

When Satisfaction Is Not Enough to Build a Word of Mouth and Repurchase Intention

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Abstract

This study aims to measure the impact of service quality on word of mouth (WOM) and repurchase intention mediated by customer satisfaction. Design/methodology/approach: This cross-sectional study was conducted in all branches of Bank BPD Bali in Bali involving 91 Western Union customers at Bank BPD Bali as respondents. The research hypothesis was tested using a second order model processed by Structural Equation Modeling (SEM) analysis techniques with PLS software. Findings: Satisfaction has "tired" itself as a mediating buffer of quality of service to build loyalty or intention to buy back and word of mouth positive. The evidence shows, service quality has a positive and significant effect on word of mouth and repurchase intention, but satisfaction fails to mediate the effect of service quality on word of mouth and repurchase intention. Customer satisfaction does not affect word of mouth and repurchase intention. Practical/implications: Service quality programs must be able to consider other effects besides satisfaction to build word of mouth and repurchase intention. Satisfaction is dynamic and difficult to maintain when competition is getting tougher.

Keywords

Service quality; consumer satisfaction; word of mouth; repurchase intention; service availability; accessibility; Bali

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Introduction

Research background

Remittances to developing countries are four times greater, from 100 billion dollars in 2000 to more than 400 billion dollars in 2013. (World Bank, 2013a-b). From an economic point of view, money transfers are an important element of state income. Money transfer transactions are now increasingly needed by the public, such as international remittance transactions

conducted by migrant workers, export importers, overseas students, and tourists. Bank Indonesia (2013) reports that workers' remittances in 2012 reached 6.998 million USD and were sent directly to villages (Bachtiar, 2011).

Bank BPD Bali as one of the banking financial institutions in Bali has tried to meet the needs of people in Bali for the

media of money transfer transactions by becoming a Western Union agent since 2012. Based on the Bank BPD Bali report in 2017 Western Union transactions conducted at Bank BPD Bali only amounting to 8.20% of all transactions circulating in Bali.

Seeing the magnitude of this opportunity is necessary to make efforts in increasing the visit of Western Union customer transactions at Bank BPD Bali so as to increase productivity by increasing fee-based income that the company will get. In addition to retaining existing customers, efforts should also be made to attract new customers.

The big challenge facing BPD to retain customers and get new customers at this time is increasing competition. In addition to banking, Western Union agents are also provided by sectional banks such as Indomart, Post Office, and Pegadaian which are known for providing fast services because the procedures are not as complicated as the banking sector. Whereas the banking sector is; Bank Tabungan Negara, Maybank, Mandiri and Danamon.

Bank BPD Bali has limited service offices compared to other banks that also provide Western Union services. Limitations of service offices also occur when compared to non-banks such as Indomaret mini markets, Post Offices, and Pagadaian that are everywhere so that they have advantages in availability and accessibility. The impact of this limitation causes decreased competitiveness due to less than optimal service quality in creating satisfaction so that it affects customer loyal behavior.

Service quality has been known as the main predictor in shaping customer satisfaction which results in the creation of customer loyalty in the form of word of mouth (WOM) and repurchase intention. Customers who are satisfied with the quality of service will voluntarily become a promotional media by giving testimonials to others to participate in transactions.

Satisfied customers will also be loyal by continuing to repeat transactions.

Research Gap

Customer satisfaction is dynamic. When customers get higher satisfaction elsewhere for the same type of service, it will cause a decrease in their ability to foster buying interest, it even becomes insignificant because it depends on new livelihoods (Mahasuweerachai & Qu, 2011). Satisfied customers are not necessarily loyal.

Various empirical studies show non-uniform results about the effect of satisfaction on loyalty. Several studies that show insignificant results influence the satisfaction of word of mouth (WOM) (Haryono et al., 2015; Nazwirman, 2015) and their influence on repurchase intention (Chen and Chen, 2017). On the other hand, other studies prove a significant effect of satisfaction on WOM and repurchase intention (Moreira and Silva, 2012; Casidy, 2014; Yi-Wen et al., 2014; Mero 2018; Shin et al., 2017; Slack and Singh, 2020).

