

## Service Quality Transformation and its Impact on Customer Satisfaction and Loyalty in Malaysian Retail Banking Sector

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**Abstract:** This paper investigates the importance of antecedents of customer loyalty such as customer satisfaction and service quality dimensions. It addresses whether the dimensions of service quality impacts customer satisfaction eventually leading to customer loyalty. The Structural Equation modeling technique was used in this analysis to determine customer satisfaction and customer loyalty. The results suggest that empathy and assurance are the key factors in delivering customer satisfaction, whereas, tangibility, reliability and responsiveness are found to least impacting customer satisfaction. The relationship between customer satisfaction and customer loyalty is also found to be very significant. Therefore, the bank managers should focus their resources on improving customer care and assuring the services provided to the bank customers will eventually create customer loyalty towards their banks.

**Key words:** Empathy • Assurance • Tangibility • Reliability • Responsiveness

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### INTRODUCTION

In order to harness the benefits of loyal customers, there is a need to develop a thorough understanding of the antecedents of customer satisfaction and customer loyalty in retail banking sector. Therefore, investigating the dimensions of service quality has become a paramount factor in retail banking sector. Customer has become a great emphasise in many industry as a form of organizational survival and banks are not exceptional in facing this phenomenon (Symonds, Wright, and Ott, 2007) [1]. "Today, a customer loss is a customer gain for another competitor. With many players in the market, banks need to focus their energy on retaining customers as they do on acquiring them. This can be done through harnessing product, service and process innovation to anticipate and meet consumer's requirement (IBM Business Consulting Services, 2005) [2]. In this study the focus would be on measuring dimensions of service

quality and their impact on customer satisfaction and customer loyalty. Banks that understand these trends will invest more resources on retaining and winning new customers from time to time. Banks that do not follow these trend will find rivals with superior capabilities rapidly overtaking them. As such the subject of customer satisfaction, loyalty, needed much attention in banking industries (Matt Hasan, 2001) [3]. Symonds, Wright and Ott [1] also indicated that customer loyalty should be kept as the main agenda in the growth of a bank in tandem with other improvement measures such as cost reduction and automated service.

Customer Loyalty is becoming more imperative to retain good customers in the current tough economic condition facing high competition among banks. Banks are undergoing cost cutting measures due to financial pressures and it is crucial to increase customer base. Banks may lose good customers if banks do not have proper monitoring tools to monitor customer grievances

and it becomes even more important to have the right loyalty programs with all the monitoring tools and processes in place. According to Agrawal (2008) [4], to manage an effective relationship with customers, organisation needs to understand the customers' requirement and expectations. Therefore, it is essential for organisations to identify the factors that determine customers' satisfaction and dissatisfaction.

**Literature Review and Hypothesis:** Customer loyalty or buyer-seller relationship depends on the close ties that both parties have (Ismail, and Alsadi, 2010) [5] and through bonding between two parties a long-strong relationship may be developed. Stronger loyalty increases each party's commitment to the relationship. Ismail and Alsadi (2010) [5] indicated that the loyalty is based on "promises from the organization that goes beyond obvious assurance that potential customer expect". To go beyond obvious assurance Berry and Parasuraman (1991) [6] proposed three levels of bonding which are financial bondings, social bonding and structural bonding. Loyalty building initiatives are part of what it takes in providing a truly differentiating customer experience that is by rewarding customers for their overall relationships and reducing their focus on individual product (IBM Business Consulting Services, 2005) [2]. A loyal customer contributes to value creation in business and also enables the bank to maintain lower costs compared to costs associated with attracting new customers (Beerli *et al.*, 2004) [7]. In a study by Lam and Burton (2006) [8] revealed that perceived service quality has strong relationship with loyalty which influences the customers to continue using the particular bank as well as to recommend it to others. However their findings of service quality affecting customer satisfaction loyalty are found to be inconclusive as many customers change to other banks due to low switching costs. In another finding by Lam and Lo (2005) [9] concluded that perceived service quality in the form of efficiency of service delivery is a crucial factor for banking loyalty. However findings from this study did not indicate what criteria matter most to their customers in respect to customer satisfaction and loyalty.

