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Indirect Effect on Trust on Customer Satisfaction and Customer Loyalty Relationship in Malaysian Airline Industry

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Abstract

This research aims to find out the main factors that affect customer loyalty in the airline industry in Malaysia because customer loyalty is regarded as the ultimate goal for the marketing behavior (Heskett, 2002; McMullan & Gilmore, 2008). Gaining customer loyalty and maintaining brand loyalty with customers is critical for the company to survive in a competitive environment (Heskett, 2002). It would contribute and assist airline industry in developing future strategies on how to enhance customer loyalty. In this study, researcher focus on two main factors (customer satisfaction and trust) influence on customer loyalty in direct or indirect pathways. Quantitative research design has been used, and convenience sampling has been chosen to collect data from airline passengers. The findings of this research recommended that customer satisfaction and trust are positively and significantly influence on customer loyalty in the airline industry in Malaysia. Besides, trust was found to have positive and significant mediating effect on the relationship between customer satisfaction and customer loyalty in Malaysian airline industry.

Keywords: Customer Loyalty, Customer Satisfaction, Trust, Airline Industry, Malaysia

INTRODUCTION

Based on Agustin & Singh, (2005) mentioned that it is crucial to obtain and sustain customer loyalty in contemporary marketing and it may be more important than achieving customer satisfaction. In addition, creating and maintaining brand loyalty is fundamental to build long-term relationships with their customers as well as it is critical for the survival of a company in a competitive environment (Heskett, 2002; McMullan & Gilmore, 2008; Mellens, Dekimpe, & Steenkamp, 1996). Airline companies are making efforts to maintain the customer loyalty with existing customers and ultimate retention their airline loyalty. Maintaining valuable customers is an essential precondition for the industry to achieve a sustainable competitive advantage. To gain further understandings, this research studied the factors of customer satisfaction and trusted that affecting customer loyalty in the airline industry. The airline industry as a tertiary and more intangible service industry (Clemes et al., 2008), it plays an important role in the global economy (Tiernan et al., 2008) but none of them are in the hand of airlines control. With the downturn of recent world economic in 2008/2009 which was a hit on the market of business travel and also aviation industry. As a result, the popularity of the low-cost airlines has been increasing in worldwide, so the deregulation practices have been magnified in the airline industry by many countries (Clemes et al., 2008; Saha and Theingi, 2009).

There are two main operators in Malaysian airline industry, they are Passenger airline and Cargo airlines. For the numerous visitors and travelers from globalizing come to Malaysia by international airlines, fierce competition among the airline service providers who are always looking to extend their services to achieve customer loyalty. Based on the statistics of Bursa Malaysia in 2014, the profit of Malaysian Airline has reduced by 60% (RM496.7 million) compared to previous year. The overall revenue of Air Asia's has increased, but the increasing rate dropped about 5% compared to last two years (Bursa Malaysia 2012-2014). One reason was the disasters of MH370, MH17 and QZ8501 happened in 2014 (Joanne, Hunter, & Raghuvanshi, 2014). The disappearance of MH370 causes the sharp decline of customers trust and loyalty towards airline industry in Malaysia (Ayob & Masron, 2014). It comes along with the financial loss of \$1.3 billion over past three years before 2014 for MAS, one more reason is the development of competitors like Air Asia, and they promoted low price ticket which lured away numerous passengers (Zappei, 2014). It also existed many customers complain about Air Asia due to the poor service and experience like flight delay and crash landing incident when they travel (Amiruddin, 2013). The purpose of this paper is to show the mediating effect of customer trust on customer satisfaction and customer loyalty relationship in Malaysian airline industry and to test the hypotheses that are developed from the research model.

