Effects of customer satisfaction on Customer Loyalty through Service Quality and Features in a Selected Bank

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Abstract

The loyalty of customers is needed for long-term business. Service quality and service features are certain criteria for customer satisfaction. The research investigates the relationship between customer loyalty with service quality, features, and customer satisfaction. A survey-based analysis based on a semi-structured questionnaire was conducted. SPSS-22 and Microsoft Excel 2016 have analyzed primary data. A conceptual model was developed to testify to the linkage between customer loyalty and satisfaction with service features and quality. The formulated hypotheses were tested. The paths of the developed model represented the six hypotheses. The obtained results showed that five of the hypotheses are accepted, indicating that customer loyalty is interlinked with customer satisfaction. Satisfaction is linked to the service quality and the features offered.

Keywords: Loyalty, satisfaction, service quality, service features, bank.

1. Introduction

Today, Banking sectors are striving to satisfy their customer with improved service quality and different service features. Loyal customers are considered to be an asset for any organization. To stay in business and grow, every business needs customers who stick with them. But customers will stay loyal if they are satisfied, which comes from better service quality [1]. Retail banks must place a high priority on customer satisfaction because it directly influences profit [2]. Definitions of customer satisfaction have attempted to bridge the domains of attitudes, emotions, and necessity. As opposed to satisfaction, researchers are more inclined to describe it in terms of human emotions [3]. Many banks have studied that association of service quality to customer satisfaction in the banking sector. Good and firm relationships, based on trust between clients and bank employees, are essential to customer satisfaction in the banking industry. In a study, Nesrin et. al (2015) concluded that, Women constitute the majority of a bank's single-bank clientele. It's proof that females are more devoted than males [4]. The Association of customer satisfaction to service quality of the banking sector of Sweden has been studied by Zineldin (2005). He found that enhancement of service quality create a strong and long-term relationship with their customers [5]. The association between dimension of service quality and customer satisfaction was investigated by Ibáñez et al. (2006). They have discovered a causal link between service quality and satisfied customers. According to the research, there is a direct correlation between service quality, customer satisfaction, and performance. It is only through personal interaction between the customer and the employee that this correlation can be strengthened [6]. Mohsen et. al. (2015) in a study on online banking found that the enhancement of the objective and allocation of responsibilities in the online banking system to improve the experience for customers [7].

This study focuses on to identify the relationship between customer loyalty and its link to service quality, service features, and customer satisfaction. Moreover, the variables service quality consists of eight other variables, e.g. core service commitment, general service, online service, money transaction, trust / security, facilities/tangible, Decoration, staffs'/employees' attitude. Here the task is to find the critical factors that need more concern to improve customer satisfaction.

2. Literature Review

Tangibles (manufacturing, production) and intangibles (services) related business, no matter what type of business, are the very first thing a business owner must consider about his/her customers' satisfaction. It is a vital issue for a business organization, and one must keep track with satisfactory levels for sustaining the organization. Customer satisfaction is highly interrelated with service quality, and service features. It is mentioned that, Service quality is a focused evaluation that reflects the customer's perception of specific dimensions of service namely reliability, responsiveness, assurance, empathy, and tangibles [8]. In a study on Islamic banking sector Abdel Latef et. al. (2018) identified that, Sharia compliance, disputes, price strategies, and efficiency are the most important factors influencing consumer satisfaction. In contrast, e-banking, customer opinion of personnel, and actual products and services have a much less impact [9].

