

Global Journal of Economics and Business Studies Küresel İktisat ve İşletme Çalışmaları Dergisi http://dergipark.gov.tr/gumusgjebs - ISSN: 2147-415X



Kış-2017

Cilt: 6 Sayı: 12 (81-88) Volume: 6 Issue: 12 (81-88)

# EFFECTS OF SERVICE QUALITY ON CUSTOMER SATISFACTION, TRUST, CUSTOMER LOYALTY AND WORD OF MOUTH: AN APPLICATION ON CARGO COMPANIES IN $\mbox{G\"{\sc um\"{\sc um\'{\sc um\sc um\r{\sc um\sc um\r{\sc um\sc um\sc um\sc um\r{\sc um\sc 
#### Emel YILDIZ<sup>2</sup>

#### **ABSTRACT**

Although products and services are expressed as similar in the definition of modern marketing, services vary from products as feature. These differences emerge more clearly in today's competitive market. Inherent characteristics of services also differentiate marketing of them. Especially concepts such as quality, trust and satisfaction have become more important.

The purpose of this study is to examine the effects of service quality on customer trust and customer satisfaction; customer trust and customer satisfaction on loyalty and loyalty on word of mouth. In the concept of the study cargo companies operating in Gümüşhane are examined and questionnaire applied to 460 customers of this cargo companies. Validity and Reliability of scales are tested by Cronbach's Alpha and Factor Analysis. Then hypothesis is tested by Structural Equation Modelling. As a result, it is found that service quality has positive effect on satisfaction and trust; satisfaction and trust have positive effect on loyalty and loyalty affect word of mouth positively.

Keywords: Service Quality, Trust, Customer Satisfaction, Customer Loyalty, Word-Of-Mouth.

Jel Codes: M31, M39.

# HİZMET KALİTESİNİN MÜŞTERİ TATMİNİ, GÜVEN, MÜŞTERİ SADAKATİ VE KULAKTAN KULAĞA PAZARLAMA ÜZERİNDEKİ ETKİLERİ: GÜMÜŞHANE İLİNDEKİ KARGO ŞİRKETLERİ ÜZERİNDE BİR UYGULAMA

#### ÖZET

Modern pazarlamanın tanımında ürün ve hizmet benzer olarak ifade edilse de hizmetler özellik olarak ürünlerden büyük farklılıklar gösterir. Günümüz rekabet piyasalarında ise bu farklılıklar daha net ortaya çıkmaktadır. Hizmetlerin kendilerine has özellikleri onların pazarlanmasını da farklılaştırmaktadır. Özellikle kalite, güven ve tatmin gibi kavramlar daha önemli hale gelmektedir.

Bu çalışmanın amacı hizmet kalitesinin müşteri güveni ve müşteri tatmini üzerindeki; müşteri güveni ve müşteri tatmininin sadakat üzerindeki ve sadakatın kulaktan kulağa pazarlama üzerindeki etkilerini belirlemektir. Çalışma kapsamında Gümüşhane ilinde faaliyet gösteren kargo şirketleri incelenmiş ve 460 müşteriye anket uygulanmıştır. Ölçeklerin geçerlilik ve güvenilirlik analizleri Cronbach Alpha ve Faktör Analizi ile test edilmiştir. Araştırma hipotezleri ise Yapısal Eşitlik Modeli ile test edilmiş ve hizmet kalitesinin müşteri güveni ve müşteri tatmini üzerinde; tatmin ve güvenin sadakat üzerinde ve sadakatın de kulaktan kulağa pazarlama üzerinde anlamlı ve olumlu bir etkiye sahip olduğu belirlenmiştir.

**Anahtar Kelimeler:** Hizmet Kalitesi, Güven, Müşteri Tatmini, Müşteri Sadakati, Kulaktan Kulağa Pazarlama. **Jel Kodları:** M31, M39.

#### 1. INTRODUCTION

From past to present, consumers always seek another's experience when buying. Because of significance of this information exchange word of mouth become an important and remarkable concept in recent years (Trusov et al., 2009: 90). Compared to marketer-based information, word of mouth is perceived more reliable (Allsop et al., 2007: 398). Therefore, consumers seek information about product performance, service quality or

<sup>&</sup>lt;sup>1</sup> Bu çalışma 12-14 Ekim 2016 tarihleri arasında Bilecik'te düzenlenen "Uluslararası Osmaneli Sosyal Bilimler Kongresinde bildiri olarak sunulmuş ve bildiriler kitabında yer almıştır.