LITERATURE REVIEW

Customer Loyalty

Customer loyalty broadly refers to customer behaviors that they are willing to build a long-term and ongoing relationship with a company (Palmatier et al., 2006). Customer loyalty is always regarded as a strategic objective for companies, and it is a critical aspect to determine the development of organizations. At a very general level, loyal customer expresses the feeling of the attachment or affection regarding people, products or services of firms (Jones and Sasser, 1995). The customers desire to repurchase, and they have a preference for the company, as well as they are willing to recommend the product or service to others, which implies that customers desire to remain in a relationship with a company. Practically, loyal customers are willing to buy additional products and spread positive word of mouth to the product or service, who are often worth the marketing effort and their reliability would bring about continuous revenues (Zeithaml, Berry & Parasuraman, 2000). The programs of customer satisfaction could lead to a higher rate of buyer loyalty. However, customer loyalty is regarded transient means there is no guarantee for loyal buyers because today's marketing provides numerous options, the buyer might not be so in the future (Teich, 1997). Customer loyalty has been recognized as the dominant factor which could lead to a business organization's success and sustainability. Chegini, Mehrdad Goudarzvand (2010) suggested an almost comprehensive definition that loyal customer has held a deep commitment to repurchase the preferred products or services consistently in the future.

Customer Satisfaction

Mittal & Frennea, (2010) has defined that customer satisfaction as post-consumption evaluation of customers on a product or service. Arokiasamy, (2013) identified that customer satisfaction is one of the most important judgments concerning to organizations, which is the customer-oriented philosophy and the motivation for modern enterprise to do continues improvement. The marketing concept suggests that when the buyers are satisfied would arouse their behavior and intention of repurchase, which concern that maintaining customer satisfaction is the most important long-term objectives of firms. According to Haumann (2014) in their study revealed that it usually costs more to serve new customers than repeat buyers, which means that repeat customers are more benefit to organizational cost structure. To be an organization, a primary strategic objective is to maximize customer intention rates to buy which emphasis on customer relationship management. A good retention of customer relationship will develop more stable levels of sales it will reduce marketing costs and promote satisfied buyers to do repurchase in future. According to a wide definitions, the generally accepted definition of customer satisfaction is a psychological state that results from consumer experiences after consumption (Rasheed & Abadi, 2014). Whether customer satisfied only depends on a product or service meets or exceeds customers' prior expectations (Sayani, H., 2015).

Pi and Huang (2011), in their study on passengers in CKS International Airport in Taiwan, have found that satisfaction has a positive and significant influence on customer loyalty. Moghadam Tabriz and Khorshidi

(2014) in their investigation on customer satisfaction influence on customer loyalty in the airline industry have revealed that satisfaction has a positive and significant impact on customer loyalty. This is found when they conducted their study on passengers in Mehrabad and Imam Khomeini airport in Iran. In another study, Amin, Leila, and Zahra (2014) when conducted their study Iran private banks customers, found that satisfaction has a strong and significant influence on banks customers' loyalty. Earlier, the same result also found by Naureen and Sahiwal (2013) where their study had confirmed that satisfaction strongly and significant influence the customer loyalty in the banking industry when they conducted their study on bank customers in Pakistan. Liu, Guo, and Lee (2011) have revealed in their study on Taiwan university students that satisfaction has a positive and significant relationship with customers' loyalty. *Given that, it is hypothesized that customer satisfaction has a positive and significant relationship with customer loyalty.*

Trust

In past studies, trust has been defined widely in several ways, and researchers have aware that the confusion in the field (McKnight et al. 2001-2002). Based on previous research, trust has been conceptualized as a set of specific beliefs which primarily refers to integrity, benevolence, and the ability of another party (Haumann, T., Quaiser, B., Wieseke, J., & Rese, M., 2014). According to Gefen et al. (2003), many scholars applied this definition to the commercial activities, especially in an online shopping context. Generally, trust is acknowledged as belief another party (Gefen, 2000; Hosmer, 1995; Moorman et al., 1992), sometimes also called trusting intentions (McKnight et al., 1998). Giovanis (2011) stated that trust means confidence in another party and define trust "as a willingness to rely on an exchange partner in whom one has confidence" or "the willingness' of a party to be vulnerable to the actions of another" (Harris, L. and Dennis, C., 2008). Rempel et al., (1985) underlined that trust reflects in "feelings" of confidence and security to the exchange partner. On the one hand, numerous authors agreed that trust had been considered a belief, sentiment, or expectation about the other party, which is trustworthiness based on the partner's expertise, reliability, and the perception about the partner's past behavior (Gefen, D. and Straub, D. W., 2003). Further, trust has also been viewed as a behavioral intention that reflects a reliance on the partner's good future intentions and involves vulnerability and uncertainty (Pavlou, P., 2003). In this respect, Pavlou, P., (2003) stated that trust is existed in both situations, believes and behavior intention.

