



Impact of Service Quality on Customer Satisfaction and Loyalty

Purna Man Shrestha

Associate Professor,
Mid-West University, Surkhet, Nepal
Email: purnaman.skt@gmail.com

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ABSTRACT

This paper has analyzed the impact of service quality on customer satisfaction and customer loyalty of NTC. For this purpose, this paper has used five dimensions of service quality - tangibles, reliability, assurance, empathy and responsiveness, as proposed by Parasuraman, Berry and Zeithaml (1991). The required data for the study has been collected using a structured questionnaire from the customer of NTC of Surkhet Valley. Using the multiple regression analysis, this paper finds the significant positive impact of all the service quality dimensions on customer satisfaction and loyalty. Furthermore, "Reliability" is the strongest dimension of service quality that impacts customer satisfaction, whereas "Empathy" is the strongest dimension of service quality for impacting customer loyalty. In addition, this paper also finds "Customer Satisfaction" as the important factor for making customers loyal towards the service provided by the organization. Thus, this paper concludes that service quality is the most important factor that makes customers satisfied and loyal. The management of NTC can implement the findings of this study to develop a strategy related to customer service, which creates corporate value and leads to customer satisfaction and loyalty.

1. INTRODUCTION

The success of any organization depends on the service quality that creates corporate value, which leads to customer satisfaction and loyalty (Makanyeza & Mumiriki, 2016). Due to the intense competition, companies have realized that the key to success is retaining customers. Likewise, companies have also realized that satisfied customers can be retained easily. Therefore, customer satisfaction is the core of the success of any organization (Oliver, 1999). Priyo et al. (2019) documented that service quality is essential for customer satisfaction and loyalty in the service industry. Service quality is a good predictor of customer satisfaction in the communication industry. Thus, companies should improve customer service at the right time (Agyapong, 2011). Customer satisfaction is an important

indicator that determines the purchase intention of a customer (Ramachandran & Chidambaram, 2012). The firm always tries to meet customers' expectations regarding its product. Meeting the customer's expectations satisfies the customer and increases customer loyalty (Lau et al., 2013). Muyeed (2012) found customer satisfaction the most important factor for success in completion. Customer loyalty is the emotional relationship between a firm and its customers. It shows the customers' attitude and repeated purchase behaviour of a firm's product which is the result of the customer's positive experience with the service provided by the firm. If the firm adopts a strategy for customer loyalty, it can increase customer retention and decrease marketing costs (Stan et al., 2013).

Parasuraman, Berry and Zeithaml (1991) have identified the principal dimension of service quality and developed a model which is known as SERVQUAL. Originally the model identified ten different dimensions of service quality. After testing and retesting, they confined the five service quality dimensions: tangibles, reliability, assurance, empathy and responsiveness. Slack and Singh (2020) have confirmed the effect of service quality on customer satisfaction and loyalty. Therefore, customer satisfaction and loyalty are crucial in the service sectors for attracting new clients and retaining existing ones (Brady et al., 2005). Empirical evidence (Siu & Mou, 2005; Tabash et al., 2019; Fida et al., 2020) documented the significant impact of service quality on customer satisfaction. However, the study of Yee et al. (2011), Al Otaibi and Yasmeen (2014), Khan and Fasih (2014) and Liu and Wang (2017), etc. documented that service quality has a significant influence on customer loyalty. Furthermore, some empirical evidence (e.g., Obeidat, et al., 2012; Liu & Wang, 2017; Khan & Fasih, 2014; Nguyen et al., 2020) documented that service quality also significantly impacts customer satisfaction as well as customer loyalty too.

Nepal Telecom (NTC) is a state-owned telecommunication service provider in Nepal. As per the annual report of 2020/21, it has occupied the largest share of communication services (56.06 percent of the market share in voice service and 56.82 percent in data service in the Nepalese telecommunication market). Similarly, it has 21.1 million customers and contributed Rs 27.73 billion in government funds. Other companies (e.g., Ncell and Smart Cell, etc.) also provide telecommunication services in Nepal. Thus, intense competition is going on in the Nepalese telecommunication sector. Therefore, this paper aims to analyze the impact of service quality on customer satisfaction and loyalty of NTC.

