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Research paper

Service Quality as Drivers of Customer Loyalty and Intention to Switch: Modeling the Mediating Effect of Customer Satisfation

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Abstract

The following study examines relationship of service quality, customer satisfaction, customer loyalty and consumers' intentions to switch among finance and insurances consumers in Klang Valley area. Although many researchers have studied of service quality, customer satisfaction, customer loyalty and intention to switch, limited studies explore customer satisfaction as mediating role in the model. The present study proposes SERVQUAL model as indicator to determine the customer satisfaction among finance and insurances consumer. Stratified random sampling technique will be employed in the present study. Data collected also will be analyzed using the Smart PLS (Partial Least Square) to answer the hypothesis. It is believed that the mediating role of customer satisfaction is a promising area to explore and the potential to provide significant benefit to the finance and insurance institution.

Keywords: *Customer Satisfaction; Customer Loyalty; Intention To Switch; Servqual Model; Service Quality*

1. Introduction

Financial and insurance institutions worldwide are re-constructing their plan of actions to meet new challenges in order to remain strategic, competitive and profitable in the market (1) (2-4). In the highly competitive corporate environment, quality of services is of paramount important for customer satisfaction and customer loyalty (5). In today's dynamic corporate environment, customer satisfaction is the key element for a successful business venture. As a matter of fact, customer satisfaction has been empirically proven to greatly influence customers' repurchase intentions whereas dissatisfaction has been seen as a primary reason for customer's intentions to switch (6). Customer loyalty is not a new research area and some researcher has studied factors leading to customer loyalty, such as service quality provide, customer satisfaction, customers trust and switching barriers. Nevertheless, the integrated framework on the mediating effect of customer satisfaction between the relationship of service quality, customer loyalty and intention to switch in Malaysia's specific sector has not been discussed extensively before. Further investigation on the mediating effect of customer satisfaction towards the relationship of service quality, customer loyalty and intention to switch will be discussed in this present research. SERVQUAL model will be used as rater for service quality framework to measure the scale of quantity in the propose framework.

The main aim of the present study is to build an integrated conceptual framework in examine the mediating effect of customer satisfaction using SERVQUAL model towards customer loyalty and intention to switch among finance and insurance consumers in highly populated area of Klang Valley, Malaysia (Department of Statistic Malaysia, 2015). The conceptual study is expected to facilitate the practitioner in formulating new strategies and academician in contributing new idea to the body of literature.

2. Literature Review

There are numbers of definitions of service quality by different researcher. First, in research "Strategic analysis of healthcare service quality using fuzzy AHP methodology. Expert Systems with Applications", Büyüközkan et al.,(7) states that service quality is defined as the difference between customer expectations of service and perceived service. Another researcher, Kritikos et al.,(8), refer service quality as a set of nonfunctional attributes in the interaction between service and customer that include, *inter alia*, the service and the customer, that signify the service ability to satisfy needs in the research "A survey on Service Quality description". Ye et al.,(9), in the research "The Influence Of Hotel Price On Perceived Service Quality And Value In E-Tourism: An Empirical investigation Based On Online Traveler Reviews" state service quality means the ability to meet customers' stated and implied needs. Another scholar, Melaku (10) in the research "Impact of Service Quality on Customer Satisfaction: The Case of Bank of Abyssinia" state service is intangible in nature, it cannot be mass produced. It cannot be inventoried and store after production. Due to the fact that services and consumers of services are inseparable, they cannot be produced until the consumer is ready to consume them.

Auka et al.,(11), stated that service quality is the total appraisal of overall service delivery quality, which resulted from the compari-

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son that consumers make between their overall expectations about a service and their perceptions of the way the service was performed or delivered. Generally, customers compare the perceived performance of a product with a performance standard. In an occurrence where the perceived performance is greater than the standard (positively disconfirmed); customers are satisfied. On the other hand, when the performance falls short of the standard (negatively disconfirmed); customers are dissatisfied. Like many other industries, customer satisfaction is one of the most important issues concerning in finance and insurance industry.

