

The Role of Customer Trust and Commitment as Mediator for the Relation between Customer Satisfaction and Loyalty at Bank Rakyat Indonesia (BRI) Kendari Southeast Sulawesi

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ABSTRACT: Banking firm and society are two components that arrange partnership and inter-dependent as well. The concept of “trust” has gained considerable importance in the field of marketing during the last decades and is seen as a key mediator of customer relationship marketing. But upon a closer look at the literature, the construct “trust” is conceptualized and measured very differently. Based on a literature review and theoretical work, the purpose of this paper is to develop a conceptual model of consumer trust and commitment in a service banking. More specific purpose is to test the role of customer trust and commitment as a mediator of relationship between customer satisfaction and loyalty at BRI Kendari Southeast Sulawesi, one of the leading government bank in Indonesia. The design of this study used the survey method with data collection through questionnaire. The data were obtained by distributing questionnaire for 200 respondents. Among that number, the response rate was 184 (92%); after some correction, the complete and useable questionnaires are 160 (80%). The data was analyzed with the Structural Equation Modeling (SEM). The results showed that customer satisfaction only affects loyalty if the satisfaction is supported by customer trust. In this research, it is proven that commitment is neither mediating variable for the customer satisfaction toward customer loyalty nor customer trust toward customer loyalty. An implication is that, when proposed model of customer trust prediction has the potential to help BRI Kendari managers to strengthen the customer-bank relationship and, ultimately, to enhance customer satisfaction, trust, commitment and loyalty ratios especially in the light of the credit crunch that most banks in the BRI Kendari are facing. Research limitation, findings are limited to the cross-sectional design of the study and the banking industry. Originality of research, this study makes a significant new contribution to theory and practice. The most crucial finding of this research is that trust is the key aspect to enhance customer loyalty.

Keywords- Customer Satisfaction, Commitment, Trust, Loyalty

I. INTRODUCTION

Banking industry is one of the business sectors that has characteristic of capital and employee intensives; banking industry continues to grow even among tighter competition. This industry is significantly proven to be able to contribute on economic growth, both at local and national levels. One of the functions of banking industry can gather fund from society in the form of banking account, fixed deposit, clearing, and other savings; yet, bank redistributes to the society in the form of loan, so that banking industry has intermediation role of several parties in economics system. Bank and society are the two components that arrange partnership and inter-dependent among each. The partnership form between bank and society as expected by the banking firm is the customer loyalty the particular bank.

In Indonesia, BRI since its first establishment takes micro, small, and medium enterprises (UMKM) as its focus to distribute its loan. BRI's commitment to finance those sectors have proven the sustainability in facing every economics challenge that makes BRI becomes one of the leading banking industries in national level. The asset position of BRI during this recent three years is on the second rank among the big ten of national banking firms. In 2009, the assets reached Rp. 318.447 trillion; while in 2010, it asset became Rp. 395.396 trillion. To improve the customer loyalty, national payment agent program that is established by BRI in the way of creating banking products that are able to answer the needs of the customer are developed by enhancing service quality, information technology infrastructures, and human resource quality among 6,700 BRI offices in all over Indonesia. Since 2005, BRI was successful in retaining its rank as the bank with the highest profit in Indonesia. In 2009, BRI achieved Rp. 7.308 trillion net profit; further, in 2010 it became Rp. 11.472 trillion.

The survey result conducted by Mark plus Insight and Info bank magazine in the late 2010 on 20 conventional banks for saving product, it shows the loyalty index of the customer (Infobank,2011). BRI's customer loyalty index was on the fourth rank; meanwhile, the satisfaction index was on the seventh rank. These conditions showed that there were loyal customers but less-satisfied. This improvement was caused by the bank prerequisite that each customer who wants to get loan is obliged to have saving account. According to the chief officer of BRI Kendari Branch, BRI continuously improves its service performance of the saving product by adding more ATM units, enhancing service to the customers, and aiming to reach the growth target through Untung Beliang BritAma program. Each BRI's saving customer can get benefit from the electronic channel (e-channel) service by using phone banking, Short Message Service (SMS) banking, internet banking, and ATM banking that ease the customers in making banking transaction they need. BRI ATM provides hundred service features that can be utilized by the customers to purchase mobile account, pay electricity charges, and other banking transactions.

Though the number of BRI customer increases year by year, the number of customer at other bank firms was far higher. Kendari Branch of BRI Bank as a financial service firm should devote its continuous efforts to retain its customer loyalty by improving the trust and commitment of the customer. The question is that why the number of the customer increases and what is the secret? This research, therefore, was aimed to reveal and illuminate the effect of customer satisfaction on customer loyalty. Based on the mapping result of the prior research, it concludes that there is a systematical effort to refine the relationship between satisfaction and loyalty variables; yet, the mediating variable in between satisfaction and loyalty variables is still developing and arguable. There are some questions to answer, such as: (1) Whether trust and commitment variables are the variables that mediate the influence of customer satisfaction on customer loyalty; (2) Whether commitment is a variable that mediates the effect of trust on customer loyalty.

The recent marketing concept tends to direct on customer retention as develops loyalty attitude on the product and service that a firm offers. The change on marketing orientation the previously focuses on what we sell to what customers buy becomes a consideration that a firm should maintain relationship with its customers. Satisfaction, trust, and commitment of the customer are focal factors that affect customer loyalty both directly and indirectly. Customer loyalty is one of the factors that directly influences trust, commitment, and loyalty of the customer on product/service. Customer satisfaction is a satisfied feeling toward the performance of product/service after they consume or use it (Caruana et al., 2002). The second factor that affects customer loyalty is customer trust. Loyalty will occur if the customers truly trust the bank they make transaction. Bank should focus on how to provide satisfaction on customer; if it is achieved, it will cause customer trust on the bank, then in a long term it will create customer loyalty. The third factor that influences customer loyalty is customer commitment to retain valuable long term relationship with the firm. The reasoning is that without high commitment of the customers, it will not bring about customer loyalty. Besides, customer commitment mediates the influence of customer satisfaction on customer loyalty (Luarn and Lin, 2003). High customer satisfaction will influence commitment which then affects customer loyalty.

