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Investigating the Factors Affecting Customer's Satisfaction Towards Mobile Money Transfer Service: Moderating Role of Attitude

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Introduction

The study was conducted to investigate the mediating effect of attitude between price, social influence, ethical sales behavior, perceived service quality, convenience, and customer satisfaction. The study adopted items for measurement from previous studies. A deductive quantitative cross-sectional was used for data collection. A sample of 203 through convenience sampling method was used from the mobile money transfer firms in Pakistan i.e., Telenor, Mobilink, Zong and Ufone. The alpha value falls between .717 and .787. The IVs, MV and DV were significantly correlated except convenience which is negatively correlated with customer satisfaction and its relation is very weak. The R² is 0.428, it means that 42.8% of change in customer satisfaction is being brought by all independent variables. The effect of ethical sales behavior on customer satisfaction is moderated by attitude of customer. The study will provide to an understanding of customer's perceptions in the potential market and assist mobile money transfer firms in planning their strategies more competitively. Customer satisfaction, customer value and service quality are the critical factors for business success in today's competitive environment. Better service quality has positive outcomes like higher customer satisfaction and positive customer perceived value (Zafar, Zafar, Asif, Hunjra, & Ahmad, 2012). To attain high level of customer satisfaction, financial sector is now placing much importance on service quality and superior customer value (Ahmed, College, Rayhan, Islam, &

Mahjabin, 2011). Since success of a firm is dependent upon new and innovative services and how much the firm is determined in providing superior customer value, therefore, perceived value plays role of an important mediator between customer attitude, trust and satisfaction (Amin, Rahman, Rahim, & Abdul-Razak, 2013). The major goal of business activities is the attainment of customer satisfaction (Chen, Liu, Sheu & Yang, 2012). Likewise, price is also considered as a significant factor in determining the customer satisfaction. Price quality cues utilization means customers are willing to pay more prices for the services even if priced is higher than its competitors, however if price is higher than the offered quality it will prevent the customer from repeat purchase (Fozia, 2018).

Social Influence with Customer Satisfaction

Similarly, social environment and social influence plays a significant role in determining and modifying one's beliefs and concepts (Jani & Han, 2013), it has profound impact in shaping one's attitude because of its comparative and normative function as quoted. Theory of social comparison highlights the role of social factors like friends and family in evaluation and buying behavior. Experts also believe that in ethical conduct and sales behavior. The purpose of designing code of ethics is to change employee behavior. According to Payne & Pressley (2013) values are set of principles and beliefs that are acceptable and desirable in a society. According to business ethics are the principles that address any ethical issues that arise from business practices. The ethical behavior of employee plays a vital role towards customer satisfaction and also towards the creation and maintaining of long-term profitable relationships with customers.

Khare (2013) reported service quality as an important factor for improvement of sales, customer retention and loyalty as improving service quality could leads business to customer satisfaction and business success. Chen, Liu, Sheu and Yang (2012) reported is a direct relation between service fairness and customer satisfaction. The fairness in service lead to formation of trust and increased customer perceived value which also affect customer satisfaction. Convenience is another critical factor, the physical service environment, time saving, saving of effort are affect service convenience inter alia culture, differences in customer's perceptions and urgency of time also affect perceptions towards convenience (Kabir, 2013). The customers view time and effort as opportunity cost.

Furthermore, usefulness is reported as significant predictor of customer satisfaction by Marumbwa and Mutsikiwa (2013). In mobile money transfer services perceived usefulness is related refers to easy understanding of the steps involved in the process besides user-friendly, minimum transaction steps and input capabilities. The perceived ease of use has significant impact on customer's use, therefore, a system which is perceived by the customers as easy to use have more acceptability among customers (Wang & Sun, 2010). Lee (2008) asserts that consumer's attitude towards mobile financial services mainly depends on the customer satisfaction, if a customer is dissatisfied from the product or service, will lead to customer switchover to another firm. Lee (2008) argues that customer satisfaction and attitude are two different and separate concepts, but the outcome is same that is predicting customer behavior. Customer loyalty can be predicted if the customer is satisfied and has favorable

attitude.

Ethical Sales Behavior with Customer Satisfaction

In services industry, customers view front line employees of the company representing company's image. In this particular context customer's loyalty and satisfaction is largely dependent upon how front-line employee treats him or her. In this regard, ethical sales behavior of front-line employee proves to be an important determinant of customer satisfaction (Chen & Mau, 2009). According to Roman and Ruiz (2005), retailers must show ethical behavior when interacting with customers, as this will contribute towards building long-term relationship and customer satisfaction. As suggested by, research should be conducted to examine the impact of ethical sales behavior on customer satisfaction (Yu, 2012).