A feature is a distinguishing quality of a product or service that distinguishes it from others of a similar nature. Service features are a function of an item that can satisfy a specific customer need and is therefore viewed as an advantage of having the item. In business, a product feature is one of the defining qualities of a product or service that serves to increase its attractiveness to potential customers and may be used to develop a product marketing strategy that emphasizes the product's usefulness to prospective consumers [10]. Maintaining customer loyalty requires providing them with an experience that continually meets their needs, both emotionally and physically. Retention of customer is the important issue of loyalty that focus on the old customer positively and cheer up them to keep dealing with the organization. The cost of acquiring a new client is much higher than the cost of keeping an existing

one, making customer retention of paramount importance to any service-based business [11]. High levels of employee satisfaction are a direct result of the high quality of internal services, such as a positive perspective, time savings, responsiveness, technological assistance, atmosphere, marketing care services, and competence [12]. A study was conducted in the Pakistani banking sector by Asma Akram et al. (2009). They concluded that the quality of service provided by a foreign bank is an excellent predictor of customer satisfaction, but the situation is inverted with a nationalized bank [13]. The situation is bit different in the Pakistani banking sector. Conversely, banks can learn what they need to do to fulfill their customers' wants by gaining insight into how those customers want the services. This will allow them to serve their customers better, boosting the bank's accomplishment [14]. This is the scenario of commercial banking sector of Bangladesh. Satisfaction varies with service quality, customer-staff relation, age and monetary level of customer, etc. In a study it is determined that, Customers who are very satisfied, as a result of successful employee-customer interaction, are more likely to remain loyal to the bank. The authors have noticed that female customers are more likely to maintain relationships with a bank to avoid the emotional pain of transferring to a different bank. Still, male customers are less concerned about such relationships and are more interested in the best deals [15].

A loyal customer is six times more likely to repurchase a product and share his experience with five or six other people. According to Ndubisi (2005), the cost of servicing an existing client is five to six times lower than that of acquiring a brand new one. The value of a loyal customer base is highlighted by this statement [16]. Because it is more expensive to find new consumers than it is to keep old ones, a service provider must work hard to keep its current clientele happy [11].Customer loyalty is among the most essential traits that organizations are focusing on at the moment. It has become a primary marketing objective shared by major industry players that serve business clients [17]. According to Sivadas and Baker-Prewitt (2000), there is growing acknowledgment that the ultimate goal of measuring customer satisfaction should be customer loyalty [18] . For improved and increased customer satisfaction, banks should focus

on fostering customer loyalty by providing high-quality products and treating customers as they would like to be treatd [19]. In a study researchers tried to identify the factors affecting customer satisfaction in Ghana's banking industry, found that continues to rely heavily on trustworthiness, tangibles, and compassion as the top three drivers of customer loyalty [20]. While Vietnamese financial institutions have been making efforts to gain an edge in the market by improving the quality of their products and services and cultivating strong customer relationships, this transition will take some time, and for the time being, competitive pricing remains the top priority for the vast majority of these institutions. Additionally, they confirm that customer satisfaction is a precondition for client retention [21]. Loyalty, as described by Bashir, A.F et al. (2020), is "customer-created patterns of activity known as repurchase behavior" that consider consumers' full spectrum of contacts with

experts. The pilot survey from key respondents and further consultation with the academics and professionals aid in finalizing the questionnaire. Collected data were analyzed using descriptive and inferential statistical analysis. The analyzed data was interpreted and presented.

providers' goods and services [22]. According to Yee et.al (2011), if clients are satisfied, they will be loyal to the company, which in turn will boost the company's profits. Which signifies customer loyalty is the result of customer satisfaction [23]. Several researchers attempted to find the interrelationship between service quality and loyalty. Researchers argued on the topic that service quality and customer satisfaction are the predictors of customer loyalty [24]. Veloutsou et al. found the positive relationship among service quality, customer satisfaction and customer loyalty in banking sector of Greece [14]. Service quality acts as a vital promoter of customer loyalty. However in today's dynamic and competitive environment attaining higher level of customer loyalty, especially in the service sector, may be a tough task for many organizations. But many researchers such as Ehigie, Bloemer et al. Bitner found that service quality has a strong positive impact on these dimensions of customer loyalty [25, 26, 27]. O. M. Karatepe has examined the connection between service quality and customer loyalty in the Bangladeshi banking business. The majority of client loyalty can be acquired by demonstrating service quality traits. Service quality can play a significant influence in boosting client loyalty and, ultimately, customer pleasure [28].