II. LITERATURE REVIEW AND CONCEPTUAL MODEL

Satisfaction is the consumer's fulfillment response Tjiptono (2005). 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, and includes levels of under or over fulfillment Zeithaml and Bitner, (1996). From the above definitions, it is understood that satisfaction relates to a subjective evaluation of emotions. Satisfaction occurs as a function of disconfirmation and relative output to input. The end-result is a positive or negative feeling of fulfillment. Relationship quality, including trust and commitment, has been evaluated differently by various researchers, with some having taken it to be an antecedent of overall satisfaction Kassim & Asiah (2010), some giving trust and customer satisfaction an equal footing Luarn & Lin, (2003); Afsar et al. (2010) others taking relationship quality and service quality together to be antecedents of behavioral intentions Akbar & Som (2010).

In a service firm like bank, satisfaction, trust, and commitment become the crucial factors to build and retain customer loyalty. Theoretically, customer satisfaction would influence the loyalty of the consumers. However, some researchers show different facts. Luarn and Lin (2003), Akbar & Noorjahan (2009), Kassim & Nor Asiah (2010), Chen et al (2010), Akbar and Som (2010), proved that there was significant influence of satisfaction on customer loyalty. Similar phenomenon was shown by the study of Ribbink et al (2004), Kassim & Nor Asiah (2010) who found that customer loyalty was affected by satisfaction and trust. Satisfied customer will have trust on a firm; then, it affects loyalty. Zahara (2007), and Ouyang (2010), on the other hand, found different facts. which prove that there is no significant effect of satisfaction variable toward phenomena. These authors found that there was no significant correlation between consumer satisfaction and loyalty. Fukuyama (1995) observed that the reason for customers to buy any product was not based on whether there is a trust or not. They bought the same product/service on other firm because he wants to try the product; affected by other people's suggestion, or wants to get the offered gift.

The relationship between satisfaction, trust, commitment, and loyalty. Ribbink et al (2004), Akbar & Noor Jahan (2009), Kassim & Nor Asiah (2010) demonstrate that trust affects loyalty significantly; yet, Fukuyama (1995) finds that trust does not have significant influence on loyalty. Wong & Sohal (2002) mentioned that even trust is significant if there is no high commitment among customers, then they will not be loyal. Based on Luan & Lin (2008) satisfied customers will improve their commitment. It means that commitment mediates the effect of satisfaction on loyalty as well as the effect of trust on loyalty.

Customer loyalty is affected by some factors, such as customer satisfaction, customer trust and customer commitment (Caruana et al. 2002; Zeithaml and Bitner, 1996). Caruana's *et al.* research result (2002) concludes that customer loyalty has positive, direct, and significant effect on customer loyalty. The reason of this relationship is that customers are loyal since the customers are satisfied with the product and service they have bought. This finding is also supported by other researchers' findings from Luarn and Lin (2003), Ribbink *et al.* (2004), Akbar and Noorjahan (2009), Afsar *et al.* (2010), Chen *et al.* (2010), Kassim & Nor Asiah (2010), Akbar and Som (2011). The result shows that customer loyalty will occur if the customers feel satisfied with the service performance. This result is different from Ouyang's (2010) who concludes that customer satisfaction does not have significant influence on customer loyalty.

Based on Schnaars in Tjiptono (2005), basically the aim of a business is to create customer satisfaction. The occurrence of customer satisfaction brings some benefit such as the harmonious relationship between the firm and its customers, provides good reason for repurchasing, and creates customer loyalty in the form of word-of-mouth recommendation that are beneficial for the firm. Some other results also conclude that customer trust has positive significant effect on customer loyalty (Ribbink *et al.* 2004; Akbar and Noorjahan, 2009; Islam, 2009; Kassim & Nor Asiah, 2010; Chen *et al.* 2010; Akbar and Som, 2011; Ouyang, 2010). Based on the finding, it concludes that customer loyalty will come up if the customers have high trust on the firm. Related to the relationship between customer commitment and customer loyalty, the findings of Luarn and Lin, (2003) and Afsar *et al.* (2010), demonstrate that customer commitment affects positively and significantly on customer loyalty. Service marketing concept is utilized in this research as the base to theoretically think about how to understand the concept and strategy of service marketing since the research object is service firm which is a banking service. Service is an action or need that can be offered by one party to another which basically the outcome is intangible. Service product is not related to physical product (Kotler, 2000:84). Therefore, service component that is offered to the customer is the small piece yet crucial from the total offering delivered by the service provider. The concept of relationship marketing is a business orientation or philosophy to conduct a business that focuses more on the effort to retain and develop relationship with the customers as well as take over new customers (Batterley, Christopher in Tjiptono, 2005:415; Zeithaml and Bitner, 2004:157; Barnes, 2001:10; Berry, 1999).

The concept of customer loyalty is used in this research as the theoretical thinking foundation to understand the basic concept of customer loyalty. Sheth and Mittal (2004:400) formulates the definition of customer loyalty by combining the elements of attitude and purchase behavior as follow: "Thus, customer loyalty is a customer's commitment to a brand, store, or supplier based on a strong favorable attitude and manifested in consistent re-patronage". Loyal customer is defined as the customer has positive attitude on particular brand manifested on consistent repurchase behavior Kotler and Armstrong (2003:57). Customer satisfaction is a like or dislike feeling of a person after comparing the product performance he perceives with the expectation. If the perceived performance of a product is lower than the expectation, the customer is not satisfied and *vice versa*. Customer trust concept is used in this research as the theoretical foundation. Morgan and Hunt in Mancintosh and Lockskin (1997:489) state the definition of trust: "define trust as one party's confidence in an exchange partner's reliability and integrity". This definition shows that one party trusts and believes the reliability and integrity of his exchange partner.

