

Determining factors in customer decision-making in choosing mortgage loans

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Abstract

This study aims to analyze the factors that influence customers' decisions regarding mortgage loans (Kredit Perumahan Rakyat or KPR), both individually and collectively. Using a sample of 90 participants selected through random sampling, data collection was carried out through a structured questionnaire. This study uses multiple linear regression analysis to determine the influence of various factors. The findings found that price level, service quality and procedural efficiency have a significant influence on customers' decisions in choosing mortgage loans. This highlights the important role these factors play in the customer decision-making process. In contrast, this study found that promotional activities did not have a significant influence on customer decisions, indicating a potential need for KPR providers to reassess their promotional strategies. Understanding these insights can assist KPR providers in tailoring their offerings to better align with customer preferences and needs, thereby strengthening their competitive advantage in the market landscape.

Keywords: Customer decision-making, Mortgage loans, Price, Procedure, Service

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1. Introduction

Since ancient times, the home has always been a fundamental aspect and integral part of life, not merely utilized as a place of residence, but also highly valued as assets indefinitely. Homes and land serve as long-term investments for middle to upper-class communities. The increasing population growth in Indonesia, particularly in regions like the city of Malang, has stimulated the demand for homeownership. Many individuals in Indonesia regard homeownership as a reflection of one's identity, whether at the individual or familial level (Nuryani et al., 2023).

Many people consider owning a home a necessity. Moreover, evolving lifestyles, economic growth, and advancing technology continually escalate homeownership into a persistent issue, with demand increasing annually.

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However, in reality, numerous individuals struggle to improve their livelihoods due to low incomes, diminishing their ability to attain desired homeownership ([Anggraini et al., 2022](#); [Sandria et al., 2016](#)).

In response to such circumstances, the government has initiated collaborations with banking institutions to provide funds for home purchases through a program known as Mortgage Loans (Kredit Pemilikan Rumah or KPR) for the public ([Hidayat, 2017](#)). The role of banks in supporting economic advancement is crucial in this regard. One of the banks collaborating with the government to implement the KPR program is Bank BTN. KPR products offered by Bank BTN are considered core products and are quite renowned among the populace, as Bank BTN aspires to be a leading bank in financing, maintaining consistency in its core business, including KPR ([Meilawati et al., 2021](#)). Most people recognize Bank BTN as a provider of housing loans compared to its other products.

Bank BTN's excellent and quality services foster strong and close relationships with its customers. Bank BTN continually endeavors to maximize positive customer experiences, thereby enhancing customer satisfaction ([Meilawati et al., 2021](#)). Good service quality can also be a contributing factor for customers choosing KPR products at Bank BTN; therefore, Bank BTN consistently strives to maintain service quality in terms of friendliness, politeness, loyalty, and effective communication.

The KPR products offered by Bank BTN provide easy procedures, low interest rates, and affordable installment terms for home ownership credit. This is evidenced by Bank BTN receiving awards for its achievements in providing home ownership credit ([Alanshari & Marlius, 2018](#)). Bank BTN offers two types of KPR products: Subsidized and Non-subsidized. Subsidized KPR is a home ownership credit program developed in collaboration with the Ministry of Public Works and Public Housing, featuring low-interest rates and light and fixed installments throughout the credit term. On the other hand, Non-subsidized home ownership credit from Bank BTN is available for purchasing homes from developers or non-developers, whether new or second-hand properties, including properties under construction or on indent ([Meilawati et al., 2021](#)).

With the current high demand for mortgages, people of all levels are now increasingly less hesitant to own a home, because of the convenience offered by Bank BTN, increasing people's confidence in choosing a mortgage from Bank BTN. ([Dilla & Putera, 2022](#)). However, ease of access is not the sole determinant; other factors influence individuals before deciding on KPR from Bank BTN. Apart from convenience, service quality, and procedures, factors such as pricing and associated costs are also significant considerations for customers in selecting KPR. The price offered by Bank BTN for KPR is relatively favorable, and the alignment of price with benefits is a crucial indicator for customers when choosing KPR products from Bank BTN ([Sugandi, 2023](#)). Furthermore, promotion plays a pivotal role, as promotions by Bank BTN cultivate high customer loyalty towards KPR BTN products, evidenced by customers recommending or referring KPR BTN to others ([Magdalena, 2013](#)). This study aims to analyze how factors such as promotion of KPR BTN, pricing of KPR BTN, service quality, and financing procedures of KPR BTN influence customers in the decision-making process to choose KPR at Bank BTN (KC Malang).