Liang (2008) conducted a study on hotels guests in the United States has found that customer trust has a positive and significant influence on customer loyalty in the hotel industry. The study showed that higher level of trust would lead to stronger customer loyalty. Madjid (2013) when did a study on bank customer loyalty in Indonesia has revealed that trust has a strong and positive influence on customer loyalty in Indonesian banks customer loyalty. Kishada and Wahad (2013) in their study on factors influencing customer loyalty in Malaysian Islamic banking have found that bank customers' trust has strongly and significantly affect Islamic banks' customers' loyalty in Malaysian Islamic banking industry. Pratminingsih, Lipuringtyas, and Rimenta (2013) in their investigation on customer loyalty in online shopping industry have revealed that customer's trust plays an important role in determining customer's loyalty. Their study has shown that customer's trust has a positive and significant relationship with customer loyalty in online shopping industry.

The relationship among Customer Satisfaction, Trust, Customer Loyalty

Prior studies have identified that satisfaction was positively correlated with trust (Crosby et al., 1990; Yoon, 2002). It underlined that the overall satisfaction of customers would bring along with a positive impact on his or her trust in this company. According to Kennedy et al. (2001) in their studies displayed that customer satisfaction has a positive and significant impact on trust (Ha et al., 2010). Trust to the service provider can lead to long-term customer loyalty and strengthen the relationship between the two parties (Singh and Sirdeshmukh, 2000). Trust is a special psychological state that can only occur in certain relationships. When a customer trusts a service provider, which indicate that they are confident to the quality of the service and product quality. Customers who trust a service provider could lead to more loyal to the company (Garbarino and Johnson, 1999). Several studies have investigated the relationship between trust and customer loyalty (Luarn and Lin, 2003; Ball et al., 2004; Keh and Xie, 2009). Evidence outlined by Mayer and Davis (1999) showed that t beliefs of trust would lead to trusting intentions (e.g., customer loyalty). Anderson and Srinivasan (2003) further described trust would play an important antecedent towards customer loyalty when company perceived high risk. Most of the studies indicated that there was a positive relationship between trust and customer loyalty, yet based on Finn and

Kayande (1997) in their study revealed that trust has no constructive relationship with loyalty in an online environment. Highly satisfied customers demonstrate their stronger loyalty to their behavior and attitude. Even though customer satisfaction as a major contributor to firm growth (Merrin, Hoffmann, & Pennings, 2013; O'Sullivan & McCallig, 2012), Jones (1996) underlined that customer satisfaction is not the only factor and it's not enough to identify customer loyalty since satisfied customers might defect. In other words, merely rely on satisfaction couldn't measure overall customer loyalty and change customers' spending patterns (Coyles & Gokey, 2002). Thus, customer satisfaction has a positive influence on customer loyalty but not the merely one in today's competitive business environment. Despite the fact that customer satisfaction does not guarantee loyal customers, it is an important antecedent in achieving customer loyalty (Kumar, Pozza, Petersen, & Shah, 2009; Yuen & Chan, 2012; Khan, 2012).

RESEARCH METHODOLOGY

The survey instrument consists of 15 observed variables including the measurement of the independent variable of customer satisfaction (5 items), mediating variable of customer trust (5) items and the dependent variable of customer loyalty (5 items). The scaling adopted in this research is the 5-point Likert scale of 1-strongly disagree, 2-disagree, 3-neutral, 4-agree, and 5-strongly agree.