3. Research Design

Current research is performed based on a semi-structured questionnaire. At first ten different banks were approached. The targeted banks were approached based on their dominance. One bank responded positively to allowing the researchers to collect their customers' data. Based on the responses of the bank, eight branches were visited. Primary data has been collected from 120 respondents. The collected data from the eight branches of the selected bank justifies the banking service chosen as it is one of the prominent banks of Bangladesh..Moreover, data was collected from the customers. The customers were selected from the targeted bank. The reliability of the collected data was tested through Cronbach's Alpha test. Factor analysis was conducted to find the weighted factors. The ranking was analyzed by paired sample t-test. Moreover, the data were examined "SPSS-22" and "Microsoft Excel 2016".

4. Research Methodology

Based on literature review, a conceptual model was developed where the paths of the model signify the hypotheses. The model and the hypotheses are tested. The action plan of the research is depicted in figure 1. The questionnaire was developed based on the literature review and consultation with field
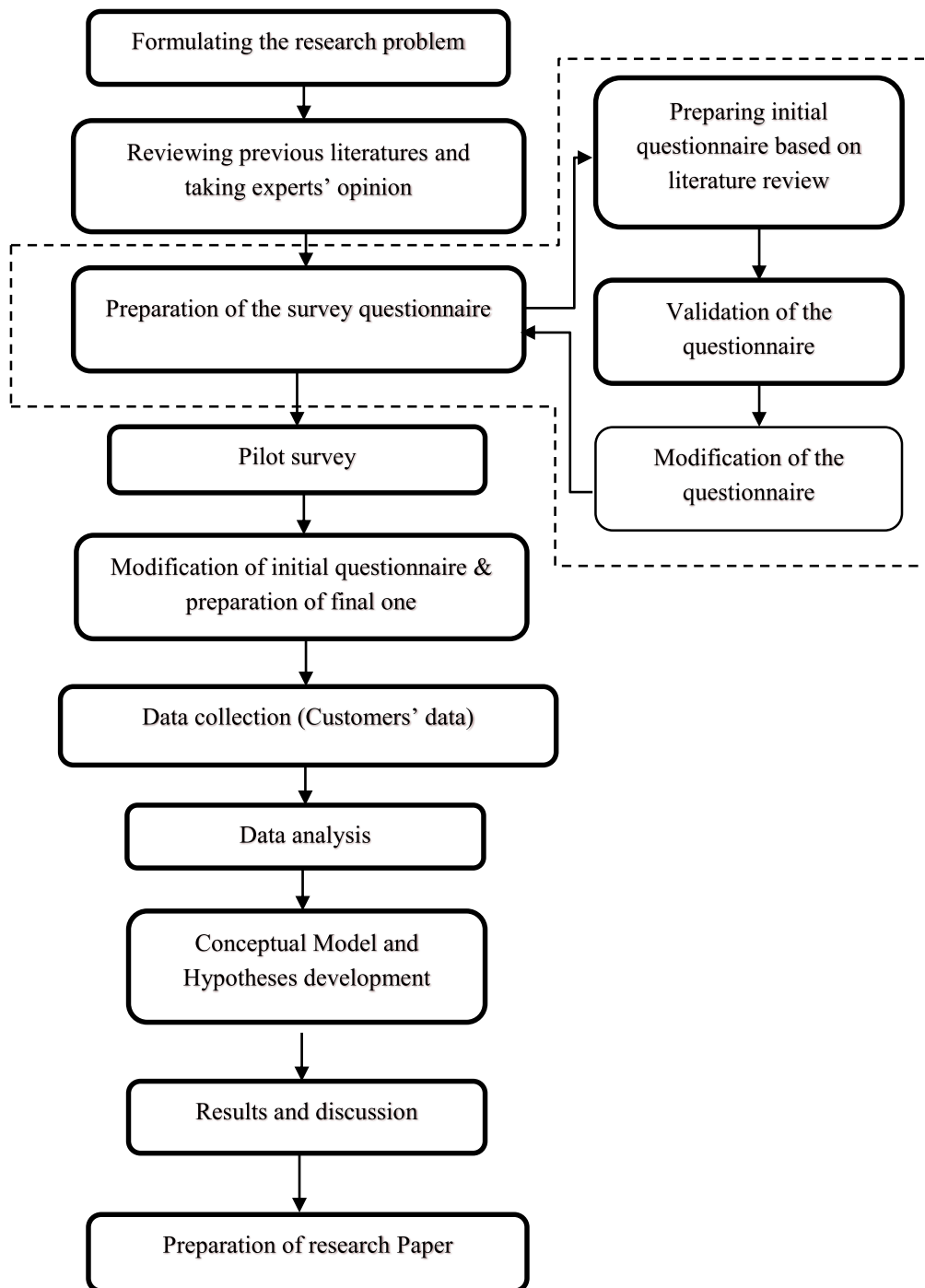
Figure 1: Action plan of the research

