

## CONSUMER'S SATISFACTION AND BEHAVIOUR TOWARDS PERSONAL FINANCING

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**Received date:** 18-06-2019

**Revised date:** 21-07-2019

**Accepted date:** 31-08-2019

**Published date:** 15-09-2019

**To cite this document:** Mohd Din, N., Ismail, M., & Nuh, R. (2019). Customer's Satisfaction and Behaviour Towards Personal Financing. *International Journal of Entrepreneurship and Management Practices*, 2 (7), 61-79.

**DOI:** 10.35631/ijemp.27008

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**Abstract:** *The unprecedented changes in the financial market have put a great pressure on financial service providers. As more competitive financial products and services emerge in the market, financial institutions have no choice, but to enhance their competitive advantages. Thus, consumer behaviour in purchasing products and services must really be understood by the service providers. Unfortunately, the literature on customer satisfaction and purchase decision is hardly seen in finance industry. This paper originally develops a model of the relationship between consumer satisfaction and purchase decision in finance industry focusing on personal finance. The mediating role of customer satisfaction in the purchase decision is emphasized in this research model. This model had been used to focus purchase decisions by adapted Theory Planned Behaviour (TPB). A clear understanding of the relationship attitude, subjective norms and perceived behavioural control towards purchase behaviour had found by previous research. But lack of studies focused on the small-medium enterprises (SME's) that nowadays have become a platform for the economy in Malaysia. Hence, this conceptual model had focused on SME's behaviour in selecting personal finance. The conceptual model offers insight into the general nature of a recovery that specifically to the understanding of SME's behaviour as well as in purchase personal loan.*

**Keywords:** *Consumer Behaviour, Customer Satisfaction, Purchase Decision, Personal Finance*

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## Introduction

### *Background Of The Study*

In social science, consumer finance is an emerging area of inquiring spanning development of disciplines by raises significant questions about cognition, risk taking, self-control, rational decision making, time preferences and social theory. Undoubtedly, this view behaviour offers potential solutions towards any problematic in finance regarding consumer issue. However, it still remains a patchwork among funders (Collins, 2010). Therefore, it important to current studies consider the main factor in consumer finance behaviour so that it will provide insights for practitioners, policymakers and consumer who are potentially react to future shifts in the personal finance behaviour (Perry & Morris, 2005). Some researchers had investigated the customer preferences, behaviour and intention towards financial, such as (Hanudin Amin, 2014; Trenton Milner & Ameer, 2013; Haque, 2010; Archana, 2009). Regrettably, they are only focused on the intention in purchasing by explored only Theory of Planned Behaviour (TPB). Moreover, lack of previous studies had investigated the main factor that influences the intention in the future and level of satisfaction. The level of satisfaction may be influenced by the purchase intention or behaviour. Previously, some researchers had found that the intention is influenced by service and brand but they did not expand the field of research to relate the factors of purchase intention to customer satisfaction (Kisang, 2012; Manshor, 2011; Haque, 2010; Heugnes, 2004; Wang, 2003; Applebaum, 1951; Dodds, 1985). It is difficult to find the previous researches that focused on any products or transactions and made comparisons between two types of institutions. The previous researchers only highlighted the service quality and satisfaction of conventional and Islamic banks (Riadh, 2011; Mansor, 2005) but little gave the specific focus to products such as loan, investment instrument or any of the transaction except focused on the credit card market and home financing (Hanudin, 2014; A. R. Hanudin, 2011; Shannon, 2009; Zuroni, 2012). Therefore, this study focuses on personal financing which is one of the products that are provided by both financial institutions. The researcher chooses personal financing as the indicator of consumer behaviour finance and satisfaction since it presents high risk and offers high profit to the banks (Stepanova & Thomas, 2002).

