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CUSTOMER SATISFACTION TOWARDS ISLAMIC PAWNBROKING (AR-RAHNU): ANTECEDENTS AND CONSEQUENCES

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Abstract

Islamic pawnbroking (i.e. Ar-Rahnu) was established by the Terengganu State Government in 1992 by the name of Muassasah Gadaian Islam Terengganu (MGIT). The introduction of Ar-Rahnu in Malaysia is seen as a new micro credit instrument as it provides a financial product for the lower income group and small businesses which usually have limited capital or have been excluded from the financial system. This research aims to investigate antecedents and consequences of customer satisfaction towards Ar-Rahnu. Quantitative research through survey questionnaire was conducted to achieve the research objectives. The usable questionnaire consisted of 96 respondents. Data analysis included descriptive analysis, exploratory factor analysis, and regression analysis. Findings showed that responsiveness, reliability and assurance were antecedents of customer consumer satifisfaction while repurchase intention and word of mouth were consequences of customer satisfaction. It is recommended that future researchers to extend the current research to other service sectors.

Keywords: Customer satisfaction, Islamic pawnbroking, Malaysia

1.Introduction

Islamic pawnbroking (i.e. Ar-Rahnu) was established by the Terengganu State Government in 1992 by the name of Muassasah Gadaian Islam Terengganu (MGIT). The establishment of MGIT is to provide immediate financing to assist individual in overcoming cash flow needs through methods which are considered halal by the Shari'ah regulation (Majlis Agama Islam dan Adat Melayu Terengganu 2012). Ever since the introduction of Islamic pawnbroking, the demand for it increases continuously. Researchers have also shown interest to study the Islamic pawnbroking. However, despite the increasing quantity of research, the findings and knowledge on Islamic pawnbroking are limited on the concept of Ar-Rahnu (Hisham, Abdul Shukor et al. 2013), customer awareness on Islamic pawnbroking (Appannan and Doris 2011), attitude towards Ar-Rahnu (Abdul Shukor and Sabri 2013) and factors influence utilisation of the service (Amin 2011, Appannan and Doris 2011). Little empirical research has investigated antecedents and outcomes of customer satisfaction towards Ar-Rahnu. Studies have reported that customer satisfaction is a desired outcome of marketing activities (Anderson and Sullivan 1993, Szymanski and Henard 2001). Customer satisfaction can be considered the essence of success in today's highly competitive world of business (Jamal and Naser 2002). Consequently, customer satisfaction is increasingly becoming a corporate goal as more and more companies strive for quality in their products and services. Hence, it is of paramount importance to assess the antecedents and consequences of customer satisfaction towards Islamic pawnbroking in Malaysia. The paper begins by reviewing literature on customer satisfaction and its antecedents and consequences. This is followed by a description of methodology used in data collection. Then, results and findings are presented. A final section provides the conclusion, limitations and recommendations for future research.

2. Customer Satisfaction and its Antecedents

Studies indicate that customer satisfaction is a desired outcome of marketing activities because satisfaction reinforces customers' loyalty, affect the likelihood that customers will buy the product again (Oliver 1980, Anderson and Sullivan 1993, Cronin Jr, Brady et al. 2000, Szymanski and Henard 2001) and increase customer intention to revisit a store (Kincade, Redwine et al. 1992). In addition, satisfied customers tend to spread good word of mouth about the company (Reynolds and Beatty 1999, Szymanski and Henard 2001) and it is linked to profitability (LaBarbera and Mazursky 1983). On the other hand, dissatisfied customers may negatively impact the retailers (Kincade, Redwine et al. 1992) as it leads to public complaints, negative word of mouth communication, and change in terms of customer shopping behaviour (Day 1977).

Customer satisfaction has been defined in many ways (Oliver 1980, Oliver 1993). Although these definitions differ, it is clear that there are some areas of consensus among the different definitions. Firstly, customer satisfaction is treated as a response to an evaluation process. Secondly, customer satisfaction can occur at certain time such as at purchase or product consumption or post consumption. Last but not least, there are at least two common formulations of satisfaction – one is transient (transaction-specific) while the other is overall (or cumulative) satisfaction. Transactional satisfaction is defined as the postchoice evaluative judgment of a specific purchase occasion (Oliver 1980, Oliver 1993), whereas cumulative customer satisfaction is an overall evaluation based on the total experience (Johnson and Fornell 1991, Fornell 1992). For the purpose of this study, customer satisfaction refer to 'overall satisfaction' because relationship marketing is long term (Ravald and Gonroos 1996) and therefore it is defined as overall evaluation based on the total purchase and consumption experience with a good or service over time (Anderson, Fornell et al. 1994).

