

Exploring the Influence of SERVQUAL Dimensions of Reliability, Responsiveness and Assurance towards Consumers Loyalty: The Mediating Effect of Commitment-Trust Relationship Marketing Theory

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Abstract

With the surged of mobile apps usage among businesses ever since the outbreak of Covid-19, studies relating to the usage of mobile apps become important. An understanding of it ensuring better services being provided and enhance competitiveness among the mobile apps delivery provider. As such, this study is crucial to gauge the underlying factors that influence the quality of services delivered by the company's mobile apps and determine the user's loyalty. This study specifically examine the impact of SERVQUAL dimensions that comprises of reliability, responsiveness and assurance on customer loyalty and the mediating role of customer trust in the mobile apps delivery in Selangor. Conventionally, SERVQUAL refers to the customer's overall evaluation of service firms' attributes by comparing their expectations and actual performance (Parasuraman et al., 1988). This is a quantitative research, whereby a simple random sampling will be used for selecting the participants from the state of Selangor, Malaysia. An online questionnaire with five-point Likert scale will be applied for data collecting purposes. Partial Least Square Structural Equation Modelling (PLS-SEM) will be used to analyse questions on the SERVQUAL dimension; reliability, responsiveness and assurance, and trust to customer loyalty. This study attempt to offer a comprehensive understanding of trust and customer loyalty in the Malaysian mobile apps delivery. Subsequently, it also provides an insight on the important dimensions necessary in developing quality mobile app delivery. Findings from this study may postulate a theoretical framework for measuring customer loyalty toward the mobile app delivery. In addition, it may aid mobile app delivery industry players plan for better quality mobile app services to retain their customers. This

study may also pave ways for future studies such as incorporating other variables to the SERVQUAL model (e.g.: tangibility and empathy) and covering other scope of study.

Keywords: SERVQUAL Dimensions, Assurance, Reliability, Responsiveness, Customer Loyalty, Mobile Apps Delivery

Introduction

The usage of mobile apps has reached unprecedented levels. Statistically, smartphone users around the world built almost 156 billion mobile applications on their smartphones. The numbers are predicted to increase by more than 210 billion in the future, with an average compound growth rate of 6.3 per cent over five years for the mobile application (Leon, 2018). Mobile apps have influence people's behaviour and the way they interact with others dramatically. Using mobile apps give a lot of benefits to users or consumers to perform various everyday tasks, including online banking, travel and accommodation, food delivery, reservations and airline check-in, movie showtimes and ticket information (Leon, 2018). Furthermore, as the world are struggling to cope with the ongoing crisis of the Covid-19 pandemic, the tendency to switch from physical platforms to digital platforms has inspired interest in many consumers in response to pandemic recovery (Pal and Kolay, 2022). The implementation of lockdown also contribute an unprecedented rise in online purchases and home delivery, thus, most businesses have transformed the pandemic outbreak threat into an opportunity (Paraschiv et al., 2022). These trends has encouraged the businesses to adapt with various e-commerce on mobile platform apps such as ShopeeFood, ShopeeExpress, Foodpanda, Grab, BungkusIt, Lalamove and many more, that offers wide variety of products and services such as electronics, beauty, fashion, food and beverages ((Tran, 2021). Apart from the prevention of Covid-19 threats, the usage of mobile apps has become fashionable due to the user-friendly navigation, convenient, and less effort for seeking information (Bhavya, 2020). Due to the intense competition in mobile apps delivery in today's online marketplace, it is desirable to identify the driving factors for consumers to stay loyal in mobile apps (Tseng et al., 2022). Therefore, this study has proposed to test the dimensions of SERVQUAL model which comprises of reliability, responsiveness and assurance, and trust factor as mediating variable to the customer loyalty in mobile apps delivery in Selangor.

