

THE IMPACT OF E-SERVICE QUALITY ON CUSTOMER SATISFACTION AND LOYALTY IN MOBILE BANKING USAGE: CASE STUDY OF THAILAND

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Abstract: The purpose of this study is to investigate the influence of e service quality toward customer satisfaction and customer loyalty in mobile banking services. At present, mobile technology increasingly plays more important roles in daily life. Mobile banking (M-banking) has a noticeably growth rate in accordance to the growing number of mobile device users. Commercial banks compete to develop their mobile banking application to be more efficient, convenient, user friendly, and secure for customers. This study includes 432 samples of Thai mobile banking users in 2015, and SEM is used to investigate the impact of e service quality on customer satisfaction and loyalty. The finding showed that overall e service quality significantly affects customer satisfaction and loyalty. Trust, reliability, and responsiveness are the first, second, and third important dimensions to explain e service quality. This study provides insights to researchers, practitioners and managers on the significance of electronic service quality for customer satisfaction and loyalty. Furthermore, each dimension of electronic service quality differently influence to a mobile banking strategic implementation.

Key words: E service quality, customer satisfaction and loyalty, mobile banking, Thailand

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Introduction

The power of internet and information technology evolution have affected and changed our daily life. In banking business, the increasing financial competitive environment has led banks to engage in searching for new delivery channels to their customers. Digital banking is the new era and the future of banking industry. Electronic devices such as smartphone, notebook, and personal computer become necessary things for our daily life. Nevertheless, among those electronic devices we use to communicate with the world, Smartphone plays more and more important roles than others as the channel for people. In Thailand, over 38 million Internet users, 70% accessed the Internet more often via a smartphone than desktop computers in 2015 (Thailand's Telecom Market, 2015). Several banks in Thailand are promptly implementing electronic services to interact with their customers. This is because their satisfaction and loyalty represents a key factor of success in

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banking business. Especially, M-banking provides customers the likelihood to simply manage their accounts. At the same time the diffusion of mobile banking seems more determined by customer acceptance than by service provider's offerings. For online services, quality becomes a "must" to gain the satisfaction and loyalty of customers (Cotîrlea, 2011). While several researches have confirmed the increasing significance of mobile banking to more satisfy banking customer, very little attention has been reserved in literature to the measurement of customer satisfaction and loyalty. There is the need of further researches on the measurement of the influence of e-services quality on customer satisfaction and loyalty (Lee and Lin, 2005). As smartphones have become increasingly popular, mobile banking systems have received increased attention from banks, investment service providers and consumers. As a result, this study aims to investigate the influence of e service quality toward customer satisfaction and customer loyalty in mobile banking services.

Literature Review

E-service quality (EQ)

There have been previous researches in service quality issues (Cronin and Taylor, 1992; Zeithaml et al., 2002; Cotîrlea, 2011; Ulewicz, 2014). Service quality is one of the key driving forces for business sustainability and competitive advantage. One of the most well known service quality measurement has been developed by Parasuraman et al. (1988) – SERVQUAL. SERVQUAL consists of 5 dimensions; namely, tangibles, reliability, responsibility, assurance, and empathy. As a result of online business and electronic prevalence, Parasuraman et al. (2005) develop E-S-QUAL assessing four dimensions of website service quality: efficiency, fulfillment, system availability, and privacy. And, E-RecS-QUAL, assessing three service quality dimensions associated with customers experiencing recovery services: responsiveness, compensation, and contact. Previous researches in various dimensions of service quality and context of study can be summarized in the Table 1.

Table 1. Summary of previous studies in e service quality (Li and Suomi, 2009)

Author(s)	Dimensions
Zeithaml et al. (2000)	Efficiency, reliability, fulfillment, privacy, responsiveness, compensation, and contact.
Yoo and Douthu (2001)	Ease of use, aesthetic design, processing speed, and security.
Cox and Dale (2001)	Website appearance, communication, accessibility, credibility, understanding and availability.
Wolfenbarger and Gilly (2003)	Website design, reliability, security, and customer service.
Lee and Lin (2005)	Website design, reliability, responsiveness, trust, and personalization.
Kim et al. (2006)	Efficiency, fulfillment, system availability, privacy, responsiveness, compensation, contact, information and graphic style

Customer satisfaction (CS)

