Examining Mediating Effect of Customer Satisfaction among Factors of Service Quality and Purchase Intention

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ABSTRACT

The main purpose of this study is to examine the effect of service quality factors like physical environment, tangibility and reliability on purchase intention through mediating role of customer Satisfaction. This study was cross sectional and quantitative in nature. The data of the present study was collected from the customers working in Islamic banks of Pakistan. For data collection researcher adopted convenience sampling technique. The usable response rate of study was more than 53%. The collected data was analyzed using smart PLS. the findings of the study revealed that service quality factors have direct significant effect on purchase intention and customer satisfaction. Moreover, mediating role of customer satisfaction was also supported in the study. The findings of the study are helpful for policymakers and academicians for future studies.

Keywords: Purchase intention, Customer satisfaction, tangibility, reliability, Islamic Banks.

INTRODUCTION

Transactional intention also named a purchase intention, is to force consumers to depend on exchange relationships. This may be due to construction. Business activities, communication, information exchange, and business support (Zwass, 1998). Purchase intention is based on the relationship between the actual purchase action and the behavior. Behavioral intention refers to the actual behavior of an individual. Hence, the Intention to purchase is very essential in the banking sector, it indicates behavior of consumer.

The environment has a great influence on human behavior and psychology it is an interactive environment. Recently the focus to study the environment indicates the importance of the physical environment in the service sector. The customer's decision to use a certain product or service is based on its quality and physical environment. A person's environment forces him to decide on approach behavior or avoidance (Aziz et al., 2018). Consumers all over the world judge any organization by the quality of service. Furthermore, it is the level at which customer anticipations are fulfilled and satisfaction is provided. Banks need to choose inventive techniques to deliver the best of services. By selecting quality services and incorporating them into their strategies,

Banks can gain a competitive advantage through the quality of customer satisfaction services. Resultantly, they have a desire to use the services.The quality of services also affects an organization's profitability. Because such conditions lead to increased competition and demand in the banking sector customers too. Therefore, the policymakers in the banking sector have realized that customer satisfaction is the most important for the success of the business because this development has the intention to use the bank's services for a long timeTherefore, the policymakers of the banking sector have realized that the most important thing for the success of the business is customer satisfaction because it will develop the intention to use the services of banks for the longer period of time. Banks can enjoy a high rate of returns from satisfied customers as compare to dissatisfied customers. By this way, banks can enhance their profitability (Dadzie, 2017). Therefore, the tangibility and reliability dimensions of service quality are very important for banks to keep their customers satisfied and develop intention among customers to use the banking services again and more. On the other hand, in the banking sector, purchase intention is very important for the intentions to use the services. In management science literature, it is the most cited term. (Al-Habil, Al-Hila, Al Shobaki, Abu Amuna, & Abu Naser, 2017).

Role of Islamic banking sectors ins increasing in Pakistan because banking customers are opting to use the services of banks that are near to their religion and faith. Therefore, the main objective of the present study is to examine the relationship between service quality tangibility, reliability, and physical environment on customer satisfaction and purchase intention.. The proposed model will be underpinned through TPB.

Literature review
Purchase Intention
In order to determine the behavioural willingness of the individual before the actual purchase of the product, behavioural intention is the most important factor. Behavioural intention shows the expressions induced in the individual during the process of actual behaviour. These are the expressions that customers will buy a certain product or not. According to Sommer (2011), the main predictor or antecedent of actual behaviour is the intention.

Basically, behavioural intention is the pre-requisite process of any behaviour. It is a decisionmaking process to adopt any decision. Basically, studies defined behavioural intention as the factor which motivates and influence an individual to act n a certain way and show their effort, they will try to do a certain behaviour.

