

Effects of technical quality, functional quality and satisfaction on trust



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ABSTRACT A descriptive research was conducted to examine the influences of functional (service process) and technical (service outcome) quality on customer satisfaction and trust among retail bank clients towards their main local banks with which they have key relationships in Malaysia. The study was undertaken among adults aged 18 years and above who reside in the Klang Valley. Convenience sampling of mall-intercept with questionnaire survey approach was employed in selecting the 400 respondents. The data were analysed by multiple regression analysis to test the hypotheses. The study disclosed that technical quality, functional quality and customer satisfaction have significant direct influences on trust. In return, customer satisfaction was found related to the functional as well as technical quality. Interestingly, technical quality was found to have a greater influence than functional quality on both customer satisfaction and trust in banks. Subsequently, the causal path analysis identifies customer satisfaction as having the greatest direct effect on trust while technical quality was found having the greatest overall effect (direct and indirect) on trust. Therefore, bankers who wish to engender trust among their retail customers should focus more on the service outcome than the delivery process of their services.

BANK MERGERS, DEREGULATION and increased competitive pressures have created dramatic changes in the Malaysian banking industry. Malaysian banks face the challenges of greater market liberalisation and globalisation from 2007 and, consequently, they must strive harder to build customer satisfaction and trust in order to cultivate customer loyalty.

The recognition that trust increases the likelihood that users will become committed to relationship (Moorman et al, 1992) has triggered studies into the factors that contribute to developing, maintaining and increasing trust in recent years. Customer satisfaction and trust have been cited in marketing literature as core building blocks in the relationship development process. Meanwhile, service quality and consumer satisfaction were found to be indispensable for retaining and attracting consumers in service-providing institutions (Banwet & Datta, 1999) such as retail banks. In addition, Samli and Frohlich (1992) claimed that delivering quality service to customers is a must for success and survival in today's competitive banking environment. Consequently, studies on service quality and customer relationship management are gaining popularity.

However, only limited academic research focussing upon trust development in retail banking relationship has been done to date, especially in developing nations like Malaysia. The purpose of our study is to examine the relationships among service quality, customer satisfaction and trust in retail banking. The specific objectives are as follows:

- (a) To assess the relative effects of service quality (technical and functional quality) and customer satisfaction on trust.
- (b) To determine the relative contributions of the technical and functional aspects of service quality to the achievement of customer satisfaction and trust.

The current study extends the existing knowledge by integrating the service quality literature with relationship marketing literature. The results and implications are insightful to marketing scholars and relevant to practitioners interested in developing ongoing financial relationships with their customers.

THEORETICAL BACKGROUND AND CONCEPTUAL FRAMEWORK

Customer satisfaction has been used as one of the key constructs to predict consumer behaviour for decades. The shift from transactional approach to relational approach has broadened the list of factors that predict future intentions to incorporate new constructs such as trust (Moorman et al, 1992; Morgan & Hunt, 1994). This study suggests that service quality and customer satisfaction are linked to trust.

Trust

Trust has been measured as a dependent variable in channel relationships (Langerak, 2001). Trust is generally viewed as essential for successful relationships (Berry, 1995; Moorman et al, 1993; Morgan & Hunt, 1994). According to Lau and Lee (1999) customers are likely to form positive buying intentions towards brands that they trust. Moorman et al, (1992) defines trust as customer confidence in the reliability and integrity of a seller. In a similar vein, this study conceives trust as customer confidence in the quality and reliability of the services offered by retail banking.

Antecedents of Trust

Service quality

Two of the most widely adopted perspectives on service quality are the SERVQUAL model of Parasuraman et al (1988; 1991) and the Technical / Functional Quality framework by Grönroos (1982; 1990a). However, the SERVQUAL model has received a lot of criticisms in recent years. Many researchers argued that SERVQUAL only focuses upon the process dimension or functional aspect of service quality (Lapierre, 1996; Mangold & Babakus, 1991; Johns & Tyas, 1996), but not the outcome dimension or technical aspect of service quality (Bitner, 1992; Johns & Howard, 1998). Babakus & Mangold (1989) and Carman (2000) suggested the inclusion of the outcome quality component for a more comprehensive measurement of service quality. Moreover, Lassar et al (2000) found that the Technical / Functional Quality-based model of service quality is better suited to predict customer satisfaction than the SERVQUAL model in the private banking industry. For this reason, the Technical / Functional Quality Model was used to measure service quality in the current study.

