

# The impacts of listening to customer satisfaction and loyalty towards banks

## Impacto de escuchar la satisfacción del cliente y la lealtad hacia los bancos

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### Abstract

The study results show that the sensing stage of listening positive affects the evaluating stage of listening, thereby resulting in a powerful impact on the responding stage of listening. From this point, when a customer perceives good listening behaviour by a banking staff, it improves their satisfaction and trust towards the bank. Besides, the research suggests some management implications to promote the listening skill of banking employees.

**key words:** listening to customer, satisfaction, loyalty, bank

### Resumen

Los resultados del estudio muestran que la etapa de percepción de la escucha positiva afecta la etapa de evaluación de la escucha, lo que resulta en un impacto poderoso en la etapa de respuesta de la escucha. A partir de este punto, cuando un cliente percibe un buen comportamiento de escucha por parte del personal bancario, mejora su satisfacción y confianza hacia el banco. Además, la investigación sugiere algunas implicaciones de gestión para promover la habilidad de escuchar de los empleados bancarios.

**palabras clave:** escuchar al cliente, satisfacción, lealtad, banco

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## 1. Introduction

To provide excellent services, the salesperson first needs to understand the demands and expectations of the customers thoroughly (Berry and Gresham, 1986). The sympathy and the listening skill of sale persons allow them to achieve this through effective communication, good understanding, and mutual interaction. Mummalaneni and Wilson (1991) pointed out that the quality of the mutual interaction between a seller and a buyer affects the satisfaction and trust of customers. To maintain and develop this connection, the behaviour of the salesperson is essential (Gummesson, 1987). Listening to customers not aims merely at selling products, but objectively receiving customers' feedback. Customers need the seller to listen, understand, and orientate the best consumption method for them. For this reason, the listening ability of salesperson brings positive impacts on customers' satisfaction and selling efficiency (Ramsey and Sohi, 1997). In the context of the joining of international banks into the internal financial market, the competition among banks is getting more severe. Therefore, it is customer service that all banks put in their priority. This is a crucial strategy to maintain old

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customers' loyalty and attract more potential ones. Nonetheless, the efficiency of customer service, to some extent, depends on sensing listening, evaluating listening, and responding listening skill of the staff. Thus, this study's objective is to clarify the relationship between the listening skill of banking employees and the customers' satisfaction and loyalty.

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## 2. Theoretical framework and hypotheses

Listening is implied as using communication skills, behaviour, sympathy, language, and non-language; also, it includes various dimensions (Gross, 1982; Greene, 1988; Yrle and Galle, 1993; Castleberry and Shepherd, 1993; Ramsey and Sohi, 1997; Comer and Drollinger, 1999; Janusik and Wolvin, 2002, Goad, 2014). According to Castleberry and Shepherd (1993), listening refers to a perceptual process of positive sensing, explaining, evaluating, and responding to customers' verbal and non-verbal messages. Theorists have admitted that listening is a multi-layered process involving sensing, evaluating, and responding (Steil, 1980; Greene, 1988; Drollinger et al., 2006; Pence and Vickery, 2012; Goad, 2014). In the selling sphere, this process starts with the seller's sense through verbal and non-verbal messages of customers (Mead, 1986; Yrle and Galle, 1993; Castleberry and Shepherd, 1993; Comer and Drollinger, 1999). After the sensing process occurs, this process moves on the evaluating stage, which demands a high level of perceptiveness (Leong Busch, and John, 1989; Castleberry and Shepherd, 1993; Ramsey and Sohi, 1997; Goad, 2014). The evaluating step involves the seller's competence to analyze and organize the messages that their understanding and reflection bring them. In this stage, active listeners assure that those messages are all memorized through explanations and nods (Brody, 1994; Drollinger et al., 2006; Pence and Vickery, 2012). Castleberry and Shepherd (1993) first admitted the importance of promoting the listening theory and the listening process of sellers (Goad, 2014). A positive listening process has stimulated selling efficiency (Castleberry and Shepherd, 1993; Yrle and Galle, 1993). Besides, knowing how to listen to customers enhances the result of selling and their satisfaction (Ramsey and Sohi, 1997; Yrle and Galle, 1993; Sujan et al., 1988).