Meanwhile Caruana (2002) [10] study indicated that customer satisfaction performs a mediating role between service and customer loyalty. Lee and Cunningham (2001) [11] finds that potential determinants of customer loyalty are the dimensions of the service quality. In both studies, the service quality only contributes about 50% impact on customer satisfaction which found to be inconclusive as other factors seems to be equally important in delivering

satisfaction and loyalty. Ball *et al.* (2003) [12] and Baumann *et al.* (2004) [13] strengthens the findings of previous author that perceived services quality would enable high level of satisfaction on customers and stressed that communication dimension is the most significant in determining satisfaction and loyalty. Their study seems to be inconclusive in terms service quality and its impact on satisfaction and loyalty. Pont and McQuilken (2004) [14] discovered that satisfaction found to be significant to loyalty but satisfied customers would still defect due to behavioural intentions.

Meanwhile Velotsou *et al.* (2004) [15] study shows the impact of perceived service quality is associated with customer loyalty. Level of satisfaction is positively related with customer loyalty (Keinigham, and Perkins-Munn, 2003) [16]. Ekinci (2003) [17] indicates that in tourism industry, the evaluation of service quality leads to customer satisfaction. In full-service moving companies, service quality dimensions such as reliability, assurance, tangibles, empathy and responsiveness in transportation were used as criteria for customer satisfaction (J.D. Power and associates reports 2007) [18]. Vanniarajan and Stephen (2008) [19] have identified that reliability; assurance, empathy, tangibles and responsiveness affect customer satisfaction in railway services. Agrawal (2008) [4] suggests that empathy exhibited by employees in railway services impact customer satisfaction.

According to TCRP Report (2009) [20], reliability and assurance were considered the main factors in railway services for customer satisfaction. This notion is further supported by Eboli and Mazzulla (2007) [21] where reliability, assurance and tangibles were factors in bus transportation services affect customer satisfaction. J.D. Power and Associates Reports (2008a and 2008c) [23, 23] highlighted service quality dimensions such as reliability; assurance, tangibles, empathy and responsiveness were the main factors that affect customer satisfaction in gas and electricity supply services. D. Power and Associates Reports (2008b) [23] revealed that service quality dimensions such as reliability, assurance, tangibles, empathy and responsiveness were the main factors that affected customer satisfaction in internet provider (isp) services. In a study on internet banking, consumers gave the highest weight to service quality dimensions such as reliability, assurance, tangibles, empathy and responsiveness while selecting a particular bank (Geetika *et al.* 2008) [21]. Jham and Khan (2008) [24] also supports the earlier studies that service quality dimensions such as reliability, assurance, tangibles, empathy and responsiveness in banking services affect

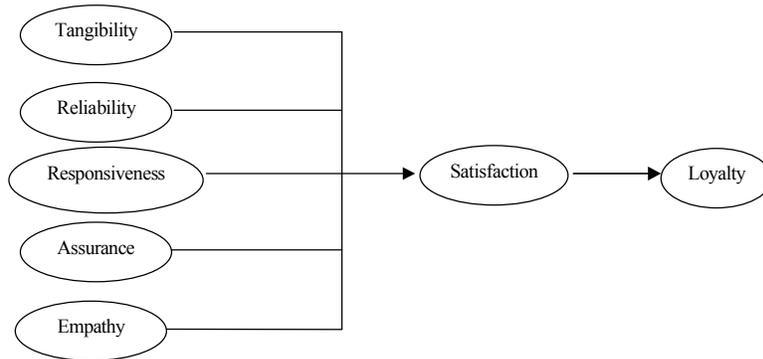


Fig. 1: Research Model

customer satisfaction. The service quality dimensions such as reliability, assurance, tangibles, empathy and responsiveness impact customer satisfaction in consultancy services (Sonne (1999) [25]; Ribiere *et al.* (1999) [26]; Andleeb (1998) [27]; Geetika (2010) [28]; Gremler and Brown (1996) [29], [30]).

This research attempts to determine the factors which affect customer loyalty in banking in order to make a loyalty model for banking customers. Therefore the following hypotheses are formulated:

- H1: Tangibility influences customer satisfaction
- H2: Reliability influences customer satisfaction
- H3: Responsiveness influences customer satisfaction
- H4: Assurance influences customer satisfaction
- H5: Empathy influences customer satisfaction
- H5: Customer satisfaction influences loyalty

**Research Framework:** Based on these theoretical underpinnings, the conceptual model guiding the study is depicted in Figure 1.0. The framework shows that the present study is examining the relationship of tangibility, reliability, responsiveness, assurance, empathy with customer satisfaction and customer loyalty.

