When Satisfaction Is Not Enough to Build a Word of Mouth and Repurchase Intention

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Abstract
This study aims to measure the impact of service quality on word of mouth (WOM) and repurchase intention mediated by customer satisfaction. Design/methodology/approach: This cross-sectional study was conducted in all branches of Bank BPD Bali in Bali involving 91 Western Union customers at Bank BPD Bali as respondents. The research hypothesis was tested using a second order model processed by Structural Equation Modeling (SEM) analysis techniques with PLS software. Findings: Satisfaction has "tired" itself as a mediating buffer of quality of service to build loyalty or intention to buy back and word of mouth positive. The evidence shows, service quality has a positive and significant effect on word of mouth and repurchase intention, but satisfaction fails to mediate the effect of service quality on word of mouth and repurchase intention. Customer satisfaction does not affect word of mouth and repurchase intention Practical/implications: Service quality programs must be able to consider other effects besides satisfaction to build word of mouth and repurchase intention. Satisfaction is dynamic and difficult to maintain when competition is getting tougher.

Keywords
Service quality; consumer satisfaction; word of mouth; repurchase intention; service availability; accessibility; Bali

Introduction

Research background
Remittances to developing countries are four times greater, from 100 billion dollars in 2000 to more than 400 billion dollars in 2013. (World Bank, 2013a-b). From an economic point of view, money transfers are an important element of state income. Money transfer transactions are now increasingly needed by the public, such as international remittance transactions conducted by migrant workers, export importers, overseas students, and tourists. Bank Indonesia (2013) reports that workers' remittances in 2012 reached 6.989 million USD and were sent directly to villages (Bachtiar, 2011).

Bank BPD Bali as one of the banking financial institutions in Bali has tried to meet the needs of people in Bali for the
media of money transfer transactions by becoming a Western Union agent since 2012. Based on the Bank BPD Bali report in 2017 Western Union transactions conducted at Bank BPD Bali only amounting to 8.20% of all transactions circulating in Bali.

Seeing the magnitude of this opportunity is necessary to make efforts in increasing the visit of Western Union customer transactions at Bank BPD Bali so as to increase productivity by increasing fee-based income that the company will get. In addition to retaining existing customers, efforts should also be made to attract new customers.

The big challenge facing BPD to retain customers and get new customers at this time is increasing competition. In addition to banking, Western Union agents are also provided by sectional banks such as Indomart, Post Office, and Pagadaian which are known for providing fast services because the procedures are not as complicated as the banking sector. Whereas the banking sector is; Bank Tabungan Negara, Maybank, Mandiri and Danamon.

Bank BPD Bali has limited service offices compared to other banks that also provide Western Union services. Limitations of service offices also occur when compared to non-banks such as Indomaret mini markets, Post Offices, and Pagadaian that are everywhere so that they have advantages in availability and accessibility. The impact of this limitation causes decreased competitiveness due to less than optimal service quality in creating satisfaction so that it affects customer loyal behavior.

Service quality has been known as the main predictor in shaping customer satisfaction which results in the creation of customer loyalty in the form of word of mouth (WOM) and repurchase intention. Customers who are satisfied with the quality of service will voluntarily become a promotional media by giving testimonials to others to participate in transactions. Satisfied customers will also be loyal by continuing to repeat transactions.

Research Gap
Customer satisfaction is dynamic. When customers get higher satisfaction elsewhere for the same type of service, it will cause a decrease in their ability to foster buying interest, it even becomes insignificant because it depends on new livelihoods (Mahasuweerachai & Qu, 2011). Satisfied customers are not necessarily loyal.

Various empirical studies show non-uniform results about the effect of satisfaction on loyalty. Several studies that show insignificant results influence the satisfaction of word of mouth (WOM) (Haryono et al., 2015; Nazwirman, 2015) and their influence on repurchase intention (Chen and Chen, 2017). On the other hand, other studies prove a significant effect of satisfaction on WOM and repurchase intention (Moreira and Silva, 2012; Cisidy, 2014; Yi-Wen et al., 2014; Mero 2018; Shin et al., 2017; Slack and Singh, 2020).

However, this study adopted satisfaction as a mediating influence of service quality on WOM and purchase intention which was found to be insignificant in various previous studies. Perceived service quality has been considered a key factor in the occurrence of purchase intention (Kashif et al., 2016; De Nisco and Warnaby, 2013) but still not fully considered to be a predictor of repurchase interest (Cronin et al., 2000; I Gede Mahatma Yuda Bakti; Sumaedi, 2013; Fernandes and Solimun, 2018; Chandra et al., 2019) and WOM. Cronin and Taylor (1992), Mahasuweerachai & Qu (2011) menemukan hasil tidak signifikan pengaruh kualitas layanan terhadap WOM.

Formulation Research Problem
The whole set of phenomenon and research gap presented gives clear directions about the formulation of research problems, among others; Does service quality have a positive effect on customer satisfaction. Does the quality of service have a positive effect on Word of mouth (WOM). Does the
quality of service have a positive effect on repurchase intention. Does customer satisfaction have a positive influence on WOM, and repurchase intention.