2. REVIEW OF LITERATURE

The impact of service quality on customer satisfaction and loyalty has been extensively discussed in the literature. This paper reviewed some empirical studies the study Siu and Mou (2005), Khan and Fasih (2014), Arslan et al. (2014), Selelo and Lekobane (2017), Liu and Wang (2017), Kumar et al. (2019), Tabash et al. (2019), Fida et al. (2020), and Nguyen et al. (2020), etc. which are presented as follows.

Siu and Mou (2005) analyzed the impact of service quality on customer satisfaction with e-banking in Hong Kong. The study used the service quality dimension of credibility, efficiency, security and problem handling. Out of the four dimensions of the service, quality, security, and efficiency significantly impacted customer satisfaction and future consumer behaviour. Similarly, Khan and Fasih (2014) found a significant positive impact of service quality on customer satisfaction and customer loyalty in the banking sector of Pakistan. The authors used tangibles, reliability, assurance, and empathy as the dimension of service quality. A questionnaire survey was conducted to collect and obtain the required data from 225 respondents from different banks. Five-point Likert scale questions were included in the questionnaires. Using the multiple regression analysis, the study found a significant positive impact of all the service quality dimensions on customer satisfaction and loyalty.

Furthermore, the impact of service quality on customer satisfaction in the telecommunication sector is also an extensively researched issue. In this regard, Sabir et al.

(2013) also found a significant positive impact of customer satisfaction and service quality on customer loyalty in the telecommunication sector of Pakistan. On the other hand, Arslan et al. (2014) found a significant impact of reliability and empathy on customer satisfaction in the Pakistani telecom sector. Likewise, the positive influence of service quality dimensions, i.e., Tangibles, Responsiveness, Reliability, Assurance and Empathy, on customer satisfaction and loyalty was also verified by Iddrisu et al. (2015) on the cellular industry of Ghana. The study was based on a survey of the mobile users of five top mobile firms in Ghana. Using the regression analysis, the author concluded that customer satisfaction directly correlates with customer loyalty.

Similarly, Selelo and Lekobane (2017) found assurance, credibility, security and tangibles as the major service quality dimensions that significantly positively impact customer satisfaction in Botswana's telecom sector. Likewise, Agarwal and Boora (2018) found a significant effect of five dimensions of service quality, i.e., tangible, reliability, responsibilities, assurance and empathy, on customer satisfaction in the telecom sector of Saudi Arabia. Furthermore, Kumar et al. (2019) also analyzed the impact of five important dimensions of service quality, i.e., tangibility, reliability, responsiveness, assurance and empathy, on the customer satisfaction and customer loyalty of telecom service providers in Delhi. The authors found a significant positive impact of empathy and reliability and a significant negative impact of assurance and responsiveness on customer satisfaction and customer loyalty. On the other hand, the authors found an insignificant positive impact of tangibility on customer satisfaction and customer loyalty.

On the other hand, Liu and Wang (2017) analyzed the impact of service quality on customer loyalty and corporate performance of the Land Bank of Taiwan. The study used tangibles, reliability, assurance, empathy, responsiveness and assurance as service quality dimensions, and factor analysis extracted purchase intention, primary behaviour and secondary behaviour as customer loyalty and profitability, and productivity and growth capacity as corporate performance. The regression analysis showed a significant positive impact of tangibles, reliability and empathy on purchase intention and primary behaviour, whereas empathy only showed a significant positive impact on secondary behaviour. Likewise, responsiveness and assurance showed no impact on the customer loyalty factor. Furthermore, Liu and Wang (2017) found a significant positive impact of purchase intention, primary behaviour and secondary behaviour on profitability. Likewise, the study found a significant positive impact of purchase intention and primary behaviour on productivity. Finally, only secondary behaviour showed a significant positive impact on growth capacity. Likewise, Kumar (2017) analyzed the effect of service quality dimensions on customer satisfaction and service loyalty in the Indian telecommunication industry. The author measured the service quality, customer satisfaction and loyalty using five-point Likert scale statements. Using the structural equation modelling, the author found a significant effect of empathy, assurance, responsiveness and tangibility on customer loyalty. In contrast, the author found only a significant effect of empathy and reliability on customer satisfaction.