**Methods and Findings:** The results obtained from the questionnaire for those who had responded from survey. A total of 147 respondents who were banking customers from several bank branches in Klang Valley were used in the survey. A detailed descriptive explanation of each explanatory variable is discussed in Table 1. Cronbach Alpha is the set of variables calculated used in the factor analysis to determine the reliability of those questions for measuring a single construct. Cronbach Alpha is used to estimate the proportion of variance that is systematic or consistent in a set of test scores. A reliability coefficient of .70 or higher is considered "acceptable" in most

Table 1: Respondents Profile

		Frequency	Percentage
Gender	Male	50	34.0
	Female	97	66.0
	Total	147	100.0
Age	below 30	34	23.1
	30-50	98	66.7
	above 50	15	10.2
	Total	147	100.0
Education	degree and above	78	53.1
	diploma	31	21.1
	certificate	38	25.9
	Total	147	100.0

Table 2: Respondents Profile

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.875	.877	7

research situations [31]. The Cronbach alpha in Table 2 for a set of scores of the variables used in research model turns out to be 0.877, meaning that the test is 87.7% reliable and by extension that it is 12.3% unreliable. Structural equation modelling (SEM) is a statistical methodology that takes a confirmatory approach to analyse observations on multiple variable. In using this approach to data analyses, it assists to examine the covariance among set of observed variables in order to gather information on the underlying latent factors. The calculation estimate has indicated that p-level represents the probability of error that is involved in accepting our observed result as valid. The value of recommended range of acceptability for P value is more than 0.05, GFI (goodness of fit index) more than 0.9 and RMSEA (root mean square of approximation) less than 0.08.

Subsequent to deletion of e37, p level, 0.000, GFI, 0.742 and RMSEA, 0.074, which does not represent a good fit of the model. The MI indicates highest number of