Customer Satisfaction: Relationship with purchase Intention
In literature, customer satisfaction is defined as the response of a customer to the difference among expectations and actual performance of the services provided by the bank. It also shows personal judgement which a service product has provided a memorable experience of utility after usage. It shows the level at which the services of a firm are met by the organization. It also refers to fulfilling the needs, expectations and wishes of the customers entire time the services are provided (Guelman, Guillén, & Pérez-Marín, 2012).

Past studies have mentioned that if customers are satisfied with the services of any firm, they will tend to buy that product and will be loyal to that. Researchers also found that a good amount of satisfaction plays a very important role in buying the new product or service from that organization (Tudoran, Olsen, & Dopico, 2012). During shopping activities, satisfaction and purchase intention are important factors related to each other. Purchase intention is impacted by the satisfaction of the customer. Moreover, customer satisfaction also determines the future purchase likelihood. In any area, the major

outcome of customer satisfaction is purchase intention. Therefore, scholars mentioned that customer satisfaction has a very stable and powerful impact on purchase intention. Moreover, it is a very important determinant of loyalty. On the other hand, customer disconfirmation impacts customer satisfaction, purchase intention, brand choice and expectation of customer. In the same context, a study was conducted by Kuo, Wu, and Deng (2009), who found customer satisfaction as an important aspect of purchase intention.

Thus, on the basis of the above discussion, we hypothesized that:

H1: Customer satisfaction has a positive impact on purchase intention

Physical Environment: Relationship with customer satisfaction

Past research shows that the behaviour of human has a strong relationship with the physical environment. In the recent past, the physical environment is given a lot of importance in studies related to consumer behaviour. These studies found that the success of the organization is strongly related to the physical environmental factors of the organization (Reimer & Kuehn, 2005).

A number of past studies have found that the physical environment has positive as well as a strong relationship with customer satisfaction. Moreover, it plays a very important relationship with post purchase behaviour. While evaluating human behaviour in the service sector, researchers found that there are five important aspects of service quality. They also include artefacts, décor and other physical surroundings. They play a very important role in creating satisfaction among customers. Researchers also found that physical surroundings, including design, cleanliness of the physical area of any service provider create service satisfaction (Mattila & Wirtz, 2008). The findings of many studies suggested that facilities of the services, especially design, create excitement among customer who wishes to experience the services. Therefore, it is important to provide ample space by the service providers within the physical surroundings of the business. Customers evaluate positively to a business on the bases of its layout. Researchers also noted that favourable ambience such as music and nice voice create positivity in the environment. Researchers conducted a study of the ambient stimuli and found its significant impact on the customer satisfaction of a retail outlet (Quartier, Christiaans, & Van Cleempoel, 2009). Therefore, it has been hypothesized that:

H2: The physical environment of banks positively impacts customer satisfaction

Reliability: Relationship with customer satisfaction

Researchers reported that reliability is the accuracy of the organization in terms of service provided to the customer every time correctly. Additionally, it also reflects the efforts of the organization to provide these services to the customer by fulfilling the promises. Therefore, reliability is the important dimension of service quality model. Moreover, researchers also ranked as the most important dimension of service quality dimension (Athanassopoulos, Gounaris, & Stathakopoulos, 2001).

A researcher has reported that the reliability dimension has a positive influence on customer satisfaction. Moreover, it is pointed out that reliability is considered as the level at which organizations can fulfil their promises. In the same context, Parasuraman et al. explained reliability as the capability of the organization to provide the services. In terms of service quality, reliability has a very important role in customer satisfaction. In the same context, scholars defined reliability is the capability of the organization to provide the committed tasks regularly as promised with accuracy. It also includes the firm's capacity to deal with customers problems. These organizations must be able to perform the tasks with accuracy right from day one in order to create satisfaction among customers. It is important for service providers to provide error-free record so customers can get satisfied (C. Ennew, Waite, & Waite, 2013). Within the banking

sector, it is very important to keep record and track of every customer so banks can understand the preferences of the customers and can retain them for a longer period of time. In banks, they are important aspects of reliability. Past literature shows that reliability plays a very important role and have a positive relationship with customer satisfaction in banks.