Admittedly, nowadays personal finance is becoming increasing because of innovation and deregulation of the financial sector, and the consequences of insufficient financial literacy that are concentrated among the low income and small medium enterprises (SME's) (Servon & Kaestner, 2008). In reality, since that the SMEs have played very important roles in the development of many Asian countries, latest researcher had focuses on financing SMEs in Nigeria by examines the various financing option available to the SMEs (Gbandi & Amissah, 2014). One of the external factors affecting the growth of SMEs is access to finance where view in aspects macroeconomics and market environment issues. It can be seen that, SMEs is no doubt that access to finance of crucial importance for the on-going and sustainable growth and profitability through facilitating the creation of new business and nurturing the innovation process (M. M. S. Ahmad, Ahmad, Kahut, & Murtaza, 2012). Previous researcher had reviewed the literature in the various financing sources of SMEs by focused the financial behaviour (Abdulsaleh & Worthington, 2013). In general, the characteristics of SMEs affect their financial decisions and behaviour and ultimately the firm's performance and growth. In this context, the literature has identified several characteristics peculiarly related to the SMEs sector as factors influencing the financial behaviour of firms in this sector. These include firm size and age, ownership type and legal form, geographical location, industry sector and asset structure (reflecting the ability to provide collateral) (Abouzeedan, 2003).

This SMEs sector necessitates better understanding of financial behaviour and practices since SMEs increasing towards economic contribution in country (Abdulsaleh & Worthington,

2013). Moreover, the SMEs are now an increasing important source of profitability for the banks. As discussed above, the researcher found that how important the personal financing headed for SMEs performance. For that reason, necessary for banker or financial institution to review and investigate the financing behaviour among SMEs. The research model extends theory of planned behaviour (TPB) (I. Ajzen, 1991), integrated with flow theory (Csikszentmihalyi, 1975; Fenton, 2006; Mackenzie, Hodge, & Boyes, 2011; Takagi, 2009), the effects satisfaction from consumer research. TPB provides a theoretical foundation for this model. The research model aims to help examine the behavioural impacts of the major factors affecting on consumer behaviour in personal financing. These major factors include attitude, subjective norms and perceived behavioural control, satisfaction as a mediator variable influence the consumer behaviour in personal financing. This study will complete by a survey of SMEs all of whom have personal financing experience either from Islamic or conventional finance.

### **Research Scope**

The scope of this paper is based on consumer's satisfaction and behaviour towards personal financing. The research's intent to investigate the factors that effect of behaviour and mediator among SME by presenting the mains constructs of Theory Planned Behaviour (TPB). In terms of respondents, this study focused on the individual borrower for personal finance among SME. Hence, this paper is conceptual paper, therefore, the researchers only providing the expected findings that explained detailed in the next section.

### **Literature Review**

#### ***Financial Industry and Personal Finance Review***

The financial sector acts as the profit organizations and their performance had measured by a host of financial indicators. The overall development of World Bank is reflecting by the economy's financial market (World Bank, 2013). It is found that the banking systems and stock markets enhance growth; growth is the main factor in poverty reduction. The growth such as increasing personal remittance from 2003 until 2012 is \$479.2 billion and the domestic credit provided by banking sector (% of GDP) is 164.9% increasing from 2003 until 2012 (World Bank, 2013). The increasing and strong performance in financial system enhances the reliability and accessibility of information that lowers transaction cost, which in turn bolsters resource allocation and economic growth (Nejatullah, 2002). The size and liquidity of stock market, the accessibility, stability and efficiency of financial systems; and international migration of workers which affect growth and social welfare in both sending and receiving countries act as an indicators of this performance (Development, 2012). The financial performance of an institution is can be affected by its performance along the service delivery, financial intermediation and product transaction. Such as, in the product category, personal banking or finance supported an immediate or long-term financing facility with a fixed repayment period granted to qualified individuals stipulated under the banks' terms and conditions.