5. Results and Discussion

The study was conducted in different branches of a selected Bank. The data were collected using a semi-structured questionnaire. The demographic profile of the respondents is collected and shown in Table 1. There were five types of customer particulars based on gender, age, educational background, occupation, and bank account types. In the table, around 120 customers are validated by providing all information (demographic information), where 74 are male, and 46 are female, which stands consecutively at 61.67% and 38.33%. There are five categories of alternatives based on the age of the customer, here 52 or 43.33% of customers are 31-40 years old, 29 or 24.17% customers are 18-30 years old, 31 or 25.83% customers are 41-50 years old, 8 or 6.67%

customers are above-50 years old. On the basis of educational background, there are 42 or 35.00% of customers, who are undergraduate, 32 or 26.67% customers who are postgraduate, 13 or 10.83% customers who are higher secondary educated, 2 or 10.67% customers who are secondary educated, and the rest of all are from other backgrounds. 39 or 32.50% customers who's occupation are private jobs, 23 or 19.17% of customers who are businessmen, 16 or 13.33% of customers are student, 13 or 10.83% customer who hold govt. job and rest are from other backgrounds. Based on the bank account there are 66 or 55.00% of customers involved with saving accounts, 32 or 26.67% of customers are involved with current accounts, and rest of all are involved with a fixed deposit account.

Table 1: Demographic Profile of the Respondents (Customers)

Particulars	Classifications	Number of respondents	Percentage
Gender	Male	74	61.67
	Female	46	38.33
Age	18-30	29	24.17
	31-40	52	43.33
	41-50	31	25.83
	Above-50	8	6.67
Educational Background	Secondary	2	1.67
	Higher Secondary	13	10.83
	Under Graduate	42	35.00
	Post Graduate	32	26.67
	Others	31	25.83
Occupation	Student	16	13.33
	Govt. Job	13	10.83
	Private Job	39	32.50
	Businessman	23	19.17
	Others	29	24.17
Account	Current	32	26.67
	Saving	66	55.00
	Fixed Deposit	22	18.33

5.1 Identifying the factors

All the banking sectors have some facilities to provide service to the customers. The questionnaire-based survey found these factors to be related to the banking sectors. Before conducting any statistical test, it is vital to conduct a reliability test to conform to the internal

consistency of data. Cronbach's Alpha test is one of the popular mediums of reliability tests. The Table 2, shows us trust/security got the lowest value of 0.560. But the value of the overall items is more than 0.9. The general thumb rule of Cronbach's Alpha of 0.70 and above is considered good, while 0.90 and above is considered best [29].