2. Hypotheses Development

The effect of price on customer decisions in choosing KPR products

Price is often considered the most important and influential factor for consumers. According to [Kotler & Armstrong \(2016\)](#), price is the most easily adjustable element in marketing because product features, channels, and communication require more time. Meanwhile, according to [Hasan \(2014\)](#), price is a monetary cost incurred by consumers to possess, acquire, and obtain a certain product along with its services.

The price depends on the negotiation ability between the seller and the buyer to reach a price agreement according to the desires of each party, where initially the seller will set a high price while the buyer will make offers to obtain the lowest price (Maulana, 2020). In setting the price of mortgage loans (KPR), banks must be cautious. Determination of both selling and buying prices by the bank must be done carefully as pricing errors can lead to losses for the bank (Maulana, 2020). According to research conducted by Oktafiandi (2016), price has a significant influence on purchasing decisions. Price suitability with the appropriate purchasing power tends to be preferred by many consumers because price itself is a sensitive matter for consumers regarding their buying interest (Maulana, 2020).

H₁: Promotion has a positive and significant effect on customers' decisions in choosing KPR products.

The effect of promotion on customer decisions in choosing KPR products

One factor that can influence customers in decision-making is the promotion factor. Promotion is one form of activity carried out by companies to communicate various product benefits and as a tool to influence consumers in purchasing or using services according to their needs (Kotler & Armstrong, 2016).

Promotional activities must be carried out properly because promotion is the most important factor that can affect the long-term survival of a company. The more often promotions are conducted, the more individuals will obtain information about and become interested in the offered products (Novitasari & Hidayati, 2020). When someone becomes acquainted with or obtains detailed information about a product, the chances of the consumer being interested in the offered product increase. The higher the promotion conducted by the bank, the higher the customer's decision in choosing mortgage loan (KPR) products. Well-executed promotions that are easily understood by customers will significantly influence customers' decisions in choosing KPR products (Maulana, 2020).

According to research conducted by Novitasari & Hidayati (2020), promotion significantly influences customers' decisions in taking credit. Similarly, in the study by Nuryani et al. (2023), the promotion variable significantly affects the decision-making of KPR product selection. According to Maulana (2020), the higher the promotion conducted, the higher the customer's decision in choosing KPR products.

H₂: Price level has a positive and significant effect on customers' decisions in choosing KPR products.

The effect of service on customer decisions in choosing KPR products

Every customer undoubtedly desires to be provided with good and pleasant service when purchasing goods or services. Good service will have a very positive impact on customers, making them interested in the products offered by the company. According to Aisyah et al. (2017), one of the factors that can determine the success and quality of a company is the company's ability to provide service to customers.

Service quality is a perception of a company's performance experienced directly by consumers, which is expected to be acceptable to consumers from the service provided by the company, based on consumers' perceptions of the service they receive (Putri et al., 2021; Satria & Setiani, 2018). Consumers will observe how the company treats them and assess whether the service provided meets their expectations, thus determining their interest in the company.

Current customers can be considered meticulous when buying a house; they consider many aspects to avoid making mistakes. In the current situation, mortgage loan (KPR) customers are more selective when choosing KPR financing. Besides considering customers' motivations for KPR, price, promotion, location, and service are also

considered, allowing service providers to compete by providing competitive products in terms of price, quality, and excellent service (Nuryani et al., 2023).

Service is one of the important factors in customers' decisions to choose KPR products. According to Nuryani et al. (2023), service significantly influences customers' decisions in choosing Sharia KPR products, similar to the study conducted by Asyahri & Ariyani (2022), where service quality significantly influences customers' decisions in KPR financing. Research by Putri et al. (2021) states that service quality consisting of compliance, assurance, reliability, tangible, empathy, and responsiveness simultaneously influences decisions on subsidized Islamic mortgage loans (KPR IB).

H₃: Service has a positive and significant effect on customers' decisions in choosing KPR products.

