

# Service Quality, Trust and Customer Loyalty

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Service Quality, Trust and Customer Loyalty: The Role of Customer Satisfaction at the Hotel Services Industry in Indonesia

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Abstract

*This study aims to give a contribution to the literature in terms of; first, providing a development in the empirical research model of the relationship between service quality (SERVQUAL) on customer satisfaction; second, providing empirical evidences on the relation of trust on customer satisfaction; third, the importance of customer satisfaction in mediating the relationship of service quality (SERVQUAL) on customer loyalty. This study took its unit of analysis on customers who have once used the services of hotels in Surakarta, Indonesia. Sampling technique of this study employed purposive sampling. The data analysis in the empirical model testing used Structural Equation Modeling (SEM) approach with AMOS program. The result of testing for hypothesis one (H1) found that SERVQUAL affects positively on customer satisfaction. The testing result for hypothesis two (H2) revealed that Trust positively affects customer loyalty. Similarly, the testing for hypothesis three (H3) also showed the positive effect of customer satisfaction on customer loyalty.*

**Keywords:** service quality (SERVQUAL), trust, customer satisfaction, loyalty.

1. Introduction

The economic development happening in Indonesia today has forced businessmen to make very clever steps of strategy on anticipating the increasingly fierce competition. Efforts that need to be conducted by organizations with business-based orientation in running their business activities include customer orientation which deals with what the company must be satisfied for its customer. (Zhu & Nakata, 2007). With more attention to the aspect, the expected goals will be achieved.

The business competition faced by the companies is increasingly stringent; hence, it requires management of the companies to be more critical in looking at the changes taking place in order to determine the right marketing strategy so that the companies will have competitive advantages compared to their competitors (Bharadwaj, Varadarajan, & Fahy, 1993). Other researchers have also explained one of the ways a company to become a winner in the competition is to give attention to the customer satisfaction and customer loyalty (Joon Choi & Sik Kim, 2013). Business managers are demanded to be able to design and implement a marketing strategy that is able to create, maintain, and enhance the customer satisfaction which in turn will be able to create high loyalty of the customers to the products offered by the company.

Customers play a pivotal role in determining the types of products that can meet their needs and desires. It requires the company to understand the customers. The understanding can be done by conducting a research so as to measure, assess, and interpret the customers' desires, attitudes, and behaviors. With a proper understanding of customers' behaviors, the service company will be able to establish a marketing strategy that then the customer loyalty can be achieved through the creation of established trust and image (Kandampully & Suhartanto, 2000).

A high level of customer loyalty cannot be separated from the marketing strategy defined by the company to satisfy the customers. If the company is able to satisfy the customers, it will be able to create the customer loyalty (Cheng & Lee, 2011). Several other researchers have also said that customers become the main focus in the implementation of corporate strategy through the creations of satisfaction and service quality (Cristobal, Flavian, & Guinali'u, 2007; Jiang & Lu Wang, 2006; Kashif, Shahbaz, Shiquran, & Muhammad, 2013; Kim & Lough, 2007). Thus, customer satisfaction is a dominant and decisive factor in either maintaining or achieving an excellent corporate performance. A company needs to possess a specific and measurable goal that enables to determine its service quality and achieves customer loyalty.

The focus of service quality is customers. Basically, customer satisfaction can be defined as a situation where the customer's needs, desires, and expectations are met through the products consumed. Meanwhile, Kotler and Keller (2012) defines customer satisfaction as the level of one's feeling after comparing the performances or results that he perceived against the expectations. Several other researchers have also given the definitions of customer satisfaction; but overall are about customers' estimation or belief on what they will receive when buying or consuming a product or service.

Customer satisfaction is a strategic target for a company to grow and continue to exist in facing the changes of a very tight competition. Customer satisfaction becomes a direction, an encouragement, and a motivation in creating a more creative and innovative step to establish customer loyalty and excellent performance (Padma, Rajendran, & Sai Lokachari, 2010). Customer satisfaction will be able to find out if the customer has used the product of a service.

