( $\beta = .27$ ,  $p < .001$ ) were found to significantly predict repurchase intention, explaining 37% of the variance in this outcome (Table 3).

**Table 3.** Unstandardized coefficients for the mediation model

Antecedent	Consequent											
	$M_1$ (Communication)				$M_2$ (Perceived value)				Y (Repurchase intention)			
	Coeff.	SE	t	p	Coeff.	SE	t	p	Coeff.	SE	t	p
X (Switching cost)	0.33	0.12	2.63	0.000	0.26	0.10	2.57	0.00	0.32	0.08	3.80	0.00
$M_1$ (Communication)									0.24	0.07	3.36	0.00
$M_2$ (Perceived value)									0.27	0.08	3.10	0.00

Constant

$R^2 = .041$

$R^2 = .042$

$R^2 = .377$

$F = 6.94; p < 0.01$

$F = 6.65; p < 0.01$

$F = 30.91; p < 0.01$

Total Effect (X on Y)

X (Switching cost)

0.47 0.09 4.85 0.00

Note: SE = standard error. Coeff = unstandardized coefficient. X = independent variable; M = mediator variable;

Y = outcomes variable

Notably, the mediation analysis demonstrated a significant indirect effect of switching cost on repurchase intention through communication ( $\beta = .060$ , 95% CI [.004, .134]) and perceived value ( $\beta = .054$ , 95% CI [.006, .119]) as indicated in Table 4. This finding suggests that communication and perceived value serve as mediators in the association between switching cost and repurchase intention. Further details, including standardized indirect effects, can be found in Table 4.

**Table 4.** Standardized indirect effects

Path				Effect	SE	BootLLCI	BootULCI	
Switching cost	→	Communication	→	Repurchase intention	0.060	0.033	0.004	0.134
Switching cost	→	Perceived value	→	Repurchase intention	0.054	0.028	0.006	0.119

Number of bootstrap samples for percentile bootstrap confidence intervals: 5,000. SE: standard error; LLCI: lower limit confidence interval; ULCI: upper limit confidence interval.

#### 4. Discussion

Although the impact of switching costs on repurchase intention is known, the role of perceived value and communication in this relationship has not yet been explored. The aim of this study is to investigate the mediating role of communication and perceived value in the relationship between switching cost and repurchase intention.

The first three hypotheses were switching cost has a positive effect on communication, perceived value and repurchase intention. The findings have shown that switching cost has a positive predictive effect on communication, perceived value and repurchase intention. This finding supports the notion that switching cost is a significant determinant. Switching costs significantly affect perceived value and brand loyalty in the hotel sector (Yin & Shen, 2017, p. 84). Switching costs strengthen the relationship between perceived value and brand satisfaction, but weaken it when switching costs are high (Susanti & Samudro, 2022, p. 122). Switching costs significantly impact customer loyalty in online settings, but only when customer

satisfaction or perceived value is above average (Yang & Peterson, 2004, p. 125). Switching cost determines switching barrier, which significantly affects user repurchase intention (Chen and Zhou (2008, p. 1). Switching cost significantly associated with repurchase intentions (Jones et al., 2002, p. 441). Yoo and Kim (2020, p. 15) stated that switching cost predicts repurchase intention. Additionally, Ting (2014, p. 320) stated that switching cost has a significant and positive relationship with customers' repurchase intention and there was a positive relationship between switching cost and repurchase intention as parallel with the present research. This result concurs with the results suggesting that repurchase intention was affected by perceived value, communication and switching cost.

The fourth and fifth hypotheses posited a direct and positive influence of communication and perceived value on repurchase intention. The results showed that communication and perceived value were significantly predict repurchase intention. According to Lin et al. (2022, p. 15)'s empirical results "the perceived value has a significant positive effect on word-of-mouth, customer satisfaction, and repurchase intention. Perceived value refers to the subjective feeling of consumers when shopping, and customer satisfaction is derived from the consumers' purchase experience." In another study perceived value strongly affects the repurchase intention with a correlation coefficient of 0.605 (Tresna et al., 2019, p. 373). Additionally, the perception of value has a beneficial impact on both affective commitment and normative commitment, leading to an increase in the intention to repurchase (Sperandio Milan et al., 2019, p. 457). The perceived value demonstrates a substantial correlation with the intention to repurchase within electronic commerce shopping platforms (Duan et al., 2012, p. 13). Perceived value is the main factor influencing brand preference, which in turn influences customer repurchase intention in insurance. Expected switching cost has less influence on customer repurchase intention in insurance, with perceived value being the main factor (Hellier et al., 2003, p. 1762).