To evaluate service quality, SERVQUAL model was used as indicator in service quality framework. It is also used to measure the scale of quality in service sector. The theoretical framework by Parasuraman et al.,(12), has identify determinants and elements of service quality. This is also supported by Ravichandran et al.,(13), by stated that SERVQUAL model was a rater to evaluated customer satisfaction in banking industry. The original SERVQUAL model was firstly started with 10 original dimensions(14).

After several research of SERVQUAL conducted in this field, the SERVQUAL variable have finally confirmed with five dimensions, i.e., tangibility, reliability, responsiveness, assurance and empathy (15). For the purpose of current study, SERVQUAL model was adapted to determine the dimensions of service quality construct among finance and insurance company in Klang Valley, Malaysia. Many researcher adopt the definition from the original SERVQUAL dimension by (12). From 10 dimensions stated, only 5 dimension uses as indicator of SERVQUAL dimension after several studies of researcher(16, 17).

Customer satisfaction is a term frequently used in service quality measurement. There are many previous research was define customer satisfaction in their literature review. According to Arokiasamy (18), in research "The impact of customer satisfaction on customer loyalty and intentions to switch in the banking sector in Malaysia", customer satisfaction is one of the most fundamental issues concerning business organizations, in parallel with the customer oriented philosophy and the principles of continues improvement in modern enterprise. Mittal et al.,(19), define customer satisfaction as customer's post-consumption evaluation of a product or service. Another researcher, Tse et al.,(20), defined customer satisfaction as "The customer's response to the evaluation of the perceived discrepancy between prior expectations and the actual performance of the product/service as perceived after its consumption. In the studies "Relative Importance of Perceived Value, Satisfaction and Perceived Risk on Willingness to Pay More" by Demirgüneş (21), customer satisfaction was defined as the product is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance in relation to his/her expectation.

The definition of customer loyalty was derived by a several scholar in previous studies. In research "Impact of Service Quality on Customer Satisfaction and Customer Loyalty: Evidence from Banking Sector". Khan et al., (5), define customer loyalty as a feeling of association which a customer has towards a brand. He added that this feeling incites customer for acquiring a good or service repeatedly. Another researcher Selness (22), define customer loyalty as an intended behavior related to the product or service. This includes the likelihood of future purchases or renewal of service contracts or, conversely, how likely it is that the customer will switch to another brand or service provider. According to Chen (23), in the research "Customer value and customer loyalty: Is competition a missing link?" customer loyalty defined as a consumer's loyal attitude and behavior toward a specific service firm, despite competitors providing alternative services in the market.

There are many definition of intention to switch was defined by different authors. Jabeen et al., (24), in the research "Switching Intentions: A Case of Saudi Arabian Hypermarkets" state switching intention is the signal of termination of customer's relationship with current service provider partially or fully related to consumer switching. According to Bansal et al., (25), in research of "Migrating to new service providers: Toward a unifying framework of consumers' switching behaviors" state switching intention as migration model from the human geography literature to examine push, pull and mooring variables in service switching. Another researcher, Amin et al., (26), in research "Hospital service quality and its effects on patient satisfaction and behavioral intention" define intention to switch as behavioral intention as a signal of whether customers will remain or exit the relationship with the service provider.

2.1. Linkages between Variables

2.1.1. Service Quality and Customer Satisfaction

Despite the importance of relating the service quality and customer satisfaction, many researcher state that high impact of service quality give influence to high customer satisfaction. A scholar supported the argument earlier, Kazemi, et al.,(27), state that there is a positive and significant impact of hospital service quality on patient satisfaction. In addition, other hypothesis was tested and there was a positive and significant relationship between hospital service quality and five dimensions. Another research, Ilyas, et al., (28), in state the banking institutions are exceeding customer expectations in three dimensions i.e. "Tangibles", "Reliability" and "Responsiveness" and lacking other two dimensions "Assurance" and "Empathy". The main reason behind this satisfaction is high level of competition among the banks in Pakistan and another reason might be the strong regulatory framework of banks in Pakistan. According to Shagari, et al.,(29), found that a linear positive relationship exists between customer satisfaction level and customer care service at General System Mobile Communication (GSM) services.