The effect of procedures on customer decisions in choosing KPR products

Credit procedures are stages conducted by banks to serve customer requests for credit before customers obtain credit; they must first go through assessment stages, starting from the credit proposal submission stage and preparing the necessary documents, verifying the authenticity of these documents, credit analysis, until the credit is approved by the bank (Pramono, 2021). Each bank has different requirements and procedures that must be fulfilled by every customer to apply for a mortgage loan (KPR).

The procedural factor can also be a consideration for potential customers in making their choices. The procedural factor is the fourth factor that becomes a consideration for potential customers in making their choices because it relates to all processes for applying for KPR, including requirements and conditions to obtain financing decisions (Fitrian, 2017).

Procedures will be a consideration for customers because most customers want to go through an easy process and not feel difficulty in their KPR application process. Banks must weigh various procedures they create so that customers do not face significant difficulties. The easier the financing procedure, the higher the level of customer decision in taking KPR financing (Handayani, 2020). Banks must carefully consider the procedures and requirements they impose to avoid harming the bank or complicating the customers during the KPR application process.

Research conducted by Fitrian (2017) states that the procedural factor significantly influences customer preferences for Sharia mortgage financing. The easier the mechanism, the higher the customer preference for financing in that banking institution. Research conducted by Handayani (2020) also states that the procedural factor has a positive and significant effect on customer decisions in choosing Murabahah financing. Pramono (2021) mentions that credit procedures have a significant influence on customer decisions. This empirical evidence indicates that procedures are one of the factors in customer decisions.

H₄: Procedures have a positive and significant effect on customer decisions in choosing mortgage loan (KPR) products.

3. Methods, Data, and Analysis

Research design

The type of research used in this study is quantitative research, which is a systematic study emphasizing the testing of theories through the measurement of variables using numbers, followed by data analysis using statistical procedures (Priadana & Sunarsi, 2021). Quantitative research is intended to uncover a phenomenon through the collection of data from natural settings and by utilizing the researcher as a key instrument. Quantitative research is conducted on a sample size within the existing population (Priadana & Sunarsi, 2021). This research is typically carried out by distributing questionnaires directly to respondents.

Sample and population

Population in this study consists of specific mortgage loan (KPR) customers (Subsidized and Non-subsidized) from 2022-2023 at Bank BTN KC Malang totaling 900 individuals. In this research, the researcher chose to use nonprobability sampling. The sampling technique employed in this study is incidental sampling. The sample in this study is determined to be 50 mortgage loan customers of Bank BTN Malang Branch. The reason for selecting this sample size is that the population is above 100, following Arikunto's suggestion (2013) that if the population is over 100, the sample taken should be 10%-15%. The researcher opted for a 10% sample, amounting to 90 individuals out of 900, thus termed as population research. Once the sample size to be drawn from the population is determined, the next step is to follow the prescribed procedure in the form of sampling technique. The sampling technique employed in this research is random sampling.

Data collection

The data is obtained directly in the field or research location. In this study, the researcher utilizes non-experimental primary data collection using a questionnaire. The data collection method involves a questionnaire consisting of an introduction providing instructions for filling out the questionnaire. The section on demographics includes respondent information such as name, address, gender, age, occupation, marital status, and so forth. Following that, respondents proceed to fill out the questionnaire.

Operational definition of variables

The research variables are objects possessed by the subjects, which can be individuals, objects, transactions, or events collected from the research subjects that depict the conditions or values of each research subject (Purwanto, 2019). The independent variables in this study are: (1) Promotion (PROM). Promotion is the bank's effort to provide information about its products and offers aimed at attracting potential new customers, which is expected to increase the sales of a product. Promotion includes advertising, sales promotion, personal selling, and public relations; (2) Price Level (PRC). According to Zahra (2019), price is a monetary unit or another measure (of goods and other services) exchanged to obtain ownership or use of a good and service. Price includes administrative costs and price suitability (Maulana, 2020); (3) Service (SERV). One way to satisfy humans is through service. Service is the interaction between customers and employees to solve a problem faced by the customer. Service can measure satisfaction with the treatment received by the customer. Service includes service quality and employee quality; (4) Procedure (PROC). Procedure is a series or related stages to complete an activity or something. Procedure can be steps, decisions, or processes of something. Procedure includes transaction ease and document requirements. The dependent variable is customer decision (CDEC). Customer decision is the consumer's decision to become a mortgage customer at Bank BTN KC Malang, including: making choices on mortgage products, customer confidence in a savings product, product recommendations from others, and product satisfaction.