However, this study adopted satisfaction as a mediating influence of service quality on WOM and purchase intention which was found to be insignificant in various previous studies. Perceived service quality has been considered a key factor in the occurrence of purchase intention (Kashif et al., 2016; De Nisco and Warnaby, 2013) but still not fully considered to be a predictor of repurchase interest (Cronin et al., 2000; I Gede Mahatma Yuda Bakti; Sumaedi, 2013; Fernandes and Solimun, 2018; Chandra et al., 2019) and WOM. Cronin and Taylor (1992), Mahasuweerachai & Qu (2011) menemukan hasil tidak signifikan pengaruh kualitas layanan terhadap WOM.

Formulation Research Problem

The whole set of phenomenon and research gap presented gives clear directions about the formulation of research problems, among others; Does service quality have a positive effect on customer satisfaction. Does the quality of service have a positive effect on Word of mouth (WOM). Does the

quality of service have a positive effect on repurchase intention. Does customer satisfaction have a positive influence on WOM, and repurchase intention.

Literature Review

Remittance Money Transfer

Remittance for migrants can be interpreted as a medium for transferring money from individuals to homes or from households to households from the country of work to the migrant's home country (Vaaler, 2011). The two components of sending small amounts of money are usually social benefits for migrants and capital transfers in the form of goods carried by migrants upon repatriation (IMF, 2013).

Western Union is a company with the main service of sending and receiving money from consumers to consumers, this service company allows individuals to move resources around the world without the need for bank accounts and realtime transaction processing, the money will arrive once the transaction is successfully processed. Until now Western Union is the only company in this sector, which exists in all countries in the world (Western Union, 2013).

Service Quality

There are many definitions of quality but, until now there has not been a definition of quality that is universally acceptable (Kara et al., 2005). According to Wicks, and Roethlein, (2009) the most widely accepted definition is the ISO definition of quality which states, "the extent to which a set of inherent characteristics meet the requirements". Services have different characteristics compared to physical goods (Zeithaml and Bitner, 1996), thus causing a difference in determining the definition of service quality. Most of the definitions refer to the customer's perspective.

Although difficult to define, service quality basically refers to a comparison between customer expectations about a service and customer perceptions about what is actually delivered by the service provider

(Grönroos, 1984; Parasuraman et al., 1985). Good quality, if the customer's perception of what is obtained is equal to or greater than what he expected.

Based on the understanding of the quality of the service, the experts then began to identify the dimensions of the service and its measurement. Parasuraman et al. (1985,1988) found a 22-item instrument to measure service quality, which is named SERVQUAL or Service of Quality, which is divided into five dimensions namely; tangible, reliability, responsiveness, empathy, and assurance. SERVQUAL has been widely used, validated and inspired the development of measuring service quality in the banking industry (Abdullah et al., 2011; Amin and Isa, 2008; Arasli et al., 2005; Ghost and Gnanadhas, 2011; Gilmore and McMullan, 2009; Guo et al., 2008; Hamzah et al., 2017; Haque, 2009; Ho and Lin, 2010; Islam and Ali, 2011; Jabnoun and Khalifa, 2005; Jain et al., 2012; Jamal and Anastasiadou, 2009; Jayaraman et al., 2010; Kassim and Asiah Abdullah, 2010; Kumar et al., 2010, 2009, 2018; Ladhari, 2009; Manshor et al., 2011; McCollin et al., 2011; Pansiri and Mmereki, 2010; Narteh, 2018 ; Rodrigues et al., 2011; Saraei and Amini, 2012; Tsoukatos and Mastrogianni, 2010; Yilmaz et al., 2018; Wong et al., 2008).

Customer Satisfaction

Until now there are still differences of opinion about the definition of customer satisfaction. Some expert groups state process-based, and several other experts state customer satisfaction seen from the results (Yi 1990). But most of the view of the perspective of the results means that satisfaction is determined by the results felt by users end (eg, Cronin and Taylor 1992; Oliver 1993; Spreng, MacKenzie, and Olshavsky 1996; Tse and Wilton 1988; Westbrook 1980).

