



RESEARCH ARTICLE

Mediating Effect of Customer Satisfaction on Service Quality and Trust Relationship in Malaysian Banking Industry

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Abstract

The aim of this study is to develop a mediating effect understanding of customer satisfaction on service quality and trust relationship in Malaysia commercial banking industry. The model was developed and later tested by adopting the partial Least Square (PLS) procedure on data collected from a survey that yielded 512 usable questionnaires. The findings showed that service quality boosts satisfaction in Malaysia commercial banking. It was also exposed that satisfaction partially mediates the relationship between service quality and trust. In future, more research needs to be carried out to explore the role of satisfaction in Malaysia banking industry. It is important to do the study utilizing experimental design by capturing longitudinal data in Malaysia banking industry using robust measures. The findings suggest that the relationship between satisfaction and profitability may reside in satisfaction's influence on trust, and that satisfaction plays a crucial function within the Malaysia banking industry. This research is one of the first known attempts to use PLS to test a mediation effect.

Keywords: *Customer Satisfaction, Service Quality, Customer Trust, Banking Industry.*

Introduction

Banking sector is growing rapidly in Malaysia and commercial banks have become the biggest component and most important part of the financial institutions. The banking sector in Malaysia has become more integrated due to the deregulation, liberalization and technology changes. This has made banking industry has become more competitive. In today banking business, a competitor will gain customer when there is loss of customer from other bank. The banking sector in Malaysia is facing competitive, complex and dynamic environment since the commercial banks' products are only have minor differences from each other. The banking industry situation is experiencing remarkable increase in meeting customers' demand who is looking for greater changes in the industry. Gilmore [1] suggests that persistency in customer-oriented behavior is vital to improve the service quality realization in services marketing [2] suggest that many financial products are

homogeneous being offered to customers. Customer is less likely to over impress by the main products features when all banks are offering same financial products. Therefore the customer trust of the banking products and services is very crucial in banking industry. The trust concept frequently to explain the person who put the trust and the person who is being trusted relationship. Trust is depicted based on the characteristics service provider. Trust belief built by bank customer usually based on their view on integrity, benevolence and competency of the service provider [3]. Trust signifies the real customer's belief in getting the service assured by the provider and the confidence demonstration of the customer in partner reliability and integrity exchange [4]. The purpose of this study to show the indirect influence of customer satisfaction on service quality and customer trust relationship in Malaysian commercial banking industry and to test the conceptual research model that connect, service quality,

customer satisfaction and customer trust.

Literature Review

Underpinning Theory

According to Expectation Disconfirmation Theory [5, 6], people anticipate there will be a certain service level when they perform purchase transaction. When customer involve in actual service, they will get a firm perception in relation to the performance of service they are involved. Then some positive and negative disconfirmation degree will develop after pre and post anticipation of purchase are assessed and will influence the satisfaction in general. The positive disconfirmation will take place if the performance of service is higher than the expectation of service which it will cause the higher satisfaction. However, the negative disconfirmation will take place if the performance is lower than the service expectation which it will cause the lower customer satisfaction. This theory is very popular in marketing field and recently has become much desired in other academic domain such as electronic commerce and information systems [7]. For banking services provider, customer satisfaction is one of the most vital factors. Nevertheless, banks are more interested in the customer satisfaction results. Oliver and his co-researcher [8,9] modify the firstly developed expectancy disconfirmation by adding equity, affect and performance as the part of determinants of repurchase intention and customer satisfaction.

Service Quality

Service is different from goods or products. Service can be defined as an act or performance where the customers will get the benefit [10]. Providing excellent service quality to customer in present business setting is vital due to strong market competition. Capability to offer superior service quality will enhance the image and strengthen customer retention and drawing new prospect of customers through word-of-mouth and will lead to the increase of business profit [11, 12]. Service quality is one of the important factors to ensure the success and the organization competitiveness. Bank can differentiate itself from competitors by providing high

service quality to the customers. For the researchers, service quality is one of the popular areas of study in retail banking industry [13-21]. In retail banking industry, service quality is regarded as one of the important factors [22]. Parasuraman and Zeithaml [23-24] suggested that if the companies want to success and managed to get through the competition, the most crucial strategy they should adopt is to provide the utmost service quality to their customers. Generally, Parasuraman Berry, Zeithaml's SERVQUAL scale is used to differentiate the service actual performance customer expectations and perceptions. The five generics scale known as responsiveness, assurance, tangible, empathy and responsiveness.