### 2.1. The relationships among aspects of listening

Almost all of the previous researches have shown that a listening process starts with signals of sensing (verbal and non-verbal) which are expressed by customers (Mead, 1986; Henning, 1992; Ramsey and Sohi, 1997; Comer and Drollinger, 1999; Goad, 2014). Furthermore, Castleberry and Shepherd (1993) have provided that if the sellers want to listen effectively from their customers' expression, they should first learn how to listen and feel, then give an accurate and reasonable evaluation. This process must include the listening stage so that salespersons will not miss any messages from the customers or misunderstand their points of view (Castleberry and Shepherd, 1993). After the sensing stage, the listening process moves on the evaluating stage with high perceptiveness (Steil et al., 1983; Comer and Drollinger, 1999; Goad, 2014). From the above discussions, the study suggests the below-mentioned hypotheses:

*H1: Sensing listening has a positive impact on evaluating listening.*

*H2: Evaluating listening has a positive impact on responding to listening.*

### 2.2. The relationship between meeting listening and customer satisfaction

Based on theories of compound procedure of handling messages, the result of supporting notes showed that after the signals are processed, there will be changes affecting behaviours (Steil et al., 1983; Bodie, 2009; Goad, 2014). Hence, when sellers sense and evaluate messages from customers, they turn what they have heard into the responding stage which is considered as the last stage of a listening process (Weitz et al., 1986; Sujan et al., 1988; Comer and Drollinger, 1999, Goad, 2014). This is the stage having the most substantial influence on customer satisfaction (Crosby, Evans, and Cowles, 1990; Anderson and Martin, 1995; Román et al., 2005). In

previous studies, scholars claimed that interactive factors (eye contact, language, non-verbal language, and all of the aspects of responding listening) have high positive impacts on customers' satisfaction towards sellers (Castleberry and Shepherd, 1993; Ramsey and Sohi, 1997; Gremler and Gwinner, 2000; Hennig-Thurau et al., 2002, Goad, 2014). From this view, another hypothesis is supposed as follows:

*H3: Responding listening impacts on customer satisfaction positively.*

### 2.3. The relationship between responding listening and customer loyalty

The loyalty of customers is a bridge to connect the relation of various factors related to customer behaviours. Most researches have pointed out that listening to customers affects their loyalty directly (Swan and Oliver, 1991; Farrant, 1996; Ramsey and Sohi, 1997; Goad, 2014). Many researchers have shown the extreme need of conducting more researches to find out the main driving forces that impact selling results, especially the quality of the relation between listening skill and loyalty (Hennig-Thurau et al., 2002; Goad, 2014; Brownell, 1990; Morgan and Hunt, 1994). For this reason, the fourth hypothesis is suggested.

*H4: Responding listening brings a positive impact on customer loyalty.*

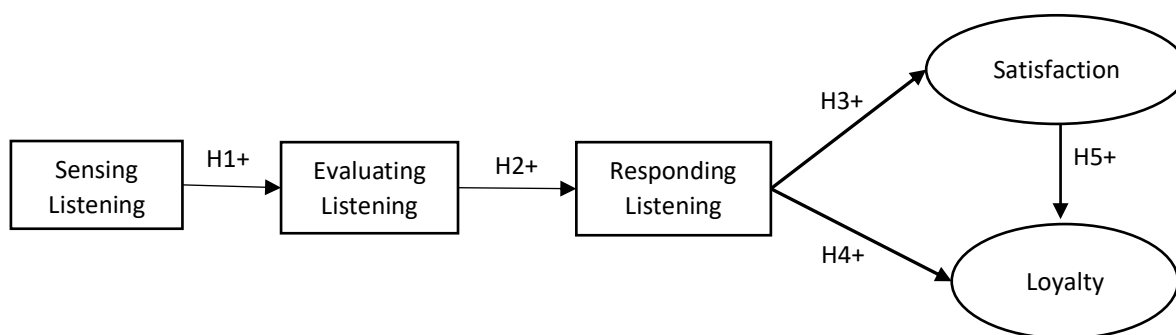
### 2.4. The relationship between satisfaction and loyalty of customers