Customer satisfaction is defined as "the consumer's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of

consumption-related fulfillment, including levels of under- or over fulfillment (Oliver, 1997: 13) this definition is more focus on products and services. Another definition states, "An emotional response to the experiences provided by and associated with particular products or services purchased, retail outlets, or even molar patterns of behavior such as shopping and buyer behavior, as well as the overall marketplace" (Westbrook and Reilly, 1983: 256) this definition is more focused on the results of the consumer experience.

The orientation of the definition of satisfaction emphasizes more on the response to the results experienced by customers influencing the characteristics of customer satisfaction measurement forms. Mittal, and Kumar, (2016) introduce three indicators of measuring customer satisfaction in the banking context, including satisfaction with overall service, service exceeding expectations, and service as you wish.

Word of mouth (WOM)

The results of an investigation by Goyette *et al.* (2010: 7) shows that most studies express WOM as an exchange of post-purchase customer experience information relating to products or services. Using data from Goyette *et al.* (2010: 7), Martin (2017) states, the current literature often describes WOM as an informal and non-commercial exchange of post-purchase information about concrete products or services. Other opinions mention WOM as a natural conversation that occurs between people (Sernovitz, 2009). Dean and Lang (2008) define WOM as a consumer's personal communication about products or services to other consumers, and this personal communication is seen as a more reliable or reliable source compared to nonpersonal information (Zeithaml and Bitner, 2003) in Nazwirman (2015).

Using the results of the study of Goyette *et al.* (2010), the study of WOM began to be detected interestingly since 1967 and continues today. Therefore, measurements about WOM also continue to develop in

various industrial sectors. Choudhury (2015) shows the scale of WOM measurements for the banking context through three indicator items, including; say positive things, recommend others; and encourage other people to take part in transactions.

Repurchase Intention

Repurchase intention is a behavior that arises as a response to an object that shows the customer's desire to make a repeat purchase. Hellier *et al.* (2003) defines repurchase intentions as the process of someone buying goods and services from the same company. Harris and Goode (2010) describe repurchase intentions as using a particular brand when the need for its services arises in the future.

Most repurchase interests occur due to experiences that have been felt by consumers in the past (Anoraga, 2000). Therefore, measuring repurchase interest in a service is seen as important and growing in various industries to see interesting experiences that customers feel. Choudhury (2015) measures repurchase intention, including the possibility of making more transactions, the possibility of many transactions, and the possibility of choosing the relevant service to transact again.

Hypotheses

Effects of Service Quality on Customer Satisfaction

Service quality is an important construction of customer satisfaction (Alkayed, 2014). Several previous concepts, theories and empirical studies explain that service quality has a positive and significant effect on customer satisfaction in the banking context (Michel *et al.*, 2009; Awanet *et al.*, 2011 ; Jayakumar and Narcissist, 2011; Gupta and Dev, 2012; Ali *et al.*, 2015; Parawansa, 2016; Janahi and Al Mubarak, 2017; Bakar, 2017; Sigit and Dian, 2018; Surabrata *et al.*, 2018; Setiady *et al.*, 2018). the speed (responsiveness) of bank services is an important dimension of service quality, can provide customer satisfaction in

banking (Kant and Jaiswal, 2017). Based on the description of the positive influence of service quality on customer satisfaction obtained from previous empirical studies, the following hypotheses can be formulated:

H1: Service quality has a positive effect on customer satisfaction.

Effect of Service Quality on WOM

The purpose of service quality is to stimulate repurchase behavior, user retention, better company reputation, financial efficiency, new customers, and positive WOM effects (Beerli et al., 2004; Lovelock and Wright, 2002). Previous studies have shown that service quality has a positive and significant effect on WOM (Liu and Lee, 2016; Mukerjee, 2018; Choudhury, 2014; Casidy, 2014; Nikookar, 2014). Based on the description of previous research on the effect of service quality on WOM, the following hypotheses can be formulated:

H2: Service quality has a positive effect on word of mouth (WOM)

Effect of service quality on Repurchase intention

Service quality has an important role in shaping loyalty (Makanyeza and Chikazhe, 2017), including customer interest in re-transaction or repurchase intention (Lee dan Kim, 2017; Wen-Jung Chang et al., 2018; Haryono et al., 2015, Srivastava, K. Sharma, NK, 2013; Surabrata et al., 2018; Jasmina Dlac'ic et al., 2014). Based on the description of the research results above, the following hypotheses can be drawn up:

H3: Service quality has a positive effect on customer repurchase intention.