Meanwhile, along with the development of information and technology, customers have also been increasingly comforted



with ease of access and hotel services offered. One of which is the hotel facilities in Surakarta, Indonesia. The development of the City of Surakarta today has also been followed by the development of star-rated hotels there. The presence of these hotels has given impacts on hospitality services competition in Surakarta that requires the hotel managers to formulate strategies to win the competition through the creation of customer satisfaction and loyalty. On the other hand, the presence of Hotel Groups from abroad like Ibis and the emergence of many new apartments in the City of Surakarta have become a challenge for the hotel managers in improving the satisfaction of their customers. In current tougher business competition in the area of hotel services, specific strategies are demanded to attract customers or consumers.

This study aims to provide a contribution to the literature in: first, providing the development of empirical research model in the relationship between service quality (SERVQUAL) and customer satisfaction; second, providing empirical evidences on the relationship of trust or customer satisfaction; third, answering how important the customer satisfaction in mediating the relation between service quality (SERVQUAL) and Trust on customer loyalty is. The unit of analysis for this study is customers who have once used the hotel services in Surakarta, Indonesia. Even though the industry is currently in a daunting competition and challenge, the issue on customer satisfaction and loyalty is still interesting to study.

## 2. Theoretical Foundation and Hypothesis Development

### 2.1. The Relationship of Service Quality on Customer Satisfaction

Quality of service can be defined as how far the gap between reality and expectation of services received by customers is (Zeithaml, Parasuraman, & Malhotra, 2001). According to Lovelock, Patterson, and Walker (1998), service quality is the level of excellence expected and control over the level of excellence to meet the desires of customers. Meanwhile, Yulian (2002) defines service quality as a collection benefits gained by customers either explicitly or implicitly on the facilitation of obtaining goods or services. Further also explained the service quality puts more emphasis on the customers' words, services, qualities, and levels. Best customer service (excellent) and the level of service quality are the best and most consistent ways to meeting the customer expectation (external service standard and fee) and the service performance system (internal service standard, cost, and profit).

In one study of SERVQUAL developed by Parasuraman (1998) concluded that there are five dimensions of SERVQUAL that consist of; first, *tangibles* (physical evidences) which is the ability of a company to demonstrate its physical infrastructure; second, *reliability* which is the company's ability to be able to provide quick and accurate services; third, *responsiveness* which is the ability to assist and provide fast and accurate services to the customers with clear information; fourth, *assurance* (guarantee and certainty) which is knowledge, politeness, and the ability of the company's employees to develop a sense of trust from the customers to the company; fifth, *empathy* which is the attention to the customers, knowing the customers' specific needs, and having a convenient operational time for the customers.

Customer satisfaction is very important in maintaining customer loyalty (Kandampully & Suhartanto, 2000). Customer loyalty is a level of feeling where someone declares the result of comparison between product/service performance which is received with that expected (Kotler & Keller, 2012). In addition also said that customer satisfaction is the customer response to the evaluation of previous expected by the customer. Meanwhile, Tjiptono (2005) outlines that customer satisfaction is the buyers'

evaluation where the alternative is chosen at least equal or exceed the customers expectation, whereas uncertainty arises when the results do not meet the expectations.

In general, customer satisfaction is the customer estimations or beliefs on what will be received or consumed from the products of goods or services. To measure the level of satisfaction, there are five factors that must be considered by the company. First, *product quality*, a sense of satisfaction when the result of their evaluation indicates that the product they are using is qualified. Second, *service quality*, especially in the service industry, the customers will be satisfied when they receive good services or as expected. Third, *emotional*, customers will feel proud and gain confidence that other people will be amazed when they are using a product with certain brands that tends to have a higher level of satisfaction. Fourth, *price*, offering a relatively lower price for products which have the same quality will give a higher credit to the customers. Fifth, *cost*, customers who do not need to incur additional costs or waste time to get a product or service will tend to be satisfied with the product or service.

The study on the relationship of service quality and customer satisfaction have been studied by many of the previous researchers. The relevance of customer satisfaction in gaining loyal customers has been investigated by (Anderson & Sullivan, 1993; George & Kumar, 2014; Kashif et al., 2013; Kaura, Durga Prasad, & Sharma, 2015; Rashid, Rani, Yusuf, & Shaari, 2015; Sanyal & Hisam, 2016). In their study, Anderson and Sullivan (1993) found that satisfaction as a decisive factor in determining the customer loyalty. Whereas, (Sanyal & Hisam, 2016) proved the existence of a close relationship among service quality, passenger satisfaction, and passenger preference.