Tabash et al. (2019) also examined the impact of service quality on customer satisfaction with the e-banking of Islamic banks. The study collected primary data from 373 online users of Islamic banks and found that reliability, responsiveness, ease to use, and privacy positively impact customer satisfaction and ease to use, the most influencing service dimension of service quality. Likewise, Fida et al. (2020) found a significant positive impact of empathy and responsiveness on customer satisfaction in Islamic banks. In contrast, other service quality dimensions showed a positive but insignificant impact on customer satisfaction.

To analyze the impact of service quality on customer satisfaction, customer loyalty and switching cost of commercial banks in Vietnam, Nguyen et al. (2020) used tangibles, reliability, empathy, responsiveness and service capacity as service quality measures. Using

the multiple regression analysis, Nguyen et al. found a significant positive impact of the entire service quality dimension on customer satisfaction. Service capacity and tangibility is the strongest dimension of service quality that impacts customer satisfaction. Furthermore, the authors found a significant positive impact of customer satisfaction on customer loyalty. Finally, they found a significant positive impact of customer loyalty on switching costs.

In Nepal, Bhatta and Durgapal (2016) analyzed the impact of service quality on customer satisfaction in Nepalese commercial banks. The study collected data from the 300 customers of commercial banks of Kathmandu valley by using a questionnaire survey. Bhatta and Durgapal (2016) found a strong correlation between service quality and customer satisfaction. Similarly, Lamichhane (2018) analyzed the impact of service quality on the customer satisfaction of commercial banks. Using the questionnaire survey, the author found the significant effect of service quality dimensions, i.e., reliability, assurance, tangibles, empathy and responsiveness, on customer satisfaction. Likewise, all the dimensions of service quality have a significant positive influence on customer satisfaction, and customer satisfaction has a significant positive influence on customer loyalty to Nepalese restaurant services (Mahato & Goet, 2020).

Despite the voluminous studies that have been found to analyze the impact of service quality on customer satisfaction and customer loyalty, very limited studies have been found in the Nepalese telecommunication sectors. Thus, this study aims to analyze the impact of service quality on NTC's customer satisfaction and loyalty.

3. RESEARCH METHODS

Research Design

This paper has employed descriptive and causal-comparative research design. This paper aims to analyze the customer's perception of the dimension of service quality. Thus, a descriptive research design is adopted to analyze the overall perception of a customer on the service quality of Nepal Telecom. This paper also aims to analyze the impact of service quality on customer satisfaction and loyalty. Therefore, a casual comparative research design has been applied.

Nature and sources of data

This paper is solely based on the primary data. Self-administered questionnaires have been used to collect the data. The questionnaires were divided into two parts. The first part was related to the respondent profile, and the second was related to service quality, customer satisfaction and loyalty. This paper used five service quality dimensions: tangibles, reliability, assurance, empathy and responsiveness (Parasuraman, et al. 1991). Five different statements based on the five-point Likert scale were included in each service quality dimension.

Population and sample

Since this study aims to identify the impact of service quality on customer satisfaction and loyalty of NTC, Surkhet, all the customers of NTC, Surkhet is considered as the population of the study. Five hundred individual customers of NTC, Surkhet, are selected as a sample based on the convenience sampling technique. Thus, this study has distributed 500 questionnaires to an individual customer of NTC, Surkhet. Out of 500 questionnaires, only 395 complete and usable questionnaires were returned from the respondents, which produced a response rate of 79 percent. The survey was conducted from January 2021 to February 2021 at Surkhet Valley.