Therefore, it has been hypothesized that:

H3: Reliability has a positive impact on customer satisfaction.

Tangibility: Relationship with customer satisfaction

Researches have mentioned tangibility or tangibles as facilities in physical forms like equipment's, personnel and many other similar aspects. Basically, the tangibles of the organization are the image of the service provider and also the image of the services being provided to customers. Basically, tangibles are the physical facilities, machines and tools which an organization possess to provide services to the customer. Tangibles also include service privileges such as transaction efficiency, speed, opening hours, facilitation of overdraft, counters which bank have and external appearance. Researchers also pointed out that tangibles of the service provider are as important as any other dimension of service quality. (Albayrak, Caber, & Aksoy, 2010). As mentioned above, tangibility includes visual appeal, physical facility, and equipment. In the same context, it has been reported that customer satisfaction is significantly influenced by tangibility. Past studies have defined tangibility as the appearance of communication materials, personnel, equipment and physical facility. It can also be defined as visibility of resources in a clear way which is required to provide services to customers. It includes booklets, brochures, professional employees and management teams who directly impact customer satisfaction. Studies have revealed that visual appeal, physical facility and attractiveness can be considered as a positive determinant of customer satisfaction in banks. A number of past studies have mentioned the relationship among the customer satisfaction and tangibility to be positive as well as significant. Whereas, almost same research outcomes are reported in the context of banks as well. Therefore, scholars have mentioned that the attraction is gathered by banks because of sophisticated equipment's. As a result, customer satisfaction is enhanced. (Panda & Das, 2014). Therefore, on the basis of the above argument, it is hypothesized that

H4: Tangibility has a positive relationship with customer satisfaction.

H5: Customer satisfaction will positively mediate between reliability and purchase intention. H6: Customer satisfaction will positively mediate between Physical environment and purchase intention.

H7: Customer satisfaction will positively mediate between tangibility and purchase intention.
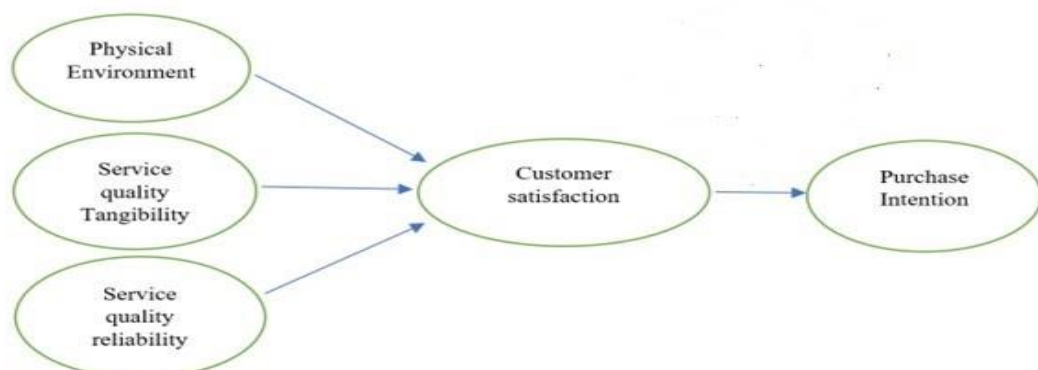
Research framework:

Figure 1: Conceptual Framework
Research methodology
The research metholdology is very important part of the research which is used for the process of analyzing, selecting and identifying the important information related to topic. This research is cross sectional and quantitative (Raoof et al., 2021; Abdulmuhsin et al., 2021; Hameed et al., 2021; Yan et al., 2020; Nuseir et al., 2020). In research methodology part, sample, sample size, measurements of variables and operationalization of variables is described. Banking sector of Indonesia was selected for the present research study. The sample was selected from Pakistani banks, and the sample size was 627. The survey questionnaire was selected method for the current study. The questionnaire was designed from previous studies, and the items were selected according to the requirement of study, and the questionnaires were self-administered. This approach was chosen as it is commonly supposed that self administration will allow the respondents to take the study survey seriously and answer the questions properly. The total 627 questionnaires were distributed with 347 valid and proper questionnaires were received from respondents for the analysis of study with the usable responses of 55.34% (Basheer et al., 2018: Hafeez et al., 2018). In this study, the 7-point Likert scale was selected, starting from 1 to 7 with the responses ranging from strongly disagree to strongly agree.

