

## **Effect of Quality Services on Customer Satisfaction and Loyalty (Theoretical Study at Banking)**

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**ABSTRACT** : Banking services quality is very affected by different social and cultural conditions, especially when these banks are affected by the phenomenon of intense competition, both modern urban and rural areas. This study purposes are to explain and analyzing the service quality of customer culture social condition at Wamena and Jakarta Bank Branch; analyzing effect of service quality on customer satisfaction at the Jakarta Papua Wamena branch; analyze the effect of service quality on customer loyalty at Jakarta and Papua Wamena branches bank and; analyzing the effect of customer satisfaction on customer loyalty at Jakarta and Papua Wamena branches bank. Conceptual framework of this study is based on measurements while factors affecting loyalty is developed by service quality concept. This is a theoretical research to develop a model at banking context. Conclusion and future research is suggestion has also provided.

**KEYWORDS** : *Banking, Service Quality, Customer Satisfaction, Loyalty*

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### **I. INTRODUCTION**

Marketing strategies implementation in a company always changes along with environment developments and changes. The changes force companies to continually adapt to developments in surrounding environment. Business strategies are created to win competition by offering clear concept of products and distinctive advantages. Service Company more emphasis on marketing concept approaches to their customers. Company noticed that service quality and customer satisfaction is very important for company survival. Company pays attention to elements of customer satisfaction as a basis for building consumer loyalty to a product or service created (Infobank, January 2008). Many previous researches were related to service quality concept, including service quality measurement model proposed by Parasuraman, et al. (1994) known as SERVQUAL. This theory is a measure of service quality to consumers by emphasizing the gap between perception and expectation, value received by consumer less the value expected by consumer, more popularly called the perception minus expectation. Service Quality (SERVQUAL) measure five (5) basic dimensions commonly referred to as Customer requirements. They are tangible, reliability, responsiveness, assurance and empathy. This concept has been applied widely in any kind of company that relate directly to consumers as the buyers of products produced. The ultimate goal is to create satisfaction and loyalty (Gronross, 1990).

Service quality concept in services marketing and relationship marketing have major role to understand customer satisfaction and retention (Parasuraman, Zeithaml, and Berry 1985). Many studies were developed and testing hypotheses were done about the effect of cultural factors on perceived service quality. Mattila (1999) shows that a customer with a Western cultural background are more likely to rely on tangible cues from the physical environment to evaluate the quality of meal service on their counterparts in Asia. A possibility of effect of cultural factors will provide valuable input for the international market segmentation and resource allocation across the dimensions of service quality. Relative importance of service quality dimensions to customers is likely different depending on their culture, resource allocation on different dimensions of service quality. It should depend on importance attached to them by customers. This argument is also supported by Heskett, Sasser, and Hart (1990) which emphasizes the importance of emphasizing psychographics in understanding the service quality. That is the way people think, feel, and will be held. In a multicultural environment, psychographic highly depend on cultural elements. Both Engel and Black (1982) give a clear pictorial representation of relationship between culture and subculture and buyers into behavior. They discuss how culture shapes social interaction and through the values of life style, and personality (measured as psychographics) of individuals in society. More recently, difference between social cultures have been shown to limit the ability of three countries service to expand their activities internationally (Kogut and Singh 1988; Li 1994; Li and Guisinger, 1991, 1992). This study describes the problem of expansion in terms of managerial cultural differences. They believe that these problems also arise from customers cultural differences. Thus, understanding the relationship between culture and perceived service quality will result in satisfaction. Kotler (1997) stated “

The market segment consists of a large group that can be identified in market". Therefore, "market segmentation is process of partitioning into groups of potential customers with similar characteristics and/or needs that likely to exhibit the same behavior" (Weinstein, 1994, p. 2). Zeithalm and Bitner (2004) suggested that customer satisfaction and dissatisfaction is the effect of assessment on quality customer service and offered value by company. Tjiptono (2005) states service quality affect on customer satisfaction, word-of-mouth, repeat purchase, loyalty, market share, and profitability. Kotler (2000) suggested that customer satisfaction can be built through the quality of goods/services, customer service and value. This suggests that service quality is a variable that affect customer satisfaction. Customer satisfaction is the best guarantee to create and maintaining customer trust to face global competition. Creating a superior service quality should supported human resources that are reliable and adequate technology. Company success to maintain customer loyalty is effected by many factors including: service quality, either directly or mediated by an increase in role of trust, commitment and customer satisfaction. Pursuit service quality becomes an important factor for any business that is driven by need to remain competitive (Hu et al., 2009). Furthermore, service quality is one antecedents of customer satisfaction and loyalty (Herington and Weaven, 2009; Hu et al, 2009; Mohamad and Awang, 2009). High level of service performance is believed to be an effective way to improve customer satisfaction, trust, and customer loyalty (Huang & Liu, 2010; Kim et al, 2007).