Effect of Customer Satisfaction on word of mouth

The road to loyalty or repurchase can not directly happen to the minds of customers when satisfaction has been felt. Customer satisfaction often requires a positive WOM effect which is an important construct in framing evaluative opinions of customers of commercial financial services (File and Prince, 1992). Customer satisfaction can

build customer WOM. This has been proven empirically (Shaham et al, 2018; Casalo et al., 2008; Molinari et al., 2008; Kitapci et al., 2014; Suryani and Hendryadi, 2014; Haryonoet al., 2015; Juliantari et al., 2018) Based on the results of an empirical study of the effect of satisfaction on WOM, the following hypotheses can be compiled:

H4: Customer satisfaction has a positive effect on customer word of mouth (WOM).

Effect of customer satisfaction on Repurchase Intention

Customer satisfaction is the most important determinant of behavioral intentions (Bakar et al, 2017). Customers who are dissatisfied tend not to repurchase both products and services. This makes customer satisfaction one of the things that must be considered in shaping customer interest in making a transaction back or repurchase intention. (Kitapci et al, 2014) mentioned customer satisfaction has a significant effect on repurchase intention. Other empirical studies have also been conducted (Araci, 2017; Han et al., 2016; Lee and Kim, 2017; Izogo, 2016; Saleem, 2017; Haryono et al., 2015; Pratiwi et al., 2018; Laksmiana et al., 2018; Setiady et al., 2018; Cules et al., 2018) which revealed that customer satisfaction has a significant positive effect on repurchase intention. Based on the description of the results of previous studies that mention the relationship between customer satisfaction with an interest in transacting again, then the following hypotheses can be arranged:

H5: Customer satisfaction has a positive effect on customer repurchase intention

Research Method

The design of this study was cross sectional analytic, using primary data with a quantitative approach. The research hypothesis was tested using the Structural Equation Modeling (SEM) analysis technique with Partial Least Square (PLS) software.

Variables and Measures

This study involved four variables including service quality using the SERVQUAL dimension developed by Parasuraman et al, (1998: 12), customer satisfaction using indicators adapted from Mittal, and Kumar (2016: 367), Word of mouth (WOM) adapted from Choudhury (2015: 735), while repurchase intention was adapted from Choudhury (2015: 735). The measurement uses a Likert scale with 5 (five) score points, ranging from "strongly

disagree" (1) to "strongly agree" (5).

Construct Validity and Reliability

The test results of the research instruments in Table 1 show that all question items of the four variables studied were valid according to the criteria, which had a coefficient above 0.30 (Ghozali, 2006), and showed a good level of reliability in accordance with the criteria, namely the Alpha value (α) Cronbach is above 0.60 (Ghozali, 2006).

Table 1. Recapitulation of Final Results of Test Validity and Reliability of Research Instruments

