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OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

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AN ANALYSIS OF THE IMPACT OF MOBILE BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION AND LOYALTY: A CASE STUDY OF STANDARD CHARTERED BANK OF ZIMBABWE

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ABSTRACT

This study analysed the impact of mobile banking service quality on customer loyalty in the context of Standard Chartered bank of Zimbabwe as a case study, the largest traditional commercial bank in the country. The study adopted a quantitative descriptive design and the researchers administered a self-constructed questionnaire to 60 mobile banking users across the 12 Standard Chartered bank branches in Bulawayo and Harare. The findings of the study are that Standard Chartered mobile banking service quality in terms of awareness and assurance is satisfying customers as far as perceived ease of use is concerned. In terms of perceived usefulness, the bank is dependably satisfying customers' needs. Furthermore, the results indicated that there is an overall strong positive relationship between mobile banking service quality dimensions, customer satisfaction and customer loyalty. The study recommends that, to leverage customer loyalty the bank has to ensure total quality management and continuous improvement in the area of mobile banking services awareness campaigns, improved mobile banking services assurance, bank swift responsiveness to customer concerns and enhanced mobile banking services dependability.

KEYWORDS

mobile banking, service quality, services awareness, services assurance, responsiveness, service dependability, customer satisfaction, customer loyalty.

INTRODUCTION

Customer loyalty is an important aspect of the marketing concepts. This concept has attracted the renewed attention during the past decade due to the emergence of long-term relationship between service providers and customers in the banking sector of Zimbabwe. Facing fierce competition and limited resources the banking services providers have shifted their focus from acquiring new customers to retaining the existing customers. As a result customer satisfaction and customer loyalty has become the core of the brand: customer relationships. A challenging question facing today's banking and marketing managers is how to understand the appropriate long-term relationship, particularly in relation to a number of known antecedents to mobile service quality in gaining customer loyalty (Taylor, 2004). According to Mary (2009) mobile banking was first introduced in the late 1990s in New York by the four major banks: Citibank, Chase Manhattan, Chemical and Manufacturers. In Africa the mobile banking was introduced in 2001. Chronicling the history of mobile banking in Zimbabwe, Runyowa (2013) posit that, in Zimbabwe, the first mobile banking innovation was on 28 November 2011 by the Standard Chartered Bank. Standard Chartered Bank (Zimbabwe) is the oldest traditional financial institution in Zimbabwe, having been established as Standard Bank in 1892. The current bank was created when Standard Bank merged with Chartered Bank in 1969. Standard Chartered Zimbabwe is one of the largest International banks in Zimbabwe, with a personal banking customer list in excess of 63,000 and a corporate client list exceeding 200 companies, according to www.standardchartered.com.

LITERATURE REVIEW

Gremler and Brown (2006) define customer loyalty as the degree to which a customer exhibits repeat purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service exists. According to Bloemer and Kasper (2005) customer loyalty is interpreted as true loyalty rather than repeat purchasing behavior, which is the actual re-buying of a brand, regardless of commitment. Zeithaml (2001) states that customer loyalty is a multi-dimensional construct, which includes both positive and negative responses to it. However, a loyal customer may not necessarily be a satisfied customer. Colgate *et al.* (2008) also notes that it is not always the case that customer defection is the inverse of customer loyalty. While Levesque and Mc. Dougall (2003) suggest that even when a problem may not be solved, approximately half of the customers would still remain with the firm. This may be due to switching costs, lack of perceived differentiation of alternatives, location constraints on choice, time or money constraints, habit or inertia which are not related to loyalty (Bitner, 2003; Ennew and Binks, 2001). Customer satisfaction refers to the customer's perception that his or her expectations have been met. If the customer's expectations are met, then he is satisfied, if the expectations are surpassed, then he is delighted, but in the event that they are not met, the customer is dissatisfied (Kotler, 2001). Satisfaction may be viewed as, an emotion (an effective response to service offers), meaning the extent to which the customer is happy with the service experience. How happy they are with certain mobile service providers. It is also viewed as a fulfillment of the achievement of relevant goals. This entails the extent to which the service offered meets or exceeds customer needs. That is, the extent to which customers is enabled to fulfill their communication goals by the mobile service provider. Satisfaction may also be viewed as a state, which concerns the level of reinforcement or arousal, the extent to which it drives the customer towards acceptance or avoidance (Joseph, 2003). Mobile banking is an application of mobile commerce that enables customers to bank virtually at any convenient time and place (Furst, 2002). It is also defined as the provision of banking and related financial services such as savings, funds transfer, and stock market transactions among others on mobile devices (Tiwari and Buse, 2007). Mobile banking can be defined as the ability to conduct bank transactions via a mobile device, or more broadly – to conduct financial transactions via a mobile terminal (Drexelius and Herzig, 2001). This definition is a suitable working one as it includes not only basic services such as bank account statements and funds transfer, but also electronic payment options as well as information based financial services such as alerts on account limit or account balance, and access to stock broking. It compares all with the definition found in Hawari (2009) where mobile banking is referred to as the ability to bank virtually anytime, anywhere. Definition of service quality holds that this is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed (Lehtinen and Lehtinen, 2002). Service quality is defined as the degree of discrepancy between customers' normative expectation for service and their perceptions of service performance (Parasuraman, 2005). The definition of service quality was further developed as, the overall evaluation of a specific service firm that results from comparing that firm's performance with the customer's general expectations of how firms in that industry should perform (Parasuraman, 2005). As the time evolved, quality concepts such as total quality management (TQM) and new public management (NPM) have been adopted by many organizations in most developed countries as early as 1990s. The key objective of NPM, for instance, is to improve the delivery of service quality by taking a customer-oriented approach (Mwita, 2000). Wu *et al.* (2006) integrate data envelopment analysis (DEA) and neural network (NNs) to examine