Table 2: Item-Total Statistics (Overall Data)

Parameters	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Core Service Commitment	32.3626	24.058	0.732	0.926
General Service	32.5834	23.485	0.762	0.924
Online Service	32.6862	22.340	0.734	0.926
Money Transaction	32.5684	23.561	0.837	0.922
Trust/Security	32.3751	23.310	0.677	0.929
Facilities/Tangible	32.6822	22.900	0.759	0.924
Decoration	32.5612	23.925	0.577	0.934
Stuff/Employee	32.3515	23.080	0.785	0.923
Service Features	32.6251	23.009	0.805	0.922
Customer satisfaction	32.3301	23.603	0.739	0.925

5.1.1 Factor analysis

Kaisar-Meyer-Olkin (KMO) test measure sampling adequacy. Before conducting factor loading, it needs to conduct KMO and Bartlett's total variance test consecutively. The value should be greater than or equal to 0.5. In Table 3, the value is 0.914, which is greater than 0.5 (standard value of factor analysis). In Bartlett's test Sphericity, if the value P is less than 0.05, it suggests that the variables are significantly correlated. Here the value is approximately 0.00 (<0.05), testimony to the appropriateness of the concerned data for factor analysis. Therefore, proceeding to further steps, the total Variance is explained in Table 4. The following table suggests extracting the factors which cover more than 60% variance of the data. Here only one component is extracted from the result. Therefore, it doesn't need to form groups for factors loading.

Table 3: KMO and Barlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.914
Bartlett's Test of Sphericity	Approx. Chi-Square	853.521
	Df	45
	Sig.	0.000

The total Variance is explained in table 4, which suggests choosing the factors whose Eigen values are above 1 and here only one factor is extracted and the value it covers is 63.293%.

Table 4: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.329	63.293	63.293	6.329	63.293	63.293
2	.850	8.496	71.789			
3	.649	6.493	78.282			
4	.553	5.529	83.812			
5	.391	3.905	87.717			
6	.332	3.317	91.034			
7	.281	2.808	93.842			
8	.243	2.433	96.275			
9	.194	1.942	98.218			
10	.178	1.782	100.000			

Table 5: Factor loading

Variables	Factor-1
Money Transaction	0.876
Service Features	0.851
Staffs'/Employees' Attitude	0.832
General Service	0.822
Facilities/Tangible	0.806
Online Service	0.795
Core Service Commitment	0.793
Customer satisfaction	0.780
Trust/Security	0.737
Decoration	0.639

In Table 5, Money Transactions, Service Features, Staff, General Service, and Facilities all correlate more than 0.8 with Factor 1. This would be considered a strong association for factor analysis in this study. Online Service, Core Service Commitment, customer satisfaction, and Trust/Security all strongly correlate with Factor 1. But out of ten variables, Decoration got a lower correlation. Moreover, it is found that all the variables have factor loading above 0.639. This implies that all the variables are significant in this study.

Table 5 shows that all factors correlate above 0.6 with Factor 1. So, it doesn't need to reduce any factor. Between a set (two variables) of data, whether any statistical difference is present or not, it is possible to determine by conducting a t-test. T-test means comparison between two mathematical means of variables. Table 6 shows the comparison of means of variables, and the results of the following table are concluded in Table 7. It is shown in the Table 7 that four variables V1, V5, V8, and V10, out of ten, are top-ranked. On the other hand, variables V3 and V6 are in the bottom rank. Another four variables are in between the top and bottom positions.

Table 6: T-test of the Variables (Comparison of the Means)