Deeper understanding can be obtained from the research by Morgan and Hunt (1994) which reveals two crucial aspects as the driver to cooperate in a relationship among two parties that are trust and commitment. Morgan and Hunt say the importance of commitment on the success of relationship stability and its role in building long term relationship. From the review of the prior research and consumer behavior theory, particularly on the service, it shows that satisfaction, trust, and commitment variables are important in building customer loyalty on banking service. The utilized indicators to measure loyalty, satisfaction, trust, and commitment are as follow: (1) Customer loyalty indicator of this research is based on the indicator arranged by: Ribbink, et. al. (2004); (2) The indicator of customer satisfaction in this research is based on the indicator provided by Akbar and Som (2011). (3) Customer trust indicator of this research is taken from the indicator developed by Akbar and Som (2011), Ribbink et al. (2004), (4) The indicator of customer commitment in this research is rooted from the indicator arranged by Hamadi (2010). Based on theoretical arguments and research results of previous research, then the hypothesis proposed in this study as follows:

H1. Customer satisfaction has a significant positive impact toward loyalty.

H2. Customer trust is a mediator of the relationship between the satisfaction on customer loyalty

H3. Customer commitment is a mediator of the relationship between the satisfaction on customer loyalty

H4. Customer commitment is a mediator of the relationship between the trust on customer loyalty

The role of satisfaction, trust, and commitment, and loyalty variables based on the service marketing theory have positive effect; yet, in the empirical test, the findings are different. Referring to the concept of the former research, the researcher wants to prove that trust and commitment are mediating variables that mediate the effect of satisfaction on loyalty. Based on this reason, the researcher builds conceptual framework as presented in the Figure 1.

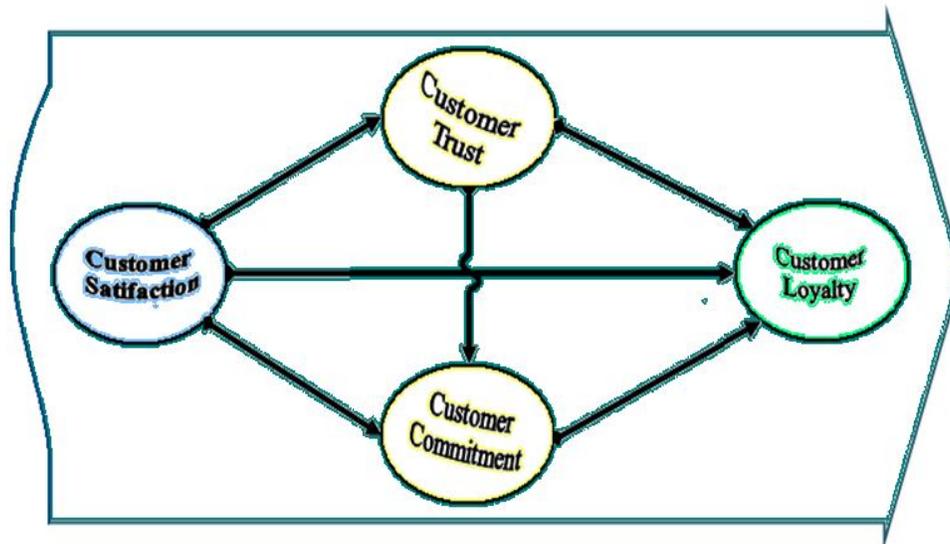


Figure 1. Conceptual model and research hypotheses

III. RESEARCH METHODS

3.1 Population and Sample

The design of this study used explanatory research approach. The study was done at BRI, Kendari, Indonesia. The population was the BRI customer who have saving account with the criteria of : (1) Age of more than 17 years, (2) have been as a customer for at least 2 years, (3) the account belongs to himself. The samples were 200 customers, which was taken by the simple random sampling. The number of 200 samples chosen in order to meet the prerequisite of Structural Equation Modeling (SEM), which used in this study. The data was collected by distributing open questionnaire to the 200 selected respondents. However, only 184 questionnaire sent back by the respondent.

3.2 Data collection, Measurement and Analytical methods

Data collection research using the triangulation method. Firstly, review of literature was conducted to examine the theories or the results of previous study, that relevant with the measurement used in this study. The data collected were: (1) customer satisfaction, (2) customer trust, (3) customer commitment, and (4) customer loyalty. Secondly, the collection of data used questionnaires, that distributed to the BRI customer. The distribution is conducted by customer and explain the questionnaire while the researcher wait the respondent to fill up the questionnaires or the researcher fetched the questionnaire from the BRI customer. Finally, the researcher conduct in-depth interview to fine tune the information. Therefore this technique support and reveal the facts behind quantitative analysis information. Method used in-depth interview data collection refers to. There are two ways In-depth interviews, i.e. closed-open interviews and documentation interview result. The more detailed interviews carried out by researchers where the respondents are considered to be able to explain the substance of this study.

The measurement of data from all research variables used the Likert scale. The determination Likert scale in this study used a 1 to 5 level scale for all variable. A five-point Likert scale was employed with a score of 1, indicating "strongly disagree", and 5, representing "strongly agree", to extract the different attitudes of respondents Malhorta et al. (2010). The present study used the Statistical Package for Social Sciences (SPSS) for descriptive and inferential analyses (e.g. sampling profile, correlation). To test the proposed relationships among the study variables, structural equation modeling (SEM) was conducted using the AMOS 16.0 program. As suggested by Hair et al. (2010), construct validity was assessed by running a confirmatory factor analysis (CFA) before testing the hypothesized paths using the SEM. The mediating roles of customer satisfaction, trust, and commitment were tested by examining the direct and indirect effects of these constructs' predictors on

customer loyalty. The reasons selection method of Structural Equation Modeling with using AMOS program (Analysis Moment of Structural) as follows: (1) a model the conceptual framework of this study, a pattern of a causal relationship between the customer satisfaction directly affects the customer trust, commitment and customer loyalty. Customer satisfaction was also hypothesized to influence customer loyalty through the mediation of customer trust and commitment, many relationships and hierarchical nature of the relationship in this study can only be solved with the help of structural methods; (2) This study uses latent variable measured by the indicators. SEM suitable for confirming unit-dimensionality of indicators for a constructs, (3) variance-based SEM with AMOS method is one of the multivariate analysis techniques can do a series of analysis of some latent variables simultaneously, thus providing statistical efficiency, (4) The SEM analytical approach combines factor analysis, structural models, and path analysis.