the relative branch efficiency. The use of the DEA technique in performance benchmarking of bank branches has evolved from relative benchmarking of performance in terms of operating efficiency (service quality) and profitability (Manandhar and Tang, 2002).

STATEMENT OF THE PROBLEM

Commercial banks in Zimbabwe offer diversified mobile banking services at lower costs. However, according to Bank survey report (2013), the banks have failed to retain approximately 42% of their mobile banking customers during the mid-2012. There was an increase of 55% in the number of customers who were partially disengaged by 2013. Nine percent was recoded as the number of the customers fully disengaged from the banks by April 2014. The trend evidently showed that the commercial banks are failing to retain customers and maintain customer loyalty as part of major corporate goals for bank survival. New mobile banking services were introduced and are still being introduced by the banks, but the number of customers engaged to the banks is falling drastically. This is proving that quantity of services provided to customers and charges may not be the major concern of the mobile bank users. However the reduction in customer loyalty could best be explained by mobile banking services quality initiatives. Therefore this study sought to analyse the impact of mobile banking service quality on customer satisfaction and loyalty in the Standard Chartered bank in Zimbabwe.

OBJECTIVES OF THE STUDY

1. To analyse the socio-economic impact of quality mobile banking service offered by Standard Chartered bank of Zimbabwe on customer loyalty.
2. To investigate if there is any significant relationship between mobile banking service quality offered by Standard Chartered bank, customer satisfaction and customer loyalty.
3. To determine the extent to which quality of mobile banking services offered by Standard Chartered bank affect customer loyalty.

HYPOTHESIS

H₁: There is a significant relationship between mobile banking service quality offered by Standard Chartered bank and consumer loyalty.

SUB-HYPOTHESIS

H_{1a}: There is a significant relationship between Standard Chartered bank mobile banking service awareness and customer loyalty

H_{1b}: There is a significant relationship between Standard Chartered bank mobile banking service dependability and customer loyalty

H_{1c}: There is a significant relationship between Standard Chartered bank mobile banking service responsiveness and customer loyalty

H_{1d}: There is a significant relationship between mobile banking service assurance and customer loyalty

METHODOLOGY

The researchers adopted a quantitative descriptive design that allowed the researchers to analyse the impact of mobile banking service quality on customer loyalty for Standard Chartered bank. The design helped the researchers to collect data which was analysed quantitatively using descriptive statistics and multi-regression analysis taking into account various socio-economic service quality variables i.e. responsiveness, service awareness, assurance and dependability to analyse the impact of mobile service quality on customer loyalty. The instrument was administered to 60 mobile banking users across the 12 Standard Chartered bank branches in Bulawayo and Harare.

SCOPE OF THE STUDY

The scope of the study is limited to the Standard Chartered Commercial bank branches in Harare, the capital city of Zimbabwe and Bulawayo the second largest city in Zimbabwe.

ANALYSIS OF THE STUDY

TABLE 1: FREQUENCY DISTRIBUTION OF MOBILE SERVICE QUALITY DIMENSIONS, CUSTOMER SATISFACTION AND CUSTOMER LOYALTY DESCRIPTIVE STATISTICS

	Mean	Std. Deviation	N
Service Awareness	3.85	.360	60
Service Assurance	3.65	.481	60
Bank Responsiveness	3.55	.502	60
Service Dependability	3.80	.403	60
Customer Loyalty	2.55	.594	60
Perceived ease of use	1.70	.462	60
Perceived usefulness	1.90	.775	60

From table 1 above, Service Awareness with a mean of 3.85 (SD 0.360), Service Assurance with a mean of 3.65 (SD 0.481), Bank Responsiveness with a mean of 3.55 (SD 0.502), and Service Dependability with a mean of 3.80 (SD 0.403) all above the acceptable mean of 2.5 reflect the frequency distribution of the mobile banking service quality dimensions in place to enhance customer satisfaction and loyalty. Notwithstanding the low perceived ease of use and usefulness of the mobile banking facilities and services, as reflected by a mean of 1.70 and 1.90 respectively.