According to Chaudhuri (1999), reliability is the commitment of customers to re-purchase products or use personal services from a specific company. Having a similar view, Yoo et al. (2000) have believed that the loyalty of customers is a measurement of their buying behaviours when they trust and have a good impression on a brand. These customers will regard products from this brand as their priority next time. The loyalty of customers is the second crucial goal that marketers want to achieve after gaining the customers' satisfaction. Moreover, Abukhalifeh and Som (2012), Al-Rousan and Mohamed (2010) have proven that customers tend to be more loyal when they are highly satisfied. For this reason, the study recommends the following hypothesis:

*H5: Customer satisfaction positively impacts their loyalty.*

Based on the theoretical framework and the literature review mentioned above, the research model on "the impacts of listening to customer satisfaction and loyalty towards banks" is suggested as follows:

**Figure 1**  
The proposed research model



**Table 1**  
Interpretation of observed variables in the research model

Factor	Observed variables	Sign	Scale	Reference resources
Sensing Listening (SL)	The salesperson only focuses on my story.	SL1	Likert 1-5	Steil et al. (1983), Mead (1986), Henning (1992), Castleberry and Shepherd (1993), Ramsey and Sohi (1997), Comer and Drollinger (1999), Román et al. (2005), Ahearne et al. (2007), Goad (2014)
	The salesperson always keeps eye contact to show his/her friendliness and caring.	SL2	Likert 1-5	
	The salesperson's non-verbal language shows that he/she is listening attentively to me.	SL3	Likert 1-5	
	The salesperson thoroughly listens to my expression.	SL4	Likert 1-5	
Evaluating Listening (EL)	The salesperson asks me for more details of my demand.	EL1	Likert 1-5	Steil et al. (1983), Mead (1986), Henning (1992), Castleberry and Shepherd (1993), Ramsey and Sohi (1997), Comer and Drollinger (1999), Román et al. (2005), Ahearne et al. (2007), Goad (2014)
	The salesperson wants me to clarify my inquiries when he/she is confused.	EL2	Likert 1-5	
	The salesperson always tries to understand what I am saying.	EL3	Likert 1-5	
	The salesperson always mentions the parts that I concern.	EL4	Likert 1-5	
Responding Listening (RL)	The salesperson provides adequate information related to my needs.	RL1	Likert 1-5	Steil et al. (1983), Weitz et al. (1986), Suján et al. (1988), Crosby et al. (1990), Castleberry and Shepherd (1993), Ramsey and Sohi (1997), Comer and Drollinger (1999), Román et al. (2005), Ahearne et al. (2007), Goad (2014)
	The salesperson always shows his/her interest when we are talking.	RL2	Likert 1-5	
	The salesperson never seems to be too busy to respond to my inquiries.	RL3	Likert 1-5	
	The salesperson always provides me with clear and detailed answers to my inquiries.	RL4	Likert 1-5	
Satisfaction (SAT)	I am satisfied with the banking staff's behaviour (X)	SAT1	Likert 1-5	Brownell (1990), Swan and Oliver (1991), Morgan and Hunt (1994), Farrant (1996), Ahearne et al. (2007), Palmatier et al. (2007), Gelbrich and Roschk (2010), Goad (2014)
	I am satisfied with the way that the banking staff serve me (X)	SAT2	Likert 1-5	
	I am satisfied with the services that the banking staff offer me (X)	SAT3	Likert 1-5	
	I am satisfied with the customer service of the bank (X)	SAT4	Likert 1-5	
Loyalty (LOY)	The bank (X) will be my priority.	LOY1	Likert 1-5	Comer and Drollinger (1999), Hennig-Thurau et al. (2002), Palmatier et al. (2006), Gelbrich and Roschk (2010)
	I will do more transactions at the bank (X)	LOY2	Likert 1-5	
	I am willing to recommend this bank to anyone who asks for advice (X)	LOY3	Likert 1-5	
	I will suggest my relatives, friends, and colleagues transact at the bank (X)	LOY4	Likert 1-5	
	Although there are changes in service cost and interest rate, this bank is still my choice (X)	LOY5	Likert 1-5	