Sample

Airline customers who are flying with local carriers, Malaysian Airlines, AirAsia, and Malindo were the main respondents in the study. A total of 312 airline customers were requested to complete a questionnaire that contained measures of the construct. The questionnaires were distributed to the respondents in the Klang Valley on the spot by using convenient sampling technique. Out of the 312 distributed questionnaires, 258 were returned. This made up the response rate of 82.7%. In view of that, the rate of response is sufficient for SEM analysis. After deleting some samples with outliers, there are 247 clean samples that are ready for data analysis.

Data Analysis

This study utilizes Partial Least Square (PLS) (Chin, 1988a, b) to assess the models. Wold (1982) developed PLS as a second generation structural equation modeling technique. It works well with structural equation models consist latent variables and a series of cause-and-effect relationships (Gustafsson and Johnson, 2004). Mediation effects are the result of two relationships; between the independent variable and the mediator, and between the mediator and the dependent variable.

RESULTS

Construct Validity, Dimensionality, and Reliability

All constructs were studied to evaluate the construct's validity, dimensionality, and reliability. The average variance extracted (AVE), the AVE square root, composite reliability; R Square, Cronbach's Alpha, and commonality were calculated for each construct. Cronbach's Alpha for individual construct was assessed to obtain the construct validity. The results are shown in Table 1. All constructs achieved a higher Cronbach's Alpha than recommended 0.7 (Hair et al., 2014). After that, AVE and composite reliability and all constructs were evaluated and processed within the model by using PLS evaluation. All the constructs achieved higher than the minimum required for each parameter. (Chin 1988; Stan and Saporta, 2005). Then, based on Geffen and Staub (2005), each construct had its AVE square root extracted to assess construct dimensionality. The results obtained used as a reference when all construct correlated, and each correlation weight within the two constructs has to be smaller than the AVE square root as shown in Table 2.

