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## **THE ROLE OF COMMITMENT AND TRUST TOWARDS ONLINE LOYALTY IN THE BANKING INDUSTRY**

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### **ABSTRACT**

The purpose of this paper is to determine the influence of online commitment and trust on online loyalty among internet banking users in Malaysia. An intercept survey was conducted among the major banks in the Northern region in Malaysia. A total number of 100 questionnaires were completed and further analyzed. A Partial Least Square (PLS) analysis was performed on the data using the SmartPLS software version 3. SmartPLS is commonly used in marketing and social science studies; thus, the software was employed in this study to predict the relationship among all tested variables as well as analyze their reliability and validity. The results of all the relationships were predicted through hypotheses testing. The result revealed that both commitment and trust have a positive and significant influence on online loyalty. This study provides some practical implications that may be relevant, not only to the banking industry, but also to the financial industry.

**Keywords:** Commitment, trust, online loyalty, internet banking.

## INTRODUCTION

Loyalty has been remarked to have a positive yet significant impact on an organization's turnover. Loyalty too has helped many industries, which include the banking industries that are offering internet banking services. It is claimed that once the customer builds a strong relationship with the internet banking services, they are more dedicated to reusing the service, thus becoming loyal to the bank (Syed Ali Raza et al., 2020). Firms have benefitted from gaining and retaining customers' loyalty by having active customers' support and repeat purchases (Lee, Chu, & Chao, 2011).

The rise of competition and technology have also triggered most organizations to change their strategy. The development of relationships has been made easier with personalized services and technology to minimize time and cost (Berry, 2011). A study by Sheth, Sisodia, and Sharma (2000) also asserts that IT, mainly the internet, has assisted interaction and communication by acting as a tool to handle relationships. It is supported by Mendoza et al. (2020) that globalization has affected the financial industry, including the online banking service, and there is a need to re-examine how this online technology changes customers' behaviour and their loyalty. It is noted that research on online banking is beneficial for the bank to enable them understand customer intention towards internet banking and look at factors related to customer loyalty toward their services (Prasetia & Syah, 2020).

Organizations with such technology can build closer relationships with their customers and gain a stronger competitive advantage. Thus, bigger organizations are moving towards online services to further improve their relationship marketing (Colgate, Buchanan-Oliver, & Elmsy, 2005). The development of technology has enabled banks, along with other businesses, to utilize online technology. With internet technology, banks are offering online services to complement their traditional face-to-face services. Researchers have stated that a majority of the banks are implementing online banking because the service has a positive influence on customer relationship. Loyalty is claimed to have a positive influence on banking performance and generates positive word-of-mouth. However, banks are still facing difficulties even though the advancement in technology has been beneficial to many individuals such as customers, sellers, and

suppliers. One of the reasons is the change in users' buying behaviour when making transactions in a borderless world (Jagersma, 2006). In another research, it was found that bank customers tend to move to other banks that offer better internet services (Elliot, 2013). Banks that are experiencing slow growth and a decline in profits need to gain loyalty to maintain their profit (Bain & Company Inc, 2011). Therefore, there is some gap to extend the research on factors contributing towards online loyalty to ensure that banks can strengthen their customer loyalty and returns.

## **LITERATURE REVIEW**

Online banking has become a part of banking services as customers are demanding for a more convenient way to do their banking and financial activities. Besides that, online banking is noted as an alternative to increase customer loyalty. It is claimed that building customer loyalty can help banks to strengthen their performance and gain a stronger competitive advantage. An effective way to gain customer loyalty among online users is to strengthen the trust and commitment factors.

In internet banking, trust and commitment have been remarked to influence customers to continue using the service (Yuan, Lai, & Chu, 2019). They noted that these constructs are related to the users' psychological cognition that can further enhance consumer usage of internet banking. Furthermore, according to Akram Garepasha et al. (2020), management in the banking industry needs to consider these factors to ensure that customers remain loyal towards internet banking. In their research among internet banking users, they further concluded that trust and commitment have shown a positive impact on customer loyalty.