Customer satisfaction has been defined by many scholars. Kotler (2000) cited in Angelova and Zekiri (2011) defined satisfaction as a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations. Yi and La (2004) stated that customer satisfaction is a collective outcome of perception, evaluation and psychological reactions to the consumption experience with a product/service. According to Oliver (1999), CS is the primary mental state of customer comprising by two objects; expectation before purchasing and perception of performance after purchasing. Satisfaction is an evaluation of products or services in terms of whether those products or services have met their expectations or not (Zeithaml, and Bitner, 2003). In accordance to Caruana et al. (2000), a result of comparison between customer's expectations on services provided by service providers and an actual receive can be defined as customer satisfaction. Higher customer satisfaction will be present as the result of achievement in a customer's needs and expectations by service providers (Walker, and Johnson, 2006). Previous researches have shown that there are various factors influencing customers' attitude to electronic banking such as demographic, technological knowledge, and prior experiences (Laforet and Li 2005). Benamati and Serva (2007) stated that security, trust and privacy concerns have been found as the important issues for online banking usage. Liao and Cheung (2008) found that perceived usefulness, ease of use, reliability, security, and continuous improvement are factors that encourage customers to switch from offline to online banking. And expectations concerning with security, accuracy, and convenience are important service quality attributes in e-banking service adoption.

Customer Loyalty (CL)

In accordance to Edvardsson et al. (2000), Customer loyalty refers to a customer's intention or predisposition to buy products or services from the same firms or service providers again. A loyal person prefers stable long-term relations. CL has been considered as the one of business key success factors to create firms' competitive advantage and sustainability over time (Flavián, and Guinalú, 2006). Previous researches tried to investigate on factors influencing customer's loyalty in banking industry. Beerli et al. (2004) found that customer satisfaction and switching costs are two main determinants to create loyalty. The study by Lewis and Soureli (2006) showed that various factors play the role as precedents of customer loyalty such as customer satisfaction, perceived service quality, service attributes, corporate image, perceived value, and switching costs. Lee and Chung (2009) proposed the explanation of electronic loyalty as the willingness to observe and to revisit a website or to make a transaction in the future while Ha and Stoel (2009) stated that electronic loyalty is a perceived tendency to visit or reuse of website and purchasing from that website in the future and customer commitment toward an electronic business resulting in repeating shopping behavior (Lee, 2011).

Conceptual Framework and Hypothesis Development

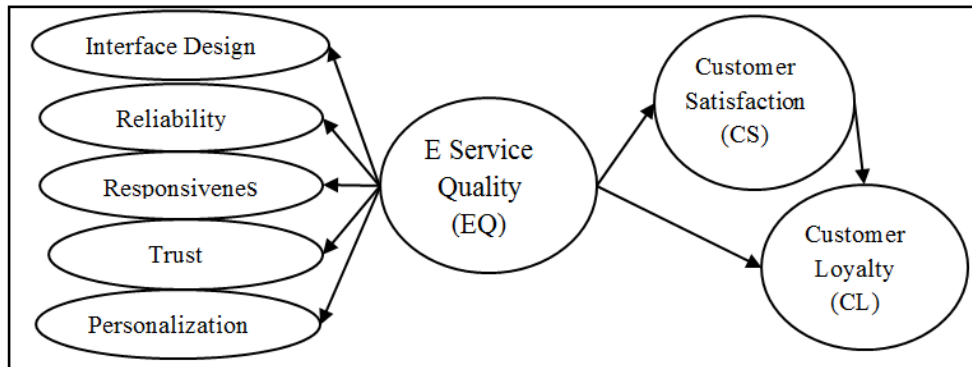


Figure 1. The conceptual framework and measurement model for the study

To test the relationship between EQ, CS and CL the following hypotheses have been developed:

H1: EQ significantly influences CS of mobile banking application users

H2: EQ significantly influences CL of mobile banking application users.

H3: CS significantly influences CL of mobile banking application users.

Research Methodology

Measurement

Items for measuring EQ were adapted and modified from the study of Lee and Lin (2005). EQ is consisted of 5 sub dimensions, namely, interface design, reliability, responsiveness, trust, and personalization. CS and CL measurement were modified from previous researches (Oliver, 1999; Sirdeshmukh et al., 2002; Cyr et al., 2006). All items were measured using a five-point Likert-type scale (ranging from 1 = strongly disagree to 5 = strongly agree).