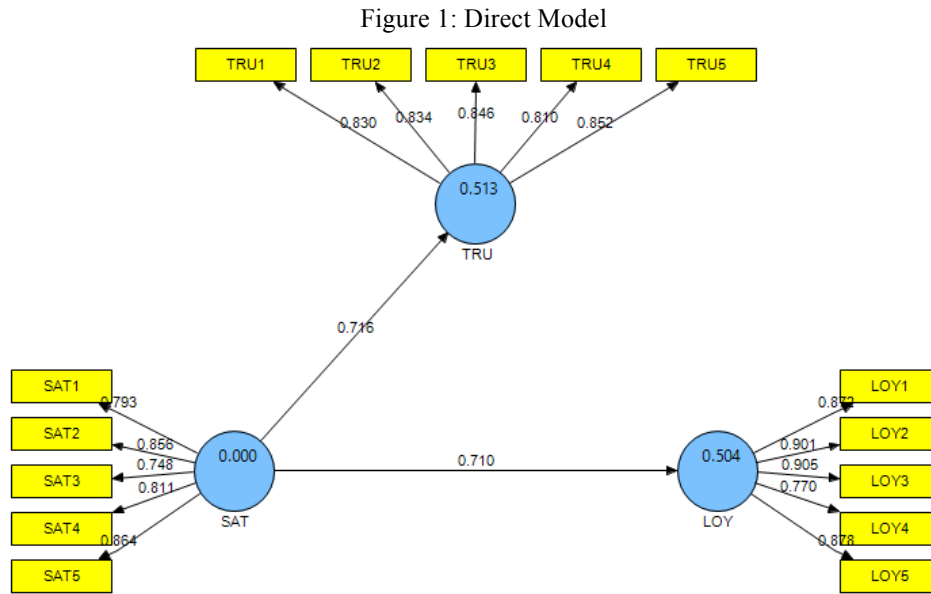


Figure 1: Hypothesized Model Structure and Results

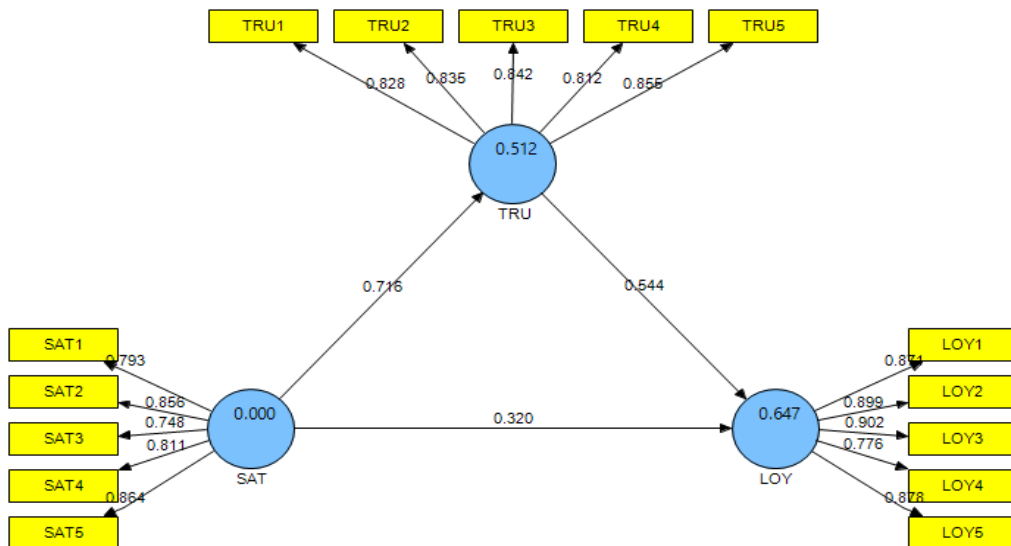


Table 1: Constructs Reliability and Validity

	AVE	AVESqrt	Composite Reliability	R Square	Cronbach's Alpha
LOY	0.751	0.866	0.938	0.647	0.916
SAT	0.665	0.816	0.908	0.000	0.874
TRU	0.697	0.835	0.920	0.512	0.891

Table 2: Variable Correlation Matrix based on AVE Square Root

	LOY	SAT	TRU
LOY	0.866		
SAT	0.709	0.816	
TRU	0.773	0.716	0.835

The cross-loadings showed in Table 3 displays sufficient discriminant validity levels for each construct. Each item factor in the bold value of Table 3 shows higher loading values to the corresponding latent construct and lower loading values to other constructs. The relationship between AVE square roots values and the

correlations among first-order latent constructs embrace the similar conclusion. In Table 2, it is clearly indicated that the square roots of AVE (bold numbers in diagonal) are greater than the correlations among other constructs (off-diagonal values).

Table 3: Cross Loading

	LOY	SAT	TRU
LOY1	0.871	0.648	0.714
LOY2	0.899	0.624	0.663
LOY3	0.902	0.675	0.693
LOY4	0.776	0.512	0.617
LOY5	0.878	0.601	0.655
SAT1	0.555	0.793	0.583
SAT2	0.600	0.856	0.648
SAT3	0.446	0.748	0.483
SAT4	0.628	0.811	0.561
SAT5	0.639	0.864	0.627
TRU1	0.660	0.632	0.828
TRU2	0.651	0.585	0.835
TRU3	0.619	0.614	0.843
TRU4	0.599	0.536	0.812
TRU5	0.690	0.614	0.855

Model Evaluation

To start with, the direct path from satisfaction to loyalty and trust were evaluated. Both links were significant where the path coefficients of 0.710 and 0.716 respectively. At this juncture, no indirect effect was hypothesized or assessed (refer to Figure 1). After that, the model of trust plays a mediating role between satisfaction and loyalty was presented (refer to Figure 2). Mediation is said to exist when the direct path coefficient between the independent variable and dependent variable is reduced when the indirect path through the mediator is established in the model. The direct path is assessed without the interference of mediator and with the intervention of a mediator. The direct path standardized beta was 0.710 and change to 0.320 after the introduction of trust as a mediator.