In another research, Syed Ali Raza et al. (2020) concluded that trust is essential to gain customers' confidence in online banking, thus reflecting a positive impact on customer loyalty. In addition, Cahaya and Siswanti (2020) have remarked that, to understand online banking customers better, they studied service quality and included trust as one dimension of service quality. According to their literature reviews, most researchers found a positive influence of service quality on customer loyalty.

Customer loyalty plays a vital role in attracting and retaining customers in that particular bank. Trust and commitment have been claimed to influence customer loyalty towards online banking service providers. The measurement of loyalty, trust, and commitment is discussed in this paper. Loyalty is measured in three dimensions: behavioural, attitudinal, and cognitive loyalty, as adapted from Anderson and Srinivasan (2003). Trust is operationalized in three dimensions: namely, integrity/honesty, benevolence, and competence (Zhao et al., 2010). The next construct, which is commitment, is measured using four items: items on resistance to change, as stated by Luarn and Lin (2003) and adapted from Pritchard, Havitz, & Howard (1999). The summary of operationalization is presented in Table 1.0.

**Table 1**

*Summary of Operationalization*

<b>Factors</b>	<b>Authors (Years)</b>	<b>Items</b>
eLoyalty	Anderson and Srinivasan (2003) cited from Gremler (1995) and Zeithaml et al. (1996)	10 items
eTrust	Zhao et al. (2010)	6 items
eCommitment	Luarn and Lin (2003) adapted from Pritchard et al. (1999)	4 items

Customer loyalty has been discussed remarkably from the context of both brick-and-mortar and online. Researchers have also noted that customer loyalty has always become an essential topic among the service providers (Ferreira et al., 2017). Hence, loyalty is becoming more notable in this era due to internet technology, global competition, and the rise of customers switching and changing in preferences. The concern now is related to determining if customer loyalty reflects a company's performance and success. A successful customer relationship does indeed have an influence on customer loyalty. At the same time, an interactive relationship marketing embedded digitally can also enhance loyalty and build company profits (Larsson & Viitaoja, 2017).

It is also suggested by Nilam Sari (2018) that increasing competition among financial institutions including banks has led the companies to find ways to increase their performance. One of these ways is to win customers through customer satisfaction and loyalty. T.C. Melewar

et al. (2017) stated that companies are looking into factors that will enhance loyalty in order to reduce customer churn and increase repeated purchases. The focus is on loyalty as loyal customers tend to purchase more and have a higher tendency to spend while becoming an advocate of the company, thus leading to an increase in profitability (Hegner-Kakar, Richter, & Ringle, 2018).

### **Commitment and Online Loyalty**

Commitment has been known to have an influence on relationship and loyalty. Paramaporn Thaichon and Thu Nguyen Quach (2015) have claimed that commitment does matter in building loyalty because customers create a sense of belonging with the online providers. Moreover, commitment creates a feeling of attachment to the brand or company even if customers are facing difficulties with said brand or company. In the service industry, commitment is claimed to have a direct effect on loyalty and customer loyalty can even be maintained when customer satisfaction is low (Wu, 2011). In addition, in a B2B market, committed customers are willing to build their relational activities with online companies (Chang et al., 2012).

In another study by Ibrahim Elbeltagi and Gomaa Agag (2016), commitment was found to have a significant and positive effect on repurchase intention behaviour, which is part of the measurement of customer loyalty. Additionally, it is proven that customers will have a positive attitude if they have an affective commitment towards the vendor. For example, customers will spread positive stories about the vendor and recount their experience with pride while recommending the vendor's services to others (Nusair, Parsa, & Cobanoglu, 2011). In an online social study among Generation Y travelers, commitment has been proven to have a significant influence in enhancing customer loyalty (Nusair et al., 2013). Besides that, affective commitment has been noted to have an influence on the intention to stay with the product or company (Anvari & Amin, 2010). There are customers who have an emotional attachment to a company, hence they will stay committed. These customers tend to purchase from the same company and hesitate to move to other competitors.

Thus, the following hypothesis is theorized:

H1: Commitment is positively related with Online Loyalty.