A review of the literature suggests that customer satisfaction is often closely associated with many factors. For instance, research on customer satisfaction has largely relied on the disconfirmation paradigm, that is when customers perceived the product performing better than expected, they became more satisfied (Churchill and Suprenant 1982). Other researchers linked customer satisfaction with the measurement of service quality (Cronin Jr and Taylor 1992, Anderson and Sullivan 1993, Rust and Oliver 1994).

Service quality refers to customers' overall impression of the relative inferiority/superiority of the organization and its services (Bitner and Hubbert 1994). Previous studies suggest that service quality is not a uni-dimensional construct. Rather, service quality incorporates a number of dimensions such as reliability, tangibles, responsiveness, assurance and empathy (Parasuraman, Zeithaml et al. 1985, Parasuraman, Zeithaml et al. 1988). Parasuraman, Zeithaml et al. (1985, 1988) defined the five dimensions as the followings: 1) Reliability refers to the ability to perform the promised service dependably and accurately. 2) Responsiveness is the willingness to help customers and to provide prompt service. 3) Assurance is the knowledge and courtesy of employees and their ability to convey trust and confidence. 4) Empathy is the provision of caring, individualised attention to customers. 5) Tangibles refer to the appearance of physical facilities, equipment, personnel, and communication materials. In the context of this study, it is proposed the five dimensions of service quality as important in influencing customer satisfaction towards Islamic pawnbroking.

3. Consequences of Customer Satisfaction

Szymanski and Henard (2001) in their meta-analysis findings on customer satisfaction reported that only a few outcomes of satisfaction have been investigated and no studies have investigated the outcomes of customer satisfaction towards Ar-Rahnu. Previous research showed that repurchase intention and word of mouth are important outcomes of customer satisfaction (Ekinci, Massey et al. 2008). Hence, it is expected that customer satisfaction to be related to repurchase intention and word of mouth in the context of this research.

Figure 1 presents the conceptual model developed for this research. The model posits that tangibles, reliability, responsiveness, assurance, and empathy influence customer satisfaction while repurchase intention and word of mouth are consequences of customer satisfaction. The model also introduces the demographic variables such as gender, education, and income as theoretically important moderators of customer satisfaction towards Ar-Rahnu.

Figure 1: Conceptual Framework
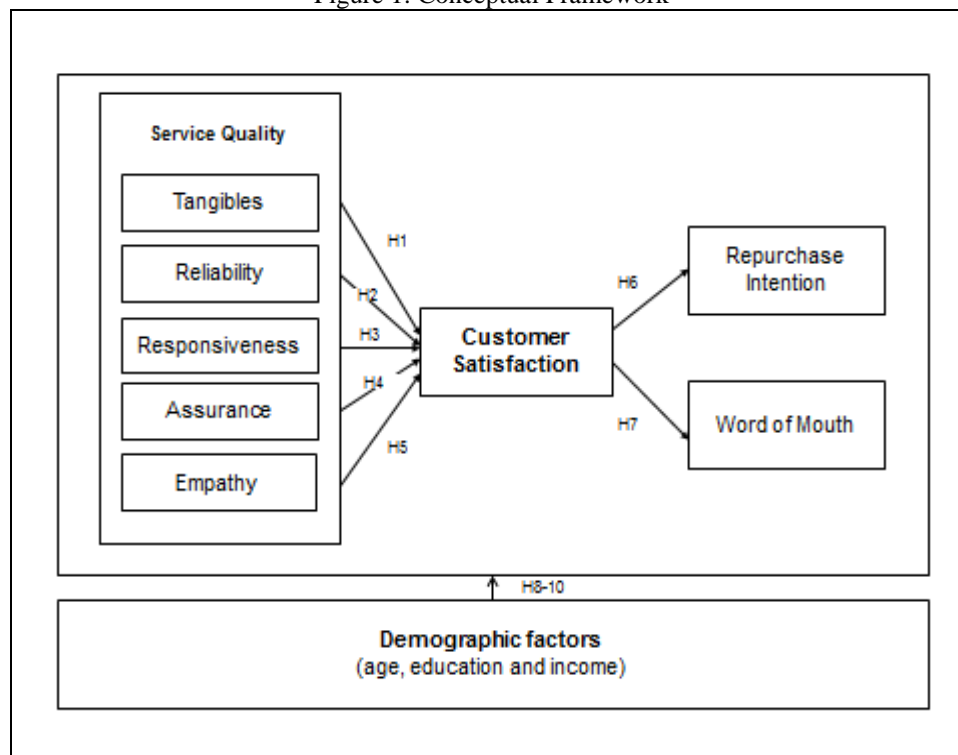
H1 : There is a positive relationship between tangibles and customer satisfaction
H2 : There is a positive relationship between reliability and customer satisfaction
H3 : There is a positive relationship between responsiveness and customer satisfaction
H4 : There is a positive relationship between assurance and customer satisfaction
H5 : There is a positive relationship between empathy and customer satisfaction
H6 : There is a positive relationship between customer satisfaction and repurchase intention
H7 : There is a positive relationship between customer satisfaction and word of mouth
H8-10 : Customer satisfaction towards participation in Ar-Rahnu will be moderated by customer demographic such as gender, education and income