IV. ANALYSIS AND RESULTS

Table 1. depicts the demographic profile for the sample, which is reasonably balanced by gender and is well spread over age, profession, education groups, savings amount (rupiah) and saving a long (years). For the analysis of BRI customer attitudes SPSS software was used. According to the descriptive statistics that were generated, overall customer satisfaction (mean = 2.51); customer commitment (mean = 2.82); customer trust (mean = 2.55) and customer loyalty (mean = 2.82) is high and all the mean scores for the ten statements related to indicators were above the median value of 3 (see Table 2).

Table 1. Respondents profile

		Sample demographics	
		Frequency	Percent
Gender	Male	79	49.40
	Female	81	50.60
Age	≤ 20	13	8.10
	21-30	70	43.80
	31-40	46	28.80
	41-50	24	15
	≥ 51	7	4.40
Profession	College students	10	6.25
	Servants Civil (PNS)	43	26.88
	Members of TNI / Police	12	7.50
	Entrepreneur	23	53.12
	Other	10	6.25
Education	Elementary school	6	3.80
	Secondary education first	12	7.50
	High school	91	56.90
	Diploma	7	4.40
	University	42	27.60
Savings amount (rupiah)	≤ 5.000.000	141	88.10
	6.000.000 - 10.000.000	13	8.10
	11.000.000 - 15.000.000	4	2.50
	≥ 16.000.000	2	1.20
Saving a long (years)	≤ 5	91	56.90
	6 – 10	50	31.20
	11 – 15	16	10
	≥ 16	3	1.90

Notes: n = 160

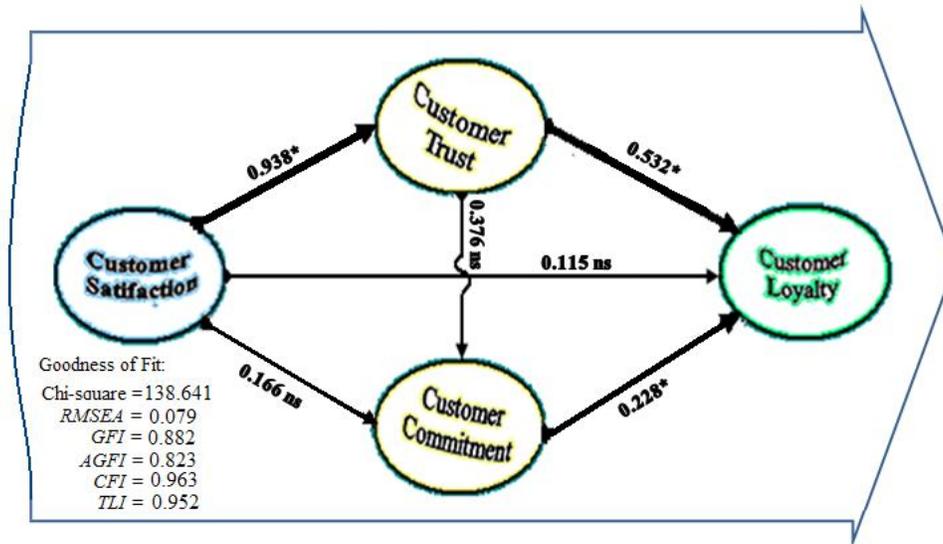
Table 2. Mean, Loading Factor, Reliability Construct and Variance Extracted

Construct/Indicators	Mean	Loading factor	Cronbach alpha	CR	AVE
Customer Satisfaction (CS):	2.51		0.917	0.895	0.741
CS ₁ . Services received exceeds expectations	2.61	0.818*			
CS ₂ . Satisfied with the decision of saving in BRI	2.49	0.921*			
CS ₃ . Happy using savings BRI	2.43	0.840*			
Customer Trust (CT):	2.55		0.869	0.913	0.678
CT ₁ . Believe the employee BRI	2.41	0.850*			
CT ₂ . Confidence in the services provided	2.59	0.864*			
CT ₃ . Believe there is no abuse of savings	2.37	0.768*			
CT ₄ . Willingness to save in BRI	2.78	0.808*			
CT ₅ . Confidence in the fulfillment of every promise	2.58	0.825*			
Customer Commitment (CC):	2.82		0.869	0.873	0.699
CC ₁ . Desire to continue using savings BRI	2.87	0.920*			
CC ₂ . Desire does not move with other banks	2.88	0.844*			
CC ₃ . Always visiting the BRI	2.72	0.733*			
Customer Loyalty (CL):	2.82		0.894	0.899	.749
CL ₁ . Advise on others people for to save in BRI	2.81	0.762*			
CL ₂ . Continuous to use of savings products BRI	2.86	0.921*			
CL ₃ . More likely to save in BRI than in other bank	2.81	0.906*			

Notes: Cronbach alpha (Acc. value > 0.70); AVE/Variance extracted (Acc. value > 0.50); CR/Composite Reliability (Acc. value > 0.70); Significance at: *p < 0.05.

For the scales' reliability analysis, Cronbach's alpha, average variance extracted (AVE) and composite reliability (CR) were calculated for all latent variables' measurement scales. Results, as seen in Table 2, revealed that all scales were reliable. Additional evidence provided by or derived from the CFA suggests that the resulting measures are reliable and valid as indicated by the relatively high composite reliability (CR) and average variances extracted (AVE), as shown in Table 2 (Hair et al., 2010). Convergent validity to establish the convergent validity, the items of specific construct should share a high proportion of variances in common. As can be seen in Table 2, the convergent validity is indicated by: (1) All factor loadings are significant; the relatively high AVE (customer satisfaction = 74 percent, customer trust = 68 percent, customer commitment = 69 percent, and customer loyalty = 75 percent). CR is higher than 0.7. (customer satisfaction = 0.89, customer trust = 0.91, customer commitment = 0.87, and customer loyalty = 0.90) provide evidence in support of the measures' reliability. For the appropriate "goodness of fit" test, structural equation modeling (SEM) analysis was performed using the "Amos 16.0" software. SEM, which is a multivariate technique, was chosen for this study because it is able to analyze the relations between both unobservable (latent) and observable variables and test the validity of a causal structure.