Model Specification

The impact of service quality on customer satisfaction and loyalty has been analyzed using the econometric model stated in equations 1 to 3.

Model 1

$$CS = \alpha_0 + \alpha_1 \text{Tangibility} + \alpha_2 \text{Reliability} + \alpha_3 \text{Assurance} + \alpha_4 \text{Empathy} + \alpha_5 \text{Responsiveness} + U \quad (1)$$

Model 2

$$CL = \alpha_0 + \alpha_1 \text{Tangibility} + \alpha_2 \text{Reliability} + \alpha_3 \text{Assurance} + \alpha_4 \text{Empathy} + \alpha_5 \text{Responsiveness} + U \quad (2)$$

Model 3

$$CL = \alpha_0 + \alpha_1 CS + U \quad (3)$$

CS and CL are customer satisfaction and customer loyalty, which is considered dependent variable, and Tangibility, Reliability, Assurance, Empathy, and Responsiveness are the independent variables (Model 1 and 2), which are the service quality dimension. Similarly, in Model 3, CL is considered the dependent variable, and CS is the independent variable to identify the impact of customer satisfaction on customer loyalty. α_0 indicates the intercept term, α_1 , α_2 , α_3 , α_4 and α_5 are the regression coefficients, and U is the residual error term.

4. RESULTS AND DISCUSSION

Profile of the Respondents

The respondents' demographic information, i.e., gender, age, occupation and education, is presented in Table 1.

Table 1
Profile of Respondents Based on Personal Characteristics

Basis for Classification		Frequency	Percent
Gender	Male	174	44.1
	Female	221	55.9
	Total	395	100.0
Age group	15-24 years	44	11.1
	25-34 years	163	41.3
	35-44 years	153	38.7
	45 years and above	35	8.9
	Total	395	100.0
Occupation	Government services	36	9.1
	Private services	177	44.8
	Business	80	20.3
	Student	83	21.0
	Others	19	4.8
	Total	395	100.0
Level of Education	Below Secondary	22	5.6
	Secondary	90	22.8
	Higher Secondary	113	28.6
	Bachelor	118	29.9
	Masters and above	52	13.2
	Total	395	100.0

Sources: Field survey, 2021

Reliability test

In this paper, the impact of service quality on customer satisfaction and loyalty is analyzed using a questionnaire based on a five-point Likert scale. The issue of reliability is important for such type of instrument. Thus, the reliability of all constructs is assured by observing the value of Cronbach Alpha. The result shows the value of Cronbach alpha 0.701 for the four items of Tangibles, 0.734 for the four items of reliability, 0.732 for the four items

of responsiveness, 0.784 for assurance, 0.722 for four items of empathy, 0.751 for five items of satisfaction and 0.762 for five items of loyalty. The value of Cronbach's alpha for all dimensions is above 0.70, indicating that the instruments' reliability is acceptable (Nunnally, 1978).

Responses on service quality dimension, customer satisfaction and customer loyalty

Table 2

Responses on the service quality dimension and customer satisfaction and customer loyalty