TABLE 2: CORRELATIONS BETWEEN MOBILE BANKING SERVICE QUALITY, CUSTOMER SATISFACTION AND CUSTOMER LOYALTY

		Service Awareness	Service Assurance	Bank Responsiveness	Service Dependability	Customer Loyalty	Perceived ease of use	Perceived usefulness
Service Awareness	Pearson Correlation	1	.279 [*]	.183	.490 ^{**}	.629 ^{**}	.336 ^{**}	.128
	Sig. (2-tailed)		.031	.162	.000	.000	.009	.331
	N	60	60	60	60	60	60	60
Service Assurance	Pearson Correlation	.279 [*]	1	.390 ^{**}	.157	.685 ^{**}	.435 ^{**}	.041
	Sig. (2-tailed)	.031		.002	.230	.000	.001	.756
	N	60	60	60	60	60	60	60
Bank Responsiveness	Pearson Correlation	.183	.390 ^{**}	1	.050	.162	-.154	.144
	Sig. (2-tailed)	.162	.002		.703	.216	.242	.273
	N	60	60	60	60	60	60	60
Service Dependability	Pearson Correlation	.490 ^{**}	.157	.050	1	.467 ^{**}	.218	.260 [*]
	Sig. (2-tailed)	.000	.230	.703		.000	.094	.045
	N	60	60	60	60	60	60	60
Customer Loyalty	Pearson Correlation	.629 ^{**}	.685 ^{**}	.162	.467 ^{**}	1	.611 ^{**}	.342 ^{**}
	Sig. (2-tailed)	.000	.000	.216	.000		.000	.007
	N	60	60	60	60	60	60	60
Perceived ease of use	Pearson Correlation	.336 ^{**}	.435 ^{**}	-.154	.218	.611 ^{**}	1	.341 ^{**}
	Sig. (2-tailed)	.009	.001	.242	.094	.000		.008
	N	60	60	60	60	60	60	60
Perceived usefulness	Pearson Correlation	.128	.041	.144	.260 [*]	.342 ^{**}	.341 ^{**}	1
	Sig. (2-tailed)	.331	.756	.273	.045	.007	.008	
	N	60	60	60	60	60	60	60

*. Correlation is significant at the 0.05 level (2-tailed).

Table 2 indicates that, in terms of perceived ease of use, there is a significant positive relationship between service awareness ($r = 0.336$, $p < 0.05$) and customer satisfaction. There is also a positive significant relation between service assurance ($r = 0.435$, $p < 0.05$) and customer satisfaction an intervening variable. Bank responsiveness and service dependability has also a positive relationship with customer satisfaction but it was not statistically significant ($p > 0.05$). This implies that mobile banking users perceive the quality of service as favourable in terms of awareness and assurance if the measurement of satisfaction is based on perceived ease of use. In terms of perceived usefulness the results of the study show that there is a significant positive relationship between service dependability ($r = 0.260$, $p < 0.05$) and customer satisfaction in terms of perceived usefulness. Service assurance, bank responsiveness and service awareness had also a positive relationship with customer satisfaction but it was not statistically significant ($p > 0.05$). This imply that mobile banking user perceive the quality of service as favourable in terms of dependability if the measurement of satisfaction is based on perceived usefulness. The result of Pearson correlation analysis provided in table 3 shows that service awareness is significantly, positively correlated to customer loyalty. The results show a coefficient of 0.629^{**} at $p = 0.05$ ($r = 0.629^{**}$, $p < 0.05$) which shows that the two constructs, service quality and customer loyalty are positively related. Therefore, the hypothesis that there is a significant relationship between Standard Chartered mobile banking service awareness and customer loyalty should be accepted.

TABLE 3: CORRELATIONS FOR SERVICE QUALITY DIMENSIONS AND CUSTOMER LOYALTY

		Service Awareness	Service Assurance	Bank Responsiveness	Service Dependability	Customer Loyalty
Service Awareness	Pearson Correlation	1	.279 [*]	.183	.490 ^{**}	.629 ^{**}
	Sig. (2-tailed)		.031	.162	.000	.000
	N	60	60	60	60	60
Service Assurance	Pearson Correlation	.279 [*]	1	.390 ^{**}	.157	.685 ^{**}
	Sig. (2-tailed)	.031		.002	.230	.000
	N	60	60	60	60	60
Bank Responsiveness	Pearson Correlation	.183	.390 ^{**}	1	.050	.162
	Sig. (2-tailed)	.162	.002		.703	.216
	N	60	60	60	60	60
Service Dependability	Pearson Correlation	.490 ^{**}	.157	.050	1	.467 ^{**}
	Sig. (2-tailed)	.000	.230	.703		.000
	N	60	60	60	60	60
Customer Loyalty	Pearson Correlation	.629 ^{**}	.685 ^{**}	.162	.467 ^{**}	1
	Sig. (2-tailed)	.000	.000	.216	.000	
	N	60	60	60	60	60

*. Correlation is significant at the 0.05 level (2-tailed).