Problem Statement

Online delivery is a crucial choice for consumers who do not have time to go to retail shops. In Malaysia, the online delivery trend is accepted by Malaysian consumers. To deal with consumers, improving the quality of mobile apps delivery is important because many consumers want a reliable and user-friendly mobile apps. Pleasant shopping is important to winning the hearts and minds of consumers (Bilgihan, 2016). Therefore, a pleasant experience has become a significant component of purchasing or shopping (Rust and Lemon, 2001). Researchers now study the consumer's "flow" shopping experience, which implies measuring the magnitude and intensity of consumer experience in using online delivery (Novak et al., 2000; Lim et al., 2016). Also, according to Fang, Chiu and Wang (2011), for the productivity of online delivery, consumer satisfaction is particularly important as they are the first standard for repurchasing intention that lead to trust and loyalty. The majority of digital marketers in Malaysia tend to spend huge amounts of cash on online ads to attract more online shoppers. However, most mobile apps delivery components which are critical to consumer satisfaction and loyalty have been ignored. Evidence has shown that mobile apps delivery efficiency enhances productivity, including fulfilment and loyalty (Casalo et al., 2008; Lim et al., 2016).

Also, they should consider improving the quality of the mobile apps delivery in advance of online traffic instead of cash in ads. Therefore, the purpose of this study is to assess SERVQUAL dimensions towards consumer loyalty on mobile apps delivery with mediating effect of commitment-trust relationship marketing theory.

Research Objectives

RO1: To examine the influence of SERVQUAL dimensions on trust within the mobile apps delivery in Selangor

RO2: To determine the influence of SERVQUAL dimensions on customer loyalty within the mobile apps delivery in Selangor.

RO3: To evaluate the impact of trust as the mediating effect of SERVQUAL dimensions and customer loyalty within the mobile apps delivery in Selangor

Research Questions

RQ1: Does SERVQUAL dimensions has an influence on trust within the mobile apps delivery in Selangor?

RQ2: Does SERVQUAL dimensions has an influence on customer loyalty within the mobile apps delivery in Selangor?

RQ3: How does trust mediate between SERVQUAL dimensions and customer loyalty within the mobile apps delivery in Selangor?

Literature Review

Commitment-Trust Relationship Marketing Theory

Palmatier (2008) has stated that *The Commitment-Trust Theory of Relationship Marketing* model by Morgan and Hunt (1994) is the most influential relationship marketing theory to date. The theory described the presence of commitment and trust as the keys to a successful relationship marketing despite occurrences of many other contextual elements that influence the success or failure in relationship marketing (Morgan and Hunt, 1994). Once both commitment and trust are present, they can produce outcomes which can encourage efficiency, productivity, and effectiveness, hence, leads directly to a successful relationship (Morgan and Hunt, 1994). The authors have highlighted the model of relationship marketing, known as the key mediating variable model or a KMV model. The model focuses on one party in the relational exchange and the party's commitment and trust in the relationship. Since the authors hypothesized it as a key construct, both commitment and trust are placed as mediating variables between the other five antecedents (Morgan and Hunt, 1994). Commitment and trust are significantly associated (Eakuru and Mat, 2008). Consequently, both keys play an important mediating role in strengthening customer loyalty (Caceres and Paparoidamis, 2007). These findings support the theory of the KMV model, which affirmed that commitment and trust as two key mediating variables. Based on the theory and the model, this study has adopted trust factors as a mediator, which signifies mediating variables for the SERVQUAL dimensions and customer loyalty.

SERVQUAL Dimensions

In broader sense, service quality refers to the comparison of service expectations and businesses performance by consumers (Cronin & Taylor, 1992). Parasuraman et al., (1988) has developed a famous SERVQUAL model for assessing customer perceptions of service quality which includes five dimensions; tangibility, responsiveness, assurance, reliability, and

empathy. Since then, the model has been widely used and tested as a mean of measuring customer perception of service quality, especially with the rise of the Internet in the past two decades, SERVQUAL model has been widely used in the context of e-commerce settings (Ruanguttamanun & Peemane, 2022). This study has adapted three dimensions of SERVQUAL namely; reliability, responsiveness, and assurance. Other two elements, empathy and tangibility are not included because the elements are not applicable to the context of the study (Sidek et al., 2022). Furthermore, the element of empathy which is very much relate to human feelings such as concern, caring, and compassion is seen as not applicable in the context of the mobile apps.