Variables	V_2	V_3	V_4	V_5	V_6	V_7	V_8	V_9	V_{10}
V_1	$9.10E^{-7**}$ $\mu_1 > \mu_2$	$2.94E^{-7**}$ $\mu_1 > \mu_3$	$4.17E^{-6**}$ $\mu_1 > \mu_4$	0.829	$9.44E^{-8**}$ $\mu_1 > \mu_6$	0.0026^{**} $\mu_1 > \mu_7$	0.824	$3.28E^{-7**}$ $\mu_1 > \mu_9$	0.458
V_2		0.063	0.710	0.0007^{**} $\mu_2 < \mu_5$	0.806	0.741	$1.587E^{-5**}$ $\mu_2 < \mu_8$	0.391	$1.298E^{-6**}$ $\mu_2 < \mu_{10}$
V_3			0.009^{**} $\mu_3 < \mu_4$	$1.91E^{-6**}$ $\mu_3 < \mu_5$	0.951	0.097	$4.84E^{-7**}$ $\mu_3 < \mu_8$	0.336	$2.23E^{-8**}$ $\mu_3 < \mu_{10}$
V_4				0.00019^{**} $\mu_4 < \mu_5$	0.027	0.902	$8.9E^{-6**}$ $\mu_4 < \mu_8$	0.198	$9.39E^{-7**}$ $\mu_4 < \mu_{10}$
V_5					$1.62E^{-6**}$ $\mu_5 > \mu_6$	0.006^{**} $\mu_5 > \mu_7$	0.627	$6.214E^{-5**}$ $\mu_5 > \mu_9$	0.472
V_6						0.017^{*} $\mu_6 < \mu_7$	$1.135E^{-9**}$ $\mu_6 < \mu_8$	0.236	$2.81E^{-8**}$ $\mu_6 < \mu_{10}$
V_7							0.001^{**} $\mu_7 < \mu_8$	0.272	0.0004^{**} $\mu_7 < \mu_{10}$
V_8								$6.93E^{-8**}$ $\mu_8 > \mu_9$	0.658
V_9									$3.294E^{-9**}$ $\mu_9 < \mu_{10}$

Table 7: Ranking of the variables

Variables	Rank of the Variables 1-Top rank 4-Bottom rank
V_1: Core Service Commitment	1
V_2: General Service	3
V_3: Online Service	4
V_4: Money Transaction	2
V_5: Trust/Security	1
V_6: Facilities/Tangibles	4
V_7: Decoration	2
V_8: Staffs'/Employees' Attitude	1
V_9: Service Features	3
V_{10}: Customer satisfaction	1

5.2 Conceptual Model and Hypotheses

The conceptual model is shown in figure 2. The paths of the model are the hypotheses. Freires, et al., [30] defined a hypothesis as more than a wild guess but less than a well-established theory. In science, a hypothesis needs to undergo much testing before it gets labeled a theory. In the non-scientific world, the word is used a lot more loosely.

Six hypotheses were formulated from the conceptual model framework, where service quality is only the independent variable.

H1: Service feature has a significant positive relationship with service quality.
H2: Customer satisfaction has a significant positive relationship with service quality.
H3: Customer satisfaction has a significant positive relationship with service features.
H4: Service quality has a significant positive relationship with loyalty.
H5: Loyalty has a significant positive relationship with service features.
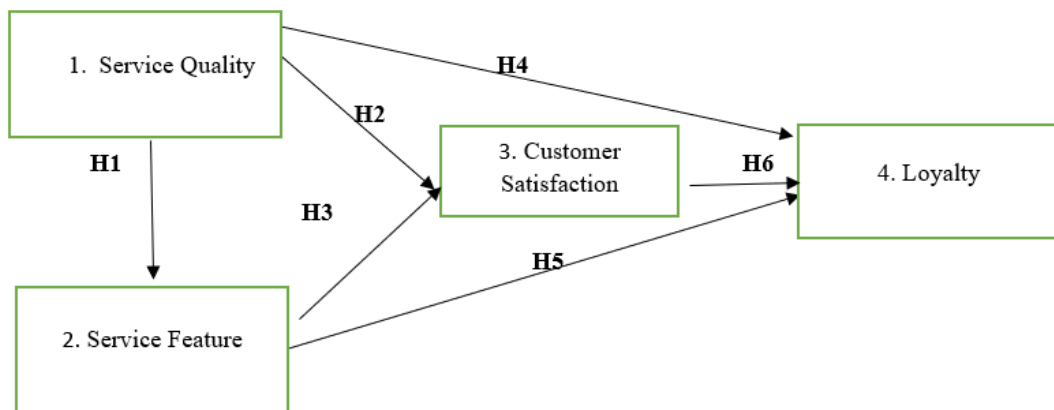H6: Customer satisfaction has a significant positive relationship with loyalty.

