

**RELATIONSHIP BETWEEN SERVICE QUALITY AND CUSTOMER
LOYALTY: MEDIATING EFFECT OF CUSTOMER SATISFACTION AND
CUSTOMER TRUST
IN THAILAND'S AUDIT FIRMS**



By
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ABSTRACT

Customer loyalty is a competitive tool for companies. The growth and survival of companies depend on how loyal their customers are, and the audit firm is no exception. Customer loyalty has played an important role in achieving competitive advantages. Customer loyalty can increase a company's income, reduce costs and lead to future revenue. The major drivers of customer loyalty are service quality, customer satisfaction, and customer trust. Therefore, this study explores the relationship among service quality, customer satisfaction, customer trust, and customer loyalty and determines the mediating effect of customer satisfaction and customer trust on the relationship between service quality and customer loyalty in Thailand's audit firms. The SERVQUAL model is an important instrument used to measure service quality in this study. The respondents of the study are public companies listed on the Stock Exchange of Thailand. The auditors are under Thailand's laws and regulations and are approved by the office of the Stock Exchange of Thailand to audit the Securities and Exchange Commission registrants. A total of 507 questionnaires were distributed, and only 296 questionnaires were received. Seven hypotheses were developed and tested with multiple regression and hierarchical regression analysis. The results indicate that the SERVQUAL model is a good measurement of service quality in an audit firm. Firstly, service quality has a strong positive relationship with customer satisfaction, customer trust, and customer loyalty. Secondly, customer satisfaction has a positive relationship with customer loyalty. Thirdly, customer trust has a positive relationship with customer loyalty. Finally, customer satisfaction and customer trust partially mediate the relationship between service quality and customer loyalty. Plausible reasons for the results are discussed within the context of the study. Both practical and theoretical contributions, as well as recommendations for future research made.

Keywords: Service quality, Customer satisfaction, Customer trust, Customer loyalty, and Thailand's Audit Firm

ABSTRAK

Kesetiaan pelanggan merupakan satu alat kompetitif bagi sesebuah syarikat. Perkembangan dan kewujudan sesebuah syarikat adalah bergantung ke atas kesetiaan pelanggan mereka, dan firma audit juga tidak terkecuali. Kesetiaan pelanggan telah memainkan peranan yang penting bagi mencapai kelebihan daya saing. Kesetiaan pelanggan juga boleh menambah pendapatan syarikat, mengurangkan kos dan menambah hasil pada masa hadapan. Pendorong utama kesetiaan pelanggan adalah kualiti perkhidmatan, kepuasan pelanggan dan kepercayaan pelanggan. Olehi tu, kajian ini meneroka hubungan antara kualiti perkhidmatan, kepuasan pelanggan, kepercayaan pelanggan dan kesetiaan pelanggan, serta menentukan kesan pengantara yang mempengaruhi kesan kepuasan pelanggan dan kepercayaan pelanggan keatas hubungan di antara perkhidmatan kualiti dan kesetiaan pelanggan di dalam firma audit di Thailand. Model SERVQUAL merupakan alat yang penting yang digunakan untuk mengukur kualiti perkhidmatan dalam kajian ini. Responden kajian adalah terdiri daripada syarikat awam yang disenaraikan di dalam Bursa Saham Thailand. Juruaudit pula adalah tertakluk di bawah peraturan dan undang-undang Thailand dan telah diluluskan oleh pejabat Bursa Saham Thailand untuk mengaudit para pendaftar Suruhanjaya Sekuriti dan Bursa. Sejumlah 507 borang soal selidik telah diedarkan tetapi hanya 296 soalselidik telah dikembalikan. Tujuh hipotesis telah dibangunkan dan diuji dengan menggunakan analisis regresi hierarki dan regresi pelbagai. Keputusan menunjukkan bahawa model SERVQUAL adalah satu alat pengukuran yang baik untuk meninjau kualiti perkhidmatan disesebuah firma audit. Pertama, kualiti perkhidmatan mempunyai hubungan yang kuat dengan kepuasan pelanggan, kepercayaan pelanggan dan kesetiaan pelanggan. Kedua, kepuasan pelanggan mempunyai hubungan yang positif dengan kepercayaan pelanggan dan kesetiaan pelanggan. Ketiga, kepercayaan pelanggan mempunyai hubungan yang positif dengan kesetiaan pelanggan. Akhirnya, kepuasan pelanggan dan kepercayaan pelanggan adalah sebahagian pengantara hubungan antara perkhidmatan kualiti dan kesetiaan pelanggan. Kajian ini juga telah menyatakan sebab-sebab yang munasabah bagi keputusan yang telah dibincangkan. Sumbangan praktikal dan juga teori, serta cadangan penyelidikan masa hadapan turut dibincangkan.

Katakunci:Perkhidmatankualiti,kepuasanpelanggan,kepercayaanpelanggan,kesetiaanpelanggan,dan FirmaAuditdiThailand.

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LIST OF ABBREVIATIONS

Abb.	Full Lists
ACSI	The American Customer Satisfaction Index
AFC	The Asian Financial Crisis
BSAP	The Board of Supervision of Auditing Practices
Deloitte	Deloitte & Touche Tohmatsu
E&Y	Ernst & Young
FAP	The Federation of Accounting Professions
GAO	General Accounting Office
IFAC	International Federation of Accountants
IMF	The International Monetary Fund
ISE	The Istanbul Stock Exchange
KMO	The Kaiser-Meyer-Olkin
KPMG	Klynveld Peat Marwick Goerdeler
MMS	Measure of Service Superiority
MSA	Measure of Service Adequacy
PCA	Principal Component Extraction
PLS	Partial Least Square Analysis
PwC	PricewaterhouseCoopers
ROSC	Report on the Observance of Standards and Codes
SEC	The Securities and Exchange Commission
SEM	Structural Equation Modeling
SET	The Stock Exchange of Thailand
SPSS	The Statistical Package for Social Science
TSQC	Thai Standard on Quality Control
UAE	United Arab Emirates
UK	The United Kingdom

CHAPTER 1

INTRODUCTION

1.0 Background of the Study

The market for audit service is generally viewed as a monopolistic competition (Shailer, Cummings, Vatuloka, and Welch, 2004). In Thailand, audit firms are competing with each other and faced with higher costs and high risk activities in order to generate higher returns (Sonsa-ardjit and Vejaratpimol, 2010). Competition in the audit firm has been intense, with a variety of service is being offered (that is: auditing, bookkeeping/accounting, payroll, tax, legal, consulting, investment/financial advising, and corporate recovery) to satisfy customer needs. Some audit firms differentiate themselves from their competitors by specializes in auditing clients of particular industries.

The increasing competition and innovation in the audit firms are beneficial to customers. Increasing competition between audit businesses has led many companies to consider quality as a strategic tool capable of influencing customer satisfaction, customer trust and customer loyalty (Seto-Pamies, 2012; Shpetiem, 2012; Luo and Bhattacharya, 2006; Ismail, Haron, Ibrahim and Isa, 2006; Lin and Wang, 2006). The growth and survival of these companies depends on the loyalty of their customers. Customer loyalty has a crucial role for audit firms in order to achieve the competitive advantages (Lin and Wang, 2006). The customers' loyalty increases the company's remuneration and decreases costs (Bodet, 2008). Several audit firms have adopted a

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