Variable	Reference	Indicator	Item	Significant Correlation	Cronbach's Alpha
Service Quality (X)	Parasuraman <i>et al.</i> , (1998)	Tangible (X1)	X1.1.1	0.592	0.919
			X1.1.2	0.558	
			X1.1.3	0.520	
			X1.1.4	0.673	
		Reliability (X.2)	X1.2.1	0.469	
			X1.2.2	0.637	
			X1.2.3	0.417	
			X1.2.4	0.597	
			X1.2.5	0.676	
		Responsiveness (X.3)	X1.3.1	0.633	
			X1.3.2	0.599	
			X1.3.3	0.464	
			X1.3.4	0.700	
		Assurance (X.4)	X1.4.1	0.439	
			X1.4.2	0.303	
			X1.4.3	0.553	
			X1.4.4	0.591	
		Empathy (X.5)	X1.5.1	0.439	
			X1.5.2	0.580	
			X1.5.3	0.687	
			X1.5.4	0.733	
Customer Satisfaction (Y1)	Mittal, and Kumar, (2016)	Satisfaction with overall service	Y1.1	0.612	0.792
		Service exceeds expectations.	Y1.2	0.705	
		Service as you wish	Y1.3	0.590	
Word of mouth (WOM) (Y2)	Choudhury (2015)	Say positive things	Y2.1	0.496	0.753
		Willingness to recommend others	Y2.2	0.552	
		Readiness to encourage others to participate in the transaction	Y2.3	0.724	
Repurchase intention (Y3)	Choudhury (2015)	The possibility to trade again	Y3.1	0.773	0.854
		The possibility of many transactions	Y3.2	0.656	
		The possibility of choosing Bank BPD Bali	Y3.3	0.757	

Sampling

The sample of this study are customers who conduct Western Union transactions at PT Bank Pembangunan Daerah Bali

throughout Bali. The minimum sample size in this study was calculated using the Slovin formula from a population of 992, then a sample of 91 people was obtained.

Table 2. Distribution of Respondents Characteristics

Gender	Amount	(%)
Laki-Laki	46	50,5
Perempuan	45	49,5
Total	91	100.00
Age	Amount	(%)
17 - 25	17	18,7
26 - 35	37	40,6
36 - 45	19	20,9
46 - 55	15	16,5
> 55	3	3,3
Total	91	100.00
Education	Amount	(%)
Junior high school	5	5,5
Senior High School	54	59,3
Diploma	7	7,7
Bachelor	24	26,4
Magister	1	1,1
Total	91	100.00
Profession	Amount	Persentase (%)
Does not work	6	6,6
Student	4	4,4
Farmer	4	4,4
Entrepreneur	21	23,1
Private	40	44,0
Civil servant	8	8,8
Teacher/Lecturer	4	4,4
Housewife	1	1,1
Fisherman	2	2,2
Retired	1	1,1
Total	91	100.00
Income (Rp)	Amount	(%)
<1.000.000	9	9,9
1.000.000-2.000.000	19	20,9
>2.000.000-5.000.000	50	54,9
>5.000.000	13	14,3
Total	91	100.00
Transaction Experience	Amount	(%)
1 time	14	15,4
2 time	24	26,4
3 time	19	20,9
4 time	13	14,3
5 time	6	6,6
≥ 6 time	15	16,5
Total	91	100.00

Data Analysis

This study uses a minimum value of loading factor 0.5 according to Hair et al. (2006). The results of the analysis in this study indicate that all items already have a loading factor value <0.50 , with $p > 0.05$ or T-

Statistics above 1.96. This shows that all indicators meet the convergent validity requirements. Table 3 shows the value of composite reliability all variables above 0.70, so it can be said to be good according to the criteria of Nunnally (1978).

Table 3. Composite Reliability

Variable	Original Sample (O)
Service Quality (X)	0,934
Customer Satisfaction (Y1)	0,866
WOM (Y2)	0,886
Repurchase intention (Y3)	0,866

Discriminant validity is known based on the AVE value indicating that almost all variables are above the criteria 0.5 (Fornell & Larcker, 1981). In addition, it appears

that the square root of average variance extracted ($\sqrt{\text{AVE}}$) values of each variable are mostly above the correlation coefficient between variables (see Table 4).

Table 4. Discriminant Validity

	AVE	$\sqrt{\text{AVE}}$	Quality of Service (X)	Satisfaction (Y1)	WOM (Y2)	Repurchase Intention (Y3)
Service Quality (X)	0,404	0,636	1,000	0,784	0,651	0,556
Customer Satisfaction(Y ₁)	0,683	0,826	0,784	1,000	0,575	0,467
WOM(Y ₂)	0,721	0,849	0,651	0,575	1,000	0,658
Repurchase intention (Y ₃)	0,684	0,827	0,556	0,467	0,658	1,000

The results of the structural model evaluation prove that the Q2 value (0.8494) is close to 1. The structural model has a good goodness of fit model. This result can be interpreted that the information

contained in the 84.94 percent data can be explained by the model, while the rest 15.06 percent is explained by errors and variables not yet included in the model (see Table 5).