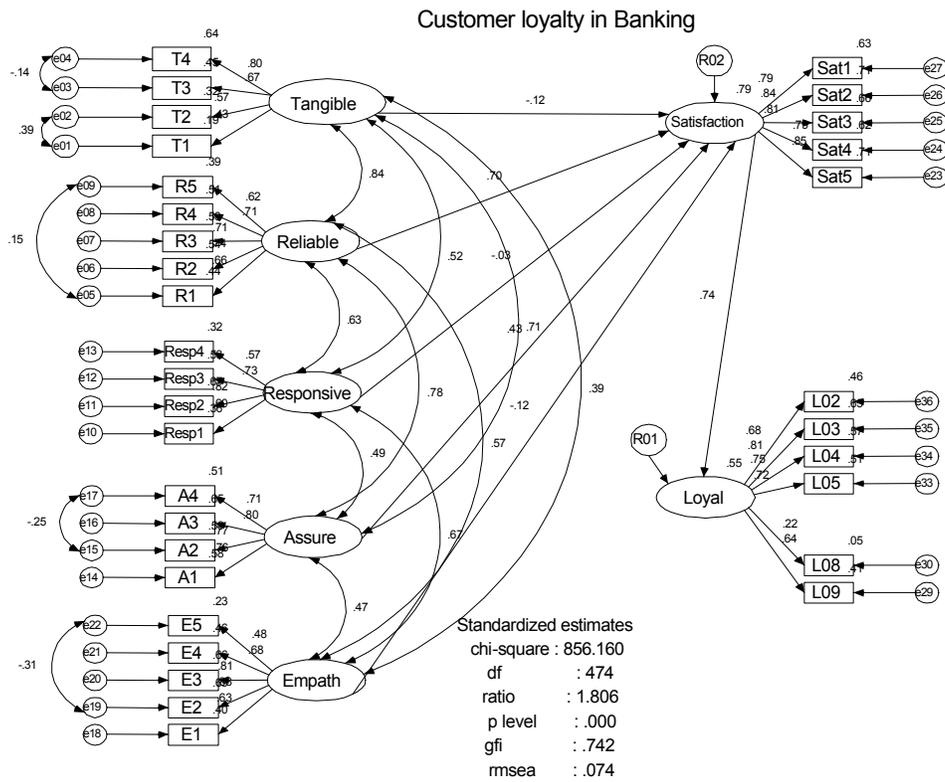


Fig. 3: Hypothesized complete structural equation model

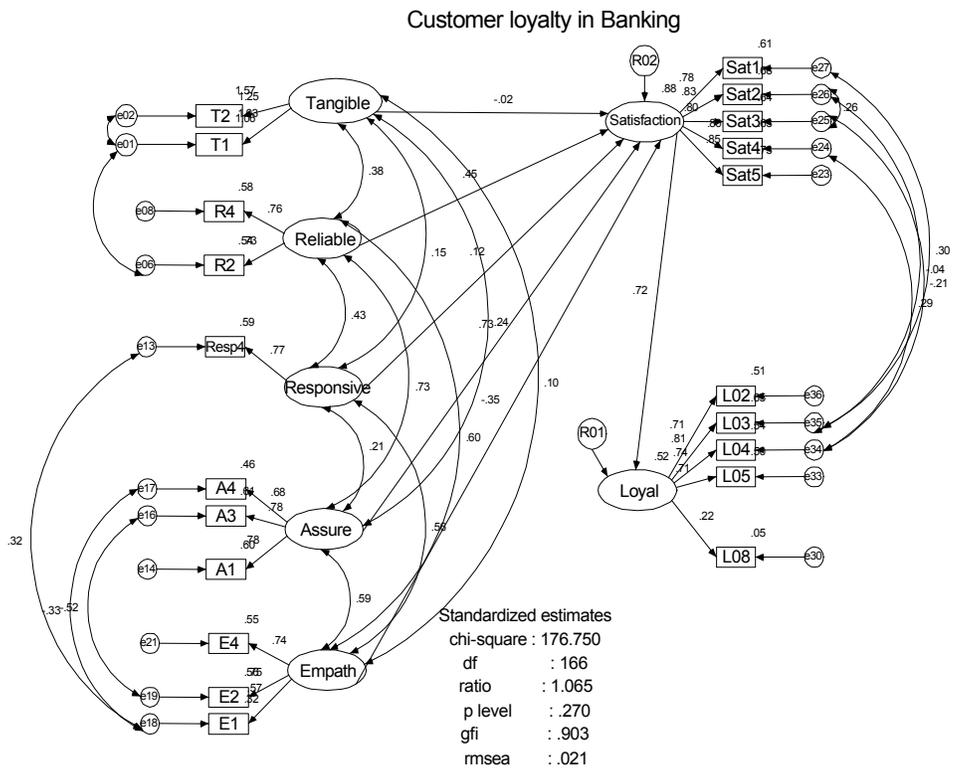


Fig. 4: Hypothesized full structural equation good fit of the model

errors of 8 errors from e03 (T3) totalling to 59.21. In order to construct a good fit of a model, to delete e03 (T3). After deletion of e03, p level is 0.000, GFI is 0.754 and RMSEA is 0.073. MI with highest error of 8 errors is e15 totalling to 58.48. In order to form a complete hypothesized full structural equation model there are some variable which need to be deleted and linked to ensure the fitness of the model as in Figure 3 where hypothesized model fits the data very well as evidenced by p level of 0.270, GFI of 0.903 and RMSEA of 0.021. data very well as evidenced by p level of 0.270, GFI of 0.903 and RMSEA of 0.021. The value in Standardized Regression Weights represents proportion of variance that is explained by the predictors. Tangibility associated with satisfaction is -2.1%, therefore tangibility is insignificant to influence satisfaction which transforms into loyalty. The factor of reliability explains 44.7% of the variance associated with satisfaction. Responsive on the other hand associated with satisfaction is 11.9%. The most significant variable which is associated with satisfaction is assurance, i.e. 73.4% while empathy associated with satisfaction is -3.5%. Therefore, in this model it is confirmed that determinant assurance is very important for customer's satisfaction in order to be loyal towards the particular bank.

## DISCUSSION

The objective of the research is to study a model that describes loyalty as the endogenous variable that includes five exogenous variables (tangibility, reliability, responsiveness, assurance and empathy) and one mediating variable (satisfaction). The model demonstrated adequate fit with the data. The results provide some interesting effects and several implications for banks wanting to enhance loyalty of banking customers.

The results reveal that loyalty of banking customers is directly affected by satisfaction ( $\beta = 0.72$ ). Based on the path coefficient analysis results, satisfaction mediates the relationship between satisfaction and loyalty. Therefore, it is evident from the research findings that banks can achieve customer loyalty through improving customer satisfaction. The results also indicate that satisfaction is determined by consumer perceptions of service quality with empathy and responsiveness exhibiting the strongest impact. Given the importance of service quality, banks have to design their products and enhance services with a view to improve satisfaction by providing ease of use, usefulness, enjoyment and the speed of transaction [32, 33].