Customer Satisfaction

WTO defines customer satisfaction as a concept of psychology which involves an individual feeling and enjoyment that arise because the individual get what he or she hopes and expects from the product or service which is tempting to that individual. Furthermore, customer satisfaction can be defined as the overall attitude which is attractive that individual has towards product or service after they possess and utilize it. Therefore, customer satisfaction is a judgment of evaluative after the individual experiences and uses the product or service after specific selection of purchase [25]. All the literatute reviews related to customer satisfaction which have been made known [26,27,28] and summed up about the dissimilarity of customer satisfaction theories development. In general, post-consumption customer satisfaction and dissatisfaction can be interpreted as the customer's response to the perceived distinctions between earlier expectation and actual performance product or service evaluation after its consumption. Many researchers also proposed that customer satisfaction or dissatisfaction is influenced by the pre-experienced comparison standard and dissatisfaction is to the point where the pre-experience comparison standard is disconfirmed [26, 29, 30,31,32]

Customer Trust

In business, trust is viewed as one of the vital steady and two-way relationships

precursors. In order to have sustainable long term relationships, many researchers have agreed that trust is very important to achieve it [33, 34]. Morgan & Hunt [4] suggested that trust exists when a person believes in exchange of another person's integrity and reliability. Moorman, Deshpande, & Zaltman [35] said that the willingness to depend on a trade partner in whom a person has confidence. Lau & Lee [36] proposed that if a person trusts another person that eventually create positive behavioral intentions towards another person, Trust can be initiated when a person believes that another person actions will contribute positively to him or her where the concerned party must be able to meet his responsibility as well towards his or her customers within the relationship of cost-benefits [37, 38]. Therefore, customers should not only expect the positive results, but also has a belief that these positive results will continue in the future. Trust grows steadily all the way throughout the relationship [39] as customers go through the experience and find that promises are achieved and meet the expectation [40].

Conceptual Development

Relationship between Service Quality and Customer Satisfaction

Previously, there are much emphasis has been made on service quality and customer satisfaction in business area. Service quality has strong impact and positively and significantly associated to customer satisfaction in their study on 304 major private telecommunication company customers in Bangladesh. Other suggested that service quality is a strong precursor and significantly related to customer satisfaction in their study of banking industry in Qatar. A study of banking industry in Malaysia and found that assurance has positive relationship but it has no significant effect on customer satisfaction. Reliability has negative relationship but it has no significant effect on customer satisfaction in their study. Tangibles have positive relationship and have significant impact on customer satisfaction. Empathy has positive relationship but it has no significant effect on customer satisfaction. Responsiveness has positive relationship but no significant

impact on customer satisfaction. Other author found that service quality plays an important role in determining traveler's satisfaction when their research revealed that service quality has a strong and significant relationship with customer satisfaction in their study on travelers in Taiwan travel industry. Therefore it is proposed that: *Hypothesis 1: Service quality has positive and significant relationship with customer satisfaction.*

Relationship between Service Quality and Customer Trust

The essentials of quality in service are anticipated to influence trust directly. This is due to the service attributes of service represent trust indication that suggest the bank trustworthiness and system. Gefen & Straub, [41] in their study on different determinant effect on trust and demonstrate that service quality has a positive impact on customer trust. Radwan, AL-Dwairi, Mumtaz and Kamala, [42] used integrity and ability as elements of service quality in vendor business and showed that service quality has a positively and significantly effect on trust. Zha, Ju and Wang [43] found that service quality plays an important role and has a significant influence on trust in their study on rural tourism in China. Laith Alrubaiee et al [44] found that service quality provided by the hospital in Jordan has a strong influence in determining patients trust in healthcare industry in their research on healthcare patient in healthcare industry. Yeh & Li [45] revealed that service quality has a strong and positive impact in developing trust on m-commerce customers in m-commerce industry when conducting a study of m-commerce in China. Therefore it is proposed that: *Hypothesis 2: Service quality has positive and significant relationship with customer trust.*