According to Grönroos (1982, 1990b), technical quality is concerned with what the customer actually receives from the service

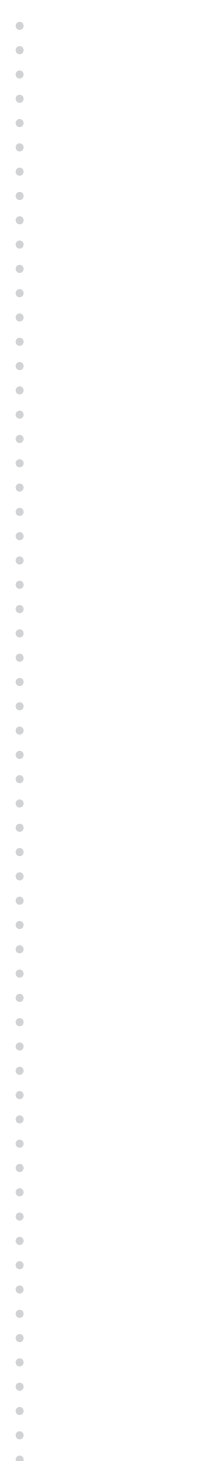
transaction, whereas functional quality relates to the service approach and / or the manner in which the customer receives the service from the service provider. In this study, technical quality can be expressed primarily as the outcome and reliability of bank services such as a bank customer being granted a loan, whereas functional quality refers to the manner in which bank services are delivered, such as the responsiveness and professionalism of bank staff.

Some studies suggested that service quality functions as an antecedent to customer satisfaction (Reicheld & Sasser, 1990; Lacobucci et al, 1996; Shemwell et al, 1998; Ding, 2004). Service quality is commonly found to precede customer satisfaction (Brady & Robertson, 2001; Dabholkar et al, 2000; de Ruyter et al, 1997). In particular, Bitner (1990) has demonstrated empirically a significant causal path between service quality and satisfaction in a structured equation analysis. Ennew and Binks (1999) found that service quality influenced customer satisfaction directly and propensity to switch bank indirectly (via its impact on satisfaction). Meanwhile, Levesque and Mcdougall (1996) identified service quality as one of the major determinants for gaining customer satisfaction in retail banking. Specifically, the Technical/ Functional Quality dimension was found reliable in predicting the levels of customer satisfaction (Lassar et al 2000) and Wetzels et al (1998) suggested that customer satisfaction can be increased by improving the functional and the technical quality of the service. Hence, it is proposed that:

- H1: The greater the perceived technical quality, the stronger the satisfaction in the relationship with the bank.
- H2: The greater the perceived functional quality, the stronger the satisfaction in the relationship with the bank.

A study by Sharma and Patterson (1999) in the context of a professional service found that technical as well as functional quality exerted significant, direct and positive influences on trust with the beta coefficients of 0.32 and 0.18 respectively. As such, it is hypothesised that:

- H3: The greater the perceived technical quality, the stronger the trust in the relationship with the bank.
- H4: The greater the perceived functional quality, the stronger the trust in the relationship with the bank.



Customer Satisfaction

In this study customer satisfaction is measured as the consumer's general level of satisfaction based on all experiences with the bank where the customer has key relationships. Ravald and Grönroos (1996) proposed that trust is an aggregate evaluation at some higher level than satisfaction and satisfaction is an important source for trust. In the context of the use of electronic banking by corporate bank clients in Singapore, Rexha *et al.* (2003) found that the cumulative effects of customer satisfaction have a positive impact on trust directed towards the bank. Therefore, the following situation might occur:

H5: The greater the customer satisfaction on the bank, the stronger the trust in the relationship with the bank.

CONCEPTUAL FRAMEWORK

Figure 1 visualises the conceptual framework representing the hypothesized effects of functional quality, technical quality and customer satisfaction on trust. Trust is conceptualised to be a function of perceived service quality (technical and functional) and customer satisfaction. The dependent variable, trust is of primary interest in this study. Meanwhile, functional quality, technical quality and customer satisfaction are the antecedents to trust. In addition, satisfaction is positioned as the mediating variable.

METHODOLOGY

A descriptive research using survey questionnaire was employed in this study. The study was undertaken among general local retail banks' customers aged 18 years and above who reside in the Klang Valley. Convenience sampling of mall-intercept was employed in selecting the 400 respondents. The measures developed were adopted and modified from previous works to suit the current study (Table 1). The 367 completed questionnaires were analysed using SPSS version 11.5 and LISREL 8.54. The hypotheses

were then tested using Multiple Regression.