In this study, the researcher uses a Likert scale for measurement. The researcher uses a questionnaire or survey instrument with scoring as follows: SA (Strongly Agree) with 5 points, S (Agree) with 4 points, D (Disagree) with 3 points, SD (Strongly Disagree) with 2 points, and VD (Very Strongly Disagree) with 1 point.

Validity and reliability

Validity testing is conducted to measure whether a questionnaire is valid or not. Validity testing can be considered valid if the questionnaire's question items can be used to reveal something that will be measured by the questionnaire (Dewi & Sudaryanto, 2020).

Validity testing in this research uses SPSS, which is one of the applications for analyzing statistical data. Based on validity testing, it is shown that the statement items of all indicators have correlation values greater than the correlation value of 0.2072. It can be concluded that each statement item of each variable is valid. Based on reliability testing, it is shown that each variable has a Cronbach Alpha coefficient > 0.60, so the instruments in this study can be considered reliable. All statement variables in this study have met the reliability criteria and can be used for analysis in this research. The classical assumption tests used are the normality test, multicollinearity test, and heteroscedasticity test.

Multiple linear regression analysis

Multiple linear regression is often used to address issues in regression analysis involving the relationship between two or more variables. This method is used to determine the strength of the relationship between multiple independent variables simultaneously on the related variable, as expressed by the formula in Equation 1 (Eq. 1):

$$\text{CDEC} = \alpha + \beta_1\text{PROM} + \beta_2\text{PRC} + \beta_3\text{SERV} + \beta_4\text{PROC} + e \quad (\text{Eq. 1})$$

Where: CDEC= Customer decisions; α = Constant (intercept); β_{1-4} = Regression coefficients; PROM= Promotion; PRC = Price level; SERV= Service; PROC= Procedures; e= Standarized Error

Hypothesis testing

Simultaneous test is conducted to measure the relationship and influence of Promotion (PROM), Price Level (PRC), Service (SERV), and Procedure (PROC) altogether on customer decisions in selecting mortgage loan products (CDEC). The F-test has a criterion of <0.05. If the result approaches 0.05, it means that the independent variables become more significant towards dependent variable. The t test shows how far the influence of an independent variable individually is in explaining the dependent variable.

4. Results

Characteristics of respondents

Based on the results of the research conducted by the researcher with 90 respondents through the distribution of questionnaires, a description of customer characteristics based on gender, age, occupation, marital status, and salary is presented in [Table 1](#).

Table 1.
Respondent characteristics by gender

Gender	Amount (person)	Percentage (%)
Male	52	58
Female	38	42
Total	90	100

Based on [Table 1](#), it can be seen that the majority of respondents were male with 52 respondents.

Table 2.
Respondent characteristics by age

Age (years)	Amount (person)	Percentage (%)
21-30	27	30
31-40	37	40
41-50	13	15
>50	13	15
Total	90	100

Based on Table 2 of age characteristics, it can be seen that 27 (30%) respondents aged 21-30 years. Respondents aged 31-40 years were 37 (40%) respondents. Respondents aged 41-50 years were 13 (15%) respondents. Respondents aged >50 years were 13 (15%) respondents. It can be concluded that the majority of respondents were aged 31-40 years with a total of 37 (40%) respondents.

Table 3.
Respondent characteristics based on occupation

Occupation	Amount (person)	Percentage (%)
Civil servants (PNS)	15	17
Self-employed	61	68
Business-owner	7	8
BUMN employee	4	4
Military/police (TNI/POLRI)	1	1
Lecturer/Teacher	2	25
Total	90	100

Based on Table 3, it can be observed that 15 (17%) respondents were civil servants. Respondents with self-employed occupations totaled 61 (68%). Those categorized as business owners numbered 7 (8%) respondents. BUMN employees comprised 4 (4%) of the respondents. Respondents engaged in military/police professions amounted to 1 (1%). Respondents working as Lecturers/Teachers were 2 (2%). Based on the provided details, it is evident that most respondents are self-employed.