2.2. Customer Satisfaction and Customer Loyalty

Customer who satisfied with service provide has a relationship with customer loyalty. Based on previous studies, Flint, et al.,(30), found customer satisfaction positively affects customer loyalty in their research connections between suppliers and customers at manufacture industry(31). Another researcher, Siddiqi, et al., (32), show that there a positive correlation between customer satisfaction and customer loyalty in the retail banking in their paper. Another studies by Daikh (33), argues that customer loyalty and customer satisfaction are indeed positively related. Having said that, industry players need to fully aware that the loyalty is very hard to achieve and is not very easy to be reached by industries. This is due both element of customer satisfaction as well as service quality, which are realistic but sometimes may be very stringent.

2.3. Customer Satisfaction and Intention to Switch

High level satisfaction will give lower impact to intention to switch. Customer satisfaction give influence toward intention to switch. Based on past studies, Arokiasamy (18), state there is a significant negative relationship between intentions to switch and customer satisfaction in banking retail at Malaysia. Another researcher, Gall, et al., (34), found the greatest predictors of switching behavior was a combination of attitude towards switching and banking customer. According to Martins, et al., (35), shows switching barriers, service performance, and perceived value in carriers' offers, satisfaction and other constructs can play a pivotal role in customer switching processes among carriers in their research.

2.4. Mediating Effect of Customer Satisfaction

I. Service Quality and Customer Loyalty

Service quality has strong relationship with customer loyalty and use customer satisfaction as mediating. There are many studies

conduct to analyze this relationship. According to Osman et al., (36), customer satisfaction have significant and positive partial mediating effect on service quality and customer loyalty relationship in Malaysia rural tourism. Besides that, the study by Srivastava, et al.,(37), customer satisfaction as an intervening variable that offers directional influence as a mediator of the relationship between service quality and customer loyalty in the life insurance industry at India. Past researcher, Hussain (38), shows the mediating effect of customer satisfaction between service quality and brand loyalty in airlines industry. Further, customer satisfaction is studied as a significant mediator between brand trust, and brand loyalty (39). It was to show that the impact of service quality on brand loyalty was significantly different (higher) from the impact of service quality on brand loyalty when customer satisfaction was controlled. The conclusion is that customer satisfaction plays a mediating role in the relationship between service quality and customer loyalty.

II. Service Quality and Intention to Switch

There is a mediating relationship between service quality, intention to switch and customer satisfaction. It is hypothesized that high service quality provided to customer leads to high customer satisfaction, which in turn will reduce their intention to switch. According to Bansal et al.,(40), service satisfaction has been identified as a mediator of service quality and is potentially an important determinant of service switching. Furthermore, Anton et al.,(41), found substandard service quality and deficient in firm commitment weaken customer satisfaction and these will affect organizations badly, directly and indirectly through customer dissatisfaction, in terms of switching intentions, price unfairness and anger incidents.

2.5. Conceptual Framework

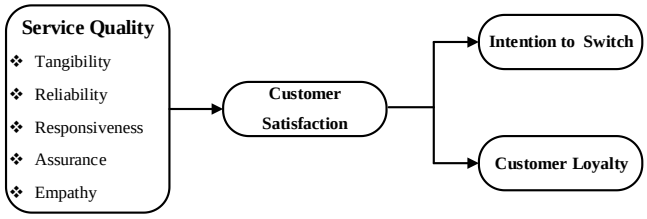


Fig. 1: Conceptual framework

2.6. Research Hypothesis

Based on the conceptual framework above, there are several hypotheses that can be made:
H1: Service quality for finance and insurances has positive impact toward customer satisfaction.
H2: There is a significant positive relationship between customer satisfaction and customer loyalty.
H3: There is a significant negative relationship between customer satisfaction and intentions to switch.

3. Methodology

3.1. Sampling Techniques and Data Collection

For "Modelling the Mediating Effect of Customer Satisfaction between the relationship of Service Quality, Customer Loyalty and Intention to Switch" research, data will collect through a structured questionnaire survey. Data collection is a process of gathering information and it is a pivotal stage in a research study (42). A survey will employ as the main method of data collection using a structured form of questionnaire distributed to selected consumers. Non-probability sampling method will use to conduct these studies. Stratified random sampling applied in this study based on demographic include gender, race, age, marital status, occupation, job position, household income and highest education level of respondent. Proportional quota sampling has been used based on the percentage revealed by Department of Statistic Malaysia (Department of Statistics Malaysia, 2015). After conducting this study, data collected will be analyze using the Smart PLS (Partial Least Square) to answer the hypothesis.