This study uses the AMOS version 16.0 to verify the structural equation modeling (SEM) and uses the maximum likelihood to analyze the theoretical models for goodness of fit. The use of SEM estimates the effects simultaneously and is thus more true to the simultaneous nature of the impact of these variables in the research model. It also allows for convenient estimation of the effects of individual predictors Hair et al. (2010). The measurement model relates the observed and unobserved variables that justify the use of the latter in estimating the former Sekaran (2006). The estimation of the measurement model through confirmatory factor analysis (CFA) is a prerequisite in validating the structural model that is of interest in a piece of research. Upon subsection of the measurement items to CFA (see Table 2), the chi-square value (χ^2) of 138.641 (df = 70, p < 0,000) was obtained, indicating the goodness-of-fit. Furthermore, the χ^2 /df ratio was 1.981, which enhances the acceptability of the model as it is within the acceptable range of $\leq 2,00$ Hair et al. (2010). Other fit parameters (see figure 2) of the comparative fit index (CFI = 0.963) and normed fit index (TLI = 0.952) is higher than the accepted standard value of 0.90; as well as the root mean square of approximation (RMSEA = 0.079) is lower than the accepted standard value range of 0.08; the mean residual square root of RMR = 0.02) is lower than the acceptable standard value 0.05. a value close to 0 suggests a better goodness of fit. Overall, we found that the model had an acceptable goodness of fit. Using the "model building technique", the model was finalized by including in the independent model the proposed modification indices paths. According to the results, as presented in figure 2, all the important indicators of the model fit, as suggested Hair et al. (2010), are above the accepted values. For this reason this model is considered as an acceptable one (Figure 2).



Notes: Significance at: * $p < 0.05$; ns = not significant
 Figure 2. Diagram for hypothesis testing and path coefficient

The structural relations model test carried out after the structural model built in accordance with the results of the observation and the suitability of the structural model index. The purpose tested of structural relationship models to relationship between latent variables or indicators of relationship with fellow latent variables that are designed. In this study there are four structural relationships that the three direct links and one an indirect relationship. Figure 2. Showing fourth relations built in this work as a whole had links significant either directly or indirectly of a variable latent observed. The result analysis model structural above built as a basis for analyzing the relations between variables latent and the testing of hypotheses first served value standardized weights regression with the purpose to know the relation between variables latent and rate significant relations causality.

Table 2 Hypothesis testing and path coefficient

Direct Effects		Path Coefficients	p -value	Result	
H1. Customer Satisfaction \rightarrow Customer Loyalty		0.115	0.662	Not Significant (Rejected)	
Customer Satisfaction \rightarrow Customer Trust		0.938	0.001	Significant	
Customer Satisfaction \rightarrow Customer Commitment		0.166	0.623	Not Significant	
Customer Trust \rightarrow Customer Loyalty		0.532	0.049	Significant	
Customer Trust \rightarrow Customer Commitment		0.376	0.267	Not Significant	
Customer Commitment \rightarrow Customer Loyalty		0.228	0.002	Significant	
Test For The Impact of Mediating Variable					
Exogenous	Mediation	Endogenous	Path Coefficient	Nature of Mediation	Empirical Evidence
H2. Customer Satisfaction \rightarrow	Customer Trust \rightarrow	Customer Loyalty	0.499	Complete Mediation	Significant Accepted
H3. Customer Satisfaction \rightarrow	Customer Commitment \rightarrow	Customer Loyalty	0.038	Non Mediation	Not Significant Rejected
H4. Customer Trust \rightarrow	Customer Commitment \rightarrow	Customer Loyalty	0.086	Non Mediation	Not Significant Rejected

Note: p -value = significant at $\alpha < 0.05$

The results of data analysis on the hypothesis testing result, as well as Table 2, then the hypothesis testing result will be further described as follow: Customer satisfaction significantly effects customer loyalty. The SEM result shows standardized path coefficient of 0.115 with $p = 0.662$; it means not significant. It indicates that the low or high of customer satisfaction, it does not the low and high of the customer loyalty of BRI Kendari Branch. Customer trust mediates the influence of customer satisfaction effect on customer loyalty. SEM analysis provides standardized path coefficient of the customer satisfaction effect on customer trust for 0.938 with $p < 0.001$. It means that it is significant. The effect of customer trust on customer loyalty is 0.532 with $p =$

0.049; it means significant. On the other hand, the direct influence of customer satisfaction on customer loyalty is not significant (Hypothesis 1). This demonstrates that customer trust is a complete mediating variable of the customer satisfaction on customer loyalty. The path coefficient of indirect influence of customer satisfaction on customer loyalty through customer trust is 0.499. This number shows that the more satisfied a customer is the higher the trust he has that at the end will make them become more loyal to BRI.

Customer commitment mediates the effect of customer satisfaction on customer loyalty. From SEM analysis, the standardized path coefficient of the customer satisfaction's role on customer commitment is 0.166 with $p=0.623$; it means not significant. Further, the influence of customer commitment on customer loyalty is 0.228 with $p = 0.002$; it shows significance. Since the path of customer satisfaction effect toward customer commitment is not significant, customer commitment is not mediating variable of customer satisfaction effect toward customer loyalty. This proves that customer satisfaction can affect loyalty without a necessity to be mediated by customer commitment. Customer commitment mediates the influence of customer trust on customer loyalty. The SEM analysis shows the standardized path coefficient of the customer trust effect toward commitment that reaches 0.376 with $p = 0.267$; it is not significant. Meanwhile the effect of customer commitment on customer loyalty is 0.228 with $p=0.002$ that implies significant influence. Since the path of trust effect on customer commitment is not significant, the variable of customer commitment is not a variable that mediates the influence of customer trust on customer loyalty. It proves that customer trust can directly affect loyalty without mediated by customer commitment.