The closest concept to the results related to the service quality is described as customer evaluation on the work of service provider based on the previous experiences and impressions. As in other output of researches in satisfaction, the relevance of quality for long-term success is undisputed (Parasuraman, 1998). Another finding from Kundu and Datta (2015) showed that service quality has a significant effect on customer satisfaction. Other researchers, George and Kumar (2014), also found a positive relationship between the service quality with customer loyalty.

**Hypothesis 1: Service quality (SERVQUAL) positively affects customer satisfaction.**

### 2.2. The Relationship of Trust on Customer Loyalty

Through actions and learning processes, people will gain trust and attitude. Trust is a descriptive idea of a person about an something. This trust creates an image of the brand and product, people will act following their trust (Kotler & Keller, 2012). Attitude illustrates both good and poor cognitive assessments, emotional feelings, and tendencies to take action that last for a certain period of time on some objects or ideas.

A research done by Zboja and Voorhees (2006) on the relationship of customer satisfaction on trust and customer's repurchasing intensity by comparing customers who purchase computer products and those who buy electronic products. The finding of their research indicates a positive relationship between the satisfaction of customers who purchase electronic products and computer products on the customer's repurchasing intensity.

Trust holds an important role in the purchasing process when the customer ensures evidence on goods or services offered. Trust has become one of the psychological factors that influence the customer to purchase. Trust is actually the main key that connects the selling agents with customers where the trust will connect expertise, truth, and goodness in the purchasing process.

The similar results are also revealed by Ryu, Han, and Jang (2010) who found that hedonic value gives positive and significant effect on behavior intensity, hedonic value affects



positively and significantly on customer satisfaction, utilitarian value positively affects on behavior intensity, and customer satisfaction has positive and significant effect on customer behavior intensity. Customers always intend for satisfaction on products or services offered by customer orientation (Nuryakin & Sugiyarti, 2018). Consequently, customer satisfaction becomes an important key for business organization to attract customers' purchasing interest and loyalty that will be able to improve company's product sales (Alex, 2006; Anderson & Sullivan, 1993; Chang, Kim, Kim, & Park, 2011).

Based on those previous study, a research hypothesis as follows:

**Hypothesis 2: Customer satisfaction significantly affects on customer loyalty.**

### 2.3. The Relationship of Customer Satisfaction on Customer Loyalty

Customer satisfaction is a pivotal determinant in determining the success of organizational goals (Wang & Po-Lo, 2002). Several previous researches have tested the roles of customer satisfaction and customer loyalty (Bowen & Chen, 2001; Donio, Massari, & Passiante, 2006; Kandampully & Suhartanto, 2000; Kuo, Hu, & Yang, 2012). The findings of those researches found the importance of satisfaction concept and customer value that will impact on the customer's behavior in the future (customer loyalty). Nagy and Kacmar (2013) stated that one of the positive attributes related with the level of customer satisfaction still needs to be studied further. Moreover, it is explained that customer satisfaction is defined as one's good feeling generated by comparing products, services, or experiences related to a business with an expectation that a product or a service gives an experience beyond his/her expectation (Nuryakin & Farida, 2016). Other studies such as Ryu, Han, Jang, and Lafayette (2010) found that hedonic and utilitarian values give significant influence on customer satisfaction and likewise on the intention of repurchasing behavior. In addition, Ryu, Han, Jang, et al. (2010) concluded a greater influence of satisfaction and behavioral intention rather than the hedonic value. This research has also revealed that customer satisfaction plays as a partial mediator of a relationship between hedonic or utilitarian value and purchasing behavior intention.

A study conducted by Morris and Carter (2005) has summed up that the relationship between company and the customers has significant contribution to the marketing performance. Customer satisfaction effects on customer loyalty (Bowen & Chen, 2001). Customer satisfaction can be determined by organizational flexibility and organizational strength that it is able to create a cognitive legitimacy in which in the end leads to customer satisfaction (Nagy & Kacmar, 2013). Meanwhile, Pentina, Amialchuk, and Taylor (2011) described a supportive role of

experience in the scope of research of online shopping patterns like *sensory, cognitive, pragmatic, and relational* as a new form of customer behavior. Further, Pentina et al. (2011) have also elaborated that the involvement of customers and their friends or other customers in doing online shopping has also had impact on customer satisfaction.