Sample and sampling

425 samples were collected during September to December 2016 in Bangkok, Thailand. Based on the purposive sampling method, all respondents in this survey must have the mobile banking application in their smart phone. A structured questionnaire was circulated to 1,000 respondents. 432 responses were complete and were counted for analysis. Response rate was 43.2 percent.

Results

Samples profile

The majority of this study sample are male (64.9%) aging between 41-50 years (32.1%) with Master's Degree or higher education (44.6%) and have used mobile banking application services for 1 or 2 years (34.5%).

Measurement model

Pooled confirmatory factor analyses (PCFA) method combines all latent constructs in one measurement model and perform the CFA at once (Awang, 2015). PCFA is performed to 5 dimensions of EQ, CS, and CL. Convergent validity of a scale measure is used to assess whether the individual scale items are related or not. To analyze the convergent validity the factor loadings and the average variance extracted were examined. Convergent validity exists when item factor loadings are greater than 0.7 and item squared multiple correlations are greater than 0.5 (Awang, 2015). Discriminant validity provides the information about whether the scores from a measure of a construct are unique rather than contaminated by other constructs. The AVE of each construct was compared to their corresponding inter construct correlation as recommended by Fornel and Larcker (1981) cited in Awang (2015). To satisfy the requirement of the discriminative validity, the square root of a construct's AVE must be greater than the correlations between the construct and other constructs in the model. The measurement model offered an acceptable fit to the data (Chi-square = 380.57, df = 173, CMIN/df = 2.19, GFI = 0.877, RMSEA = 0.078; CFI = 0.921; NFI = 0.891). Table 3 and 4 are shown the result of the confirmatory factor analysis, which further supports both convergent and discriminant validity.

Table 3. Items, factor loadings and squared multiple correlations (R²)

Construct		Factor loading	R ²
Interface Design (ID)	Interface is visually appealing	0.811	0.643
	Has a well-organized appearance	0.765	0.550
	Quick and easy to complete a transaction	0.754	0.549
Reliability (RE)	Delivers on its undertaking to do certain things by a certain time	0.753	0.713
	Shows a sincere interest in solving customer problems	0.812	0.701
	Mobile banking transactions are error-free	0.814	0.589
	Mobile banking has adequate security	0.781	0.662
Responsiveness (RS)	I think the mobile banking application gives prompt service	0.775	0.697
	Always willing to help customers	0.766	0.527
	Never too busy to respond to customer requests	0.742	0.635
Trust (TR)	I believe the mobile banking is trustworthy	0.741	0.747
	Instills confidence in customers	0.739	0.556
Personalization (PR)	Provides the targeting e-mail to customers	0.698	0.564
	Provides the recommendation of books by customers' preferences	0.704	0.573
	Provides customers free personal homepage	0.723	0.688
Customer Satisfaction (CS)	I am generally satisfied by the services offered	0.835	0.794
	Services offered are better than I expected	0.812	0.587

Customer loyalty (CL)	Services are close to my ideal customer services	0.798	0.674
	I do most of my transactions at this M-banking	0.782	0.668
	I recommend this M-banking to friends, neighbors, and relatives	0.766	0.662
	I will do my transaction at this M-banking the very next time	0.751	0.587

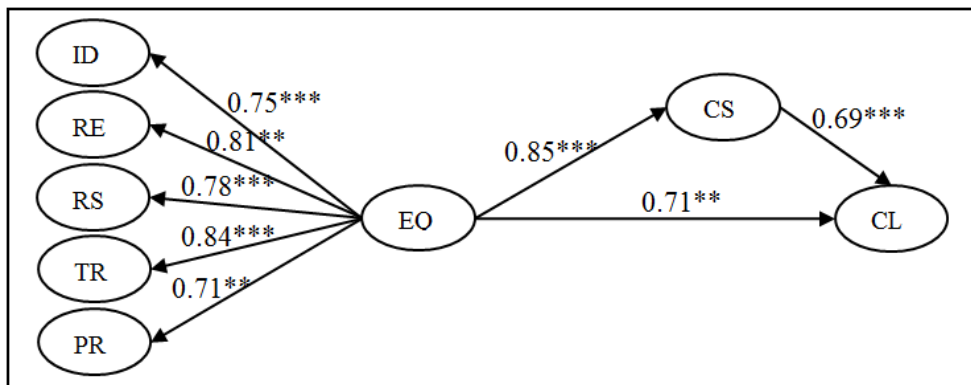
Table 4. Convergent and discriminant validity