To this effect, two multiple regression equations were formed as follows:

$$Satisfaction = a_1 + a_2 Technical\ Quality + a_3 Functional\ Quality + e$$

$$Trust = a_1 + a_2 Technical\ Quality + a_3 Functional\ Quality + a_4 Satisfaction + e$$

Table 1: The Origins of Constructs

CONSTRUCT	ADOPTED FROM
Trust	Crosby et al. (1990) Moorman et al. (1992)
Customer Satisfaction	Lassar, et al. (2000)
Technical Quality	Lassar, et al. (2000)
Functional Quality	Lassar, et al. (2000)

Source: Compiled by the Authors

RESEARCH FINDINGS

The study succeeded in providing respondents who have wide variations on personal characteristics (please refer to Table 2). The Cronbach's Alpha reliability coefficients of the four measures ranged from the lowest 0.7389 (customer satisfaction) to the highest 0.8910 (functional quality), indicating that the measures of the constructs were reliable (please refer to Table 3). The Pearson Correlation Analysis as shown in Table 4 reports that all the coefficients were statistically significant at $p < 0.01$ level. The results suggest significant positive associations among the key constructs studied.

Tables 5 and 6 summarise the findings of Multiple Regression Analysis as well as the results of the hypotheses testing. All the five hypotheses were supported. Findings show that technical quality, functional quality and customer satisfaction have significant direct influences on trust. In return, customer satisfaction was found related to the functional as well as technical quality. Subsequently, causal path analysis was performed to investigate the direct and indirect impacts of technical quality, functional quality and satisfaction on the ultimate dependent variable, trust. The path coefficients were the standardised beta coefficients taken from the regression analysis. The direct, indirect and total effects of each independent variable on trust are reported in Table 7. The indirect effect was derived by multiplying the sequential

Figure 1: Proposed Conceptual

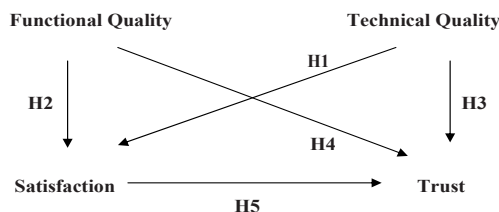


Table 2: Personal Background of the Respondents

	Frequency	Percentage (%)
Gender		
Male	189	51.5
Female	178	48.5
Age		
18 – 20	24	6.5
21 – 30	101	27.5
31 – 40	124	33.8
41 – 50	78	21.3
above 50	38	10.4
no response	2	0.5
Race		
Malay	175	47.7
Chinese	132	36.0
Indian	50	13.6
Others	10	2.7
Marital Status		
Single	146	39.8
Married	218	59.4
Divorced / Widor(er)	2	0.5
No response	1	0.3
Level of Education		
	2	0.5
Primary	73	19.9
Secondary	128	34.9
Diploma	110	30.0
Degree / Professional Qualification	48	13.1
Master Degree	5	1.4
Doctorate / PhD	1	0.3
No response		
Occupation		
Clerical / Production Staff	22	6.0
Sales Personnel	32	8.7
Supervisor	57	15.5
Administration Executive / Teacher	82	22.3
Managerial / Professional / Lecturer	86	23.4
Self-employed	17	4.6
Retired	2	0.5
Not Working	4	1.1
Student	42	11.4
Others	21	5.7
No response	2	0.5
Gross Monthly Personal Income / Pocket Money		
Below RM 1000	50	13.6
RM 1000 – RM 2000	87	23.7
RM 2001 – RM 3000	95	25.9
RM 3001 – RM 4000	71	19.3
RM 4001 – RM 5000	20	5.4
RM 5001 – RM 6000	7	1.9
More than RM 6000	12	3.3
No response	25	6.8

Source: Survey

Table 3: Reliability Test

Construct	Cronbach's Alpha
Functional quality	0.8910
Technical quality	0.8737
Trust	0.7412
Customer satisfaction	0.7389

Source: Survey



Table 4: Results of the Pearson Correlation

	Customer Satisfaction	Functional Quality	Technical Quality	Trust
Customer Satisfaction	1	0.367**	0.479**	0.462**
Functional Quality	0.367**	1	0.573**	0.429**
Technical Quality	0.479**	0.573**	1	0.468**
Trust	0.462**	0.429**	0.468**	1