Based on those previous researches, the research hypothesis constructed is as follows :

**Hypothesis 3: Customer satisfaction significantly affects customer loyalty.**

## 3. Material and Method

### 3.1. Sample and Data Collection

Respondents of this study were customers who have used the services of hotels in Indonesia, mainly in the City of Surakarta. This study was conducted in a four month period by collecting samples of customers of five stars hotels. Questionnaires distributed were to 200 respondents. The researcher employed *purposive sampling* in taking the samples; based on the consideration that the customers have used the hotel services of minimum twice. Out of 200 respondents surveyed, 8 respondents did not fill the questionnaire completely, and 10 were outliers at the time of data validation. Thus, 182 of respondents' data found to be feasible and valid to be further processed.

### 3.2. Scale of Measurement

This study used primary data collected through a survey which was carried out by the researcher himself. The method of measuring the instrument here was done with Likert Scale where the respondents filled out a score of answers ranged from 1 to 5 (1-5). Score 1 represents strongly disagree response and score 5 indicates a strongly agree answer.

## 4. Analysis and Research Findings

Data analysis in this empirical model testing employed *Structural Equation Modelling (SEM)* with AMOS program. The indicators that form a construct by looking at the parameters generated from *goodness of fit*. In accordance to the model designed for this study, the variables are designed into two forms, variable of *latent/construct (unobserved variable)* and variable of *manifest (observed variable)*. Variable of *latent (unobserved variable)* is a variable that cannot be directly measured, while the *manifest variable (observed variable)* is the variable that can be measured or the indicators of the latent

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Reflective scale names and items (measured on 1 – 5 point rating scale indicating the extent to which respondent agrees with following statements)	Standardized factor loading
<b>SERVQUAL (Cronbach's <math>\alpha = 0.873</math>)</b>	
• Employees can provide the same level of service to customers.	0.747
• Employees are responsive to the problems faced by customers.	0.755
• Hotel management is responsible for the customers' safety.	0.787
• Hotel management gives attention exceeds customers' demands.	0.764
• The hotel environment is comfortable, clean, and tidy.	0.763
<b>TRUST (Cronbach's <math>\alpha = 0.757</math>)</b>	
• I believe that this hotel has a high impression or image.	0.691
• I believe that the completeness of facilities and infrastructure of this hotel is very interesting.	0.756
• I believe that this hotel is able to give attentions to the customers' complaints.	0.699
<b>CUSTOMER SATISFACTION (Cronbach's <math>\alpha = 0.753</math>)</b>	
• I feel satisfied with the services of this hotel's employees.	0.743
• I think I get more attention from the employees who are serving.	0.744
• I think customers will not complain to the services of this hotel.	0.653
<b>LOYALTY (Cronbach's <math>\alpha = 0.875</math>)</b>	
• I tend to prefer this hotel to the other hotels.	0.843
• I intend to use this service in the future time.	0.832
• I will suggest or promote to others to use the services of this hotel.	0.819

Table 1. Scale item for measures

# QUALITY MANAGEMENT

variable. Therefore, the technique of analysis used here is *Structural Equation Modelling (SEM)* of AMOS /Amos Graph.

SEM can confirm various indicators/dimensions of a concept/construct and measure the relationships between the variables that have been constructed theoretically in this study. Hence, the reason behind this technique is because, methodologically, this research design are simultaneous, possesses a relatively complicated relationship and the use of SEM with AMOS software is predicted to be able to assess what to achieve in this study.

The research concluded that indicators can explain for measuring construct.

## 5. Results

The analysis test results of *Structural Equation Modelling (SEM)* in full model can be seen in Figure 1. As Table 2 illustrates the test results of statistical descriptive of respondent profiles who used the hotel services. The confirmatory test result of full model showed a good result which means has met the goodness of fit criteria (Retnawati & Nuryakin, 2016). Model structure is used to illustrate the research causality models with tiered relationship. The test result indicates the goodness of fit criteria have been fulfilled such as *Chi-Square* at 113.916 and the probability value is at 0.002. Both of these assumptions are met. The scores of TLI is at 0.953, GFI at 0.924, AGFI at 0.891, and RMSEA is at 0.056 which means the scores have met the determined cut-off. It indicates that this research model is

accepted and meets the criteria (standards) set. The respondents description can be illustrated in the table 2.