Trust

Morgan & Hunt (1994) has developed a Commitment-Trust theory that emphasizes the relationship between customer trust and loyalty. The theory claimed that a long term relationships are built on the basis of mutual trust, which is consistent with the process of creating of strong relationships between buyers and sellers (Kim et al., 2008). The theory also described the presence of trust as the key to a successful relationship marketing. Previous studies have revealed the significant of trust in enhancing customer loyalty. Sarkar et al., (2020) for instance, discovered a significant relationship between customer trust and loyalty in mobile commerce. Earlier, Jimenez et al (2016) have investigated the relationships between customer's propensity to use ICTs, opportunism, satisfaction, trust, and loyalty. The authors have found that trust variable plays a significant role in mediating the effect of satisfaction and customer loyalty. This study will adapt trust factor as mediating variables between the SERVQUAL dimensions; reliability, responsiveness, and assurance to customer loyalty as suggested by Morgan & Hunt (1994) in the Trust-Commitment theory.

Customer Loyalty

Loyalty is a key indicator of a firm's performance; it is very healthy for a long-lasting relationship with customers (Alnsour et al., 2014). Customer trust and loyalty are highly correlated but form two distinct constructs (Leverin and Liljander, 2006). Although it does not guarantee it, trust in a relationship is a reasonable basis for loyalty and can lead to it. Loyalty is vital in maintaining a long-term relationship. Loyal customers are less likely to switch to competitors; they are typically less price-sensitive and serve as an important source of positive word-of-mouth communications about the company. A loyal customer base can create a substantial entry barrier to competitors (Page and Lepkowska-White, 2002). This loyalty leads to repeat purchase intentions, leading to loyal behaviour and, ultimately, to more profits (De Canniere et al., 2010). Furthermore, loyalty produces positive outcomes for organizations because it creates reliable and stable relationships, reduces opportunism, and generates positive word of mouth (Sanzo et al., 2007). Loyal customers are less likely to switch to competitors, they are typically less price-sensitive and serve as an important source of positive word-of-mouth communications about the company. A loyal customer base can create a substantial entry barrier to competitors (Morgan and Hunt, 1994).

Proposed Conceptual Framework

This study has come out with a proposed conceptual framework as depicted in Figure 1 below, to show the relationship between SERVQUAL dimensions: reliability, responsiveness and assurance to the customer loyalty with the mediation of trust variable.

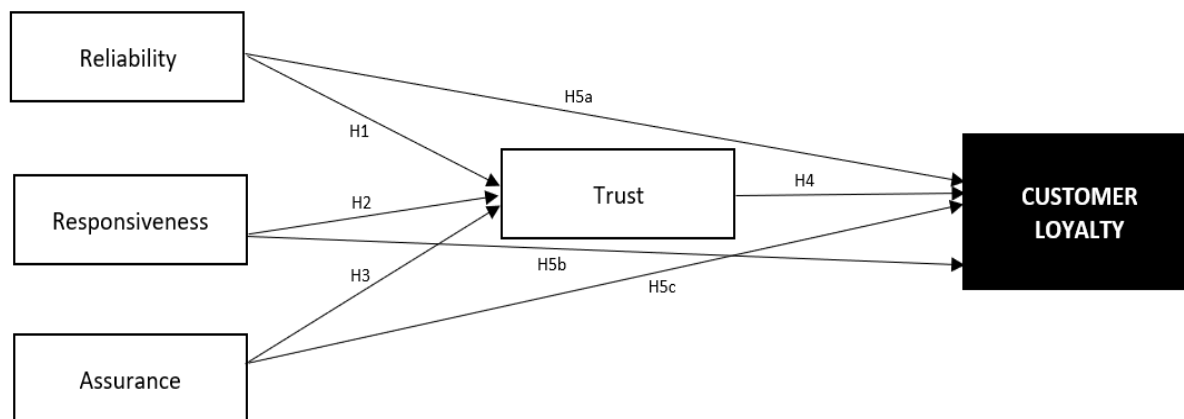


Figure 1 Proposed Conceptual Framework

Hypothesis Development

Several hypotheses were created based on the literature review and related theories as discussed above. These hypotheses focus on the influence of the SERVQUAL dimensions; reliability, responsiveness, and assurance on customer loyalty with the mediation of trust. Details of the hypotheses development are presented as follows:

Relationship between Reliability Dimension with Trust

Reliability can be reflected as the ability of the service provider to perform the service dependably and accurately (Parasuraman et al., 1988; Zeithaml et al., 2002). Lee and Moghavvemi (2015) also claimed that reliability is the extent to which customers can rely on the service provider to keep promises and perform in the best interests of the customers. Previous studies have identified the reliability dimension as an imperative factor that builds trust, thus contribute to the loyalty behaviour (Estiri et al., 2011; Zafar et al., 2012; Lau et al., 2013; Mistry, 2013; Moghayyemi, 2015). For example, a study by Zafar et al (2012) revealed that the reliability dimension has shown a significant impact on customer loyalty caused by the customer's trust; the ability of the service provider to fulfill their promises. On the contrary, consumers will be dissatisfied with overall service quality if they do not feel reliable towards the service provider. Therefore, this study attempts to measure the relationship between reliability and trust towards consumer loyalty by proposing the following hypothesis:

H1: There is a significant positive relationship between reliability and trust towards consumer loyalty on mobile apps delivery in Selangor.

Relationship between Responsiveness Dimension with Trust

The responsiveness dimension can be defined as that of the traditional SERVQUAL, where it measures a service provider's ability and willingness to provide excellent services when customers face difficulties (Zeithaml et al., 2002). Responsiveness describes the desire, willingness, and readiness of service providers to assist customers and deliver prompt service (Abdullah et al., 2011). A study from Yang & Fang (2004) has revealed that responsiveness is the main determinant factor and have a greatest impact on customer satisfaction and dissatisfaction. On the other hand, Nam et al (2021) have founded that responsiveness in e-commerce context is strongly associated with trust, in which, act as a dominant predictor influencing repurchase intention. In sum, understanding customer requirements and developing the service based on responsive feedback enhances customer's trust (Gummerus

et al., 2004). Therefore, this study attempts to measure the relationship between responsiveness and trust towards consumer loyalty by proposing the following hypothesis:

H2: There is a significant positive relationship between responsiveness and trust towards consumer loyalty on mobile apps delivery in Selangor.

Relationship between Assurance Dimension with Trust

Service quality assurance presumes that employees have knowledge about the products and services offered, are courteous toward customers, and can inspire trust (Abdullah et al., 2011). Therefore, assurance is born out of the interaction between the service providers and customers. The expression of respect, gratitude, friendliness, and willingness to help customers in the service arena culminate in customer judgment of service quality. Kumar et al (2009), in their study, have found that assurance as an indicator that influences service quality perception and that it also impacted customer's judgment of employee competence, which is crucial in building customer trust. A different study by Petridou et al., (2007) was found that assurance has a highly significant service quality dimension in Greece. Likewise, studies by Siddiqi (2011) in Bangladesh also confirmed that assurance highly predicts customer loyalty. Therefore, this study attempts to measure the relationship between assurance and trust towards consumer loyalty by proposing the following hypothesis:

H3: There is a significant positive relationship between assurance and trust towards consumer loyalty on mobile apps delivery in Selangor.

Relationship between Trust and Customer Loyalty

Trust is formed when customers believe that banks will perform as promised and have confidence in employees' ability and courtesy (benevolence trust) (Yap et al., 2012). El-Manstrly et al (2011) defined trust as a function of the perceived reliability and integrity of a brand or service provider. Consequently, trust play an important mediating role in strengthening customer loyalty (Caceres & paparoidamis, 2007). A solid customer's trust enables the customer to make a good prediction regarding their service provider, hereafter, influencing customer loyalty (Hasan et al., 2014). Furthermore, customer's trust also plays a significant role in building long term relationship and achieving customer loyalty (Zhang & Feng, 2009). Jan and Abdullah (2014) reported that trust in the banking sector increases awareness concerning the importance of technology-related critical success factors. Research has revealed that higher overall SERVQUAL would lead to a higher level of trustworthiness and positively enhance the level of customer loyalty.

H4: There is a significant positive relationship between trust and customer loyalty on mobile apps delivery in Selangor.

Relationship between SERVQUAL dimensions and Customer Loyalty

The SERVQUAL dimension, which developed by Parasuraman et al (1985) basically measures the distinction between the customer's perceptions and expectations regarding services. It is based on the principle that customers' service expectations must be fully satisfied or a service exceeding their expectations must be provided to ensure high-quality services. Zeithalm et al., (1996) claimed that customer relationship with a company can be bolstered when the customer makes a favourable assessment of the service quality. A study by Datsomor (2012)

suggested that there are positive relationship between the SERVQUAL dimensions and customer loyalty in the car service delivery. Just like other industries, mobile apps delivery company also keen to provide excellent service quality to retain and attract new customers (Sharma and Panga, 2018). Therefore, this study has come out with following hypothesis:

H5a: There is a significant positive relationship between reliability and customer loyalty on mobile apps delivery in Selangor.