Reliability, as one of the service quality dimension is a not significant value of interaction whereby  $X= 0.009$ ,  $p<0.05$  but significant for  $p<0.10$ . In addition dimension, tangibility does contribute to satisfaction of a customer which influences them to be loyal. Finally dimension of responsiveness is also not significant value of interaction whereby  $X= 0.351$ ,  $p<0.05$  or  $p<0.10$ . Therefore responsiveness does not contribute to satisfaction of a customer which leads them to be loyal. In this study, reliability, tangibility and responsiveness are not significant in contributing to customer satisfaction. The bank customers feel that reliability, tangibles and responsiveness were not their top priority. In terms of reliability, it means that the bank's ability to perform the promised services dependably and accurately were not seen a major factor in contributing to customer satisfaction. Furthermore, tangibles such as appearance of physical facilities, equipment, personnel and communication materials in the banks were also not considered important to bank customers. In addition, responsiveness in terms of the banks employees' willingness to help customers and providing prompt services were also considered marginal factor. This may due to personalised services seems no longer a prerequisite to determine customer satisfaction. The factors such as reliability, tangibles and responsiveness are no longer major criteria in delivering customer satisfaction.

Empathy is significant value of interaction whereby  $X= 0.028$ ,  $p<0.05$ . Therefore empathy does contribute to satisfaction of a customer which influences them to be loyal. Empathy is a form of understanding customers in terms of values and offer assistance and help to improve the financial well being of the customers. Empathy is also a form of understanding customer needs, trust, responsiveness and proactively providing services to customers. As such, the level of service has to be very impressive, with proactive and reliable account management, which enables customers' to be loyal to the bank. Furthermore, staying loyal also emphasizes the overall feeling of customers perceives the quality of the services which alternative banks were not able to provide the same. If customers feels by switching to other banks would enable the customers to be better off as they gain satisfaction from the services provided, the possibility would be high that those customers would be not loyal to existing banks. Assurance is significant value of interaction whereby  $X= 0.000$ ,  $p<0.05$ . Therefore assurance does contribute to satisfaction of a customer which influences them to be loyal. Therefore, customers'

satisfaction with service quality in the factor of assurance would significantly affect their choice of banking type. The analysis indicated that items related to assurance factor of service quality “banks will not neglect customers when they are busy” and “banks will help to offer the best service to customers” which should be the focus of banks and also priority to improve banking services. Besides, for banks which give much importance to the assurance of service quality, customers may be their first choice.

Our study on relationship between reliability and customer satisfaction does not support the hypothesis and therefore it does not supports previous findings such as Ekinci [17], J.D. Power, [18]; TCRP Report [20], Eboli and Mazzulla [21], J.D. Power [22], [23] and 2008c, Geetika *et al.* [34], Jham and Khan [24] and Geetika [35]. Our study on relationship between assurance and customer satisfaction does not support the hypothesis and therefore it does not supports previous findings such as J.D. Power, [18]; Vanniarajan and Stephen, [19], TCRP Report [20], Eboli and Mazzulla [21], J.D. Power [22], [23] and 2008c, Geetika *et al.* [34], Jham and Khan [24] and Geetika [35]. Our study on relationship between tangibles and customer satisfaction does not support the hypothesis and therefore it does not supports previous findings such as J.D. Power, [18]; Vanniarajan, and [19]. 2008, Eboli and Mazzulla [21], J.D. Power [22], [23] and 2008c, Geetika *et al.* [35], Jham and Khan [24] and Geetika [35]. Our study on relationship between responsiveness and customer satisfaction does not support the hypothesis and therefore it does not supports previous findings such as J.D. Power, [18]; Vanniarajan and Stephen. [19], J.D. Power [22], [23] and 2008c, Geetika *et al.* [15], Jham and Khan [24] and Geetika [38]. The hypothesis on the relationship between empathy and customer satisfaction is supported and therefore it supports previous findings such as J.D. Power, [22]; Vanniarajan and Stephen. [19], Agrawal [4], J.D. Power [22], [23] and 2008c, Geetika *et al.* [35], Jham and Khan [24], Sonne [25], Ribiere *et al.* [26], Andleeb [27] and Geetika [24]. The hypothesis on the relationship between assurance and customer satisfaction is supported and therefore it supports previous findings such as J.D. Power [22], [23] and 2008c, Geetika *et al.* [35], Jham and Khan [24], Sonne [25] and Geetika [34]. The hypothesis on the relationship between customer satisfaction and customer loyalty is supported and therefore it supports previous findings such as Caruana [10], Ball *et al.* [12], Pont and McQuilken [32], Keinigham and Perkins-Munn, [36], Lam and Burton [8] and Lam and Lo [12].