Table 5. Assessment Inner Model

Model	Dependent Variable	R-Square
1	Customer satisfaction (Y1)	0.613
2	WOM (Y2)	0.311
3	Repurchase intention (Y3)	0.435

$$\text{Calculation: } Q2 = 1 - [(1 - R1^2) (1 - R2^2) (1 - R3^2)]$$

$$Q2 = 1 - [(1 - 0,613)(1 - 0,311) (1 - 0,435)]$$

$$Q2 = 1 - [(0,387) (0,689) (0,565)]$$

$$Q2 = 1 - 0,1506 = 0,8494$$

Result

Hypothesis Test

Table 6 shows the results of the hypothesis test shows, 3 hypotheses were accepted, and 2 hypotheses were rejected. The hypothesis of service quality has a positive and significant effect on customer satisfaction so that H1 (T-Statistics > 1.96; $\beta = 0.783$) is accepted. significant to WOM so that H2

(T-Statistics > 1.96; $\beta = 0.489$) is accepted. Service quality has a positive and significant effect on repurchase intentions so that H3 (T-Statistics > 1.96; $\beta = 0.518$) is accepted. While H4 (T-Statistics < 1.96; $\beta = 0.084$) is rejected, so customer satisfaction has no effect on WOM. Last hypothesis, H5 (T-Statistics > 1.96; $\beta = 0.540$) is also rejected, so customer satisfaction has no effect against repurchase intention.

Table 6. Direct Securities Testing Results

Path	Original Sample	T Statistics	Hypothesis	Information
Quality of service (X) \rightarrow Customer satisfaction (Y ₁)	0.783	15.787	H1	Supported
Quality of service (X) \rightarrow WOM (Y ₂)	0.489	2.956	H2	Supported
Quality of service (X) \rightarrow Repurchase intention (Y ₃)	0.518	4.181	H3	Supported
Customer satisfaction (Y ₁) \rightarrow WOM (Y ₂)	0.084	0.494	H4	Not Supported
Customer satisfaction (Y ₁) \rightarrow Repurchase intention (Y ₃)	0.170	1.321	H5	Not Supported

Image 1 shows the results of testing the hypotheses described above, according to the research model.