Results and analysis
In the present study, Smart PLS 3 was used for the analysis of the data. Basically, Smart PLS 3 is a very powerful tool for multivariate analysis which consist of a number of versions for certain cases. On the other hand, it is mentioned that smart PLS is the technique most commonly used in the studies of social sciences, specifically in management sciences (Asada et al., 2020; Junoh et al., 2019; Basheer et al., 2019a;Muneer et al., 2019; Basheer et al., 2019b; Basheer et al., 2018). Studies have mentioned that smart PLS is a very promising procedure which provides a number of opportunities to the researcher. Basically, it is the approach similar to a regression, and it has unique ability due to which it can solve the models which AMOS cannot (Hair, Sarstedt, Ringle, & Mena, 2012).

The main purpose of this study was to underline the relationship between latent. Therefore, the variables in this study are used through the latent analysis method which is a very fortunate choice. Another usage case for SEM is CB-SEM. It is comparable to AMOS, but this information should be for both. There are several reasons for the choice of PLS is a statistical tool in this work. Some of these reasons are: requirements

in terms of sample size, PLS is smaller than other methods; information should not exist normally distributed for analysis by PLS; can create PLS for complex SEM models use; PLS is capable of handling reflective and formative structures, and PLS Very useful for predictive purposes (Urbach & Ahlemann, 2010).

Additionally, is to estimate the measurement model using PLS, which is essential to test the research hypothesis. Anderson and Herping's recommendations (1988) to acquire measurement standards in this study. Model Figure 2 shows the measurement model for the research.

Table 1: VIF Test

	CS	PI
CS		1.657
PI		
PHE	1.115	
SQR	1.213	

SQT	1.282	

Note: CS= Customer Satisfaction, PI= Purchase Intention, PHE= Physical Environment, SQR= Service quality reliability, SQT= service quality tangibility.

Before testing hypothesis, it is very critical to assess the measurement model while analyzing data through PLS. Keeping in view the recommendations of Anderson and Gerbing (1988) present study followed all steps of measurement model. Figure 2 shows the measurement model of the present study.
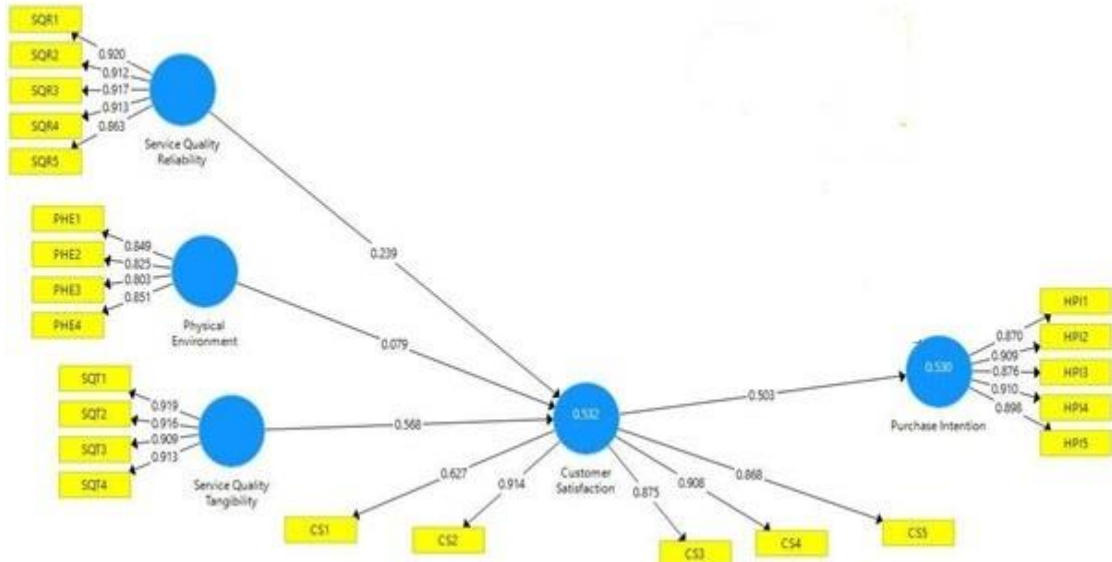