V. DISCUSSION

The result shows that the decision to have saving account is the main consideration for customer to decide. It means that the more satisfied the customer on his decision making to open a saving account in BRI Kendari Branch, it brings more satisfaction on the customer. This is based on the consideration that if there is a mistake in decision making, it may affect on the customers' worry about the money they save. Since this is the most critical indicator in defining satisfaction, the customer perception on this indicator should be high; yet, some of the customers are not quite satisfied with the decision they have made. The low perception of the customer is caused by the customer's ability in accessing the service provided by BRI Kendari Branch, so that their assessment is only based on the bank interest and queue on the transaction process. Even the saving interest is low, based on the interview result with one of the respondents, it reveals that the customers expect additional money from the interest even though it is relatively small. The customer limitation to access the service provided by BRI Kendari Branch is caused more by the education level of the customer that mostly only took middle school level. The low saving account of the most customers also makes the interaction between BRI and the customer is low. Therefore, the customer is not able to make a comprehensive assessment.

Besides the decision to open a saving account, the indicators used in evaluating satisfaction are also perceived to be low by the customers. The service provided by BRI Kendari Branch is perceived to be lower than their expectation. This condition implies that there are more customers who perceive that service they experience is lower than their expectation as compared to those who say that the service they receive is higher than what they expect. The gap between perceived service and expected service is caused by the high expectation of the customers on the service that should be provided by BRI Kendari Branch. The length of queue in transaction process is one of the assessment items of the customers on the service provided by BRI Kendari Branch. The average queue time for one person is 10 minutes; it is perceived to be too long still by the customers. The effort of BRI Kendari Branch to reduce the queue time is by adding more teller (cashier) which at that time were six tellers delivering the service. Further, BRI Kendari Branch does not have a break time by shifting the schedule of the breaking time among the employees; also, for certain condition that has peak customers amount who want to make banking transaction, there is an automatic queue system without being called by the queue number for transaction in a limited number – for instance, those customers who handle up to Rp. 2 millions banking transaction.

The analysis result shows that even the customers are not satisfied; they still stay loyal to the BRI Kendari Branch. This result implies that the satisfaction condition either low or high does not affect the level of customer loyalty on BRI Kendari Branch. This condition happens because of most of the customer who has saving account in BRI Kendari Branch has the purpose of fulfilling loan requirement to BRI Kendari Branch. Therefore, the customer is still registered as the saving account product customer until the loan is settled and will be valid as long as the customer wants to be the customer of BRI Kendari Branch. It might be said that some of the customers is enforced to be loyal to BRI Kendari Branch as revealed by one of the respondents. He said that his reason to be the customer of BRI Kendari was because he is the loan customer of BRI Kendari Branch. This finding is strengthened by the survey from Mark plus Insight in Info bank magazine during late 2010 on 20 conventional banks. For the saving product, the loyalty index of BRI customer is on the fourth rank; while the satisfaction index of BRI customer places on seventh rank. The indicator of customer disloyalty is

showed by the market share decrease on saving product in 2010 that is caused by the more banking firms that open new branches in Kendari and in other Regencies/Cities of South-East Sulawesi Province.

This condition reveals that the effect of low customer satisfaction on the BRI Kendari Branch's service is affected by the availability of alternative choices from other banks in saving their money. Therefore, the customers can switch to other banking firms or recommend to their reference group for using other bank's product. In other word, new customer will think about using other bank's service when the location of the competitor is next to their surrounding settlement or nearer than the location of BRI Kendari Branch Office.

There are some costumers that switch to other bank's product or suggest to their reference group to use other bank's product. Yet, it does not significantly decrease the loyalty to BRI Kendari Branch. It can be observed from respondents' response on the statements related to the saving product of BRI. Though in general they said not satisfied in using the saving product of BRI, the respondents stated that they will still utilize the saving product of BRI Kendari Branch. They customers who stated this are 25% higher than those who stated that they will not continue to use the saving product of BRI Kendari Branch. The data from BRI Kendari Branch also shows that the customer satisfaction level is quite low; yet the amount of the BRI Kendari Branch's costumer during this recent three years (2008-2010) increases. The trend of the BRI Kendari Branch's customer number tends to decrease as in 2008 to 2009 the number increased for 31.56 percent; whole in 2010, it increased only 3.42 percent as compared to the number in 2009. However, the saving value shows positive development as in 2009 it reached 23.57 percent of development if compared to the value in 2008; further, the value enhanced 26.57 percent in 2010 as compared to the value in 2009. This condition is evidence for the amount of money the customers save increases during this recent three years. This result confirms the finding of Ouyang (2010) who concluded that customer satisfaction does not significantly influence customer loyalty. Nevertheless, this finding does not support the results from Caruana *et al.* (2000), Luarn and Lin (2003), Ribbink *et al.* (2004), Akbar and Noorjahan (2009), Afsar *et al.* (2010), Chen *et al.* (2010), Kassim & Nor Asiah (2010), Akbar and Som (2011), which shows that loyalty will occur as the customer feel satisfied with the service performance. Still, this finding also does not strengthen relationship marketing theory (Barnes, 2001) which states that one of the key factors affecting customer loyalty is customer satisfaction.