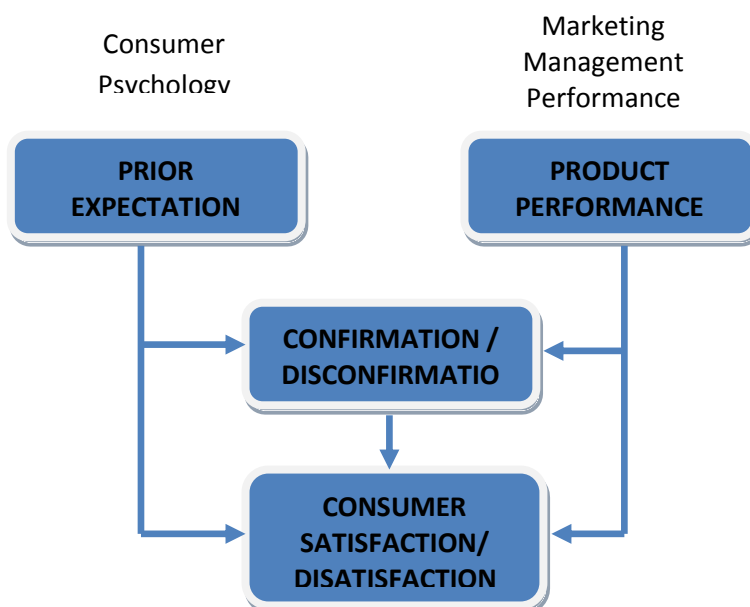
## II. THEORETICAL STUDY

### Service quality

Services quality definition is centered on addressing the needs and desires of customers and delivery provisions to meet customer's expectations. According Wyckof in Lovelock (2000), service quality is excellence level expectation and control over the level of excellence to meet customer interests. In other words, there are two main factors to affect service quality, expected service and perceived service (Parasuraman et al.). If the services received or perceived service is suitable with expectation, perceived service quality and satisfaction are good. If services received exceed customer expectations, then the service quality is perceived as ideal quality. Conversely, if the services received are lower than expectation, then the perceived service quality is poor. Interest and attention to service quality was first introduced by Grönroos (2000) in Tjiptono (2005) through the concept of perceived service quality and service quality model. This approach is based on research of consumer behavior and effect of expectations regarding the evaluation performance after goods consumption.

**Customer Satisfaction :** Many experts provide definitions of customer satisfaction. Tjiptono (2005), quoting from Day, stated that "Satisfaction/Dissatisfaction is the customer response to evaluation of discrepancy/confirmed that perceived between prior expectations (or other performance norms) and perceived actual performance of product after usage." Kottler (1995) asserts that "subscribes satisfaction is the level of one's feelings after comparing the performance results to expectations." Factors that affecting customer satisfaction according are shown in Figure 1 (Schnaars, 1991) and described below.

**Figure 1**  
**Factors Affecting Consumer Satisfaction**



**Hope.** Hope had been formed before purchases goods. This component is a benefit that consumers look towards goods or services in performing their duties. This expectation was formed and based on a range factors, including; personal needs, past experience, word of mouth communication and company marketing activities.

**Product performance.** This component is a product results achieved in reality. In other words, perception of consumers in measuring results (reality) is achieved by a product or service.

**Confirmation/disconfirmation.** Comparison between prior expectations and actual performance create three possibilities, namely that two are disconfirmation of prior expectations and which one is the confirmation.

**Consumer satisfaction.** The relationship between satisfaction and dissatisfaction with confirmation or disconfirmation is shown in Table 1 below.

**Table 2.1. Confirmation of Hope and Satisfaction**

	CONFIRMATION	DISCONFIRMATION
SATISFACTION	PRODUCT IS SUITABLE WITH HOPE	PRODUCT IS ABOVE THE HOPE
DISSATISFACTION		PRODUCT IS POORER THAN HOPE

When product performance exceeds customer expectations, it will create positive disconfirmation, i.e. disconfirmation fun to previous consumer expectations. But if the product performance is worse than expected consumer, it will create a negative disconfirmation. Satisfaction occurs when the product meet or exceed customer expectations. While consumer dissatisfaction occurs when expectations are not met to product. Therefore the higher pre-purchase expectations of a consumer more likely are not satisfied with services consumed.