## **Trust and Online Loyalty**

Trust has been emphasized as a vital influence on loyalty as it has always been associated with increasing customer loyalty (Paramaporn Thaichon & Thu Nguyen Quach, 2015). T.C. Melewar et al. (2017) also supports that trust is considered as an essential influence towards a prolonged relationship with customers. According to them, trust in a well-known brand has been associated positively with customer loyalty. They further indicated that trust is an important element in building a long-term relationship. From the perspective of relational marketing, trust and relationship are both important for a company's growth (Kantsperger & Kunz, 2010). It is also supported that trust is considered as an imperative factor in a company's success and survival (Nurul Muna Najiah & Muhammad Rosni, 2020). They further argued that a high level of trust is an enabler in strengthening the relationship between two parties.

In other studies among banking customers, trust is proven positive and is a significant influence towards customer loyalty (Alrubaiee, 2012; Alrubaiee & Al-Nazer, 2010). According to Kao and Lin (2016), trust has an effect on loyalty among online banking customers. In addition, a customer's intention is generated by trust which then enhances customer loyalty. The aspects of trust that these studies have measured are integrity, cooperation, reputation, reliability and good service. Furthermore, it has also been established that in an online context, there is an impact of online trust on online loyalty (Anderson & Srinivasan, 2011). They have further noted that a higher level of trust will generate higher customer loyalty. In addition, in an online banking setting, trust is claimed to be a significant factor in retaining customers (Foon & Chan, 2011) and generating loyalty (Anderson & Srinivasan, 2003). Other than that, some studies have established the significant influence of online trust towards online services in banking and financial industries (Al-Agaga & Md Nor 2012; Corbitt, Thanasankit, & Yi, 2003; Flavián & Guinalú, 2006).

Therefore, the following hypothesis is developed:

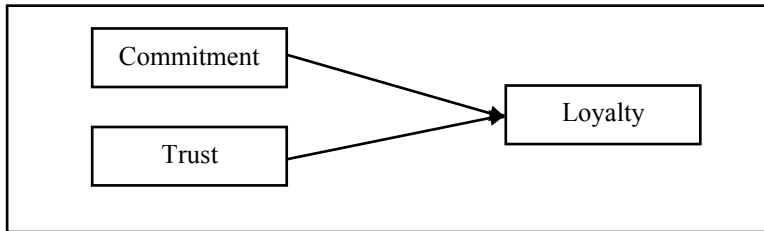
H2: Trust is positively related to online Loyalty.

This study proposed the following framework based on the "Oliver Loyalty Model". The Oliver Model is utilized as it is suitable for both traditional and online loyalty as well as behavioural intention. It is remarked that customer loyalty on a brand or company may be

affected by several factors which comprise of commitment and trust. In Figure 1, the research model depicts that both Commitment and Trust have an impact on online Loyalty.

**Figure 1**

*Proposed Research Framework*



## **METHODOLOGY**

The profiles of respondents were entered into SPSS 19.0 and a descriptive analysis was performed for profiling purposes. Next, the Partial Least Square (PLS) structural modelling approach was utilized to estimate the factor loadings, reliability and validity. Subsequently, both hypotheses were tested in this model. PLS was adopted in the study for several reasons. Firstly, PLS has already been applied in several social science studies including marketing (Hennig-thurau, Henning, & Sattler, 2007). PLS also does not make any distributional assumption (Hair et al., 2010). Furthermore, PLS is good for smaller sample size and robust towards multicollinearity issues (Cassel, Hackl, & Westlund, 2000). In this study, 100 usable survey questionnaires were obtained for further data analyses. The questionnaire design employed in the study was the quantitative type. The questionnaire was developed with two sections; Section A which focused on demographics whereas Section B was designated for measurement items for all three variables.