Figure 2: Measurement Model

Note: CS= Customer Satisfaction, PI= Purchase Intention, PHE= Physical Environment, SQR= Service quality reliability, SQT= service quality tangibility

It Is important to define convergent validity in the measurement model, which is the level the compactness of measuring units. There are three criteria for installation in research. The first is the load factor, the second is composite Reliability is in third with AVE. Loads of items must be present when loading a worker Greater than 0.5 (Sarstedt, Ringle, Henseler, & Hair, 2014).

Table 2: Factor loading

	CS	PI	PHE	SQR	SQT
CS1	0.627				
CS2	0.914				
CS3	0.875				
CS4	0.908				
CS5	0.868				
PI1			0.870		
PI2			0.909		
PI3			0.876		

PI4		0.910			
PI5		0.898			
PHE1			0.849		
PHE2			0.825		
PHE3			0.803		
PHE4			0.851		
SQR1				0.920	
SQR2				0.912	
SQR3				0.917	
SQR4				0.913	
SQR5				0.863	
SQT1					0.919
SQT2					0.916
SQT3					0.909
SQT4					0.913

Note: CS= Customer Satisfaction, PI= Purchase Intention, PHE= Physical Environment, SQR= Service quality reliability, SQT= service quality tangibility

Another measure for demonstrating convergent validity is composite validity is the degree of correspondence between variables (Sardtedt et al., 2014).

In order to achieve the aim as well as objective of the present study. This study examined measurement model as proposed by scholars. In the recommendation of Hair (2010) this study examined the value of CR as well as Cronbach Alpha. They prosed the minimum value of R square must be more than 0.60. table below shows the values of Cronbach Alpha and CR that are meeting the proposed criteria.

Later this study examined the value of AVE for the establishment of convergent validity. AVE test of the study is important to show the average variance involved in the proposed variables of the study Voorhees, Brady, Calantone, and Ramirez (2016). According to scholar, minimum benchmark value of AVE is 0.50. table below shows the value of AVE. All these values are meeting the proposed criteria and establishing convergent validity.

Table 3: Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
CS	0.895	0.902	0.925	0.715

PI	0.936	0.937	0.951	0.797
PHE	0.853	0.862	0.900	0.692
SQR	0.945	0.945	0.958	0.819
SQT	0.935	0.937	0.953	0.836

Note: CS= Customer Satisfaction, PI= Purchase Intention, PHE= Physical Environment, SQR= Service quality reliability, SQT= service quality tangibility,

The discriminant validity of the study shows variation or overlapping of the variables that are involved in the study. Moreover, variation among items of the study are mentioned through discriminant validity. Keeping in view the criteria of Fornell and Larker (1981) the values at the horizontal of the matrix must be more than the remaining values of the matrix (Compeau, Higgins, and Huff, 1999). Fornell and Larcker's (1981) approach was used to <u>create</u> discriminant validity. Table 4, where the discriminant validity criteria are shown, diagonal values were also <u>performed</u>.