Personal banking is the typical general purpose of loans. Normally the major reasons for applying the loan are for businesses, education, marriages or houses (BNM, 2010). According to Bank Islam Annual Report such as, BIMB (2011), the financing, advances and others had increased compared to those in 2010. Personal financing increased from RM 3,001,048,000.00 in 2010 to RM 3,786,432,000.00 in 2011. By 2012, it increased to RM 6,608,116,000.00 and this shows that the demand for personal banking is increasing over the years (BIMB, 2012). Bank Islam Berhad expects to maintain its robust growth. The bank will continue to grow its

consumer financing products as well as focus on resilient industries, in particular those that are set to benefit from the Economic Transformation Programme (BIMB, 2012).

### ***Consumer Behavior Review***

In marketing practice and social science, the study of consumer behaviour as a sub discipline of marketing by aims to identifying how research can be applied (Pachauri, 2002). Two broad paradigms that consumer behaviour characterized: the positivist and the non-positivist (Pachauri, 2002). Economic behavioural, cognitive, motivational, trait, attitudinal, and situational perspectives acts as positivist paradigm. All this paradigm marks consumer behavior as an independent research field (Pachauri, 2002). In dissimilarity, the non-positivist paradigm takes the interpretive and postmodern perspective that started in the late 1980. By achieve a better understanding of consumer behavior with no specific intent, the non-positivism intend to use qualitative methodologies (Pachauri, 2002). Therefore, this study focusing on positivist research which is directed toward advancing the goals of marketing practice and moreover it had supported by (Pachauri, 2001) that recommend future research by identifying the paradigms shifts within the specific intent to influence consumer processes. Permitting to (Pachauri, 2002) review, there are several main research streams in the positivist paradigm and summarized as follows:

### ***Underlying the Theoretical Foundation for Consumer Behaviour***

#### ***The Theory of Planned Behaviour (TPB)***

Ajzen (1991) introduced a further determinant of intention called perceived behavioural control. The theory proposes that there are three constructs that predict behaviour: attitude, subjective norms and perceived behavioural control, and it postulate set of relations among these three constructs and behavioural intention. The basic paradigms of TPB suggests that a particular behaviour will be performed if an individual believes (1) that such a behaviour leads to a valuable outcome (attitude); (2) that he/she will get approval from the reference group (subjective norms); and (3) that the resources, abilities and opportunities to perform the behaviour are available (perceived behavioural control).

#### ***Attitude and SME's Behavior***

Attitude had found that a wonderful explanatory power in accounting for revolving credit use and petty installment use in debt behavior (Wang Lili, Lv Wei, & Jiang Lin, 2011). Similarity in credit card review, the personal financial knowledge and attitude towards credit card practices among working adults had investigated in Malaysia. It originate concludes that gender, monthly income, personal financial knowledge and attitude influencing that credit card practice among working adults in Ipoh (Zuroni, 2012). Moreover, in global business and management research had surveyed the effect of consumer attitude towards environmental protection and knowledge of environmental issues, which affects actual purchase behavior. It exposed the positive and significant impact between attitude and consumers actual purchase behaviour but environment knowledge is not a major impact (Elham Rahbar, 2010). Therefore, based on these literatures, the first proposition as follow;

*P1: Attitude Significantly Give The Effect Toward SME's Behaviour*

#### ***Subjective Norms and SME's Behavior***

In the credit card situation for finance, theory planned behaviour to include the construct of financial literacy. It found that subjective norms successfully predicted student's intention and behavioral to use credit cards (Kennedy, 2013). Other studies major in retail and distribution management, shown that significant subjective norms towards behavioral since the person fear

social pressure from references. Moreover, the referents provide the guidance regarding an appropriate or beneficial behaviour in their society (Park & Ha, 2012). Huda, Rini, Mardoni, and Putra (2012) had found muzakki's intention to pay zakah simultaneously significant influence by attitude, subjective norms and perceived behavioral control variables. Hence, according to previous literature, the next proposition as follows:

*P2: Subjective Norms Significantly Give The Effect Toward SME's Behaviour*

#### ***Perceived Behavioral Control (PBC) And SME's Behavior***

In online purchasing behaviour perspectives, analysis of the data indicates that beliefs about trustworthiness positively affect attitudes toward buying online. Moreover, in turn positively affect purchasing behaviour it belief that positively affect perceived behavioral control, which in turn affects online purchasing behaviour (J. F. George, 2004). Besides that, electronic commerce adoption had significantly by done the longitudinal study, online consumer supports the e-commerce adoption model that reflect the positively effects from perceived behavioral control towards behaviour among e-commerce (Pavlou & Fygenson, 2006). The preceding argument suggest next proposition as follow;

*P3: Perceived Behaviour Control (PBC) significantly give the effect toward SME's Behaviour*

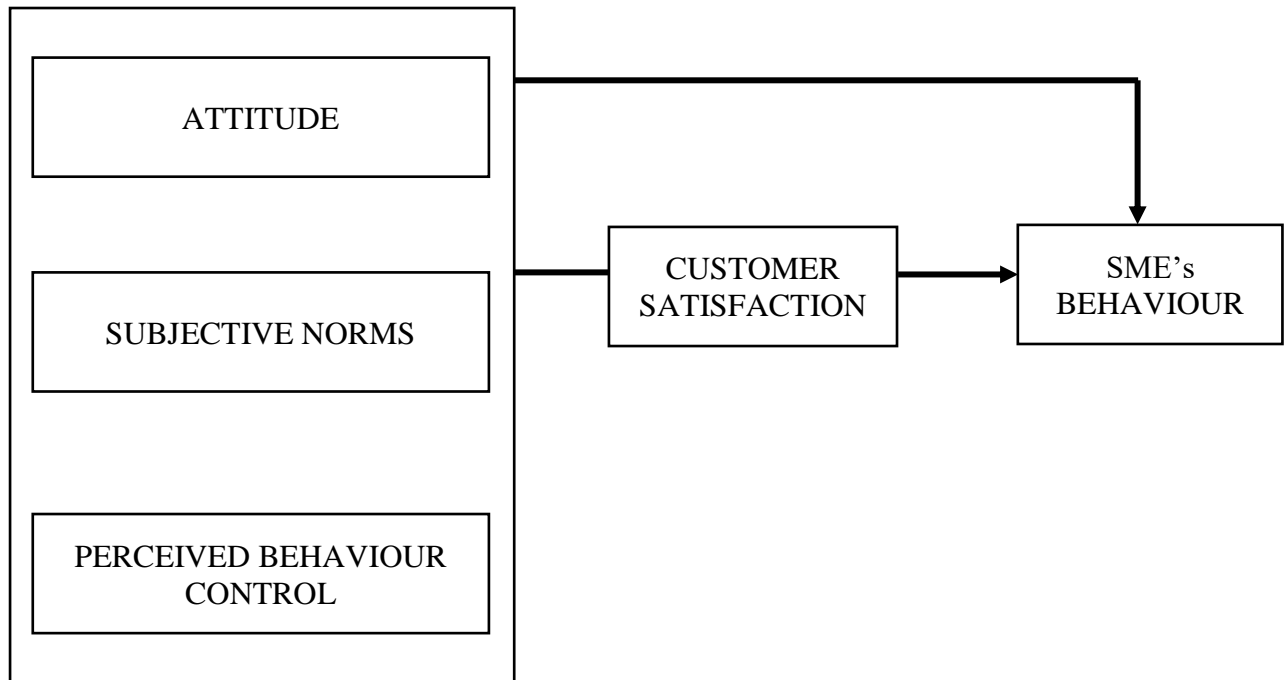
#### ***The Mediating Effects of Customer Satisfaction towards Relationship between Attitude, Subjective Norms, Perceived Behaviour Control and SME's Behaviour***