Construct	AVE	CR	EQ	CS	CL
EQ	0.631	0.803	0.794		
CS	0.792	0.804	0.641**	0.890	
CL	0.703	0.772	0.708**	0.701**	0.838

Notes: *p < 0.05; **p < 0.01; ***p < 0.001. The square root of the Average variance extracted (AVE) of each construct is shown on the diagonal in bold format and the off-diagonal represent the correlations

Structural model

Figure 2 presents the results from the hypothesis analysis showing the path coefficient from and independent construct to its corresponding dependent construct as stated in the research hypotheses. The overall fit statistics suggest that the model has sufficient model fit. The model fit indexes all exceed their respective common acceptance levels, indicating that the displayed fitted the data well.



Notes: *p < 0.05; **p < 0.01; ***p < 0.001. Fit indices: Chi-square = 398.25, df = 184, CMIN/df = 2.16, GFI = 0.835, RMSEA = 0.071; CFI = 0.903; NFI = 0.866

Figure 2. The Path Coefficient for all hypothesis of interest in the study

The results in Table 5 indicate path coefficient together with its significance.

Table 5. Hypothesis Testing

Construct	path	Construct	Estimate	t-value	Result
CS	←	EQ	0.854	7.581***	Supported
CL	←	EQ	0.712	6.582***	Supported
CL	←	CS	0.688	4.533***	Supported

Notes: *p < 0.05; **p < 0.01; ***p < 0.001.

Results in Figure 2 shows that the goodness-of-fit results for the structural equation model indicated a good model fit to the sample data. All model fit indices (Chi-square = 398.25, df = 184, CMIN/df = 2.16, GFI = 0.835, RMSEA = 0.071; CFI = 0.903; NFI = 0.866) showed that the data successfully fit the model and clearly meeting the requirements recommended in the literature (Awang, 2015).

The hypothesis testing results in Table 5 revealed the significance of five hypotheses respectively. The relationship between EQ and CS has been supported (H1: b = 0.854, t-value = 7.581, sig < 0.001). H2 hypothesized that EQ positively relates to CL has also been supported by results (H2: b = 0.712, t-value = 6.582, sig < 0.001). Lastly, CS has significantly positive effect on CL (H3: b = 0.688, t-value = 4.533, sig < 0.001)

Discussion and Implications

While previous researches have emphasized the multidimensional nature of service quality and the relationships between customer satisfaction and customer loyalty, this study sought to create the bridges between e-service quality, customer satisfaction and customer loyalty in the context of mobile banking application usage. Based on previous studies, online businesses should be treated differently from offline business. The dimensions of e-service quality included interface design, reliability, responsiveness, trust and personalization adapted from the previous research by Lee and Lin (2005). The finding showed that electronic service quality positively significantly affects mobile banking customer satisfaction and loyalty. Trust dimension most strongly affected to overall service quality explanation, which this finding is in the line with previous studies by Chen and He (2003) that trust is the most priority concerns especially in online contexts as mobile banking usage as a result of low interaction between service providers and users. Previous researches emphasize the significance of trust in online contexts that can influence the adoption of mobile banking application (Kim and Prabhakar, 2000), predicting online behaviour (Jarvenpaa et al., 2000), and being as an antecedent of satisfaction and loyalty (Schaupp and Belanger, 2005; Verhagen et al., 2006). Therefore, mobile banking providers have to operate sincerely and in the best interests of customers during the banking transaction processes. Reliability dimension is the second important dimension. Reliability in the context of electronic service quality of mobile banking application refers to the technical functionality of the applications, especially the extent to which it is appropriately available and functions. The significance of reliability dimension

have found by previous studies (Yang and Jun, 2002; Madu and Madu, 2002). Kuo (2003) emphasized a reliability as an effective determinant of online service quality. Therefore, Mobile banking applications need to perform accurately in every transactions since the ability of an mobile banking application to accurately complete its transaction will enhance the customers' perception of the over all quality of the banking system. In order to enhance customer satisfaction and loyalty, mobile banking providers should start improving the dimensions of reliability, such as providing up-to-date and accurate information, and strengthening the security of banking transactions. Thirdly, responsiveness affects overall electronic service quality. This finding infers that mobile banking users expect high responsiveness from the prompt delivery of financial services that offline banking is not bale provide from them.