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K15-2017

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Cilt: 6 Sayı: 12 (81-88) Volume: 6 Issue: 12 (81-88)

security from their friends, relatives and family (Charlett et al., 1995: 43; de Valck et al., 2009: 186) to avoid wrong purchase decision (Li, 2013: 375). Word of mouth that can be defined as a communication type that consumers share their experiences and information related to a product and a service (Gildin, 2003: 94) has become increasingly important concept for service companies. Consumers pay attention experienced consumers' ideas and recommendations for service companies such as cargo companies offering services abstract and experience-based services (Taghizadeh et al., 2013: 2570).

Word of mouth that provides consumers make more informed choices (Chaniotakis and Lymperopoulos, 2009: 230) is affected by many factors such as service quality, loyalty and satisfaction (Ammari, 2012: 619). Li (2013: 383) stated that satisfaction and loyalty impact Word of mouth. And also consumers will share their experiences and information with other consumers if they trust the company and its products and services. Also delivering high service quality provide satisfied and loyal customers to company (Bostanji, 2013: 238) and these consumers can spread positive word of mouth. In this direction, purpose of this study is to examine the effects of service quality on trust and customer satisfaction; trust and customer satisfaction on customer loyalty and customer loyalty on word of mouth.

#### 2. LITERATURE REVIEW AND HYPOTHESIS

There are many studies examine the effects of service quality on customer satisfaction and trust; customer satisfaction and trust on customer loyalty and loyalty on word of mouth.

Many studies examine effects of service quality on customer satisfaction, customer loyalty and trust in different areas such as banking (Cruana, 2002; Talebi et al., 2012; Hafeez and Muhammad, 2012; Kranias and Bourlessa, 2013; Nejad et al., 2014; Saravanakumar and Jayakrishnan, 2014; Khan and Fasih, 2014; Mirzapur et al., 2014, Hidayat et al., 2015), internet (Christobal, 2007), ADSL Technology (Rizka and Widji, 2013), utility (Agyapong, 2011), hotels (Bostanji, 2013; Poku et al.), mobile internet (Roostika, 2011), healthcare (Lien et al., 2014; Zarei et al., 2015), retail industry (Ivanauskiene and Volungenaite, 2014).

Related to the studies relationships between service quality, customer loyalty and customer satisfaction Cruana (2002) investigated the effect of service quality on customer loyalty with mediation role of customer satisfaction. A postal survey is applied to 1000 retail banking customers. As a result, it is found that customer satisfaction has a mediating role in the effect of service quality on customer loyalty. Cilingir et al. (2010) indicated that customer satisfaction has positive effect on word of mouth. Agyapong (2011) investigated the effects of service quality (tangibles, reliability, responsiveness, competence, courtesy, feel secure, communication, understanding the customer) on customer satisfaction in the utility industry. As a result of multiple regression analysis all service quality dimensions have positive effect on customer satisfaction. Hafeez and Muhammad (2012) evaluated the effects of service quality, customer satisfaction and loyalty programs on customer's loyalty and indicated that all these factors are important for increasing customer loyalty. Similarly, Bostanji (2013) indicated that service quality dimensions (empathy, responsiveness and quick responsiveness) affect customer loyalty positively. Kranias and Bourlessa (2013) investigated the relation between service quality and customer loyalty and found that only one quality dimension namely proximity-convenience has positive effect on customer loyalty. Khan and Fasih (2014) evaluated the impact of service quality on customer satisfaction and Customer loyalty. Data is obtained from a survey applied to 225 customer survey and regression analysis are used to analyse the data. As a result, it is indicated that service quality and its dimensions (tangibles, reliability, assurance and empathy) have positive effect on customer satisfaction and customer loyalty. Hidayat et al. (2015) examined the effects of service quality and customer trust on customer loyalty and satisfaction and they found that service quality and customer trust has positive effect on customer satisfaction. Service quality and customer trust has direct and indirect effects on customer loyalty. Other studies related to these variables are summarized in Table 1.

Also many researches in literature investigated factors affecting word-of-mouth. According to these studies word of mouth is affected by customer satisfaction (Taghizadeh et al., 2013; Kitapci et al., 2014), service quality (Chaniotakis and Lymperopoulos,2009), customer loyalty (Roy et al., 2009; Liao et al. 2010). Taghizadeh et al. (2013) examined the effects of customer satisfaction on Word-of-mouth and found that while employee competence has negative effect on Word-of-mouth, reliability and physical evidence have positive effect. Yıldız and Tehci (2014) found that customer loyalty and customer satisfaction have positive effect on word of mouth. Chaniotakis and Lymperopoulos (2009) examined the effects of service quality on word of mouth and stated that empathy has positive and direct effect on word of mouth but other service quality dimensions' responsiveness, assurance, tangibles) have indirect effect. Yasvari et al. (2012) indicated that service quality, loyalty, satisfaction and trust have positive effect on word of mouth. Li (2013) investigated



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relationship among service quality, customer loyalty and word of mouth and demonstrated that service quality has direct effect on satisfaction but has an indirect effect on word of mouth. Also customer satisfaction has direct effect on customer loyalty and indirect effect on WOM through loyalty. Customer loyalty has direct effect on word of mouth. Özkan and Yıldız (2015) demonstrated that service quality and customer satisfaction have positive and significant effect on word of mouth.