SN.	Dimensions	Mean	Std. Dev.
<i>Tangibles</i>			
1.	The network of NTC is well-equipped.	4.384	0.596
2.	The physical layout of equipment and furniture is comfortable for customers interacting with staff.	4.174	0.546
3.	NTC's employees are well-dressed and appear neat	4.223	0.671
4.	The appearance of the physical facilities of NTC matches the type of services offered.	4.092	0.724
	Overall	4.219	0.462
<i>Reliability</i>			
1.	The services provided by NTC are faithful.	4.092	0.724
2.	NTC provides its services at the time it promises to do so.	4.038	0.661
3.	NTC keeps its records accurately.	4.084	1.023
4.	Services and charges of NTC are reliable.	4.041	0.663
	Overall	4.063	0.506
<i>Responsiveness</i>			
1.	NTC provides prompt services to customers.	4.066	1.065
2.	Employees of NTC are always willing to help customers.	4.059	0.671
3.	NTC arranges special care for special customers.	3.670	1.149
4.	Employees of NTC reply to any query from customers.	4.020	1.081
	Overall	3.949	0.654
<i>Assurance</i>			
1.	When customers have problems, NTC is sympathetic and reassuring.	4.031	0.754
2.	Customers are safe to deal with the services of NTC.	4.051	0.666
3.	Clients can trust the employees of NTC.	2.087	0.867
4.	Employees of NTC are polite to customers.	4.054	0.668
	Overall	3.556	0.531
<i>Empathy</i>			
1.	Customers have faith in the services provided by NTC.	3.662	1.159
2.	Employees of NTC give personal attention to the customers	1.964	0.743
3.	Employees of NTC know the needs attention of the customers	4.056	1.061
4.	The operating hours of NTC are convenient for all their customers	4.043	0.645
	Overall	3.428	0.469
<i>Satisfaction</i>			
1	I am satisfied with the overall service quality offered by NTC.	4.066	1.055
2	I am satisfied with the professional competence of NTC.	4.028	1.048
3	I am satisfied with the performance of the frontline employees of NTC.	4.082	0.674
4	I am comfortable with the relationship with NTC.	2.289	1.297
5	I intend to continue using mobile services from NTC for a long time.	4.105	0.673
	Overall	3.709	0.596

		<i>Loyalty</i>	
1	Even if another operator's price is lower than others, I will continue using NTC	4.031	0.715
2	I will encourage friends and relatives to use the services offered by NTC	4.082	1.049
3	I am willing to say positive things about NTC to other people.	3.665	1.151
4	NTC is capable of providing the best service.	3.647	1.152
5	I am not likely to switch to another network soon.	2.000	0.990
	Overall	3.483	0.578

Source: Field Survey, 2021

Table 2 shows the respondents' responses on the service quality dimension, satisfaction and loyalty. Table 2 depicts that the mean value of all the statements included on Tangibles is above 3 (between 4.092 to 4.384) and an overall mean value of 4.219, which indicates that respondents mostly agree that NTC has enough tangibles. Similarly, another dimension, i.e., reliability, also shows the overall mean value of 4.063, which imply that respondents also believe that the service provided by NTC is mostly reliable.

Furthermore, the overall mean value of all the statement of another service quality dimension, i.e., responsiveness, shows a mean value of 3.949, which indicate that NTC is highly responsive towards its customers. Another dimension of service quality, i.e., assurance, shows an overall mean value of 3.556. The mean values of all the assurance statements except "Clients can trust the employees of NTC" are more than 3. Thus, it can be said that respondents believe that NTC promises to render better service to its customer. Finally, empathy also shows an overall mean value of 3.428. The mean value of all the statements included in empathy except the statement "Employees of NTC give personal attention to the customers" are more than three, which indicates that NTC has a better understanding towards its clients.

On the other hand, customer satisfaction and loyalty show the overall mean value of 3.709 and 3.483, respectively, which indicates that the respondents have good satisfaction with the service quality of NTC and are loyal to NTC.

Table 3

Result of regression analysis of customer satisfaction and customer loyalty

Variables	Model 1	Model 2	Model 3
	Customer satisfaction	Customer loyalty	Customer loyalty
(Constant)	0.263 (1.407)	0.179 (1.209)	1.710* (10.682)
Tangibility	0.246* (5.828)	0.145* (4.322)	
Reliability	0.525* (7.617)	0.613* (11.235)	
Assurance	0.225* (5.178)	0.216* (6.276)	
Empathy	0.163** (2.269)	0.842* (14.770)	
Responsiveness	0.252* (3.878)	0.388* (7.548)	
CS			0.478* (11.220)
Adjusted R ²	0.747	0.832	0.241
F-value	233.475*	390.248*	125.887*

Note: *and** indicates significance at 1 and 5 percent level. Figures in the parentheses are the t-values.