The result of Pearson correlation analysis provided in Table 3 shows that dependability is significantly, positively correlated to customer loyalty. The result shows a coefficient of 0.467^{**} at $p = 0.05$ ($r = 0.467^{**}$, $p < 0.05$) which shows that the two constructs, service quality and customer loyalty are positively related. Therefore, the hypothesis that there is a significant relationship between Standard Chartered bank mobile banking service dependability and customer loyalty should be accepted. The result of Pearson correlation analysis provided in Table 3 also shows that service responsiveness is positively correlated to customer loyalty although not statistically significant. The result shows a coefficient of 0.162^{**} at $p = 0.05$ ($r = 0.162^{**}$, $p < 0.05$) which indicates that the two constructs, service quality and customer loyalty are positively related although the relationship was too weak. This study shows that responsiveness and customer loyalty

are insignificantly positively correlated. Therefore, the hypothesis that there is a significant relationship between Standard Chartered bank mobile banking service responsiveness and customer loyalty should be accepted. The result of Pearson correlation analysis provided in Table 3 shows that service assurance is significantly, positively correlated to customer loyalty. The results in Table 3 also show a coefficient of 0.685** at $p=0.05$ ($r = 0.685^{**}$, $p < 0.05$) which indicates that the two constructs, service quality and customer loyalty are positively related. Therefore, the hypothesis that there is a significant relationship between mobile banking service assurance and customer loyalty should be accepted.

TABLE 4: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.852 ^a	.726	.706	.322	.726	36.448	4	55	.000

a. Predictors: (Constant), Service Dependability, Bank Responsiveness, Service Assurance, Service Awareness

b. Dependent Variable: Customer Satisfaction, Customer Loyalty

TABLE 5: CORRELATION COEFFICIENTS

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	-3.089	.557			-5.545	.000
Service Awareness	.659	.138	.399		4.770	.000
Service Assurance	.748	.097	.605		7.681	.000
Bank Responsiveness	-.185	.091	-.156		-2.029	.047
Service Dependability	.270	.120	.183		2.261	.028

a. Dependent Variable: Customer Satisfaction, Customer Loyalty

Tables 4 and 5 show that there is a significant relationship between mobile banking service quality offered by Standard Chartered bank and consumer loyalty. The adjusted r^2 shows that 70.6% of variance in customer loyalty was accounted for by mobile banking service quality dimensions. Since there is an overall significant positive relationship between mobile banking service quality and customer loyalty, this implies that the hypothesis that there is a significant relationship between mobile banking service quality offered by Standard Chartered and consumer loyalty should be accepted.

FINDINGS AND SUGGESTIONS

The results above indicate that mobile banking service quality has an impact on customer satisfaction and customer loyalty. The results of the multi-linear regression show that there is overall positive relationship between mobile banking service quality dimensions and customer loyalty, intervened by customer satisfaction.

Suggestion 1: With regard to perceived ease of use, mobile banking services quality awareness and mobile service quality awareness are critical to customer satisfaction and hence customer loyalty. This implies that mobile banking users perceive the quality of service as favourable in terms of awareness and assurance. This implies that in order to leverage customer loyalty the bank should satisfy its customers by improving communication strategies and must offer information on newly introduced products and the staffs develops courtesy to gain customer satisfaction.

Suggestion 2: With regard to perceived usefulness, mobile banking service dependability is critical to customer satisfaction as an intermediate or intervening variable. This imply that mobile banking users perceive the quality of service as favourable in terms of dependability if the measurement of satisfaction is based on perceived usefulness. As a result the bank must continue fulfilling its promised services in terms of delivery in time and maintain its terms of services to improve customer satisfaction.

Suggestion 3: The mobile banking service quality dimensions or variables of Service Awareness, Service Assurance, Bank Responsiveness and Service Dependability accounted for 70.6% of the variance in customer loyalty within the Standard Chartered bank branches in Zimbabwe. To leverage customer loyalty the bank has to ensure total quality management and continuous improvement in the area of mobile banking services awareness campaigns, improved mobile banking services assurance, bank swift responsiveness to customer concerns and enhanced mobile banking services dependability.

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