Tjiptono (2005) identified that consumer dissatisfaction will possible acts follows:

- [1] Do not do anything. Dissatisfied customers do not complain, but they practically will not buy.
- [2] Perform a complaint. There are several factors that effect whether a dissatisfied customer will complain or not, namely:
  - a. Consumer interest level, if interest level, costs and time required is relatively high, then the customer is likely to complain.
  - b. Customer dissatisfaction level, more dissatisfied customers complain have greater possibility to complain.
  - c. Customer attitudes towards complaints
  - d. Level of difficulty to get compensation
  - e. Small chances of success in complaint makes customer do not complaint.

Submitted dissatisfaction complaint can be grouped into three categories, namely:

- [1] Voice Response, it is the effort to make a complaint directly and ask for compensation to company.
- [2] Private response, it is performed with warn or tell your friends, colleagues, family about the experience with service company concerned.
- [3] Third-Party response, it comprises requesting legal redress, complained through the media or directly complain to consumer organizations.

Schnaars (1991) suggested several ways for company to improve customer satisfaction, namely:

- [1] Building relationships with customers. The relationship between company and customer transaction is sustainable, does not end after the sale is completed. In other words, company creates a long term partnership with customers to make repeat business.
- [2] Providing better service. Companies that offer a better service than competitors typically charge higher prices on its products. Companies with superior service will make a profit and a higher growth rate than its competitors which gives the inferior service.
- [3] Providing unconditional guarantee. Warranty promise high quality and customer satisfaction. Main function of warranty is to reduce the risk of customer losses before and after the purchase and forcing company to give their best and achieve customer loyalty.
- [4] Efficient complaint handling.

There are four important aspects of complaints handling, namely:

- a. Empathy for angry customers. In face of emotional or angry customers, companies need to be empathetic. We need time to listen their complaints and understand customer perception.
- b. Speed in complaints handling. Speed is very important to handle customer's complaints. If customer complaint is not immediately addressed, dissatisfaction to company to become permanent and irreversible. However if the complaint can be dealt quickly, then most likely customer will return.

- c. Fairness or justice in problems solving. Companies should pay attention to fairness and long-term performance. Expected result is a "win-win" solution (realization, fair, proportional), where customers and companies alike benefited.
- d. Customers contact company. It is a method that easy and relatively inexpensive for customers to submit comments, suggestions, criticisms, questions and complaints.

**Customer Loyalty:** Consumer satisfaction is not the ultimate goal for company. Company effort to satisfy the consumer is intended to get consumers loyalty to a product, brand or or services. Creating customer loyalty is essential for company to maintain continuity of their business because loyal customers are foundation for stability and growth in market share. According to Sheth and Mittal (2004) in Tjiptono (2005), customer loyalty is customer commitment to a brand, store, or suppliers, based on very positive attitude and is reflected in consistent repeat purchases. In context of customer loyalty, marketing services is defined as a response that is closely related to pledge or promise to uphold commitment continue relationships, and is usually reflected in ongoing purchase of same service provider based on dedication and pragmatic constraints.

### III. DISCUSSION

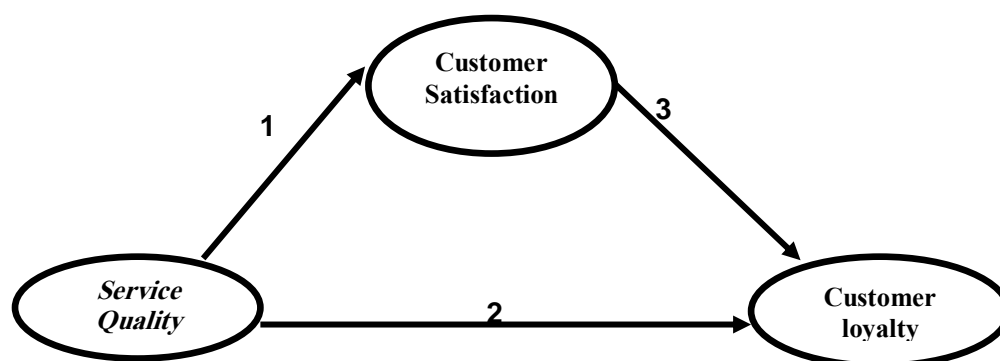
**Model Development :** This study model development is based on measurement of services performance that developed by service quality concept. It can affect customer satisfaction and loyalty to Bank. This study framework comes from adaptation of SERVQUAL concepts for service quality measurement by Parasuraman (1994). It is based on gap measurement between the perception and expectations of customers using the dimensions of reliability, responsiveness, assurance, empathy, and tangible. This concept is used as a discourse to measure service quality. For banking industry, SERVPERF (performance of services) by Cronin and Taylor (1994) also used as an alternative to measure service quality based on performance alone without the use of client expectations. SERVPERF have better construct than SERVQUAL. These two concepts can be used as the initial stages of model development. Further development is known that dimensions of SERVQUAL and SERVPERF can be used as a measurement tool for the cross-banking service quality. Basically, scale (dimension) of both concept still in Business to Consumer (B2C) context, a company to an individual customer.