Relationship between Customer Satisfaction and Customer Trust

Many researchers have conducted research and suggested that customer satisfaction is the vital factor in building customer trust. Customer satisfaction is the main antecedent to trust and positively and significantly correlated in their study on 357 E-services customer in Malaysia and Qatar E-Commerce. Ribbink et al. [46] found that

customer satisfaction has greater influence on trust and significantly and positively related to trust when conducting a study on 350 online customers in Europe e-commerce industry. Sahadev & Purani [47] suggested that customer satisfaction has a strong influence on trust and significantly and positively correlated based on his study on 184 University students online customer in e-commerce in India. Edwin et al. [48] agreed with the above findings based on his study on B2B financial services in South Africa where they discover that customer satisfaction has a positive and significant influence on trust. Therefore it is proposed that: *Hypothesis 3: Customer satisfaction has positive and significant relationship with customer trust.*

Indirect Relationship Service Quality, Customer Satisfaction and Trust

Many researches had demonstrated that service quality is an antecedent of the broader concept of customer satisfaction and the relationship between service quality and trust is mediated by satisfaction. Generally, the nature of this service quality and satisfaction link is viewed as linear, signifying that higher levels of service quality lead to higher levels of satisfaction [49]. Vinagre and Neves [50] show empirical evidence about the effect of service quality on satisfaction. Eisingerich and Bell, [51] examine the differential effects of perceived service quality, trust, and loyalty on repurchase intentions.

The research found that perceived service quality had a significant effect on trust. However, the causality relationship between trust and satisfaction does not appear to be very clear in the literature. Depending on the study, satisfaction appears either as an antecedent or as a result or consequence of trust. Tourism industry in United States also found that satisfaction partially mediates the relationship between service quality and trust. Tourist has to be satisfied by service quality in order for them to have trust in the service provided. In Taiwan, conducted a study on indirect relationship among service quality, satisfaction and trust and found that satisfaction has significant mediating effect on service quality and trust relationship in m-commerce industry in

Taiwan. Therefore it is proposed that: *Hypotheses 4: There is an indirect relationship between service quality, customer satisfaction and trust*

Methodology

Survey questionnaire was designed by broadly reviewing literatures in order to identify scales used in the previous studies which are having high reliability and validity. The first draft of the survey questionnaire was tested by evaluating and interviewing with banking professional, business professionals and academicians where they were asked to give comments and feedbacks to improve the survey clarity and precision. The survey then was adjusted based on the feedback obtained. A pilot study was conducted and assessed. The results were assessed to ensure there was no systematic bias in the survey questionnaire.

A five-point Likert scale was used from strongly disagree to strongly agree. Customers of local and foreign bank in Klang Valley who have minimum of one bank account were the main respondents. From 1000 questionnaires distributed, 706 were returned. This constitute 70.60% response rate and it is sufficient to analyze the data by using SEM analysis. From the 706 questionnaires returned, there were 586 are completed. After the filtering and removal of the outliers, there were 521 questionnaires were ready to be analyzed. To study the relationships among the main constructs by using the partial least squares (PLS) technique, Smart PLS 2.0 [46] was adopted to assess the measurement and structural model. PLS analysis was chosen because it can evaluate all paths at the same time. Gefen [41] and does not need a large sample size. To assess the associations, all measurement items were standardized and missing values were substituted by sample means to check validity, reliability, and statistical power. The bootstrapping technique was used, which approximates the estimator sampling distribution by re-sampling with substitution from the original sample [52], to acquire more consistent results. The sub-samples size to carry out the bootstrapping technique followed the propositions in Efron and Tibshirani [53].