Source: Author's synthesis, 2019

### 3. Methodology

In this study, analytical methods include Cronbach Alpha to test the reliability of the scales. Exploratory Factor Analysis (EFA) to evaluate the convergent validity and discriminant validity of the ranges. Confirmatory Factor Analysis (CFA) to test the level of suitability of the research data, and Structural Equation Modelling (SEM) to examine the relationships among factors in the research model. Likert scale is used to evaluate observed variables. This is a scale from 1 to 5 points which is “totally disagree” to “totally agree”.

This study used a convenience sampling method to collect data. Additionally, this research applied the Structural Equation Modeling (SEM), which demands numerous samples because it is based on the theory of sampling distributions (Raykov and Widaman, 1995). According to Hoelter (1983), the sample limitation of SEM is 200. To achieve reliability in testing the fitness of SEM, the sample size from 100 to 200 is adequate (Hoyle, 1995). Based on the suggested research model, there are 21 measured variables, so the minimum of observations should be  $N \geq 5 \times 21$ . It means there are 105 observations. There are 261 samples collected in this study by the face-to-face interview method. The survey subjects are customers who are using services offered by the Vietcombank system. The survey locations are in the two large cities, namely Ho Chi Minh City (144 customers), and Can Tho City (117 customers). Hence, the sample size of the study meets the quantity of the above-mentioned required sample size, which assures the reliability of the research model.

## 4. Research results and discussions

### 4.1 Measuring the reliability of the scales

With an aim at evaluating the impacts of listening to customers on their satisfaction and loyalty towards banks, the study used SPSS 20.0 and AMOS 22 software to analyze the data, the following step-by-step estimated results as follows:

#### Step 1: Reliability assessment of the scales

This study measures the reliability of five-point Likert scales through Cronbach's Alpha. The Cronbach's Alpha output is presented in Table 2 with 21 observed variables belonging to five items whose Cronbach's Alpha from 0.727 to 0.857 (Nunnally, 1978; Peterson, 1994; Slater, 1995). In addition to this, all of the item-total correlation of those variables are higher than 0.3. For this reason, all of the variables can be used for the next exploratory factor analysis step.

**Table 2**  
Results for reliability analysis- Cronbach's Alpha scales

No.	Scales	Observed variables	Cronbach's Alpha	Minimum Corrected Item-Total Correlation
1	Sensing Listening	4	0.728	0.451
2	Evaluating Listening	4	0.794	0.519
3	Responding Listening	4	0.881	0.708
4	Satisfaction	4	0.903	0.744
5	Loyalty	4	0.889	0.747

Source: Survey data, 2019

#### Step 2: Exploratory factor analysis (EFA)

After measuring the reliability of five-point scales, the study moves on exploratory factor analysis (EFA) step to measure the convergent validity and discriminant validity of the five-point scales. The measured outcome is valid: (1) The reliability of variables (factor loading  $> 0.5$ ); (2) the suitability of the research model ( $0.5 < KMO = 0.86 < 1$ ); Bartlett's test of the correlation between observed variables (Sig. =  $0.000 < 0.05$ ). Testing cumulative of variance =  $69.99\% > 50\%$ , which means the variables of this research model is fairly explainable. From this point, there are five factors formed from 21 variables, and there is no disturbance among observed variables; therefore, their names are unchanged.