Table 4.
Respondent characteristics based on income

Income (per month)	Amount (person)	Percentage (%)
IDR 1,000,000 – 3,000,000	25	28
IDR 3,000,000 – 5,000,000	34	38
> IDR 5,000,000	31	34
Total	90	100

Based on Table 4, it can be seen that respondents with an income of IDR 1,000,000 - 3,000,000 totaled 25 (28%) respondents. Respondents with an income of IDR 3,000,000 – 5,000,000 amounted to 34 (38%). Respondents with income >IDR 5,000,000 comprised 31 (34%) respondents. It can be concluded that the majority of respondents earn IDR 3,000,000 – 5,000,000 with a total of 34 (38%).

Classical assumption tests

From the results of the normality test calculations, a sig value of 0.818 was obtained, which means it is greater than 0.05, so from this data it can be concluded that the residual data is normally distributed. Based on the results of the multicollinearity test, it can be concluded that the VIF value of promotion (PROM), price level (PRC), service (SERV) and procedure (PROC) is <10 and the learning value is > 0.1, which means that all independent variables in this study do not occur multicollinearity. Based on the heteroscedasticity test with a scatter plot, it can be seen that the dots are spread out to form a certain pattern and are spread both above and below 0 on the Y axis. This can be said that heteroscedasticity does not occur in the regression model.

Multiple Linear Regression Analysis

This analysis is to measure the influence of the independent variable on the dependent variable. The results of the analysis can be seen in [Table 5](#).

Table 5.
Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	8.627	3.332		2.589	.011
Promotion	.033	.094	.030	.352	.726
Price level	.322	.091	.322	3.533	.001
Services	.259	.120	.206	2.153	.034
Procedures	.699	.191	.347	3.657	.000

a. Dependent Variable: Customer decision (Y)

The regression equation is formulated as in Equation 2 (Eq. 2).

$$\text{CDEC} = 8.627 + 0.033.\text{PROM} + 0.322.\text{PRC} + 0.259.\text{SERV} + 0.699.\text{PROC} \quad (\text{Eq. 2})$$

Partial tes (t-test)

Promotion shows a significance t value of $0.72 > 0.05$, indicating that there is no significant influence of promotion on customer decisions. Therefore, the hypothesis is rejected. Price level shows a significant t value of $0.00 < 0.05$, indicating a significant influence of price level on customer decisions. Thus, hypothesis 2 is accepted. Service shows a significant t value of $0.03 < 0.05$, indicating a significant influence of service on customer decisions. Therefore, hypothesis 3 is accepted. Procedure (X4) shows a significant t value of $0.00 < 0.05$, indicating a significant influence of procedure on customer decisions. Thus, hypothesis 4 is accepted.

Simultaneous test (F-test)

The F-test is required to prove whether independent variables together influence dependent variable. The result of the F-test shows that the F-test value is 26.702 with a significance value of 0.000, meaning that the significance value of F is less than 0.05. This indicates that variables of PROM, PRC, SERV, and PROC simultaneously influence variable of CDEC. The promotion, price level, service, and procedure variables collectively have a significant effect on customer decisions in selecting mortgage loan products at Bank BTN KC Malang.

5. Discussion

The effect of promotions on customer decisions in choosing KPR

The promotion factor does not have a positive effect on customer decisions in selecting mortgage loan products. The promotion factor consists of indicators such as electronic and print media promotions by Bank BTN KC Malang, clear information provided in promotions, various price discounts and down payment (DP) deductions offered by Bank BTN KC Malang, lower interest rates when applying for a mortgage loan at Bank BTN Malang during promotions, Bank BTN employees explaining the advantages of mortgage loan products to customers, Bank BTN employees providing clear, attractive, and realistic information about mortgage loan products, obtaining a mortgage loan at BTN through participating in EXPO events, and Bank BTN employees directly interacting face-to-face with customers interested in applying for mortgage loans.

This result may be attributed to various factors. Among them, respondents may already be aware of mortgage loan products due to Bank BTN's efforts, so even without promotions, customers are already informed about Bank BTN's mortgage loan products. Consumers tend to be interested in various advantageous discounts, as the numerous events accompanied by discounts offered by Bank BTN will facilitate customers in making decisions to apply for mortgage loans at Bank BTN.

Empirically, this research supports previous studies conducted by [Maulana \(2020\)](#). The results obtained in this study and previous research lead to the conclusion that the promotion factor does not have a positive effect on customer decisions.