The analysis results indicates that the higher customer satisfaction is will improve customer trust; further, the higher the customer trust, it will increase customer loyalty to BRI Bank. This result implies that customer trust has a mediation role of the customer satisfaction effect on customer loyalty. Therefore, as the customer is more satisfied, he will have higher trust that in turn also increases his loyalty to BRI. The main consideration of the customer to trust BRI Kendari Branch is related to the promise in delivering the service for the customer. This indicator is perceived to be the most influential part by the customer since from the stated promise customer is able to perceive the integrity of BRI Kendari Branch. The stated promise is like providing saving interest based on the Bank Indonesia's interest rate, and security assurance of the saving from *Lembaga Penjamin Simpanan* (Saving Guarantee Institution). The analysis result demonstrates that trust indictor related to the stated promise by BRI Kendari Branch is included in the medium category. It means that some of the customers believe that BRI Kendari Branch will deliver the stated promise; yet, some others do not. Trust of the customer is linked to the BRI's commitment to provide excellent service based on its tagline: "Providing Sincere Service" (*Melayani Setulus Hati*). The attainment of the service is by adding more ATMs, having Untung Beliung BritAma program, providing electronic channel service (e-channel) through phone banking, sms banking, internet banking, and ATM banking, as well as providing hundred features of BRI's ATM services to purchase mobile account, electricity service payment, and other banking transactions.

The tagline verifies the strong willingness and commitment of BRI Bank to serve all of the customers; thus, if the bank holds this commitment dependably, the customers will show their loyalty to BRI Bank; on the other hand, if this commitment is not implemented, then the customer loyalty will significantly decrease. This is because banking business focuses mainly on trust. Some of the customers also worry about the money they save which may be abused by the employees; only, this condition does not make them lost their trust to open saving accounting BRI Bank. This is because the customers know that the money they save is guaranteed by *Lembaga Penjamin Simpanan* (LPS/ Saving Guarantee Institution); furthermore, the amount of each saving account in the form of Simpedes and Britama products at BRI Kendari Branch does not reach Rp 2 billion as the threshold of saving amount guaranteed by LPS.

A worry that the account will be abused by the employees of BRI Bank may be caused by less-socialization from the bank. For instance, there are some administrative costs for each account which mentions that customer's account which is lesser than four million rupiah will be decreased to pay the administrative cost. This thing causes distrustfulness of the customers as they think the account subtraction is caused by the employee intention. Some respondents mention that when they first opened an account, they did not get detail explanation related to the administrative cost as the expense on the customers' account that deducts their savings. Particularly for small amount of saving, the administrative cost is higher than the interest they get. Related to the information that saving account is guaranteed by LPS, it is obtained from the customer service

but from the announcement (brochure). The employees of BRI Kendari Bank are quite trusted by the customers though not fully trusted. Based on the interview with some respondents, it reveals that distrustfulness is as the consequence of worry related to the information from mass media both printed and electronic about the abuse and fraud conducted by particular employees at some other banks.

To anticipate the possibility of fraud and violation of the employee, BRI Bank monitors and audits the working process of its employees to work based on the applicable standard operating procedures; also, BRI rotates its employees from one department to another. The occurrence of customer's worry about the mis-manner of the particular employees of BRI Kendari Branch is caused by their worry as they saw the fraud and violation of employees at other banks – not particular employee of BRI Kendari Branch. Therefore, sincere intention of the customers to save most of the money they have at BRI Kendari Branch is defined in low average of 2.84. Customer perception on the implementation of BRI Kendari Branch's each promise is included in the low category (2.58). There quite abundant customers who do not trust that BRI has accomplished each promise (50%). This is caused by customer lack of knowledge about terms and conditions to be the customer of BRI Bank so that the perception is merely based on the regular term and condition such as the interest rate, ATM availability, SMS banking service, customer service, queue time, and other regular services. While for non-regular service of BRI Kendari Branch such as the customer's right to get the information about administrative cost paid by customer for each saving account and gift that is presented in particular period do not become the main attention for the customers. This thing makes the customer perception on the promise fulfillment of BRI Kendari Branch is not comprehensive. This condition happens because of some reasons such as a shortage on clear information distribution to the customers.

Customer trust on BRI Bank based on the result is defined by the satisfaction level of the customers on the service performance provided by the banking firm. If the customer is satisfied, then they will have more trust; on the contrary, if there is dissatisfaction, then customer trust will banish or decrease. This finding supports relationship marketing theory as proposed by Barnes (2001). He said that customer loyalty is affected by customer satisfaction and trust. This research also strengthens Lin and Ding's finding (2005) which said that satisfaction causes relationship stability and trust in long term. Further, this research also in line with other research result by Kassim and Nor Asiah (2010), Ribbink *et al.* (2004), as well as Chen *et al.* (2010), that customer satisfaction brings positive and significant effect on customer trust. Other finding of this research is the significant influence of trust toward loyalty. This finding supports relationship marketing theory as proposed by Barnes (2001) stating that loyalty is affected by trust. This finding also advances Foster and Cadogan's (2000) research which shows that customer trust on a firm is an antecedent of loyal attitude. Some findings is also supported by this research finding such as Ribbink *et al.* (2004), Akbar and Noorjahan (2009), Islam (2009), Kassim and Nor Asiah, (2010), Chen *et al.* (2010), Akbar and Som (2011), and Ouyang (2010) which find that customer loyalty will occur if the customer has high trust on the firm.

The result shows that the satisfaction level of customer does not influence the level of customer commitment. It implies that satisfied customer will be a loyal customer of the BRI Kendari Branch without much considering the level of commitment to open a saving account at BRI Kendari Branch. The most important indicator for the customer is that they will not stop using BRI account. This is because of the customer perceives that BRI deposits its fund from third party through saving product. The analysis proves that customer commitment to remain using the saving product of BRI Kendari Branch is included in medium category. This result reveals that some of the customers will remain using Simpedes and Britama products.

Next, the weakest indicator is that the customer will visit BRI Kendari Branch as the need banking service. It implies that customer commitment to BRI Kendari Branch is not always manifested on the physical visit to BRI; it can be by visiting the website of BRI www.bri.co.id. Other customer commitment is do not think to alter to another banking firm. Customer switching behavior is caused by the intensive marketing communication efforts of other banks that operate in Kendari. They also offer their saving products and other services for the customers. This research result develops relationship marketing theory proposed by Barnes (2001) which states that customer loyalty is affected by customer satisfaction and commitment to retain long term relationship. Customer satisfaction is believed to be able to express fixed behavior (Lewicki and Bunker, 1995) then it may cause sincere intention to build long term and better relationship as bundled with the commitment (Meyer and Allen, 1987). This finding does not support the result from some researcher such as Afsar *et al.* (2010), Luarn and Lin (2003), Hamadi (2010), which found that customer satisfaction significantly affects customer commitment.