4. Methodology

The present study employed quantitative (i.e. survey questionnaire) method in the collection of the primary data. The data collection process was conducted over a period of six weeks. For the purpose of this study, a total of 150 questionnaires were distributed to Ar-Rahnu customers patronising the Ar-Rahnu outlets located at Bandar Baru Bangi,

Selangor. A total of 96 survey questionnaires were received and accepted to be analysed generating 65% response rate which is deem acceptable (Sekaran and Bougie 2010). According to the rule of thumb given by Sekaran and Bougie (2010), the sample sizes should be from 10 to 20 observations for each and every variable. This study consists of eight variables, thus based on the rule of thumb given by Sekaran and Bougies (2010), the sample size should be around 80 to 160 or at least about 80 respondents to be considered acceptable.

The survey questionnaire was divided into three main sections. First section contained general questions on respondents' participation in Ar-Rahnu, section two contained questions on antecedent factors (tangibles, reliability, responsiveness, assurance, and empathy) and consequences factors (repurchase intention and word of mouth) on customer satisfaction. Tangibles (five items), reliability (three items), responsiveness (three items), assurance (four items), and empathy (three items), were adapted from Parasuraman, Zeithaml et al. (1988). Customer satisfaction was measured in three items and adapted from Hellier, Geursen et al. (2003) while repurchase intention (three items) and word of mouth (four items) were adapted from Yen and Lu (2007) All items were measured by asking respondents questions in the form of a five point Likert scale ranging from '1' (strongly disagree) to '5' (strongly agree). SPSS software version 20 was used to analyse the data. Descriptive analysis, exploratory factor analysis, reliability analysis, and regression analysis were applied to analyse the data. The third section contained question on demographic profile of the respondents.

5. Results and Discussion

This section provides findings from descriptive analysis, exploratory factor analysis, reliability analysis and regression analysis.

5.1. Descriptive analysis

Table 1 shows the descriptive analysis (frequency and percentage) of the respondents. As illustrated in Table 1, 60.6% of the respondents were female while 39.4% were male. The information on marital status of respondents demonstrated that more than half (72.3%) were married, followed by single (25.5%) and divorced (2.1%). Regarding the respondents' occupation, the largest group comprised of professional/senior management (31.9%), clerical staff (23.4%), followed by self-employed (12.8%), student and technical staff (8.5%) housewife/househusband (6.4%), unemployed (5.3%) and others (3.2%). With regards to educational background, 33.0% respondents obtained undergraduate degree. Other respondents obtained qualifications of professional / diploma (31.9%), SPM/STPM (24.5%), and postgraduate degree (10.7%). In terms of the respondents income, majority (54.3%) earned between RM2,001 and RM5,000. Others earned RM2,000 and below (33.7%), between RM5,001 and RM7,000 (7.6%) and RM7,001 and above (4.3%). Majority of the respondents patronised Ar-Rahnu for cash for personal use (68.5%), cash for business purposes (14.1%), investment (8.7%) and others (8.7%).