**Table 1.** Literature Regarding to Relationships between Service Quality, Customer Satisfaction, Customer Loyalty, Trust

Researcher/Date	Results		
Christobal et al. (2007)	Web design, customer service, assurance and order management affect		
	customer satisfaction and also customer satisfaction affect consumer loyalty.		
Roostika (2011)	There is an indirect relationship between service quality and customer		
	loyalty through trust.		
Talebi et al., (2012)	There is differences between the quality of banking service and customer		
	loyalty		
Rizka and Widji (2013)	Service quality has positive effect on customer loyalty		
Poku et al. (2013)	There are differences between hotels for affecting service quality dimension		
	but in general all service quality dimensions except tangibility have positive		
	effect on customer loyalty.		
Mirzapur et al. (2014)	Service quality has significant and positive effect on customer loyalty.		
Ivanauskiene and	Three service quality dimensions as personal interaction, policy and product		
Volungenaite (2014)	quality have positive effect on customer loyalty.		
Nejad et al. (2014)	Service quality, satisfaction and trust have positive effect on customer		
	loyalty		
Lien et al. (2014)	Service quality has positive effect on trust.		
Saravanakumar and	Service quality has positive effect on customer loyalty but empathy and		
Jayakrishnan (2014)	reliability are the most important effective factors on customer loyalty		
Zarei et al. (2015)	Service quality affect trust.		
Kim et al. (2004)	Customer satisfaction has significant positive effect on customer loyalty.		

Based on the studies as mentioned above, research hypothesis can be developed as follows:

H1: Service quality has positive effect on trust

H2: Service quality has positive effect on customer satisfaction

H3: Trust has positive effect on customer loyalty

H4: Customer Satisfaction has positive effect on customer loyalty

H5: Customer loyalty has positive effect on word-of-mouth

## 3. METHODOLOGY

In this research, relationship between service quality, customer loyalty, customer satisfaction, trust and word of mouth is studied. Exploring the effects of service quality on customer trust and customer satisfaction; customer trust and customer satisfaction on loyalty and loyalty on word of mouth is aimed. In the research, questionnaire method is used for data collection. The questionnaire includes two sections. The first section included contructs in the research model and the second section consists of questions to determine demographics The survey was conducted through face-to-face interview. The scales were adapted from (Cruana,2002; Ammari, 2012; Yasvari et al., 2012; Bostanji, 2013). All questions were measured by five-point Likert scale. For instance, "1" expressed as strongly disagree, "2" expressed as disagree, "3", expressed as neutral, "4" expressed as strongly agree, "5" expressed as strongly agree.



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Volume: 6 Issue: 12 (81-88)

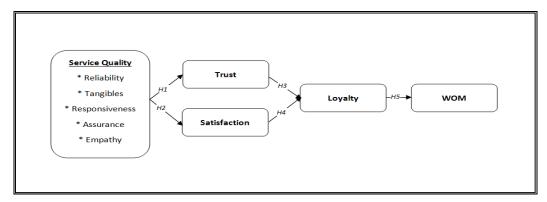


Figure 1. Research Model

## 4. RESULTS

TOTAL

460

# 4.1. Demographic Characteristics of Respondents

Table 2. Demographic Profile of All Respondents

GENDER	Count	Percent(%)	OCCUPATIONAL STATUS	Count	Percent(%)
Female	239	52 Public Employee		88	19
Male	221	48	Employee	94	21
TOTAL	460	100	Self-Employment	68	15
MARITAL STATUS	Count	Percent(%)	Retired	47	10
Married	218	47	Housewife	48	10
Single	242	53	Student	102	22
TOTAL	460	100	Others	13	3
EDUCATION	Count	Percent(%)	TOTAL	460	100
Elementary Education	40	9	AGE	Count	Percent(%)
High School	240	52	Under 18	175	38
Under Graduate	124	27	18 - 28	129	28
Graduate	56	12	29 - 39	65	14
TOTAL	460	100	40 – 50	41	9
INCOME	Count	Percent(%)	Upper 50	50	11
Under 1301 TL	97	21	TOTAL	460	100
1301 - 2600 TL	83	18			
2601 – 3900 TL	147	32			
3901 – 5200 TL	88	19			
Upper 5200	45	10			