This research also demonstrates that customer commitment will affect customer loyalty of BRI Kendari Branch. It shows that high customer commitment will result on the improvement on customer loyalty, and *vice versa*. This finding supports the relationship concept between trust and loyalty stated by Morgan and Hunt (1994) which considered that trust as one of the two crucial factors that define sustainable relationship and loyalty. This finding also confirms Chen's *et. al.*(2010) article that customer commitment affects customer loyalty. Yet, Chen's finding proved negative effect of commitment toward loyalty; while this research found the

contrary fact. This research result is also in resemblance with Afsar et al. (2010) which shows that customer commitment positively and significantly influences customer loyalty. In this research, customer commitment variable is not a mediating variable of customer satisfaction effect toward customer loyalty. This finding disconfirms Luarn and Lin (2003) which states that high customer satisfaction results on customer commitment then influences customer loyalty.

The analysis result demonstrates that the level of trust does not significantly influence the level of commitment; meanwhile, customer commitment level affects the level of customer loyalty. It shows that customer with high trust on BRI Kendari Branch will have a loyal customer even without having commitment to make a saving account at BRI Kendari Branch. As a State-Owned Enterprise, BRI Bank that places on the second rank among the big ten banking firms based on Asset Valuation in 2009-2010, it cultivates trust and commitment simultaneously on the customer perception. This result develops relationship marketing theory proposed by Barnes (2001) which states that consumer loyalty is affected by customer satisfaction, trust, and commitment. This finding strengthens the result from Luarn and Lin (2003) who find that the influence of trust and commitment is not significant. While Afsar et al. (2001), and Wong and Sohal (2002) are not confirmed by this finding since those research state that trust significantly affects customer commitment.

VI. LIMITATION AND FUTURE RESEARCH

The study was limited to the presentation of an analysis of the relationship in a cross sectional. The ever-changing business environment needs to be identified. Therefore, it is necessary the study of advanced research with longitudinal design flow up to test again whether the relationship between the variables analyzed in this research have changed. Researcher knows that there are some limitations for this research. Other than time and cost limitation, this research does not distinguish between customers' background in opening saving accounts whether it is based on their own willingness or driven by particular need. It also does not differentiate the education background of the customers. For further research, it needs to explore the level of customer loyalty based on the reason of opening a saving account and education background. Further research may also examines the fixed deposit account customer that have higher saving account as compared to common saving account costumers.

VII. CONCLUSION AND SUGGESTION

Based on the research result and discussion, it concludes that, (1) Customer satisfaction does not significantly influence customer loyalty. The level of customer satisfaction does not affect the level of customer loyalty of BRI Kendari Branch. Even the customer satisfaction is low, the loyalty of BRI Kendari Branch's costumers is medium. This condition implies that even most of the customers felt less-satisfied to be the costumers of BRI Kendari Branch, some of them are still loyal to BRI Kendari Branch. It can be found from the data of BRI Kendari Branch which shows the number of customers during this recent three years (2008 – 2010) that increased year by year. The dominant indicator that shapes customer satisfaction is the satisfaction feeling as they open saving account in BRI Kendari Branch; meanwhile, the satisfaction of customer satisfaction on the decision making to open a saving account at BRI Kendari Branch is still at low level.

Customer trust has complete mediation role on the effect of customer satisfaction toward customer loyalty. Thus, the more satisfied the customer is, he will have higher trust then be more loyal to the BRI Bank. The most influential indicator in shaping customer trust is a trust that BRI Kendari Branch promises to deliver excellent service; yet, the provided service is still perceived to be low by the customers. Moreover, Customer commitment is not a mediating variable between customer satisfaction and customer loyalty. Therefore, the more satisfied a customer is, it does not strengthen the customer commitment and will not increase customer loyalty to the BRI Bank. The chief indicator in shaping customer commitment is they will not stop using saving account of BRI Kendari Branch. This indicator is included in the medium category, proving that there is customer commitment to continuously conduct saving transaction at BRI Kendari Branch. Lastly, Customer commitment is not a mediating variable of customer trust's influence on customer loyalty. Accordingly, improvement on costumers trust does not significantly improve costumers commitment then affects loyalty; but, trust directly affects customer loyalty of BRI Kendari Branch.

It can be suggested to the BRI to improve costumers' decision making satisfaction on the saving account product of BRI Kendari Branch, then the chairman of BRI may provide more service from front office such as: (1) Add more tellers, particularly for teller that serves below two millions rupiah transaction value; since generally, most of the costumers arrange transaction below that value, (2) Skill enhancement of the customer service through training, mainly on the product knowledge and service mechanism. Whereas, to improve customer satisfaction in using the saving account product at BRI Kendari Branch, it can be achieved by improving interest saving rate based on the Bank of Indonesia's interest rate, providing written information on the announcement board when there is a change on the interest rate, and adding more gift program.

To enhance the customer trust, the bank should guarantee the saving security to the customers. Feel of security can be obtained by providing the information related to the administrative cost at the information board

and/or delivered by customer service officer. This effort can be done by rotating the employee's position from one department to another for minimizing fraud and violation of their authority. Giving photograph and identity card of on each employee also improves the trust to anticipate fraud from particular person who claims to be the employee of BRI Kendari Branch. Further, it may also conduct regular gathering with customers to build close relationship between employees and customers that cultivates customer trust. Also it is important To improve the commitment of BRI Kendari Branch's customers, it can be attained by encouraging the intention to visit BRI when they need banking service. This effort can be done by providing computer that contains all information about BRI, regulation of Bank of Indonesia, and add more employees in customer service department to provide information and listen to the customer complaints.

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