The purposive sampling method was used because the information is required from a specific target group consisting of internet banking users. Therefore, the sampling is limited only to this target group of respondents. Respondents or samples were chosen among customers of banks who used internet banking services. The data collection

method employed was intercept survey. Customers were selected and intercepted at three major banks in the Northern areas which comprises of the states of Perak, Penang, Perlis and Kedah. The three banks are considered to be among the top banks in Malaysia. In addition, the selection of banks and regions was based on each customer using the same internet interface when accessing the internet banking services regardless of their locations. This method was also applied because of parsimony, which is considered a simple method to obtain results (Hair et al., 2007).

## **RESULTS AND FINDINGS**

### **Demographic Profile**

The following demographic profiling was gathered from the analysis of the respondents' profiles in SPSS. A descriptive analysis was obtained from the data collected in Section A of the questionnaire. From 100 responses, 37 respondents were males and the remaining 63 were females. Looking at the age category, the highest number of respondents were aged between 20 to 29 years old which consisted of 53% from the total respondents, followed by respondents between the age of 30 to 39 years old (25%). A total of 12% were within the range of 40 to 49 years old and the lowest was 3.0% aged younger than 20 years old. In terms of marital status, the highest number of respondents fell under the married category with a percentage of 50%. As for the academic qualification, the respondents' levels of education start with PMR at 1% and the percentage for SPM (Sijil Pelajaran Malaysia) is 24%. The respondents with a Certificate/Diploma and Degree/Professional Certificate fell under the highest and second highest percentage, respectively.

### **Measurement Model**

Assessments were conducted on the measurement model and structural model in PLS. Reliability and validity tests were performed in the measurement model. Composite reliability was used in the measurement because it prioritized all indicators compared to analyzing the Cronbach's alpha which is likely to underestimate the value of reliability (Hair et al., 2014). According to Hair et al. (2014), composite values of 0.70 and above are considered satisfactory. In this study, the composite reliabilities for all constructs are above 0.70.



Next, the construct validity was assessed by observing the convergent validity and discriminant validity. The convergent validity was examined by looking at all factor loadings. There are several levels of acceptance of factor loadings. This study suggested that the outer loading should be 0.70 or higher, and the average variance extracted (AVE) of 0.50 and higher will be accepted (Hair et al., 2014). Thus, the study will apply both factor loading and AVE as suggested by Hair et al. (2014), in which factor loading of 0.70 or higher and AVE of 0.50 or higher are acceptable. Table 2 indicates the summary of convergent validity analysis where all loadings, Cronbach's alpha, and AVE values are above the acceptable level and considered satisfactory.

**Table 2**

*Convergent Validity Analysis*

<b>Construct</b>	<b>Item</b>	<b>Loading</b>	<b>CR</b>	<b>AVE</b>
Commitment (eComt)	eComt1	0.755	0.914	0.781
	eComt2	0.960		
	eComt3	0.923		
Trust (eTr)	eTr3	0.903	0.934	0.779
	eTr5	0.871		
	eTr6	0.829		
	eTr7	0.925		
Online Loyalty (eL)	eL1	0.934	0.969	0.777
	eL2	0.927		
	eL3	0.831		
	eL4	0.872		
	eL5	0.905		
	eL7	0.923		
	eL9	0.840		
	eL10	0.861		
eL13	0.831			

Next, the discriminant validity test was performed to ensure that the validity of a construct differs from another construct (Hair et al., 2014). In this validity test, the cross-loading indicators were examined. It is suggested that the indicator's outer loadings on certain constructs should be higher than all its cross loadings. The Fornell and Larcker's (1981) criterion also remarked that the assessment of discriminant validity is that the square root of each construct's AVE should be larger than the highest latent variable correlations. If the criteria's

requirement is not met, it is suggested to eliminate the indicator as it may increase the discriminant validity (Hair et al., 2014). Table 3 presents the diagonal figures that show the square root of the AVE of the construct. In this study, there is adequate discriminant validity due to the diagonal figures that are higher than the off-diagonal figures for both corresponding rows and columns.