Some of these concepts are development of alternative SERVQUAL standard model. In fact, some of them still use the expected value of gap measurement models. Therefore some of results of these studies assessed to be less accurate, especially with presence of gap models. As it is known that expectations of customers can not be equated. Babakus and Boller (1992) even said to measure the dimensions of service that focused on tangible and intangible only and also combine assessment of expectations and perceptions into one. Departing from this, this study try to create a framework to measure service quality perceptions based on SERVPERF concept. To more accurately and in accordance with scope of problem and research objectives, concept also includes the size of a business to business service quality by Vandaele and Gemmel (2004). Selection is based on concept of combined modification of business buying and consumer buying. Dimensions to concept is the combination of SERVQUAL Parasuraman et al. (1994) and Westbrook and Peterson (1998), which consists of responsiveness, reliability, competence, consultative, selling, price, interpersonal skills, accessibility, credibility, product offering, market power, and presence geographical. However, in this research, these dimensions are not used entirely as tailored to characteristics of object, so that selected dimension are: reliability, competence, and credibility. To complete the service complexity, it use physical evidence that an aspect of tangibles dimension and also complaint recovery which is specific of dimensions of empathy that can companies provide to customers. Both of these variables are chosen to become the basis of originality and development of further models in this study.

This study variables is directly linked to satisfaction and loyalty based on several theories that have been described previously. Definition of satisfaction and loyalty variable in this study is the satisfaction and loyalty for customers. Variable relationship to physical evidence and loyalty satisfaction is based on theory of Payne, 1995; Pitt et al. (1996); and Bienstock et al. (1997). Variable reliability relationship with satisfaction and loyalty is based on theory proposed by Pitt et al. (1996); Durvasula et al. (1999); Vandaele and Gemmel (2004). Relationship with satisfaction and loyalty competence variables is based on proposed by Pitt et al. (1996); Edvardsson et al. (1994). Relationship between recovery complaint to satisfaction and loyalty is based on theory of Schnaars (1991) and Durvasula et al. (1999). Relationship between satisfaction and loyalty credibility is based on theory of Gronross, 1990; Durvasula et al. (1999); Vandaele and Gemmel (2004). Relationship between satisfaction to loyalty is based on theory of Jones and Sasser, 1994; Stank et al. (2003); Kim et al. (2006).

Based on explanation above, this study model can be developed as shown at Figure 1 below:

Figure 1. Model Development



Description of variables relationship:

- [1] Service quality : (Shyh-Jane Li, et al., (2011), Hsin-Chang dan Hsin-Wei (2011), Padma et al., (2010), Sheng dan Liu, (2010), Jeong dan Lee, (2010)
- [2] Customer satisfaction: Wei-Ming Ou, et al., (2011), Pierre Chenet, et al., (2010)
- [3] Customer loyalty: (Li-Wei Wu, 2011; Hsin-Chang & Hsin-Wei, 2011, Tracey & Timothy, 2010; Sheng & Liu, 2010; Norizan & Asiah, 2010; Ilias & Trivellas, 2010).

**Theoretical Contribution :** Theoretically, this model development should useful for science development of marketing management, especially variables of consumer behavior and marketing services comprising service quality, customer satisfaction, and customer loyalty. This study will also provide an overview of service quality Indonesia socio-cultural conditions.

#### IV. CONCLUSIONS AND RECOMMENDATIONS

Based on theoretical studies and modeling studies presented above, it can be concluded as follows. Relationship between service quality and customer loyalty in bank may not have a direct effect between them and not unidirectional but has meaning. This means that higher service quality that provided by Bank may not followed by customer loyalty and higher customer loyalty. Mediation of customer satisfaction may increase customer loyalty. It may require handling for customers' satisfaction by providing that ultimately customer may loyal to Bank. Based on conclusions of this study, may put forward suggestions of recommendations of this study as follows. Low service quality needs special attention regarding customer confidence, especially in case of service problems in order to increase customer loyalty so that they do not intend to move to another bank. Bank management is expected to improve service quality. Finally, Bank's management should innovate a better strategy in order to maintain customer satisfaction, especially in fields of services in order to increase the confidence particularly appropriate service action. Lastly, this study is a theoretical study that requires empirical evidence for the model the effect of service quality on customer satisfaction and its impact on customer loyalty. Therefore, future researchers are expected to demonstrate empirically the relationship between service quality on customer satisfaction and its impact on customer loyalty.

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