

From Mobile Service Quality Evaluation to E-Word-Of-Mouth: What Makes the Users of Mobile Banking Applications Speak About the Bank? The Moderating Role of Brand Reputation

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ABSTRACT

The purpose of the present article is to explore the electronic word-of-mouth (e-WOM) determinants in a mobile banking context such as e-service quality, e-satisfaction, e-trust and e-loyalty. It also examines the moderating role played by brand reputation in the relation between e-loyalty and e-WOM. A survey was conducted with 256 users of mobile bank applications. The findings illustrate the positive effect of e-service quality components such as information quality, security and reliability on e-satisfaction and e-trust as well as the effect on e-loyalty. It was also found that e-loyalty can be a determinant of e-WOM. Brand reputation has a moderating effect on the relation between e-loyalty and e-WOM. This article is interesting for the practitioners by bringing tracks of improvement for banking services proposed to the customer.

KEYWORDS

Brand Reputation, E-Satisfaction, E-Service Quality, E-Trust, E-Loyalty, E-WOM, Mobile Banking

1. INTRODUCTION

With the increasingly number of banks, recruiting and maintaining customers' trust is crucial for banks' managers (Ferreira & Saldiva, 2002). The success of prospecting process requires not only a better attention toward clients' needs but also quick responses to the word-of-mouth (WOM) process started about the different banks (Dwayne et al., 2001). Maintaining and developing service quality could be an efficient way to incite customers to speak positively about banks' services. E-WOM has quickly become an important tool in the corporate communication strategy (Chen & Xie, 2008).

Previous researches demonstrate the importance of service quality and how it may constitute a great competitive advantage (Glaveli et al., 2006; Han & Baek, 2004; Zeithaml et al., 2002). The emergence of online services has revolutionized our perception of service quality and its components (Parasuraman et al., 2005). Banks' managers need to monitor both offline (Bahia & Nantel, 2000; Oppewal & Vriens, 2000) and online services (González et al., 2004; Jun & Cai, 2001). Online service quality has been widely considered by researchers as a fundamental component in business success (Hussien & El Aziz, 2013; Yaya et al., 2011).

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In the same context, mobile banking (MB) can be considered as an important part of the whole services offered by the bank (Chen, 2013; Jun & Palacios, 2016; Singh & Srivastava, 2014). The rapid growth of the mobile phone industry has significantly affected the MB which can be one of the keys to banking success.

Jun & Palacios (2016) identified eight dimensions of MB applications quality: (1) content, (2) accuracy, (3) ease of use, (4) speed, (5) aesthetics, (6) security, (7) diverse mobile application service features, and (8) mobile convenience. Nine other MB customer service were pointed out: (1) reliability, (2) responsiveness, (3) competence, (4) courtesy, (5) credibility, (6) access, (7) communication, (8) understanding the customer, and (9) continuous improvement. Authors explain how MB applications may be complex and difficult to integrate in behaviorist models.

While banks are looking for the most original ways to facilitate consumers' financial transactions, few studies have dealt with the marketing of financial institutions in the Tunisian electronic environment (Ltifi & Najjar, 2015). Furthermore, e-service quality (e-SQ) remains an emerging field of research into the MB (Ganguli & Roy, 2011). However, few researchers focused on MB applications and MB service dimensions (Jun & Palacios, 2016). Both researchers and managers need to understand how consumers perceive and evaluate mobile applications in a banking context. It is interesting for managers to explore the attributes for improvement in the services they offer. In an online environment, satisfaction does not necessarily ensure customer loyalty and results in previous researches are controversial (Jones & Sasser, 1995). The same observation for e-trust, there is no consensus that allows us to affirm that it guarantees customer loyalty (Valvi & West, 2013). In previous researches, e-WOM was mostly approached as a predictor of e-loyalty (Yoo et al., 2013). In that sense, customers who have experienced a good service quality are likely to speak positively about this service and to enhance other customers' loyalty. In light of this current lack, it seems interesting to explore the role of e-WOM as a consequence of e-loyalty. Indeed, we support the idea that a loyal customer is likely to promote the e-bank by highlighting the quality attributes of MB applications and thus a positive e-WOM. It is then fundamental to know about the most important quality attributes and how can they affect consumers' intention to speak about the application and the bank to others.

In the other hand, most studies are related to the determinants of service quality in a banking context and examine the effect on bank reputation (Wang et al., 2003). However, in the same context, and despite its importance in a virtual context, brand reputation has still not been explored combined with customers' intention to engage in an e-WOM process.

By the present research, we particularly try to provide a better understanding of the most important quality attributes in a MB context and analyze the effects on customers. Banks are already trying to develop mobile applications. However, customers may negatively react and engage in a negative WOM if the quality attributes do not correspond to their requirements. In this paper, we first provide a theoretical framework following which we develop an integrative model that synthesizes the relationships between the research variables and formulate a set of hypotheses. We examine the link between MB service quality and other variables such as e-satisfaction, e-trust, e-loyalty, e-WOM and brand reputation. Then, we present the empirical study by describing our methodology as well as the results related to the test of our hypotheses. Finally, we discuss the results, the managerial implications and the possible topics for future researches.

2. THEORETICAL BACKGROUND AND HYPOTHESES

MB is an emerging area that concerns bank transactions and services via a mobile device phone such a mobile phone (Drexelius & Herzig, 2001; Tamer & Dessouki, 2017). It represents every transaction conducted between the bank and its customers through mobile equipment (Shih et al., 2010).

MB is attractive for both customers and banks. For the clients, it is the "ability to bank virtually, anytime, anywhere" (Kiesnoski, 2000), which means a considerable saving in time for clients. It also offers an opportunity for banks to reduce services costs, to interact instantly, to establish good

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