In our study, the bank customers feel that reliability, tangibles and responsiveness were not their top priority. In terms of reliability, it means that the bank’s ability to perform the promised services dependably and accurately were not seen a major factor in contributing to customer satisfaction. Furthermore, tangibles such as appearance of physical facilities, equipment, personnel and communication materials in the banks were also not considered important to bank customers. In addition, responsiveness in terms of the banks employees’ willingness to help customers and providing prompt services were also considered marginal factor. This may due to personalised services seems no longer a prerequisite to determine customer satisfaction. The factors such as reliability, tangibles and responsiveness are no longer major criteria in delivering customer satisfaction. Empathy in bank services was considered by bank customers as the most important factor affecting their satisfaction level. It means bank customers look for tailor made customer care, customer help in term so f enquiries, credit facilities and establishing customer courtesy in the form better relation between the banks and the customers. Customer’s perception towards fraud and manipulations in banking transactions and records, customers probably feel that assurance from the bank was considered a key factor in customer satisfaction. Therefore the bank management should ensure that bank employees maintain confidential records of customers and these will create customer trust and confidence towards the bank. In banking industry customer royalty is a key success factor as the nature of the industry which is highly competitive, where the banks have to retain loyal customers to enjoy customer life time value. Loyalty facilitates positive word of mouth about the bank where customers become ambassadors to promote the image and the services provided by the particular bank. From the study we can also conclude that the customer satisfaction that makes customer loyal towards particular bank.

In order to find out whether there is any relationship exists between satisfaction and loyalty, analysis from the standardized regression weights indicates that 72.1% of people who are satisfied with the banking services will be loyal towards the bank. From the above findings it can be concluded that there is a strong (positive) relationship between satisfaction and loyalty and it is also apparent that satisfied customers want to continue with the bank as well as recommend it to others. Satisfaction is the important factor behind loyalty. In order to create loyal customer base as well as satisfied customer, banks should emphasize especially on assurance aspect. On the basis

of literature and findings of the study it can be argued that assurance and reliability dimensions have great impact on satisfaction that in turns lead to loyalty. So, a clear understanding between satisfaction and loyalty (via assurance and reliability services) can help the bank to perform well. It is really hard to recommend considering a small sample but as the results support the earlier research some recommendations can be made on the basis of the findings and if the bank follows some of them on a trial basis they might get benefit from it. In this regard bank can initiate the following steps: Retail bank is service oriented and people -intensive sector. Customer always deserves reliability and assurance as well as responsive services. To comply with this bank should monitor their activities as well as their employees in order to make a positive impression on customers. 2. Retail bank should try to find out the reasons of complain and also try to minimise it by providing proper training to the staff. Again bank can take some initiatives to find out what customers really expect from them. If they have proper knowledge regarding customers' expectations, they can easily solve the problem and in this way the banks can manage a considerable amount of satisfied customers. 3. Time to time bank can also conduct some survey to find out customers' perception as well as their expectation from the bank.

### CONCLUSIONS

The aim of this study is to identify satisfaction as the major factor behind customer loyalty in retail banking sector. The findings conclude that satisfaction seems to be the most important factor influencing customer loyalty with banks. The results also show that there is a positive relationship between satisfaction and loyalty that means increase or decrease in level of satisfaction influence loyalty towards the bank. Those who are satisfied with the bank they also intend to continue with the bank. Moreover, the results also show that overall satisfaction with the bank has a significant relationship with recommending the bank to other people. Customer satisfaction and loyalty are critical elements of long-term business growth and profitability. Higher customer satisfaction and loyalty can have a much broader impact on bank business by enabling to achieve lower costs of selling; increase repeat purchases from existing customers; improve brand equity; increase retention rates; enable faster services; attracts new customers; create a pool of referrals for capturing new accounts and last would improve employee productivity, satisfaction and retention.

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