Table 4: Discriminant Validity

	CS	PI	PHE	SQR	SQT
CS	0.845				
PI	0.690	0.893			
PE	0.304	0.328	0.832		
SQR	0.488	0.474	0.209	0.905	
SQT	0.690	0.637	0.309	0.410	0.914

Note: CS= Customer Satisfaction, PI= Purchase Intention, PHE= Physical Environment, SQR= Service quality reliability, SQT= service quality tangibility

The next step is to drive the structural model to evaluate the proposed hypothesis. A bootstrap method has opted because 347 cases in 5,000 subsamples were performed.

The outcome was immediate, intermediate, and intermediate results based on statistical indicators. It <u>proposed</u> hypothesis is one-sided, so the t-value is the intercept for acceptance.

. The statistical figures of direct results are: (beta=0.514,t-value=7.491,p-value=0.000); (beta=0.079,t-value=2.103,p-value=0.018); (beta=0.239,t-value=0.4.694,p-value=0.000); (beta=0.568,t-value=12.750,p-value=0.000). Thus, all direct hypothesis is supported statistically.

Table 5: Direct and results

	(O)	(M)	(STDEV)	(|O/STDEV|)	P Values
CS*WOM -> PI	0.077	0.062	0.045	1.724	0.043
CS-> PI	0.514	0.512	0.064	8.062	0.000

	(O)	(M)	(STDEV)	(|O/STDEV|)	P Values
PHE-> CS	0.079	0.078	0.038	2.052	**0.020**
SQR -> CS	0.239	0.237	0.052	4.616	**0.000**
SQT -> CS	0.568	0.567	0.048	11.863	**0.000**

Note: CS= Customer Satisfaction, PI= Purchase Intention, PHE= Physical Environment, SQR= Service quality reliability, SQT= service quality tangibility

This study also examined the proposed mediating relationship. The statistical outcomes of all proposed mediating effects are mentioned below. Customer satisfaction mediates positively between physical environment and purchase intention, service quality reliability and purchase intention and service quality tangibility and purchase intention. The statistical results are (beta=0.040, t-value=1.964, p-value=0.025); (beta=0.123, t-value=4.337, p-value=0.000); (beta=0.292, tvalue=5.909, p-value=0.000); supporting all mediation results.

Table 6: Mediation Results

	(O)	(M)	(STDEV)	(|O/STDEV|)	P Values
PHE -> CS -> PI	0.040	0.040	0.021	1.912	**0.028**
SQR -> CS-> PI	0.123	0.121	0.028	4.396	**0.000**
SQT -> CS-> PI	0.292	0.291	0.049	5.964	**0.000**

Note: CS= Customer Satisfaction, PI= Purchase Intention, PHE= Physical Environment, SQR= Service quality reliability, SQT= service quality tangibility.

Researchers have mentioned that in the context of structural model it is very essential to assess the R square. Whereas it is also critical to estimate value of R square while analysing data through PLS. Literature have mentioned that value of R square shows that impact of independent variables on dependent variables. This study followed the criteria mentioned by Chin (2010) for the assessment of R square. Table 7 shows the value of R square in the present study

Table 7: R square

	Original Sample (O)
CS	0.532
PI	0.535

In the end, it is critical to evaluate the predictive relevance of the study. Predictive relevance is established if the value of Q^2 is nonzero, obtained from blindfolding. Predictive relevance is confirmed from table 8 and figure below