**Correlation is significant at the 0.01 level (2-tailed). N = 367
Source: Survey

Table 5: Results of the Regression Analysis

Dependent Variable	Independent Variable	R ²	Adjusted R ²	Beta	T	Significance	F
Trust	Functional Quality	0.319	0.314	0.201	3.765	0.000	56.717
	Technical Quality			0.217	3.853	0.000	
	Satisfaction			0.284	5.710	0.000	
Satisfaction	Functional Quality	0.242	0.238	0.138	2.484	0.013	58.083
	Technical Quality			0.399	7.175	0.000	

Source: Survey

beta coefficient or weight along any given path, following the method devised by Asher (1976). The indirect effects of functional and technical quality were mediated via customer satisfaction variable. The research discovers that technical and functional quality have positive direct effects on customer satisfaction and indirect effects on trust through customer satisfaction. Furthermore, the causal path analysis identifies customer satisfaction as having the greatest direct effect on trust, followed by technical quality and functional quality. Meanwhile, technical quality was found having the largest overall effect (direct and indirect) on trust, followed by customer satisfaction and functional quality. The conceptual framework showing the significant paths is depicted in Figure 9.

DISCUSSION

The results of the study indicate that both customer satisfaction and trust are based not only on the judgement of customers towards the outcomes of the delivered services (technical quality), but also on customers' experiences with the service delivery process (functional quality). Thus, banks can gain customer satisfaction and trust by attending to both the technical (tangibles) and functional

(human interactions) aspects of their service management. The findings support the idea that service quality evaluation involves both outcome and process quality attributes of service quality (Grönroos, 1990b; Finn & Lamb, 1991; Powpaka, 1996; Johns & Howard, 1998; Carman, 2000). In a similar vein, Richard and Allaway (1993), Johnson et al (1998) and Dabholkar and Walls (1999) claimed that it is important to examine service outcome in addition to service process.

Interestingly, technical quality was found to have greater influences than functional quality on customer satisfaction and trust. The result recognises the importance of outcome attributes on retail bank customers' satisfaction and trust in banks. Past research shows subtle differences in findings regarding the importance of technical and functional quality across service types. Nevertheless, it is widely accepted that technical quality significantly influences customers' perception of service quality (Grönroos, 1982; Rust & Oliver, 1994). Moreover, the outcome of the services has been rated as the most important factor affecting service satisfaction and value (Banwet & Datta, 2000; Patterson & Spreng, 1997).

Table 6: Summary of Results for Hypotheses Testing

Hypotheses	Expected Sign	Standardised Beta Coefficients	t-value	Support (yes/no)
H1: perceived technical quality → satisfaction	+	0.399	7.175	Yes
H2: perceived functional quality → satisfaction	+	0.138	2.484	Yes
H3: perceived technical quality → trust	+	0.217	3.853	Yes
H4: perceived functional quality → trust	+	0.201	3.765	Yes
H5: satisfaction → trust	+	0.284	5.710	Yes

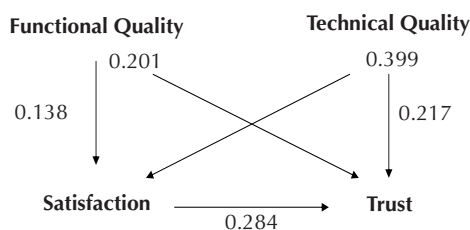
Source: Survey

Table 7: Effects of Independent Variables on Relationship Commitment

Variable	Direct Effect	Indirect Effect	Total Effect
Technical Quality	0.217	0.113	0.330
Functional Quality	0.201	0.039	0.240
Customer Satisfaction	0.284	-	0.284

Source: Survey

Figure 2: Path Model of Determinants of Relationship Commitment



A possible reason technical quality was found to have stronger influences on customer satisfaction and trust relative to functional quality is probably due to the busy lifestyles of people residing in the Klang Valley and the sophistication of the technology. The number of people visiting banks has dropped because there is a growing number of customers relying on e-banking facilities and programmed direct debit capabilities to automatically pay their bills. In other words, the growth of technology-based service delivery services reduces the personal contact between retail banks and their customers. This shift poses a serious challenge for

many banks because they have to rely more on technical service instead of functional service to differentiate themselves since they are not able to meet their customers as often as before. Therefore, customers of retail bank services treat technical quality as more important than functional quality. Additionally, it is also crucial to recognise that unlike other services whose outcomes may not be easily discerned, the banking services are expected to have higher experience or search properties, allowing for discernment of service outcome (technical quality) by customers.