Table 1: Demographic Profile of Respondents

Demographic Variables	Category	Sample (N=96)	
		Frequency	(%)
Gender	Male	37	39.4
	Female	57	60.6
Marital Status	Single	24	25.5
	Married	68	72.3
	Divorced	2	2.1
Occupation	Student	8	8.5
	Housewife/husband	6	6.4
	Professional/senior management	30	31.9
	Clerical staff	22	23.4
	Technical staff	8	8.5
	Self employed	12	12.8
	Unemployed	5	5.3
	Other	3	3.2
Education	SPM/STPM	23	24.5
	Professional / Diploma	30	31.9
	Undergraduate degree	31	33.0
	Postgraduate degree	10	10.7
Income	RM2,000 and below	31	33.7
	RM2,001 to RM5,000	50	54.3
	RM5,001 to RM7,000	7	7.6
	RM7,001 and above	4	4.3
Reason for patronising Ar-Rahnu	Cash	63	68.5
	Business	13	14.1
	Investment	8	8.7
	Others	8	8.7

5.2. Exploratory factor analysis and reliability analysis

Exploratory Factor Analysis (EFA) has been employed to determine how and to what extent the observed variables are linked to their underlying factors. EFA has also been performed to assess the validity of the items used in the survey questionnaire (Straub and Carlson 1989). In this study, all items were subjected to EFA using SPSS Version 20. A summary of the results of this analysis is presented in Table 2. The results show that the data are appropriate for factor analysis. Firstly, the correlation coefficients were above 0.5. Secondly, The Kaiser-Meyer-Oklin Measure of Sampling Adequacy (KMO) value was higher than the recommended value of 0.6 (ranging from 0.710 to 0.871). Finally, the Bartlett's Test of Sphericity achieved statistical significance, confirming the suitability of the data for factor analysis (Pallant 2005).

Table 2: Summary of Exploratory Factor Analysis Results

Constructs	KMO	Bartlett's' Test of Sphericity			Total Variance
		Chi Square	df	Significant	
Tangibles	0.871	272.683	10	0.000	72.28
Reliability	0.727	129.889	3	0.000	78.34
Responsiveness	0.718	108.353	3	0.000	75.43
Assurance	0.789	335.216	6	0.000	83.79
Empathy	0.710	98.114	3	0.000	73.51
Customer satisfaction	0.737	206.454	3	0.000	85.77
Repurchase intention	0.772	283.106	3	0.000	91.32
Word of mouth	0.752	204.748	6	0.000	72.20

Table 3 shows that the summary results of reliability analysis. Cronbach Alpha's correlation coefficients are between 0.820 and 0.952. In general, the Cronbach's Alpha values achieved the recommended value of 0.7 that demonstrated the acceptable internal consistency reliability of the study (Hair, Black et al. 2010). The figures in the 'corrected item total correlation' column indicate the degree to which each item correlates with the total score. Low values (i.e. less 0.3) indicate that the item is measuring something different from the whole (Pallant 2005). As shown in the Table 3, all items have values of more than 0.3, indicating that the items are measuring the same factor. The column 'Cronbach if item deleted' which is shown in Table 3 indicates the impact on Cronbach Alpha if each item is removed. These values were compared with the final alpha value obtained. In the case that the values in this column are higher than the final alpha value, the researcher may want to consider removing this item from the scale (Pallant 2005). In this study, no items were deleted given the final alpha value is higher than other item (see Table 3). In summary, this section has successfully demonstrated the reliability of all of the scales used in the study and, hence, these are considered to be acceptable for further statistical testing.