Meanwhile, the relationship of exogenous construct and endogenous construct in full model can be seen in the following figure 1.

Table 2. Description of Respondents Profile

Information	Sum	Percentage
<b>Gender</b>		
Male	153	84.1
Female	29	15.9
<b>Total</b>	<b>182</b>	<b>100</b>
<b>Age</b>		
≤ 25 years old	12	6.6
25 – 30	6	3.3
31 – 35	8	4.4
36 – 40	96	52.7
> 40	60	33
<b>Total</b>	<b>182</b>	<b>100</b>
<b>Occupation</b>		
Student	12	6.6
Public Officer	33	18.1
Private Sector Employees	53	29.1
Businessman/Entrepreneur	62	34.1
Other	22	12.1
<b>Total</b>	<b>182</b>	<b>100</b>

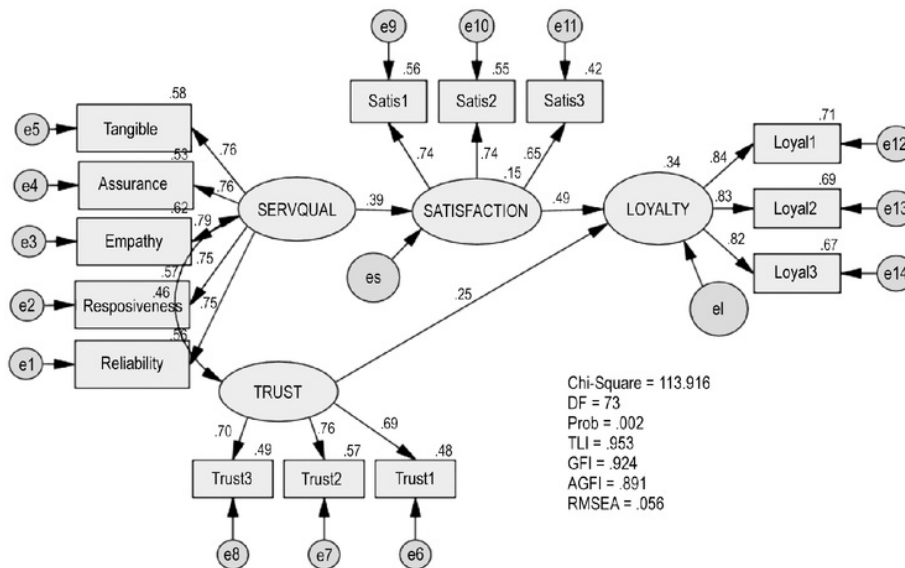


Figure 1. Full Model of SERVQUAL, Trust, and Customer Satisfaction Relationships on Hotel's Customers Loyalty

The following Table 3 indicates standardized path coefficients of relationship among SERVQUAL, Trust, Customer Satisfaction, and Customer Loyalty. Moreover, the results of this study are also shown in Table 3 which form the three hypotheses. The three hypotheses constructed in this study are the relationship between SERVQUAL on Customer Satisfaction, the relationship between Trust on Customer Loyalty, and the relationship of Customer Satisfaction on Customer Loyalty.

Table 3 illustrates the relationship among SERVQUAL,

Customer Satisfaction, Trust, and Customer Loyalty. The scores of t value and probability indicate positive and significant relationships among each variable.

Hypothesis one (H1) claimed that SERVQUAL affects positively on Customer Satisfaction. The results of calculation in Table 3 describe the positive relationship between SERVQUAL on customer satisfaction as indicated by t value at 4.106 ( $t = 4.106 > 1.96$ ) with score of significance ( $0.000 < 0.05$ ). Thus, hypothesis 1 is accepted.

Table 3. Results of Path Coefficient Test of Relationship among SERVQUAL, Trust, Customer Satisfaction, and Customer Loyalty

Note: \*Significant at  $p \leq 0.05$ ; if  $(t) \geq 1.96$

Hypothesis		Standardized path coefficients	t value	Prob.	Result
H1	SERVQUAL → Satisfaction	0.410	4.106	0.000	Significant
H2	Trust → Loyalty	0.340	2.722	0.006	Significant
H3	Satisfaction → Loyalty	0.657	4.876	0.000	Significant



Hypothesis two (H2) stated that Trust has positive effect on customer loyalty. The results shown in *Table 3* explain the positive relationship between Trust on customer loyalty as represented with t value at 2.722 ( $t = 2.722 > 1.96$ ) and significance value ( $0.006 < 0.05$ ). Therefore, hypothesis 2 is accepted.