3.2. Measurement of Construct

The measurement for SERVQUAL dimension, customer satisfaction, customer loyalty and intention to switch research as shown in table below. This several questionnaire assessed all variables of conceptual model. As mentioned earlier, all construct in this study were measured using 5 Likert scale ranging from (1) "strongly disagree", to (5)"strongly agree".

Table 1: Measurement of Construct for Independent and DEpendent Variables

Modified items	Sources
Service Quality	
Tangibility Dimension	
My finance and insurance outlet are clean.	
My finance and insurance company has provide a great details and information about their products.	
Employees at service counter are neat in appearance.	(43)
My finance and insurance using a modern looking equipment.	
Service area has a great decoration.	(44)
Service area is flexible to customer.	
Reliability Dimension	
My finance and insurance company provided their services promises at the time.	(45)
When I have a problem with service provided, the employee show interest to solve my problem.	(44)
Finance and insurances company will has an accurate record.	
I can easily reach to the service.	
The retail has a flexible time to reach.	
Responsiveness Dimension	
Finance and insurances company will take action immediately when I make complain.	
The employees will inform me about their services performed.	
Insurance company give me clearly description about their packages.	(46)
Customer service of finance and insurance company provide me a quick services.	(44)
Customer service of insurance company always willing to assist me as their customers.	
Customer service of finance and insurance company always able to respond my request.	
Assurance Dimension	
Employees of finance and insurances company show a lot of knowledge and information about their service provided to me.	
Customer service of finance and insurance company able to settle my problem with satisfactory.	(44)
Employees of finance and insurance company give good service for their customer with smile.	
Employee of finance and insurance company always give their service with courtesy.	(45)
I feel safe with their insurance policy deal.	
The behavior of finance and insurance company give me a confident to deal	(44)
Emphaty Dimension	
Customer service of finance and insurance company gives me individual attention.	
Operating hours of finance and insurance company are flexible to customer.	(43)
Finance and Insurances company give me the best interest at heart to attract customer.	
I get personal attention during dealing with finance and insurance company employees.	
Customer service of finance and insurance company understand my need.	

Modified items	Sources
Customer Satisfaction	
Overall, finance and insurances companies has provided a good service quality to me.	
I'm satisfied toward their service provide.	
I will using the finance and insurances company service continuously.	(47).
I will recommend and tell others people about the service provide.	(44).
I'm attracted toward employees act during service provide.	(48).
Their service are up to my expectation.	
Customer Loyalty	
I think I'm loyal to a particular finance and insurance company.	(49).
I have loyalty card for my finance and insurance company.	
I prefer the service of my finance and insurance companies compare to the service of competitors.	(50).
I think this institution will be my prefered finance and insurance company.	
I am willing to repurchase the same kind of services provide by this finance and insurance company.	
Intention to Switch	
I intend to switch to another finance and insurance company.	(35).
I need service from another finance and insurance company.	
I would like to stop all the service from my current finance and insurance company.	(34).
People who influence my behavior would approve me to switching from my current finance and insurance company.	(51).
I to put much effort in deciding which other finance and insurance company to deal with	

4. Conclusion

In sum, this current study supported past literature linkages between service quality, customer satisfaction, customer loyalty and intention to switch (18, 29, 33). In addition, this conceptual paper offers the usage expansion of SERVQUAL model in design and improvement of quality services. The researchers also proposed the integrated conceptual structure on the mediating effect of customer satisfaction between the relationship of service quality, customer loyalty and intention to switch in specific sector in Malaysia. Even though, the paper is mostly hypothetical, it is inspiring to reveal an integrated conceptual framework in exploring customer satisfaction as mediating role. Facing more sophisticated consumers' needs and challenged by more aggressive competitors, the practitioners may use this proposed framework in strategizing their business model.

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