Table 3: Summary Results of Reliability Analysis

Construct and Items			Corrected Item Total Correlation	Cronbach if Item Deleted	Cronbach Alpha	No. of Items
Tangibles	TAN1	The physical facilities at the Islamic pawn broking outlet are visually appealing	0.712	0.8892	0.903	5
	TAN2	The Islamic pawn broking personnel are neat in appearance	0.740	0.887		
	TAN3	The Islamic pawn broking outlet has a convenient location	0.765	0.881		
	TAN4	The Islamic pawn broking service is easy to use	0.788	0.876		
	TAN5	The Islamic pawn broking personnel have the required knowledge	0.794	0.874		
Reliability	REL1	The Islamic pawn broking employees perform the service right the first time	0.768	0.775	0.862	3
	REL2	The Islamic pawn broking employees provide its services within the promised time	0.745	0.794		
	REL3	I have had no difficulties with the services provided by the Islamic pawn broking company	0.696	0.843		
Responsiveness	RES1	Employees at the Islamic pawn	0.702	0.769	0.837	3

	Construct and Items	**Corrected Item Total Correlation**	**Cronbach if Item Deleted**	**Cronbach Alpha**	**No. of Items**
	broking outlet give prompt service				
RES2	Employees at the Islamic pawn broking outlet are always willing to help	0.735	0.737		
RES3	Employees at the Islamic pawn broking are never too busy to respond to my questions	0.659	0.806		
ASS1	Employees at the Islamic pawn broking outlet are trustworthy	0.865	0.909	0.935	4
ASS2	Employees at the Islamic pawn broking outlet are kind and polite	0.874	0.905		
Assurance ASS3	Information provided by employees at the Islamic pawn broking outlet are clear and understandable	0.786	0.935		
ASS4	I feel safe in my transactions with this Islamic pawn broking service	0.861	0.909		
EMP1	The Islamic pawn broking employees give me individual attention	0.638	0.785	0.820	3
Empathy EMP2	Employees at the Islamic pawn broking outlet understand my specific needs	0.712	0.710		
EMP3	The operating hours at the Islamic pawn broking outlet is convenient to all its customers	0.673	0.753		
SAT1	I am satisfied with the experience of using the Islamic pawn broking service	0.848	0.867	0.917	3
Customer satisfaction SAT2	I am pleased with the experience of using the Islamic pawn broking service	0.874	0.844		
SAT3	My feelings about using the Islamic pawn broking service were good	0.780	0.922		
RPI1	I intend to continue using the Islamic pawn broking service	0.881	0.941	0.952	3
Repurchase intention RPI2	I will continue using the Islamic pawn broking service	0.907	0.924		
RPI3	I plan to continue using the Islamic pawn broking service	0.909	0.918		
WOM1	I mention about the Islamic pawn broking service to others quite frequently	0.761	0.820	0.871	4
WOM2	When I tell others about the Islamic pawn broking service, I tend to talk about the organisation in great detail	0.784	0.809		
Word of mouth WOM3	I have only good things to say about the Islamic pawn broking service	0.678	0.854		
WOM4	I am proud to tell others that I use service provided by the Islamic pawn broking service	0.687	0.848		

5.3 Regression analysis

Table 4 summarised the results of multiple regression with customer satisfaction as a dependent variable for tangible, responsiveness, reliability, assurance and empathy. The results show that reliability, responsiveness, and

assurance displayed a strong significant t-value of 4.319, 2.422, and 4.673 respectively. Moreover, the standardised regression coefficient revealed that assurance (Beta=0.467, t=4.673, p=0.000) makes the strongest contribution in explaining customer satisfaction followed by reliability (Beta=0.452, t=4.319, p=0.000) and responsiveness (Beta=0.283, t=2.422, p=0.018). Hence, H2, H3, and H4 are accepted.

Table 4: Summary Results of Regression Analysis

Results of Multiple Regression with Customer Satisfaction as a Dependent Variable for Tangibles, Reliability, Responsiveness, Assurance, and Empathy		
Hypothesis 1	Tangibles → Customer satisfaction (+)	
Hypothesis 2	Reliability → Customer satisfaction (+)	
Hypothesis 3	Responsiveness → Customer satisfaction (+)	
Hypothesis 4	Assurance → Customer satisfaction (+)	
Hypothesis 5	Empathy → Customer satisfaction (+)	
Results		
	Standardised Coefficients B	**t-value**	**p-value**
Tangibles	-0.177	-1.742	0.085
Reliability	0.452	4.319	0.000
Responsiveness	0.283	2.422	0.018
Assurance	0.467	4.673	0.000
Empathy	-0.153	-1.393	0.167
Model Statistics		
R^2 =0.718	Adjusted R^2 = 0.702	F-value = 42.859

The relationship between customer satisfaction and repurchase intention is investigated using simple regression. Results are presented in Table 5. The results show that customer satisfaction displayed a strong significant t-value of 10.221. Moreover, the standardised regression coefficient revealed that customer satisfaction (Beta=0.729, t=10.221, p=0.00) makes strong contribution in explaining customer satisfaction. Hence, H6 is accepted.