100



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#### 4.2. Results of Validity and Reliability Analysis

Table 3. Results of the Validity and Reliability Analysis

	Item	Std. Loading	Eigen Value	VEE*	Composite Reliability
	SQ1	.861			
	SQ2	.837			
Service Quality	SQ3	.817	3.559	71.188	.899
	SQ4	.831			
	SQ5	.871			
Trust	TR1	,850		73,087	.936
Trust	TR2	,845	2.193		
	TR3	,869			
	ST1	.958	2.790	92.986	.962
Satisfaction	ST2	.971			
	ST3	.964			
	LY1	.886	2.443	81.421	.884
Loyalty	LY2	.933			
	LY3	.887			
	WOM1	.820			
WOM	WOM2	.856	3.573	71.455	.900
	WOM3	.881			
	WOM4	.861			
	WOM5	.807			

As seen in table 3, alpha coefficients of the scales (Service quality, trust, satisfaction, loyalty, Word-of-mouth) are 0,899-0,936-0,962-0,884-0,900. According to these results there is no item deleted from scale. Also Factor analysis used to determine the validity of the scale of research and as a result of analysis of the validity located scale of research, there is no item deleted from scale.

#### 4.3. Results of Structural Equation Modelling and Hypothesis Tests

Research model was tested by Structural Equation Modelling (Table 4). According to fit index values, it can be said that compliance between model and data is strong. ( $x^2/df = 1,684$ ; CFI=,983; TLI=,980; NFI=,959; RMSEA=,038).

Table 5. Model Fit Summary for the Proposed Research Model

Fit Index	Recommended	Model
$x^2/df$	<3.0	1.684
NFI	>0.9	95.9
RFI	>0.9	95.2
IFI	>0.9	98.3
TLI	>0.9	98,0
CFI	>0.9	98,3
RMSEA	< 0.8	0.38

Service quality has positive effect on trust ( $\beta$ = ,164; P<,01) and satisfaction ( $\beta$ = ,185; P<,01). Trust has positive effect on loyalty ( $\beta$ =,319 P<,01) and satisfaction has positive effect on loyalty ( $\beta$ =,183; P<,01). Loyalty has positive effect on word-of-mouth ( $\beta$ =,360; P<,01). So, all hypotheses are supported.



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Table 6. Coefficients of the Variables for the Proposed Model

	Path	Hypothesized Direction	βeta	SE	p-Value	Supported
H1	SQ TR	+	0.164	0.043	.002*	Yes
H2	SQ ST	+	0.185	0.051	.001*	Yes
Н3	TR LY	+	0.319	0.054	.001*	Yes
H4	ST LY	+	0.183	0.037	.001*	Yes
H5	LY WOM	+	0.360	0.048	.001*	Yes

p < .01

#### 5. CONCLUSION

Service quality is an important indicator for brands and companies to compete. Therefore, they should offer their customers high quality services. In this way, they may satisfy and provide customers to trust them. It is important for them because satisfied and trust customers repurchase the same brand, product and services. Word of mouth refers to consumers' behaviour of telling others about their experience with the products and services (Bowman and Narayandas, 2001) and loyalty of customers is an indicator to convey their knowledge and experiences to others.

This study explores the effects of service quality on customer trust and customer satisfaction; customer trust and customer satisfaction on loyalty and loyalty on word of mouth in the Cargo companies. According to Structural Equation Modelling results service quality has positive effect on satisfaction and trust; satisfaction and trust have positive effect on loyalty and loyalty affect word of mouth positively. All hypothesis supported in this study are supported. They are:

The hypothesis that service quality has positive effect on trust (H1) and satisfaction (H2). It means that if the company has high service quality customer are more satisfied and trust to them. All these findings are supporting the results of Cruana (2002); Agyapong (2011); Roostika (2011); Khan and Fasih (2014); Lien et al. (2014); Zarei et al. (2015).

H3 and H4 hypothesis that loyalty is affected by trust and satisfaction positively. Customer loyalty means the repurchase intention from the same company and so if you trust a company you may be more loyal to it. Also if a company want to customers to purchase from them again, they should satisfy their requirements. To support the effects of trust and satisfaction on loyalty many researchers (Nejad et al., 2014; Hidayat et al., 2015; Kim et al., 2004; Christobal et al., 2007; Hafeez and Muhammad, 2012) indicated that if customers trust to company and are satisfied from company, there are more loyal to them.

The hypothesis that loyalty has positive effect on word-of-mouth (H5). To support the effect of loyalty on WOM, Lin et al. (2008); Roy et al. (2009); Liao et al. (2010); Yasvari et al. (2012); Li (2013) found that customer loyalty has significant and positive effect on word of mouth.

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