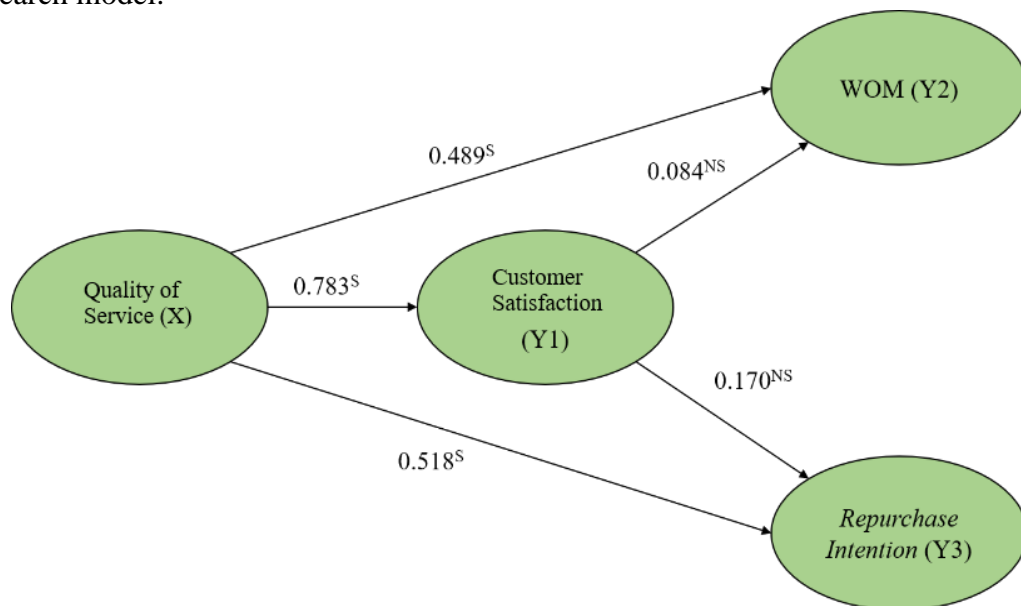


Figure 1. Research Model

Note: (NS) = Non-Significant, (S) = Significant

The Role of Mediation

Hair et al (2010), determine the role of variable mediation as follows; (a) examine the effect of the direct effect of the independent variables on the dependent variable on the model by involving mediating variables, (b) examine the effect

of the direct effect of the dependent variables on the dependent variable on the dependent variable, (c) examine the effect of the dependent variable on the dependent variable, (d) examine the effect of the dependent variable on the dependent variable.

Table 7, shows, the effect of conditions (a), (b), and (c) shows significant, but the effect

of conditions (d) is not significant. This also applies to repurchase intention.

Table 7. Recapitulation of Mediation Variable Testing Results

Mediation of Customer Satisfaction Variables (Y1) on:	Effect				Information
	(a)	(b)	(c)	(d)	
Service quality (X) → WOM (Y2)	0,489 (Sig.)	0,555 (Sig.)	0,783 (Sig.)	0,084 (No Sig.)	No Mediation
Service quality (X) → <i>Repurchase intention</i> (Y3)	0,518 (Sig.)	0,651 (Sig.)	0,783 (Sig.)	0,170 (NoSig.)	No Mediation

Note: Sig = Significant; No Sig = Not Significant

Discussion

Language places an emphasis on the insignificance of the decision to build WOM and repurchase intention. Hypothesis test results and the role of mediation answer allegations that occur about the inability of satisfaction to influence WOM and customer intentions to conduct transactions again, because of the emergence of various alternative service providers that have advantages in availability and accessibility. Satisfaction becomes meaningless when directed its impact on efforts to build repurchase intentions and positive WOM because customers get greater satisfaction at alternative service providers. They have a fair amount of information about alternative Western Union services. Most customers or 84.6% have transaction experience more than 1 time, and only 15.4% have transaction experience 1 time Western Union (see Table 2). Customers are satisfied with the quality of service that already exists at the company concerned, but that does not mean an increase in the level of satisfaction that has been felt will have an impact on increasing the intention to make transactions and positive WOM.

There are other reasons beyond satisfaction, why an increase in service quality performance that has been felt has made customers have the intention to choose the bank concerned to transact and make positive WOM. These reasons can be caused by a number of factors namely;

because of compulsion, or reasons for personal benefits that are beneficial to customers that feel of service quality but cannot be categorized as satisfaction.

The mediating role of customer satisfaction in the relationship of service quality to WOM and repurchase intention turned out to show no mediation ability (no mediation). This refutes the statement of the results of the previous study which said that satisfied customers would make recommendations related to the service and intend to transact again on the services they felt. intention to re-transact. In summary, consumers can be satisfied, not necessarily loyal.

This research gave birth to a number of support for previous research. Service quality was proven to have a positive and significant effect on customer satisfaction, this supports previous findings including Kitapci et al. (2014), Moreira and Silva (2016), Lee and Kim (2017), Lestari et al. (2017), Saleem et al. (2017), Haryono, et al. (2015), Tandon et al. (2017). Service quality has also been shown to have a positive and significant effect on WOM, in line with findings from the findings of Liu and Lee (2016), Prayogo and Kusumawardhani (2016), Mukerjee (2018).

Likewise, repurchase intention that was found to be positively and significantly affected by service quality, this provides support for the findings of Prayogo and Kusumawardhani (2016), Liu and Lee

(2016), Lee and Kim (2017), Lestari, et al (2017) , Wen-Jun et al. (2018), Haryono et al. (2015), Tandon et al. (2017). Whereas customer satisfaction is proven to have no effect on WOM, this is certainly contrary to the findings of Kitapci et al. (2014), Araciet et al. (2017), Han et al. (2016), Izogo (2016), which states that the higher the level of customer satisfaction will increasingly grow customer WOM.