Table 5: Summary Results of Regression Analysis

Results of Simple Regression with Repurchase Intention as Dependent Variable for Customer Satisfaction		
Hypothesis 6	Customer satisfaction → Repurchase intention (+)	
Results		
	Standardised Coefficients B	**t-value**	**p-value**
Customer satisfaction	0.729	10.221	0.000
Model Statistics		
R^2 = 0.729	Adjusted R^2 =0.527	F-value = 104.465

The relationship between customer satisfaction and word of mouth is investigated using simple regression. Results are presented in Table 6. The results show that customer satisfaction displayed a strong significant t-value of 4.358. Moreover, the standardised regression coefficient revealed that customer satisfaction (Beta=0.414, t=4.358, p=0.00) makes strong contribution in explaining word of mouth. Hence, H7 is accepted.

Table 6: Summary Results of Regression Analysis

Results of Simple Regression with Word of Mouth as Dependent Variable for Customer Satisfaction			
Hypothesis 7	Customer satisfaction → Repurchase intention (+)		
Results			
	Standardised Coefficients B	**t-value**	**p-value**	**Variance Inflation Factor (VIF)**
Customer satisfaction	0.414	4.358	0.000	
Model Statistics			
R^2 = 0.414	Adjusted R^2 = 0.162	F-value = 18.992	

In the second step of regression analysis, a multi group analysis was computed by introducing gender, income, and education as moderator on antecedents and consequences of customer satisfaction towards Ar-Rahnu. As for gender, female group's customer satisfaction towards Ar-Rahnu was influenced by tangibles, reliability, responsiveness, assurance and empathy. On the other hand, customer satisfaction among male group was influenced by assurance. In terms of consequences of customer satisfaction, the effect of customer satisfaction on word of mouth was higher for men group while effect of customer satisfaction on repurchase intention was higher for female group.

In terms of education level, for group with at least degree qualification, customer satisfaction towards Ar-Rahnu was influenced by reliability, assurance, and empathy. On the other hand, customer satisfaction among group obtained professional / diploma qualification and SPM / STPM was influenced by reliability and assurance. In terms of consequences of customer satisfaction, the effect of customer satisfaction on repurchase intention was higher for group without degree qualification while effect of customer satisfaction on word of mouth was higher for group without degree qualification.

As for income, customer satisfaction for both groups (i.e. group earned below RM2,000 and group earned above RM2,501) was influenced by reliability and assurance. In terms of consequences of customer satisfaction, the effect of

customer satisfaction on word of mouth was higher for group earned below RM2,000 while effect of customer satisfaction on repurchase intention was higher for group earned above RM2,501.

6. Conclusion, Limitations and Recommendations for Future Research

This study investigates the antecedents and consequences of customer satisfaction towards Ar-Rahnu. Survey questionnaires were distributed to respondents. The key contribution of this study is that it provides a more comprehensive model of the antecedents and consequences of customer satisfaction towards Ar-Rahnu service. The study findings indicate that reliability, responsiveness, and assurance are antecedents of customer satisfaction while intention to use Ar-Rahnu in future and positive word of mouth are the consequences of customer satisfaction towards Ar-Rahnu. The results also show that there are differences in customer satisfaction towards Ar-Rahnu in terms of gender, income and education.

Recognition of the importance of the antecedents of customer satisfaction has several practical implications. Institution that offer Islamic pawnbroking service needs to take into account the importance of responsiveness, reliability and assurance in their service in order to influence customer satisfaction. Islamic pawnbroking institutions should provide service as promised, ready to respond to customers' requests and equipped their staff with knowledge to answer customer questions.

The results obtained from this empirical work must be interpreted in the light of the study's limitation. This research is restricted to the institutions that provide Ar-Rahnu service and so future researchers need to extend the current research to other service sectors. Future studies involving a representative sample from different states and would improve the validity of results. In addition, future research may identify new dimensions of service quality which are specific to other service sectors and investigate their impact on satisfaction and the customers' overall attitude to institutions that provide Islamic pawnbroking.

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