Hypothesis three (H3) assumed that customer satisfaction gives positive effect on customer loyalty. The calculation results in *Table 3* show positive relationship between customer satisfaction and customer loyalty with t value at 4.876 ( $t = 4.876 > 1.96$ ) and significance value ( $0.000 < 0.05$ ). Hence, hypothesis 3 is accepted.

## 6. Discussions on Research Findings

Customer satisfaction has become a key factor to enhancing customer loyalty. The result of this study explain the influences of SERVQUAL to enhancing customer satisfaction of the hotel services industry in Indonesia. The contribution of this study is to prove the empirical research conducted by Sanyal and Hisam (2016) which found a close relationship between service quality on satisfaction and loyalty. Moreover, Kundu and Datta (2015) have also found that service quality has a significant influence on customer satisfaction.

Trust has positive effect on customer loyalty. This finding confirms the previous research done by Ryu, Han, and Jang (2010) which showed evidences that hedonic value gives a positive and significant impact on behavioral intensity, hedonic value has a significant effect on customer satisfaction, utilitarian value positively affects behavioral intensity, and customer satisfaction provides positive and significant impact on behavioral intensity of customers. Trust also has a positive influence on customer loyalty which also supported by the previous researches (Alex, 2006; Anderson & Sullivan, 1993; Chang et al., 2011).

Customer satisfaction has positive effect on customer loyalty. This research finding is in line with previous studies which examine the roles of customer satisfaction and customer loyalty as (Bowen & Chen, 2001; Donio et al., 2006; Kandampully & Suhartanto, 2000; Kuo et al., 2012). This result also supports a research by Nagy and Kacmar (2013) which stated that customer satisfaction can be achieved by comparing related products, services, or experiences of a business and hoping that the products, services, and experiences provided beyond the expectations.

## 7. Conclusions

The results of this study have provided empirical evidences on the relationships of SERVQUAL, Trust, and Customer Satisfaction on Customer Loyalty of hotel services users. In line with the purpose of the research, reviews on previous researches have explained the relevance of customer satisfaction on the long term success of service-oriented organizations (Parasuraman, 1998). This study contributes to academicians on the importance of customer satisfaction concept as a mediating variable between SERVQUAL and customer loyalty.

Meanwhile, theory of customer behavior classifies customer satisfaction and loyalty are its important parts. Furthermore, it is explained that the way customers make a decision to utilize their available resources (time, money, effort) to purchase goods related to consumptions is a crucial part in the customer behavioral patterns.

The results of this study have also provided evidences on the study of customer behavioral field. In this viewpoint explains that the derivation of customer behavioral theory is the customers' power as elaborated in a study developed by (Labrecque, von dem Esche, Mathwick, Novak, & Hofacker, 2013). It is further said several factors influence the customer behaviors.

The factors are divided into two; namely personal factors which come from the internal side of a customer and those which are based on the customer's environment.

The Implication of these research findings indicates that it is pivotal for service-based organizations to look at their service quality to the customers. It is also in line with the research findings here which show SERVQUAL with its five main dimensions namely *reliability, responsiveness, empathy, assurance and tangible*. It means very crucial for service-oriented businessmen to keep maintaining their customer satisfaction and loyalty and fostering their close relationship with the customers so that loyalty can be preserved. It also goes along with *constructive consumer choice processes* theory as introduced by Bettman, Luce, and Payne (1998) which explains the terminology of customer behaviors as the behaviors in searching, purchasing, using, evaluating, and spending products and services that are hoped to satisfy the customers' needs.

Other results of this research show that another effort to maintain customer loyalty is by serving the customers' complaints and requests according to their expectations. Customers generally always demand for more services. Lastly, a finding has also revealed that customer trust on the services of a service-based company becomes a reflection of the loyalty attitude of the customers.

## 8. Limitations to the future research

This research examined the empirical and conceptual model of hospitality service quality, customer satisfaction, trust and customer loyalty on the perspective of customer in hospitality industries. However, this study did not explore the perspective of others service providers. This study a limitation in as much as it only considers the customer hospitality industries view, which might be different from the providers view.

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