But this study is also in line with the results found by Haryono et al (2015) and Nazwirman (2015) who also found no relationship between customer satisfaction and WOM. Likewise, customer satisfaction with repurchase intention found has no effect, thus contradicting the previous findings mentioned by Han et al. (2016). But these results are still in line with other findings which also state that there is no effect of customer satisfaction on repurchase intention (Lestari et al., 2017; Chen and Chen, 2017).

Important cues about information-rich customers on a service provide clues, satisfaction is not everything to form WOM and Loyalty. Satisfied customers are not necessarily loyal. The time has come to think of a service quality development strategy that is not only based on satisfaction, but is more innovative in a different way. This study suspects that the measure of satisfaction just to meet expectations does not seem to be sufficient to represent the meaning of satisfaction and

is starting to experience a shift. Customers don't want to be satisfied enough. Customers want to be happy.

Conclusion

Managerial and research implications

New innovations are needed in designing service quality models to build customer repurchase intentions and positive WOM beyond satisfaction. Achieving customer satisfaction is a tiring road, because the nature of satisfaction is very dynamic when competition is tighter. Not all satisfied customers will be loyal and want to refer to other potential customers.

Limitations and future lines of research

This study has limitations, using a customer sample that is only limited to one type of company. It is strongly recommended to research in the future using customers as samples involving various types of banks or the banking industry. Another limitation is the limitation of the study area so that it only represents the characteristics of the majority of certain cultures. Future research should be conducted in a wider area that represents the cultural heterogeneity of the community as a sample.

It is advisable to look for new factors other than satisfaction as a mediating effect on the quality of service to WOM and Repurchase Intention, because not fully satisfaction gives birth to the effects of WOM and Repurchase Intention.

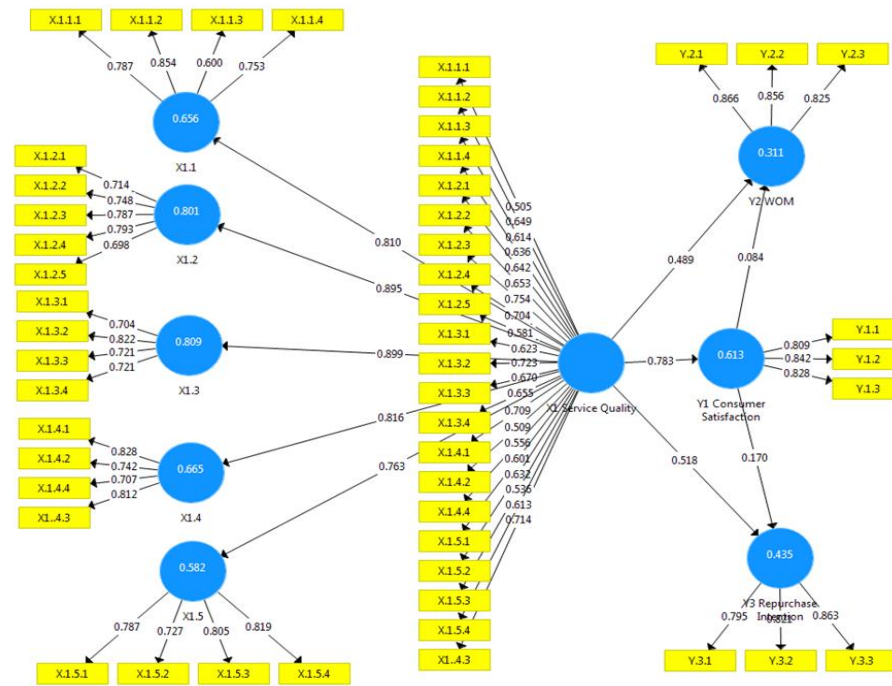


Figure 2. Result of Inner Weight

Notes on Contributors

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