Findings

Measurement Model

Figure 1 shows overall results for the hypothesized model. There are significant path coefficients, acceptable R^2 values, and good construct reliability which demonstrate good model fit in PLS ([41]. The predictability of the model revealed by the R^2 values is another model strength important determinant [54]. For the reliability, composite reliability and average variance extracted (AVE) assessment as shown in Table 1 are the two main measurements utilized in this study. Composite reliability does not assume that all indicators are equally weighted [55] which recommends that composite reliability may be more appropriate to evaluate reliability. Composite reliability is suggested to be higher than 0.7 [56]. The other measurement, AVE, point out the amount of variance that a construct confines from its indicators relative to the amount due to error of measurement [55]. With regards to the first-order factor, the suggested minimum critical value for AVE is 0.5. The composite reliability and AVE values revealed in Table 1 are seemed to attain these requirements. Convergent validity is items in a scale ability to come or load together as a single construct. It is determined by examining each loading for each indicators block. The standardized loadings should be greater than 0.7, signifying that the indicators contribute more variance with their respective latent variable than with error variance. A lower bound of 0.50 may be sufficient [55]. Second order constructs convergent validity is instituted by having path coefficients that

are significant, and larger than 0.7, between each first-order construct and the corresponding second-order construct [56]. The whole path coefficients in this study are statistically significant and larger than 0.5. Discriminant validity indicates how fit individual item factor attaches to its hypothesized construct comparatively to other construct [57]. Discriminant validity is approximated via:

- Cross-loadings; and
- The relationship between correlations among first-order constructs and the square roots of AVE [54,56].

The cross-loadings showed in Table 2 displays adequate discriminant validity levels for each construct. Each individual item factor in the bold value of Table 2 shows strong loading values to the corresponding latent construct and low loading values to other constructs. The relationship between AVE square roots values and the correlations among first-order latent constructs embrace the similar conclusion. In Table 3, it is clearly indicated that the square roots of AVE (bold numbers in diagonal) are greater than the correlations among other constructs (off-diagonal values).

Structural Model

The first model was demonstrated with direct path from service quality to satisfaction and service quality to trust. Both links were significant at the 0.000 level with the path coefficients of 0.716 and 0.684 respectively. At this point no indirect effect was hypothesized or assessed (Table 4).