**Table 3**  
Factors formed from the exploratory factor analysis (EFA)

Symbols	Observed Variables	Names of Factors
F1	4 variables: SL1, SL2, SL3, SL4	Sensing Listening
F2	4 variables: EL1, EL2, EL3, EL4	Evaluating Listening
F3	4 variables: RL1, RL2, RL3, RL4	Responding Listening
F4	4 variables: SAT1, SAT2, SAT3, SAT4	Satisfaction
F5	4 variables: LOY1, LOY2, LOY3, LOY4	Loyalty

Source: Survey data, 2019

**Step 3: Confirmatory factor analysis (CFA)**

After completing exploratory factor analysis, this research has the five above- mentioned factors entered into CFA to be analyzed. The results of CFA shows that Chi-square/df = 1.940 < 2 with P = 0.000 ≤ 0.05; TLI and CFI values are 0.937 and 0.946 > 0.9; RMSEA = 0.06 < 0.08. This means that the research model suits the data market. Also, standardized regression weights of the scales are higher than 0.5, and unstandardized regression weights are statistically meaningful, so the research concepts reach convergent validity. Besides, the values of correlations between variables < 1 and SD < 0.05. Therefore, the research data gained discriminant validity.

As can be seen from the result of the Composite Reliability (Pc) and Average Variance Extracted (Pvc) of the scales in Table 3, the Pc value meets the standard. However, the Pvc value of a level is lower than 0.5; but, the Pvc amount can be acceptable when its value is from 0.4, and the Pc value is higher than 0.6 (Fornell and Larcker, 1981; Fraering and Minor, 2006). These scales result fit the subsequent analysis of SEM.

**Table 4**  
Reliability analysis of all scales

Scales	Number of observations	Composite Reliability – Pc	Average Variance Extracted – Pvc	Cronbach’s Alpha	Values
Sensing Listening	4	0.73	0.41	0.728	Valid
Evaluating Listening	4	0.80	0.50	0.794	
Responding Listening	4	0.88	0.65	0.881	
Satisfaction	4	0.89	0.68	0.903	
Loyalty	4	0.90	0.70	0.889	

Source: Survey data, 2019

**4.2. Measuring the research model and hypotheses**

After completing the CFA step, this research applied SEM to test the research hypotheses.

**Table 5**  
The measurement of relationships among concepts in the model

Relations	Unstandardized			Standardized regression weight	P-value
	Estimated value	S.E.	C.R.		
EL <--- SL	0.728	0.135	5.382	0.485	***
RL <--- EL	0.333	0.073	4.578	0.343	***
SAT <--- RL	0.653	0.072	9.117	0.642	***
LOY <--- RL	0.479	0.081	5.943	0.494	***
LOY <--- SAT	0.303	0.072	4.216	0.318	***

Source: Survey data, 2019

The result from Table 5 indicates that sensing listening made a positive impact on evaluating listening. Subsequently, assessing listening positively influenced the responding listening stage. From this point, it is shown that the listening process of the banking staff is systematic and connected through each stage. Additionally, the current study proved that the responding listening stage has a positive effect on customers' satisfaction and loyalty towards banks. Responding listening stage affects customers' satisfaction and consequently stimulated their commitment to keeping using the bank's services. It can be seen that listening to customers plays an essential role in customer service activities. It helps satisfy customers and maintain the mutual relationship between banks and clients, as well as attract more bank users. The outcomes of this research also emphasize the significance of the listening theory and the listening process of sale persons (Castleberry and Shepherd, 1993), and the impacts of listening on customers' loyalty (Ramsey and Sohi, 1997).

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## 5. Conclusions and administrative implications

In general, the results from this study satisfyingly answered the given questions. The research evaluated the impacts of listening to customers on their satisfaction and loyalty towards banks. The outcome indicated that the listening process of sale persons is systematic and positively connected in every stage. Furthermore, the responding listening stage brings a positive influence on customers' satisfaction and loyalty towards banks. The findings of this paper also stress the importance of listening in customer service and improving the selling outcomes. From that view, the study suggests some management implications to boost the effectiveness of listening to bank customers as follows:

Firstly, regularly celebrating training courses to enhance the listening skills of salespersons and improve the communication quality between the seller and the buyer.

Secondly, bank administrators are recommended to listen, evaluate and respond to the staff patiently. This forms positive disciplines in listening behaviour among individuals at workplaces and promotes sharing working environments for the team so that they will be willing to meet the customers' requirements.

Thirdly, considering sensing, evaluating, and responding stage of listening are the very fundamental behaviours of sellers, and it should also be one of the criteria of sorting employees.

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