H5b: There is a significant positive relationship between responsiveness and customer loyalty on mobile apps delivery in Selangor.

H5c: There is a significant positive relationship between assurance and customer loyalty on mobile apps delivery in Selangor.

The Mediating Effect of Trust on Customer Loyalty

In this study, the mediating effect will be measured by a single dimension; trust, as suggested by (Morgan and Hunt, 1994). The author viewed the importance of this factor as a key in determining customer loyalty. Specifically, a relationship between the mobile apps service providers and the customers in the delivery services are focused. Morgan and Hunt (1994) added that commitment and trust as the two most essential factors in determining the loyalty of the relationship and approach it as the spitting image of customer loyalty. Trust is one of the most significant variables that aid in evaluating relationship strength levels and is a useful element of loyalty measurement (Auruskeviciene et. al., 2010). Conversely, the fundamental of trust also has fascinated much attention among researchers, especially in organizational theory and marketing (Nguyen et al., 2013). Mayer et al (2007) described trust as the eagerness of one side to be vulnerable to the actions of another side based on the anticipation that the other will perform a particular action necessary to the trustor, irrespective of the ability to monitor or control the other party. Trust occurs when a party has confidence in an exchange partner, of which the latter usually exhibit high reliability and integrity towards the party (Morgan & Hunt, 1994). Trust is one of the significant components of customer loyalty, where they may buy more, accept higher prices, and develop a positive word-of-mouth communication (Aydin and Ozer, 2005). If the service providers are able to keep their promises, be reliable, and are concerned with their customers, the latter's loyalty towards them can be easily developed (Anderson and Karlstrom, 2014). A reliable customer's trust enables the customer to make a good prediction regarding their service provider, hereafter, influencing customer loyalty (Hasan et al., 2014). Furthermore, a customer's trust also plays a significant role in building long term relationships and achieving customer loyalty (Zhang and Feng, 2009). Based on the literature provided, this study attempted to assess the effects of trust as a mediator to the relationship between the service quality dimensions; reliability, responsiveness, and assurance and customer loyalty by proposing the following hypothesis:

H6a: Trust has a mediating effect between reliability and customer loyalty on mobile apps delivery in Selangor.

H6b: Trust has a mediating effect between responsiveness and customer loyalty on mobile apps delivery in Selangor.

H6c: Trust has a mediating effect between assurance and customer loyalty on mobile apps delivery in Selangor.

Conclusion

Customer loyalty remains as the main goal for all business. Loyalty provides businesses with many advantages such as reducing acquisition costs, advertising and promotion efforts, customer training costs, and so on. Hence, keeping an existing customer is more important than finding a new one. In this new digital era, most businesses tend to focus on different media channels to sell products or services. One of it is the development of mobile apps that can provide a better mobility to users, more convenient, and more visible. However, with the intense competition in the e-commerce market, especially in the development of mobile apps delivery, it become more and more difficult for a business to sustain their customers. As discussed in the problem statement, businesses are facing with several issues in mobile apps delivery such as unable to maintain accurate timing, converting leads, ensuring instant delivery, delivering overall quality experiences, handling issues related to customer dissatisfaction, and so on. These issues act as push factors that push customers away from the business, hence, switching behaviour increases. As such, this study provide insights into understanding the implication of the key quality indicators for mobile apps delivery as well as determining how the element of trust plays a role in ensuring customers continue using the mobile apps. This allows company to pay more attention to the right approaches in creating quality mobile apps and building trust towards the mobile apps.

Theoretically, this study has developed a proposed conceptual framework that leads to a better understanding of the factors that influence the customer loyalty in mobile apps delivery in Selangor. The proposed conceptual framework was adapted from the SERVQUAL dimensions by Parasuraman et al (1988) by proposing three dimensions; reliability, responsiveness, and assurance as independent variables. This study also proposed a mediating variable, trust, which adapted from the prominent model of Commitment-Trust theory by Morgan & Hunt (1994), to test whether the factor has its influence on the customer loyalty.

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