Table 8: Q square

	Q² (=1-SSE/SSO)
CS	0.371
PI	0.421

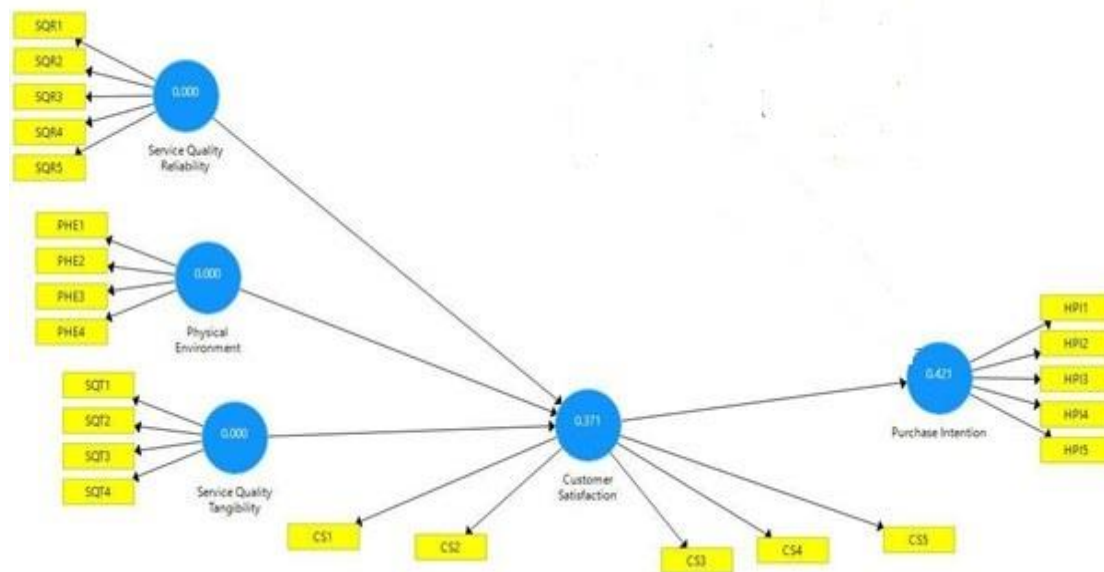Note: CS= Customer Satisfaction, PI= Purchase Intention

Figure: 4.5 Blindfolding

Note: CS= Customer Satisfaction, PI= Purchase Intention, PHE= Physical Environment, SQR= Service quality reliability, SQT= service quality tangibility,

Discussion

The present study aimed to examine the mediating role of customer satisfaction between dimensions of service quality, namely physical environment, reliability and tangibility and purchase intention. Results of the study revealed that all these service quality dimensions have a positive relationship with customer satisfaction. Hence, H1: customer satisfaction has a positive relationship with purchase intention. These findings are in line with the findings of Ajay Kaushik and Potti Srinivasa (2017). On the other hand, H2: physical environment has a positive relationship with customer satisfaction in line with findings of Mattila and Wirtz (2001). Additionally, H3: reliability have a positive relationship with customer satisfaction in line with the findings of (C. T. Ennew et al., 2000). In the end, the tangibility of the service quality is also proved positive, which are in line with findings of Ravichandran, Mani, Kumar, and Prabhakaran (2010). In terms of indirect relationships, H5, H6 and H7 are also proved supported in the present study Saleem and Ellahi (2017). All of these studies support the basic assumptions of TPB proposed by (Ajzen, 1985).

Conclusion

There is intense competition in the context of banks around the globe. They are facing it hard to retain the customers because of competition. Same situation is in Islamic banks. In fact, their competition is more intense because of the strong conventional banking system in Pakistan. Therefore, this study aimed to examine the impact of service quality dimensions on customer satisfaction which in turn will have an impact on customers to use services of Islamic banks. Its been revealed from the findings of the study that physical evidence or physical environment is a very important factor for Islamic banks to attract them. They must focus on their décor, cleanliness and other important factors which can develop a positive perception in the mind of customers. Moreover, findings also proposed that banks should also focus on their tangibility and reliability factors as well. If the employees are efficient and the machinery being used

to deliver services is attractive, customers will develop the intention to use Islamic banks. Findings of the study support the mediating hypothesis proposed as well. This research have few limitations as well. The proposed model can be studied in any of the manufacturing industry in future. Moreover, other service quality factors should be studied in the present model in context of Islamic banks. The findings of the study are helpful in policy advising and future studies.

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