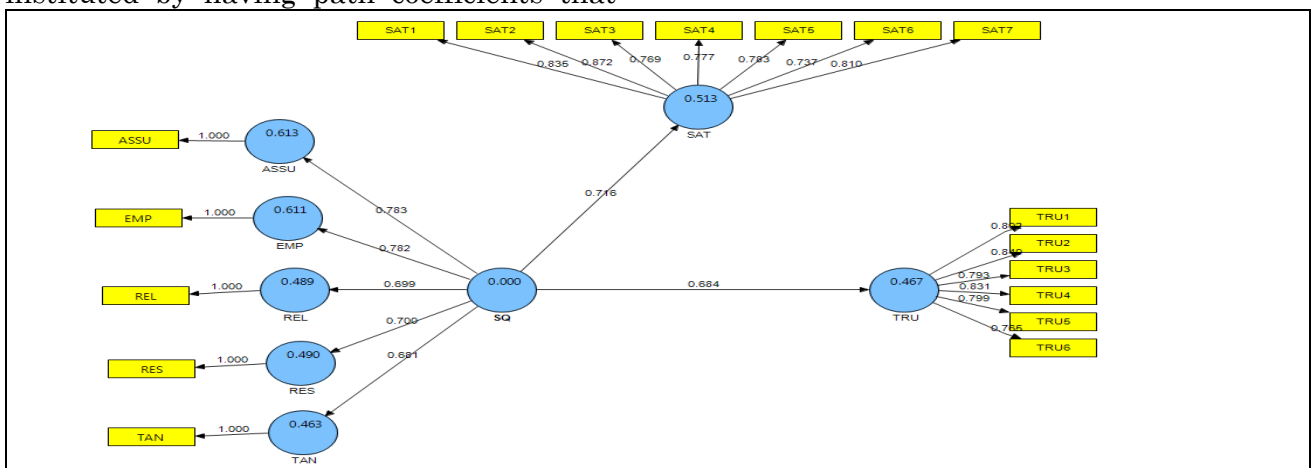


Fig 1: Direct relationship model

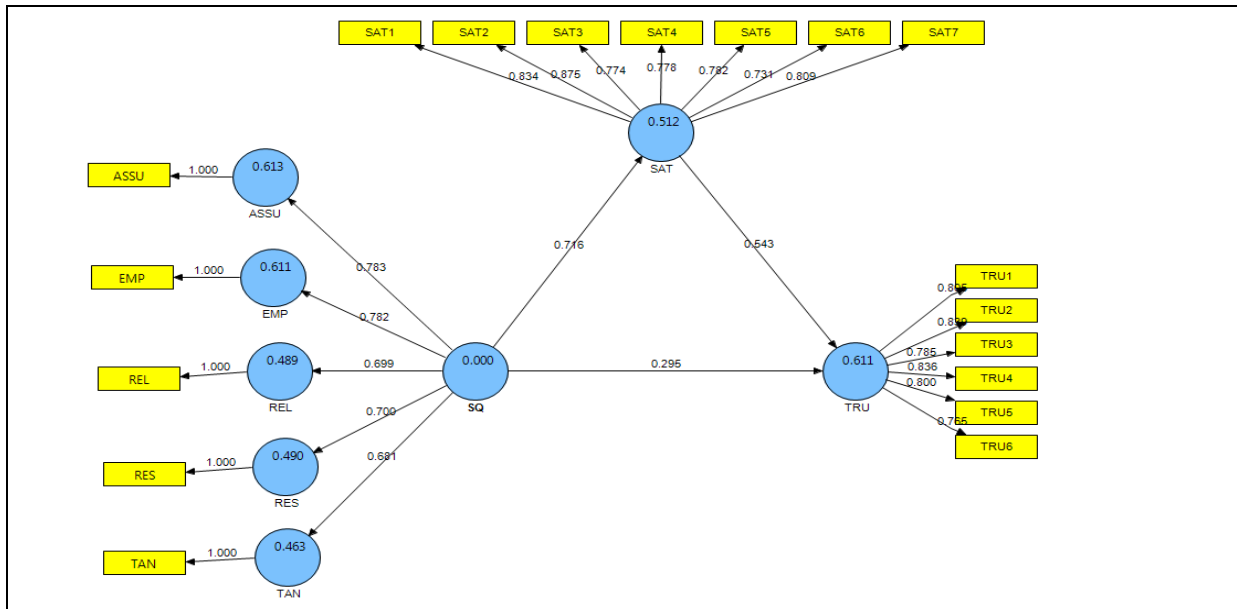


Fig 2: Indirect relationship model

Table 1: Construct validity and reliability

	AVE	AVE Square Root	Composite Rel,	R Square	Cronbach Alpha	Communality
SAT	0.6378	0.799	0.9248	0.5121	0.9048	0.6378
SQ	0.5331	0.730	0.8505	0	0.7812	0.5331
TRU	0.6486	0.805	0.9171	0.6111	0.8915	0.6486

Table 2: Cross loading

	SAT	SQ	TRU
SAT1	0.834	0.602	0.628
SAT2	0.875	0.632	0.704
SAT3	0.774	0.550	0.623
SAT4	0.778	0.561	0.591
SAT5	0.782	0.600	0.604
SAT6	0.731	0.533	0.482
SAT7	0.809	0.511	0.558
ASSU	0.676	0.783	0.703
EMP	0.669	0.782	0.662
REL	0.431	0.699	0.359
RES	0.392	0.700	0.375
TAN	0.383	0.681	0.318
TRU1	0.648	0.561	0.805
TRU2	0.568	0.517	0.839
TRU3	0.507	0.537	0.785
TRU4	0.666	0.551	0.836
TRU5	0.640	0.589	0.800
TRU6	0.592	0.542	0.765

Then, the second model was presented with satisfaction take part as a mediating role between service quality and trust (refer to table 5). The two different models were prepared based on Baron and Kenny [58] four-step technique to evaluate the mediating effect. The two models had:

- A direct path from service quality to satisfaction
- A direct path from service quality to trust
- A direct path from satisfaction to trust
- A direct path from service quality to trust, and an indirect path from service quality to satisfaction and then from satisfaction to trust.