#### ***Customer Satisfaction and SME's Behavior***

The satisfied customers are more likely to return to the same place for transactions and more willing to share their positive experiences with others (Chi, 2007). Positive experiences will present the word of mouth recommendations in terms of marketing that is considered the most reliable and one of the most sought after information sources for potential customers (Yoon, 2005). It important to note the impact of consumer satisfaction on behavioural intentions, such as intention to return and recommend, will be disproportionate for the different perspectives (Opperman.M, 1998). Moreover, Satisfaction relates to experiences of that state of a psychological process (Oliver, 1997). According to Crompton (1995), the experience that influences satisfaction is the psychological outcome arising from participation in the activities. Thus, the satisfaction refers to the emotional state of mind that result after a customer's exposure to the attributes of a provider's services. In addition, consumer satisfaction is the result of a consumer's perceptions of the value received in a transaction or relationship (Blanchard, 1994; Heskett, 1990). Following this, the definition put forward by Bitner (1994) is an adaptation of this study, which argues that the satisfaction is a consumer's post purchase evaluation and emotional response to the experiences provided by and associated with particular products or services purchased. Based on literature discussion above and respect to the TPB model, it calls for this study to develop framework as refer Figure 1.

#### **Conceptual Framework**

Based on the review of the literature and research problem, integrative the conceptual framework as illustrated in Figure 1 is developed. The study mainly focuses on SME's behaviour towards personal financing that primarily based on the TPB Model by (Ajzen, 1991). The customer satisfaction presenting as the mediator variable that may give the effect the relationship between attitude, subjective norms, perceived behavioural control and SME's behaviour.



**Figure 1: Conceptual Framework of Study**

### Methodology

This research will base in Malaysia. The unit of analysis in this study focused on the individual borrower by utilizing a self-assessment technique. This technique will apply by asking small medium enterprises (SMEs) who had applied the personal finance to state their level of agreement or disagreement with the statements in the questionnaire. Therefore, this study focused on the quantitative methods to understand human phenomena and to investigate and ascertain meanings that people apply to specific experience (Polkinghorne, 1992).

### Variables Measurement

This study drive use designated structured questionnaire that had been found through extensive literature search, investigative personal interview and experience survey. According to G. A. J. Churchill, Iacobucci (2005b), the information sources (interviews and relevant literature search) provided the researcher of this study with a deeper knowledge by providing an “overall picture” of the experiences under investigation. In this study, the measurement of TPB constructs is based by previous work and listed as follows as summarize by Table 1.

**Table 1: Summarized Of Variables Measurement**

Variables	Items	Sources
Consumer Purchase Behavior (PI) (DV)	Loyalty (Pi1) Encourage others (Pi2) Motivation (Pi3) Deal for long time (Pi4) Future action (Pi5)	(Archana Kumar, 2009; Kisang Ryu, 2012; Konstantinos, 2001; Min Young Lee, 2008; Namkung, 2007; Patterson, 1997; Tian-Cole, 2002; Weber, 2002)

Attitude (ATT)	<ul style="list-style-type: none"> <li>• <u>Economic value</u> Time Saving (ETS) Cost Reduction (ECR)</li> <li>• <u>Service quality</u></li> <li>• <u>Reputation</u></li> <li>• <u>Marketing Mix</u></li> </ul>	(Gefen, Karahanna, & Straub, 2003; D. J. Kim, Ferrin, & Rao, 2008; J. B. Kim, 2012)
Subjective Norms (SN)	<ul style="list-style-type: none"> <li>• <u>Motivation</u> People</li> <li>• <u>Normative</u> Structure (NS) Family (NF) Friend (ND) Media (NM)</li> </ul>	(I. Ajzen, 2002, 2011; Barnes, 2014; L. Chen, 2009; J. F. George, 2004; Huang, 2011)
Perceived Behavioral Control (PBC)	<ul style="list-style-type: none"> <li>• <u>Controllability</u> Necessary resources Completely (NC)</li> <li>• <u>Self-Efficacy</u> Able (SA) Confident (SC)</li> </ul>	(Liqiang Chen, 2009; Pavlou & Fygenson, 2006; Pavlou & Gefen, 2004)
Customer satisfaction (CS)	<ul style="list-style-type: none"> <li>First choice (Cs1)</li> <li>Price (Cs2)</li> <li>Positive thinking (Cs3)</li> <li>Happiness (Cs4)</li> <li>Feelings of acceptance (Cs5)</li> </ul>	(Gill, 2007; Kisang Ryu, 2012; LaBarbera, 1983; Mittal, 2001; Oh, 2000; Pantouvakis, 2008; Parker, 2001; Yonggui, 2002)