The effect of price levels on customer decisions in choosing KPR

The price level factor has a positive influence on customer decisions in selecting mortgage loan products. This can be observed as both the Price Level and Customer Decision factors have similarly high scores, indicating a positive influence. The price level factor consists of indicators such as predetermined and low realization or administrative costs, low late payment penalties, affordable mortgage prices for all segments, flat installment offers, maximizable financing ceilings, prices matching the quality of mortgage loans, and a flat interest rate for two years.

The obtained results may be attributed to several factors. Among them, customers are attracted to the offered prices, and the administrative costs imposed on them are easily acceptable and affordable. The quality offered also meets the customers' expectations, making it much easier for them to decide to take out a mortgage loan at Bank BTN. Empirically, this research supports previous studies conducted by [Maulana \(2020\)](#), which stated that the price factor influences customer decisions in choosing mortgage loan products. The results obtained in this study, as well as previous research, lead to the conclusion that the price level factor has a positive influence on customer decisions in selecting mortgage loan products.

The effect of service on customer decisions in choosing KPR

The service factor has a positive influence on customer decisions in selecting mortgage loan products. It can be observed that both the service factor and customer decision have equally high scores, resulting in a positive influence. The service factor consists of indicators such as prompt and responsive service from Bank BTN, informative explanations about mortgage loans from Bank BTN Malang, ease of contacting the bank, assured customer confidentiality, friendly Bank BTN mortgage officers, and ease of obtaining information from mortgage officers.

The obtained results may be attributed to several factors. Among them, the service provided is straightforward because employees are easily approachable for information. Additionally, the staff is very responsive to any questions or confusion experienced by customers, and the information provided is clear and informative. Moreover, the good treatment and friendly attitude encourage customers to decide to take out mortgage loan products at Bank BTN.

Empirically, this research supports previous studies conducted by [Nuryani et al. \(2023\)](#), which stated that service has a positive influence on customer decisions in selecting mortgage loans.

The results obtained in this study, as well as previous research, lead to the conclusion that the service factor positively influences customer decisions in selecting mortgage loan products. The better the service, the higher the customer decision.

The effect of procedur on customer decisions in choosing KPR

The procedural factor has a positive influence on customer decisions in selecting mortgage loan products. This can be observed from the high scores of both the procedural factor and customer decision, resulting in a positive influence. The procedural factor consists of indicators such as the ease of applying for a mortgage loan, transparency and clarity regarding the contract, requested documents that are easy to fulfill, and simple requirements.

The obtained results can be attributed to various factors. Among them, the documents requested by the bank from customers are very easy and not overly burdensome. Similarly, the procedures and requirements imposed by the bank on customers do not make them feel difficult to comply with. The ease of documents, procedures, and requirements facilitates customers, making it easy for them to decide to choose mortgage loan products at Bank BTN.

Empirically, this research supports previous studies conducted by [Fitrian \(2017\)](#), which stated that procedures influence customer decisions in selecting mortgage loan products. From the results of this study and previous research, it can be concluded that the procedural factor positively influences customer decisions in selecting mortgage loan products. The easier the procedures and requirements, the higher the customer decision in selecting mortgage loan products.

6. Conclusion

Customers' decisions in choosing mortgage loans suggests that promotional factors, such as marketing campaigns or special offers, do not play a significant role in influencing customers' decisions when selecting a mortgage loan product (KPR). This implies that customers are less swayed by promotional activities alone and are likely to base their decisions on other factors. Conversely, factors such as the price level, service quality, and procedural aspects are found to have a notable impact on customer decision-making when choosing a mortgage loan. Price level refers to the cost associated with the mortgage, including interest rates and fees. Service quality encompasses various aspects such as responsiveness, reliability, and overall customer experience provided by the lender. Procedural factors involve the ease and efficiency of the loan application and approval process. Moreover, when considering all these factors together, including promotional, price, service, and procedural factors, they collectively have a significant influence on customer decisions regarding mortgage loan products. This suggests that customers take a holistic approach, considering multiple aspects of the loan offer before making their choice. In summary, while promotional factors may not be as influential, the overall decision-making process for selecting mortgage loans is significantly influenced by factors related to pricing, service quality, and procedural ease, highlighting the importance of a comprehensive approach by lenders in attracting and retaining customers.

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