IMPLICATIONS OF THE STUDY

Managerial Implications

The current study identifies the outcome of service performance as a stronger predictor of customer satisfaction and trust than the process performance of service quality. Hence, equipped with this knowledge, banks should take necessary action to improve the technical aspect of service quality such as the competence, functionality and reliability of their services to induce increased likelihood of customer satisfaction and trust towards

their banks. The technical quality dimension is a result of the know-how which a bank has, which includes good technical solutions and technical abilities of the bank. The technical quality may be improved by the appropriate use of machines and computer-based systems. As a result, banks need to upgrade their transaction processes, develop processes and systems to handle the growth in electronic transactions that provide fast and confidential banking information. The significance of the technical dimension of service quality also means that the bank management has to make sure that things are done properly the first time and to understand that customers want the best possible service outcomes on their investments in a bank at some agreed level of risk.

The study also suggests that the outcome of the service quality (technical quality) is crucial but not a sufficient condition to develop customer satisfaction and trust. Technical quality is not enough to ensure customer satisfaction and trust, unless the bank service being offered is highly standardised and there is an absence of human interactions, e.g. automatic teller machines. However, this is not the case in the current banking industry in Malaysia. An acceptable functional quality is required to ensure that customers are satisfied. As a result, banks need to make sure that the quality of their human interaction (functional quality) with their clients is excellent in order to compensate for imperfections in technical quality. The customer contact personnel are often of vital importance to functional quality. Utmost care should be taken in recruiting, selecting, training and developing the customer contact personnel. Intensive training in interpersonal and human skills among the bank staff would be crucial. Besides, the banks can adopt some reward systems to encourage their customer contact personnel to be helpful, caring, courteous and friendly when serving the customers. In conclusion, the study determines the practical importance of improving the functional aspect in addition to the technical aspect of service quality in service marketing. Given a constraint to choose between enhancing customer satisfaction and trust through technical quality or functional quality, the bankers should strongly cultivate the former over the latter.

It is important to note that the study identifies customer satisfaction as the strongest direct driver of trust. Thus, retail banks must develop a satisfactory relationship with their customers in order to foster trust. In addition, the study suggests that trust is a

stronger emotional response than customer satisfaction, and therefore bankers must go beyond satisfaction in order to build trust. This view is consistent with the study on marketing channels by Morgan and Hunt (1994) which showed that companies often look beyond satisfaction to developing trust in order to ensure long-term relationship. The enhanced comprehension of service quality in this study would enable practitioners to better control bank service processes and outcome with the intent of influencing customer satisfaction and trust in banks.

Theoretical Implications

The study develops a conceptual framework of determinants of trust with three antecedents, namely technical quality, functional quality and customer satisfaction. Although some of the ideas expressed in this conceptual framework may be familiar to that of other researchers, the value of the framework is in integrating the various notions to provide a more comprehensive picture of trust. The study gives a useful foundation on which further theoretical and empirical research in the field of trust can be built. Interestingly, the current study found that technical quality has stronger influences on customer satisfaction and trust relative to that of functional quality. Traditionally, technical quality has been neglected in efforts to study and measure service quality because it was believed that functional quality is often easier for customers to identify (Baker & Lamb, 1993). Most researchers would rely more on other attributes associated with the process of service delivery, i.e. the functional quality. For instance, the SERVQUAL instrument does not include any measure of the technical quality dimension (Kang & James, 2004). Nevertheless, this study recognises that banking services are expected to have higher experiences or search properties which allow for discernment of technical quality by customers. Thus, the current study demonstrates the importance of comparing the relative influences of functional as well as technical qualities for different types of services in future study.

LIMITATIONS AND FUTURE RESEARCH DIRECTION

First, the study was carried out during the transactional period of the bank merging programs in Malaysia. Therefore, further investigations on post bank merging would also represent a potentially interesting issue.

Second, due to time and cost constraints, the sample size for the research was only confined

to those respondents in a few areas in the Klang Valley. Furthermore, the results of the study were based on the survey of a single service industry, i.e. the retail banking sector. As such, the applicability of the current findings to other service contexts would need further research. This study might cover other types of financial institutions such as investment banks and insurance companies to verify whether the approach taken here is valid for these settings. Future research should also test whether the issues and applications discussed here are applicable and helpful in all service contexts or only to high-involvement contexts such as the insurance, hotel, airlines and the health care industry.

Third, the study concentrated only on one side of the bank-client relationships, i.e. the retail bank customers. Future studies may address the issue from a dyadic perspective, by incorporating data collected from both bank staff and bank customers. Finally, the results of the current study were based on cross-sectional data, making it difficult to make strong inferences about cause and effect relationships. As such, the proposed conceptual framework can be tested in a longitudinal design to provide better results **EJM**

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