**Table 3**

*Discriminant Validity Analysis*

<b>Constructs</b>	<b>eComt</b>	<b>eTr</b>	<b>eL</b>
Commitment (eComt)	<b>0.884</b>		
Trust (eTr)	0.862	<b>0.881</b>	
Online Loyalty (eL)	0.538	0.804	<b>0.883</b>

**Note:** Value in the diagonal (bold) are square root of the AVE while the off diagonals are the inter construct correlations

**Structural Model**

A structural model (outer model) analysis was subsequently conducted in this study. The path coefficients ( $\beta$ ) or hypothesized relationships are determined from this analysis (Hair et al., 2014). The value of a relationship can be between -1 to +1 where a value that is closer to +1 indicates a strong positive relationship while a value of -1 is the opposite. A bootstrapping procedure was also conducted to determine whether the t-value reveals a significant coefficient (Hair et al., 2014). Table 3 indicates the result of path analysis for this study. The result of the  $R^2$  is 0.906, which shows that 90.6% of the variance is explained by commitment and trust, which also indicates the goodness of fit of the model. It is indicated that the high value of  $R^2$  is expected in a study related to consumer satisfaction or loyalty (Hair et al., 2014) as this study is also on customer loyalty.

In addition, it is deduced from the result of the path coefficient that both hypotheses (H1 and H2) are supported. It can be concluded that both commitment and trust have a positive influence on online loyalty among internet banking users in Malaysia. Furthermore, both relationships are significant. Besides that, the significant level for these two relationships are at  $p < 0.01$ . The result of the path analysis is as shown in Table 4.

**Table 4**

*Path Coefficient and Hypotheses Testing*

<b>Hypothesis</b>	<b>Relationship</b>	<b>Std. Beta</b>	<b>Std. Error</b>	<b>t-value</b>	<b>Decision</b>
H1	eComt -> eL	0.603	0.101	5.960**	Supported
H2	eTr-> eL	0.480	0.100	4.896**	Supported

\*\* **Note:** t-value is greater than 2.33, thus it is significant at  $p < 0.01$

## **DISCUSSION**

Based on the literature reviewed and findings in the study, both commitment and trust contribute positively and significantly towards online loyalty in the banking industry. In the aforementioned section of this paper, the aim of the study is to analyse the influence of commitment and trust on customer loyalty. The result indicates that online customer loyalty among internet banking users is associated with both online commitment and trust. This study also provides several implications on improving customer loyalty among internet banking users, which could lead to a bank's success. Banks will be able to increase customer loyalty by emphasizing customer commitment and trust through their internet banking services. Commitment is often associated with the feeling of belonging which creates attachment and a resistance to change to other service providers. Customers have the tendency of being loyal to service providers or an organisation when they are committed or attached to their services. These customers would hesitate before thinking of changing service providers. Aside from that, banks should place serious consideration in trust elements such as honesty, keeping promises, putting the customers' best interest first and competency (Flavián & Guinalíu, 2006; Zhao et al., 2010). Internet banking services that deliver integrity and competency can maintain or increase their customer loyalty. Therefore, there are some implications that both online commitment and trust could enhance loyalty.

## **CONCLUSION AND SUGGESTION FOR FUTURE RESEARCH**

Based on the study analysis, it is concluded that there is a positive and significant relationship between commitment and trust toward online

loyalty. Another implication of this study is that the findings have reinforced outcomes from previous research on online loyalty in which both constructs contribute positively towards online loyalty. From a practical viewpoint, the study contributes especially to the online banking providers on the factors to focus on. Thus, online banking providers must strategize on both commitment and trust because these may lead to customer's intention, retention, positive word-of-mouth, preference and continual purchase. Other than commitment, banks should be deemed trustworthy by the customers and this can be done by keeping promises while ensuring that their online services are competent and in excellent condition. Another important contribution from the result of this study is that it can be used as a guideline by the government or policy makers to improve banks in general and the local banks in Malaysia in particular, by focusing on both aspects of commitment and trust.

As a conclusion, the study has led to additional empirical evidence on the influence of commitment and trust on online loyalty. It is also suggested that other factors such as online service quality, service convenience, anxiety and even moderators and mediators should be considered in future studies. Further studies can also look at different or specific types of respondents, for instance Generation Y who are likely to change their buying or transaction patterns. The study on this generation could provide other interesting insights.

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