Figure 2: Conceptual Model

5.2.1 Multiple Linear Regression and Hypotheses

Table 8 represents the multiple linear regression. R^2 is a statistical measure of how close the data are fitted to the regression line. It is also known as coefficients of determination or multiple determinations for multiple regression. The value $R^2=0.604$ defines that predictor variables have explained 60.40% of the

total variation in customer loyalty. The value F defines the overall regression model as whether a good fit for data or not. The value F=59.006 with value P<0.05, represents that the independent variables and the regression model are an excellent fit to the data. Table 9, represents the multiple linear regression of customer satisfaction with service features and service quality.

Table 8: Multiple Linear Regressions for Customer

Step		Unstandardized Coefficients		Standardized Coefficient	T	Sig.
		B	Std.Error	Beta		
1	(Constant)	-0.526	0.319		-1.647	0.102
	Service Quality	1.027	0.152	0.703	6.778	$5.36E^{-10}$
	Customer Satisfaction	0.120	0.102	0.701	1.182	0.240
	Service Feature	0.000285	0.118	0.000241	0.002	0.998

$R^2=0.604$ F=59.006   P=0.000

a.   Dependent Variable: Loyalty

Table 9: Multiple Linear Regression for Customer

Step		Unstandardized Coefficients		Standardized Coefficient	T	Sig.
		B	Std.Error	Beta		
1	(Constant)	0.703	0.283		2.448	0.014
	Service Quality	0.564	0.127	0.462	4.429	0.000021
	Service Features	0.301	0.103	0.304	2.911	0.004

$R^2=0.528$ F=65.539   P=0.000

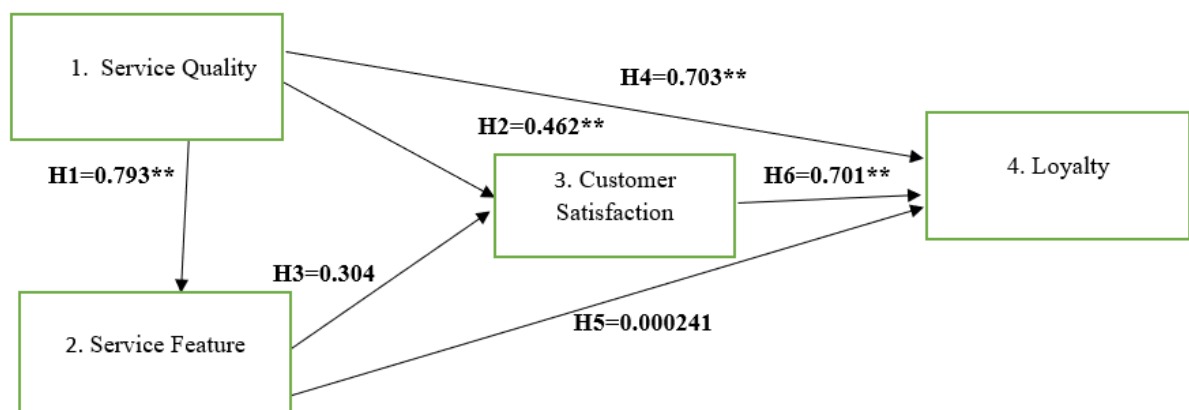a.   Dependent Variable: Customer Satisfaction

Figure 3: Result of the Hypotheses.

Figure 3 is the conclusion of Table 8 and Table 9 and shows that, except hypothesis H5 all other five hypotheses are accepted. H5 is not accepted because of statistical insignificance. H6 draws a significant strong relationship.

6. Conclusions

Five are accepted based on the results of the six developed hypotheses. The obtained results signify that customer loyalty is linked to customer satisfaction via service quality and features. Service quality impacts the service features. Both the quality and features affect satisfaction. The satisfaction of the clients affects the loyalty of the customers.

   ✓ Loyalty is linked with service quality, service features, and customer satisfaction.
   ✓ Between service quality and service features, service quality has a stronger relationship with customer satisfaction.

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