Table 3 shows the regression result of customer satisfaction and customer loyalty on service quality. The result shows significant positive coefficients for the service quality dimension, i.e., tangibility, reliability, assurance, empathy and responsiveness in both regression equations. In Model 1, the coefficients of all service quality dimensions are significant at 1 percent, except empathy. However, the coefficient of empathy is found to be positive and significant at 5 percent. Thus, it can be revealed that the service quality of NTC has a significant positive impact on customer satisfaction. In other words, NTC can satisfy its customer by increasing its service quality measured by tangibility, reliability, assurance, empathy and responsiveness. The positive influence of service quality dimensions on customer satisfaction is similar to the findings of Iddrisu et al. (2015) and Selelo and Lekobane (2017).

Moreover, the largest value of the regression coefficient of reliability ($\alpha=0.525$) indicates that it has the strongest impact on customer satisfaction, followed by responsiveness ($\alpha=0.252$), tangibility ($\alpha=0.246$), Assurance ($\alpha=0.225$) and Empathy ($\alpha=0.163$). Similarly, the adjusted value of adjusted R^2 0.747 shows that the service quality dimension included in this study explains nearly 75 percent of customer satisfaction. Furthermore, the F-value 233.475 significant at a 1 percent level reveals that the estimated model is the best-fitted model.

Similarly, in Model 2, the coefficients of all service quality dimensions are significant at a 1 percent level of significance when they are regressed with customer loyalty. It implies that the service quality of NTC has a significant positive impact on customer loyalty. This finding is compatible with the findings of Obeidat, et al. (2012) and Kumar (2017). Thus, a customer of NTC becomes loyal, observing the service quality of the corporation. Moreover, the largest value of the regression coefficient of empathy ($\alpha=0.613$) implies that it is the most important service quality dimension that makes an impact on customer loyalty, followed by reliability ($\alpha=0.613$), responsiveness ($\alpha=0.388$), Assurance ($\alpha=0.216$) and Tangibility ($\alpha=0.145$). Likewise, the value of adjusted R^2 0.832 shows that the service quality dimension included in the estimated model can explain customer loyalty by 83 percent, and the significant F-value indicates that the estimated model is the best-fitted model.

Finally, in Model 3, the coefficient of customer satisfaction (CS) is found to be significantly positive at a 1 percent significance level. The significant positive coefficient of CS implies that as the customer is satisfied with the service provided by the NTC becomes loyal towards the organization. This finding is similar to the findings of Sabir et al. (2013), Iddrisu et al. (2015) and Nguyen et al. (2020). Similarly, the adjusted value of adjusted R^2 0.241 shows that customer satisfaction explains near about 24.1 percent of customer loyalty. Furthermore, the F-value 125.887 significant at a 1 percent level reveals that the estimated model is the best-fitted model.

The findings of this paper, i.e., the significant impact of service quality dimension on customer satisfaction and loyalty is similar to the findings of empirical studies such as Siu and Mou (2005), Yee et al. (2011), Iddrisu et al. (2015), Kumar (2017), Liu and Wang (2017), Khan and Fasih (2014), Tabash et al. (2019), Slack and Singh (2020), Nguyen et al., (2020) and Fida et al. (2020).

5. CONCLUSION AND IMPLICATIONS

To analyze the impact of service quality on customer satisfaction and customer loyalty of Nepal Telecom, Surkhet, this paper has used five important dimensions: tangibility, reliability, assurance, empathy and responsiveness. This paper concludes that service quality is the most important factor that makes customers satisfied and loyal. This paper also concluded that "Reliability" is the most important dimension of service quality that significantly impacts customer satisfaction. Likewise, it is also concluded that all other

service quality dimensions are equally important for customer satisfaction and loyalty. Thus, NTC should also consider the overall dimension of service quality to make customers satisfied and loyal.

The findings of this study can be implemented by the management of NTC while making policies for customer service. It can make its customer satisfied and loyal by implementing a sound strategy of service quality. Therefore, NTC should improve every facet of its service to get competitive advantages.

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