In a study, relationship marketing factors positively affect customer trust, but communication does not affect intention to repurchase (Lee et al., 2017, p. 435). In the present study communication of insurance company positively affect repurchase intention. However, Kaveh (2012, p. 5014) stated that communication significantly influence repurchase intention. Furthermore, Integrated marketing communications have a positive impact on the repurchase intention of Chinese online customers by enhancing their satisfaction with the overall customer experience (Kwangyong et al., 2021, p. 26). The studies assessed the effect of perceived value and communication on repurchase intention in the literature have parallel the results found in

the current study. With regard to these findings, it was determined that communication and perceived value is an important factor that effects repurchase intention.

The sixth and seventh hypotheses that the effect of switching cost on repurchase intention mediated by communication and perceived value, respectively. Recent findings demonstrated that communication and perceived value have a mediator role in the relationship between switching cost and repurchase intention in the private health insurance market.

This finding suggests that communication and perceived value serve as mediators in the association between switching cost and repurchase intention. In a study mediator role of perceived value has a moderating role on the effect of repurchase intention (Milan et al., 2017, p. 348). Additionally, switching cost significantly affects customer repurchase intention, with customer satisfaction being a key factor influencing switching cost (Kim et al., 2015, p. 87). Higher customer satisfaction leads to increased repurchase intentions and positive word-of-mouth communication, benefiting both the company and consumers (Wahyuningsih, 2012, p. 1). When both direct and indirect effects are considered, all independent variables used in the study have a significant impact on repurchase intention, and in the effect of switching cost on repurchase intention communication and perceived value play a mediating role. To the best of researcher knowledge, the research findings are considered highly valuable due to the lack of existing studies in the literature that investigate the impact of switching costs on repurchase intention through communication and perceived value in the health insurance domain.

#### **4.1. Contribution and implications of the findings**

This research examines the effect of switching cost on repurchase intention in private health insurance policy via communication and perceived value. The current study adds to the existing health insurance literature by examining the complex relationships among these factors have not been previously explored in the private health insurance sector. With the proposed model, it has become easier to understand the complex relationships between variables.

Private health insurance in Türkiye is experiencing rapid growth, with the emergence of new insurance companies. Consequently, maintaining the current customer base poses a considerable challenge. To the best of the researcher's knowledge, this research on the determinants of repurchase intention in the field of health insurance is the inaugural study conducted in Türkiye, and no analogous study has been identified in the global literature. The researcher believe that this study has the potential to yield substantial contributions to the existing literature. Upon evaluation of the findings, insurance providers can gain insights into

the likelihood of customers renewing their policies. Existence of switching cost will be not indispensable for customer retain process. With the decrease of perceived value and communication, switching cost will be ineffective to lock-in customers (Ting, 2014, p. 321).

#### **4.2. Limitations**

As in other studies, present study also has certain limitations. First, the study employed a convenience sampling method, which could potentially limit the generalizability of the findings. The study conducted in a city of Türkiye. Generalizing to the entire population of Türkiye may not be accurate. It would be beneficial to reproduce and expand upon the present study using different samples to enhance the applicability of these results. Second, the research was structured as a cross-sectional study, making it less precise in establishing causal relationships between the variables. Third, the study only examined the indirect effect of communication and perceived value on repurchase intention. In the literature, other factors that can impact repurchase intention. Measuring effect of customer loyalty, satisfaction, company preference, financial status of policy owners should be considered in future studies.

#### **CONCLUSIONS**

The private health insurance industry is evolving every year and understanding the complexity of consumer behavior is becoming more important. In this study, the mediating roles of communication and perceived value in the relationship between switching costs and repurchase intention were investigated. Insurers who actively work for companies that use strategic communication and aim to increase perceived value can reduce the impact of switching costs by encouraging positive repurchase intentions. By unraveling these complex connections, insurers can develop targeted strategies that not only solve the challenges of switching costs but also increase overall customer satisfaction and loyalty in this competitive market.

All hypotheses have been confirmed in the result section and shed light on the relationships among switching costs, communication, perceived value, and repurchase intention. In conclusion, the findings shed light on the complex interaction between variables and highlight the mediating role of communication and perceived value in the relationship between switching costs and repurchase intention. These findings contribute to a detailed understanding of the relationships between variables and suggest implications for strategies aimed at improving customer retention and satisfaction in the context of private health insurance.

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