### ***Study Population***

The researcher in this study was unable to access respondents' data from any banks. It had stated by the BAFIA Act 1989 under secrecy of banker (Section 27) regarding information and credit customers for the disclosure to the public. Therefore, the researcher had using face contacts is that the researcher tend to be professionally interested in the results and committed to making sure that the data are accurate (McGrath, 2001).

### ***Sample Size***

In making a decision on appropriate sample size, there is an investable trade-off between added information and added cost, time and resources. In the other words, the determination of the sample size must consider both statistical accuracy and cost. According to Sekaran (2005), a sample of one hundred to five hundred is large enough to generalize the population as refer Table 2.

Another rule that has been suggested is that a sample size of at least two hundred and not exceeding four hundred is adequate for statistical analysis using Structural Equation Modeling (SEM) (Hair, 2006). Therefore, the researcher often has to look for an alternative to SEM when this research models involve both reflective and formative structure.

**Table 2: Estimated Sample Size**

<b>Description</b>	<b>Estimated sample size</b>
SEM model containing five (5) or fewer constructs, each with more than three (3) items (observed variables) and with high item communalities (0.6 or higher)	100 - 500
Any communalities are modest (0.45 – 0.55) or the model contains construct with fewer than three (3) items	More on the order 200
The communalities are lower or the model includes multiple under identified (fewer 3 items) constructs	Minimum sample sizes of 300 or more
Number of factors is larger than six (6), some of which use fewer than three (3) items and multiple low communalities	Exceed 500

***Data Analysis Procedures***

Based on the characteristics of this research, confirmatory factor analysis (CFA) with structural equation modelling was the appropriate technique rather than other multivariate analysis techniques (i.e., multiple regression analysis and exploratory factor analysis). It is important to note that the scale reliability and validity analysis techniques, which consisted of an examination of missing data, outliers, normality, factor analysis and Cronbach's alpha coefficient, hence, they are not described in this section. The entire test must be performed prior to multivariate analysis (i.e., SEM) so that measurements that produce weak results can be deleted. Next, the main statistical analysis technique employed to test the hypotheses formulated for the study, Structural Equation Modelling (SEM), is described. In order to do SEM analysis, AMOS 16.0 and Statistical Programme for the Social Sciences (SPSS) 14.0 for Windows software packages will be used in this study.

**Significance Of Study**

It is hoped that this study will contribute to the literature of Consumer Behaviour Theories, namely the Theory of Reasoned Action and Theory of Planned Behaviour. First, this study has contributed to the recent and on-going debate on the factors that influence SMEs to choose the personal banking for capital sources for financial performance. Although many views have been generated by this debate, it is only focused on the satisfactions towards the service quality without expanding the knowledge to create a relationship between the satisfaction and the behaviour in purchasing personal banking.

The expectation result for this study also consider as main contribution. This study highlights the main factor that causes of SMEs in making their decision. Based on this field, it reflects the strategies for finance and service industry to maintain their performance. The researcher found that this area of study will act as input for improvement of management within the financial institutions. This study offers more insights by incorporating Malaysians' perception towards Islamic finance in particular and by identifying the Islamic finance behaviour.

Moreover, this study will give some benefits in strategic management by identifying the characteristics of customers and developing marketing strategies to target the customers in the long run.



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