The amount of the reduction of the relationship between satisfaction and loyalty accounted by the mediator was 0.390 which represent 54.93% of the direct effect. The result shows that the indirect effect of satisfaction to loyalty with the present of trust as a mediating factor is significant at $p < .000$. The significance of mediating effect was computed using PROCESS by Hayes (2012) by utilizing the application of bootstrapping technique where the specific model in question with both direct and indirect paths included and execute N bootstrap re-sampling and explicitly compute the product of direct paths that form the indirect path being assessed. Then, the significance of the mediating effect can be determined by examining either percentile bootstrap or bias-corrected bootstrap which has been shown to have the least biased confidence intervals, greatest power to detect non-zero effects and contrasts, and the most accurate overall Type I error (Williams and MacKinnon 2008).

The result drawn from PROCESS shows that the indirect effect of satisfaction to loyalty with the present of trust as a mediating factor is significant at $p < .000$ where the lower level confidence level (LLCL) is 0.3214 and upper-level confidence level (ULCL) is 0.5308 (Table 6). The indirect effect is significantly different from zero at $p < .000$ (two-tailed). With 95% confidence that, because zero is not within this interval, zero is not likely a value for the indirect effect of satisfaction on loyalty. The true indirect effect is estimated lies between 0.3214 and 0.5308. Therefore, the indirect path satisfaction to trust and from the trust to loyalty was $0.716 * 0.544 = 0.39$. The confidence interval level provided by PROCESS was between 0.3214 and 0.5308, $p < .000$. This shows that the partial mediation effect present. Therefore, all the hypotheses are supported (Table 7).

Table 4: Direct Path Coefficient and T-value

	Path	T-value
SAT==>TRU	0.716	25.57
SAT==>LOY	0.710	25.34

Table 5: Indirect Path Coefficient and T-value

	Path	T-value
SAT==>TRU	0.716	25.35
SAT==>LOY	0.32	6.76
TRU==>LOY	0.544	12.05

Table 6: Indirect effect of X on Y

	Effect	Boot SE	BootLLCI	BootULCI
TRU	0.4151	0.0553	0.3214	0.5308

Table 7: Hypotheses Result

	Hypothesize Relationships	Path Coefficient	T-Value	Conclusion
H1	There is a positive relationship between satisfaction and trust	0.716	25.35	Supported
H2	There is a positive relationship between satisfaction and loyalty	0.32	6.76	Supported
H3	There is a positive relationship between trust and loyalty	0.544	12.05	Supported
		Effect	p-value	Conclusion
H4	There is a positive mediation effect of trust on service satisfaction and loyalty relationship	0.4151	0.000	Supported

DISCUSSION & CONCLUSION

The focus of this study is to build up the mediating effect understanding of trust on satisfaction and loyalty relationship in Malaysian airline industry. Based on previous findings, the model was developed, and it was revealed that satisfaction has a positive and significant direct influence on trust. The same model also showed that satisfaction has a positive and significant direct influence on loyalty. Then, the mediating relationship was introduced in the model where trust was placed as a mediator in the relationship of satisfaction and loyalty. This study used PLS technique data analysis. To begin with, the most accepted relationship between satisfaction and loyalty is validated. The direct relationship path coefficient between the satisfaction and loyalty is 0.710 and is significant. Then, the most accepted theory that connects satisfaction and loyalty also strongly supported with the direct relationship path coefficient between satisfaction and trust is 0.716 and is significant. Then, this study analyzes the mediating effect of trust on satisfaction and loyalty relationship.

The strength of the relationship between satisfaction and loyalty accounted by the mediator was $(0.710 - 0.320) = 0.39$, which equal to 54.93% of the direct effect. Therefore, there is evidence that trust is partially mediates the relationship between satisfaction and loyalty and it also shows that trust as a mediator has mediating influence on satisfaction and loyalty relationship in Malaysian airline sector. This study has shown that trust has a significant impact on satisfaction towards customers' loyalty. The implications with regards to the findings imply that prior to customers to be loyal they should be motivated as high as possible. There is a contribution value of the trust as demonstrated by the findings in mediating the relationship between satisfaction and customers' loyalty.

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