Mediation is said to be present when the direct path coefficient between the independent variable and dependent variable is declines when the indirect path through the mediator is created in the model. The direct path is evaluated without the involvement of mediator and with the involvement of mediator. The direct path standardized beta was 0.684 and change to 0.295 after the introduction of satisfaction as a mediator. The amount of the decrease of the relationship between service quality and trust accounted by the mediator was 0.393 which represent 56.87% of the direct effect. The significance of mediation effect was measured by using Sobel test with the application of bootstrapping technique where the specific model in question with both direct and indirect paths included and execute N bootstrap re-sampling and

explicitly compute the product of direct paths that form the indirect path being assessed. Then, the significance of the mediating effect can be ascertained by observing the betas and standard errors of service quality to satisfaction and satisfaction to trust. Beta of service quality to satisfaction is 0.716 with the standard error of 0.052 and beta of satisfaction to trust is 0.543 with the standard error of 0.105. Using the Sobel test calculator, the Sobel test statistics were calculated by using the betas and standard errors and the result shows that the Sobel test statistics was 4.8576 and significant at 0.00 (two tailed). This shows that satisfaction partially mediate the relationship between service quality and trust. Therefore, all the hypotheses are supported (Table 6).

Table 3: Variable correlation matrix based on AVE square root

	SAT	SQ	TRU
SAT	0.799		
SQ	0.383	0.730	
TRU	0.754	0.684	0.805

Table 4: Direct path coefficient

	Beta	T-Value
SQ -->SAT	0.716	15.204
SQ -->TRU	0.684	12.27

Table 5: Indirect path coefficient

	Beta	T-Value
SQ -->SAT	0.716	13.874
SQ -->TRU	0.295	3.032
SAT -->TRU	0.543	5.189

Table 6: Hypotheses result

Hypothesizes Relationship	Path Coefficient	T-value	Conclusion
H1 Service quality has positive and significant relationship with customer satisfaction.	0.716	15.204	Supported
H2 Service quality has positive and significant relationship with customer trust.	0.684	12.270	Supported
H3 Customer satisfaction has positive and significant relationship with customer trust.	0.543	5.189	Supported
	Sobel Test Statistics	p-value	Conclusion
H4 There is an indirect relationship between service quality, customer satisfaction and trust	4.8576	0.00	Supported

Discussion and Conclusion

The aim of this study is to develop the mediating effect understanding of customer satisfaction on service quality and customer trust relationship in Malaysia commercial banking industry. This study is to establish the causal relationship among service quality, trust and customer loyalty variables. With reference to this, a review on past studies in the field of service quality, trust and customer loyalty was done. From the academic studies early findings, the model was developed and it was revealed that service quality has a positive and significant direct effect on satisfaction. The same model also revealed that service quality has a positive and significant direct effect on customer trust. After that the mediating relationship was brought in the model where satisfaction was put in place as mediator in the relationship of service quality and trust. From theoretical point of view, it is difficult to confirm the strength of any model and therefore an empirical testing was done. The proposed model of this study to empirically to examine and validate that the direct relationship among service

quality, satisfaction and trust are positive. To attain this objective, this study adopted PLS technique data analysis. To begin with, the most accepted relationship between service quality and trust is validated. The direct relationship path coefficient between the service quality and trust is 0.684 and is significant. Then, the most accepted theory that connects service quality and customer trust also strongly supported with the direct relationship path coefficient between service quality and customer satisfaction is 0.716 and is significant. Then, this study analyzes the mediating effect of satisfaction on service quality and trust relationship. The strength of the relationship between service quality and trust accounted by the mediator was $(0.684 - 0.295) = 0.389$, which equal to 56.87% of direct effect. Therefore, there is evidence that satisfaction is partially mediates the relationship between service quality and customer trust and it also shows that satisfaction as mediator has mediating influence on service quality and customer trust relationship in Malaysian banking industry.

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