The findings of this study provide several managerial implications. The proposed research model was to make banking service providers realizing and more understanding the factors required to achieve high service quality and also impact on customers' satisfaction and loyalty of mobile banking application usage. The result suggests that trust, reliability, and responsiveness of mobile banking application are keys dimension of customers' concern. By recognizing and analyzing these finding, banking managers can more efficiently and effectively formulate and implement the mobile banking strategies and plans.

Summary

As the increasing of internet and smartphone usage, Mobile banking has a dramatically growth rate and is realized as the future channel of banks to contact and doing transactions with customers. The results of this study show that e service quality significantly affects customers' satisfaction and loyalty of mobile banking application usages. The finding will help banking mangers to better understand how customers evaluate the quality of service in mobile banking and how each service dimension influence customer loyalty through satisfaction. Nevertheless, this study has few limitations. Firstly, data collection was limited to the customers of those banks who live in Thailand. Therefore, the findings should be carefully generalized for all M- banking users of other countries. Secondly, there are other factors beside an electronic service quality that might also influence customers' perception of satisfaction and loyalty in m-banking which need to be further investigated. Last, this study uses the quantitative analysis to represent the finding but does not use in-depth qualitative interviews to investigate the influence of EQ toward CS and CL. Therefore, further studies including other factors such as price and cost and mixed methodology researches are recommended.

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**WPLYW JAKOŚCI E-USŁUG NA SATYSFAKCJĘ I LOJALNOŚĆ KLIENTA
W KORZYSTANIU Z BANKOWOŚCI MOBILNEJ: STUDIUM PRZYPADKU
TAJLANDII**

Streszczenie: Celem niniejszego artykułu jest zbadanie wpływu jakości usług elektronicznych na satysfakcję i lojalność klienta w usługach bankowości mobilnej. Obecnie technologia mobilna odgrywa coraz ważniejszą rolę w życiu codziennym. Rynek bankowości mobilnej (m-banking) charakteryzuje się zauważalnym tempem wzrostu w związku z rosnącą liczbą użytkowników urządzeń mobilnych. Banki komercyjne konkurują w rozwijaniu swoich aplikacji bankowości mobilnej, aby były bardziej wydajne,

wygodne, przyjazne i bezpieczne dla klientów. Niniejsze studium przeprowadzono w roku 2015 i objęło ono 432 użytkowników bankowości mobilnej w Tajlandii. Do zbadania wpływu jakości e-usług na satysfakcję i lojalność klienta użyto SEM. Wyniki wykazały, że ogólna jakość elektronicznych usług znacząco wpływa na zadowolenie i lojalność klienta. Trzema ważnymi wymiarami, które wyjaśniają jakość e-usług są: zaufanie, niezawodność i elastyczność. Niniejsze opracowanie dostarcza dla badaczy, praktyków i menedżerów wiedzy odnośnie znaczenia jakości obsługi elektronicznej dla zadowolenia i lojalności klienta. Ponadto, każdy wymiar jakości świadczenia usług elektronicznych w różny sposób wpływa na strategiczną implementację bankowości mobilnej.

Słowa kluczowe: jakość e-usług, satysfakcja klienta i lojalność, bankowość mobilna, Tajlandia

電子服務質量對移動銀行客戶滿意度和利益的影響用途：泰國案例研究

摘要：本研究的目的是調查電子服務質量對移動銀行業務中客戶滿意度和客戶忠誠度的影響。目前，移動技術在日常生活中越來越重要。移動銀行（M-Banking）隨著移動設備用戶數量的增長而有顯著的增長。商業銀行競爭開發其手機銀行應用程序，以更加高效，方便，用戶友好，並為客戶安全。這項研究包括2015年泰國移動銀行用戶的432個樣本，SEM用於調查電子服務質量對客戶滿意度和忠誠度的影響。這一發現表明，整體電子服務質量顯著影響客戶滿意度和忠誠度。信任，可靠性和響應性是解釋電子服務質量的第一，第二和第三重要方面。本研究為研究人員，從業人員和管理人員提供了有關電子服務質量對客戶滿意度和忠誠度的重要性的見解。此外，電子服務質量的各個層面對移動銀行的戰略實施有不同的影。

關鍵詞：電子服務質量，客戶滿意度和忠誠度，手機銀行，泰國。