**Literature Review**

**Remittance Money Transfer**
Remittance for migrants can be interpreted as a medium for transferring money from individuals to homes or from households to households from the country of work to the migrant's home country (Vaaler, 2011). The two components of sending small amounts of money are usually social benefits for migrants and capital transfers in the form of goods carried by migrants upon repatriation (IMF, 2013).

Western Union is a company with the main service of sending and receiving money from consumers to consumers, this service company allows individuals to move resources around the world without the need for bank accounts and realtime transaction processing, the money will arrive once the transaction is successfully processed. Until now Western Union is the only company in this sector, which exists in all countries in the world (Western Union, 2013).

**Service Quality**
There are many definitions of quality but, until now there has not been a definition of quality that is universally acceptable (Kara et al., 2005). According to Wicks, and Roethlein, (2009) the most widely accepted definition is the ISO definition of quality which states, "the extent to which a set of inherent characteristics meet the requirements". Services have different characteristics compared to physical goods (Zeithaml and Bitner, 1996), thus causing a difference in determining the definition of service quality. Most of the definitions refer to the customer's perspective.

Although difficult to define, service quality basically refers to a comparison between customer expectations about a service and customer perceptions about what is actually delivered by the service provider (Grönroos, 1984; Parasuraman et al., 1985). Good quality, if the customer's perception of what is obtained is equal to or greater than what he expected.

Based on the understanding of the quality of the service, the experts then began to identify the dimensions of the service and its measurement. Parasuraman et al. (1985,1988) found a 22-item instrument to measure service quality, which is named SERVQUAL or Service of Quality, which is divided into five dimensions namely; tangible, reliability, responsiveness, empathy, and assurance. SERVQUAL has been widely used, validated and inspired the development of measuring service quality in the banking industry (Abdullah et al., 2011; Amin and Isa, 2008; Arasli et al., 2005; Ghost and Gnanadhas, 2011; Gilmore and McMullan, 2009; Guo et al., 2008; Hamzah et al., 2017; Haque, 2009; Ho and Lin, 2010; Islam and Ali, 2011; Jabnoun and Khalifa, 2005; Jain et al., 2012; Jamal and Anastasiadou, 2009; Jayaraman et al., 2010; Kassim and Asiah Abdullah, 2010; Kumar et al., 2010, 2009, 2018; Ladhari, 2009; Manshor et al., 2011; McCollin et al., 2011; Pansiri and Mmereki, 2010; Narteh, 2018 ; Rodrigues et al., 2011; Sarai and Amini, 2012; Tsoukatos and Mastrojianni, 2010; Yilmaz et al., 2018; Wong et al., 2008).

**Customer Satisfaction**
Until now there are still differences of opinion about the definition of customer satisfaction. Some expert groups state process-based, and several other experts state customer satisfaction seen from the results (Yi 1990). But most of the view of the perspective of the results means that satisfaction is determined by the results felt by users end (eg, Cronin and Taylor 1992; Oliver 1993; Spreng, MacKenzie, and Olshavsky 1996; Tse and Wilton 1988; Westbrook 1980).

Customer satisfaction is defined as "the consumer's fulfillment response. 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, including levels of under- or over fulfillment (Oliver, 1997: 13) this definition is more focus on products and services. Another definition states, "An emotional response to the experiences provided by and associated with particular products or services purchased, retail outlets, or even molar patterns of behavior such as shopping and buyer behavior, as well as the overall marketplace" (Westbrook and Reilly, 1983: 256) this definition is more focused on the results of the consumer experience.

The orientation of the definition of satisfaction emphasizes more on the response to the results experienced by customers influencing the characteristics of customer satisfaction measurement forms. Mittal, and Kumar, (2016) introduce three indicators of measuring customer satisfaction in the banking context, including satisfaction with overall service, service exceeding expectations, and service as you wish.

Word of mouth (WOM)
The results of an investigation by Goyette et al. (2010: 7) shows that most studies express WOM as an exchange of post-purchase customer experience information relating to products or services. Using data from Goyette et al. (2010: 7), Martin (2017) states, the current literature often describes WOM as an informal and non-commercial exchange of post-purchase information about concrete products or services. Other opinions mention WOM as a natural conversation that occurs between people (Sernovitz, 2009). Dean and Lang (2008) define WOM as a consumer's personal communication about products or services to other consumers, and this personal communication is seen as a more reliable or reliable source compared to nonpersonal information (Zeithaml and Bitner, 2003) in Nazwirman (2015).

Using the results of the study of Goyette et al. (2010), the study of WOM began to be detected interestingly since 1967 and continues today. Therefore, measurements about WOM also continue to develop in various industrial sectors. Choudhury (2015) shows the scale of WOM measurements for the banking context through three indicator items, including; say positive things, recommend others; and encourage other people to take part in transactions.

Repurchase Intention
Repurchase intention is a behavior that arises as a response to an object that shows the customer's desire to make a repeat purchase. Hellier et al. (2003) defines repurchase intentions as the process of someone buying goods and services from the same company. Harris and Goode (2010) describe repurchase intentions as using a particular brand when the need for its services arises in the future.

Most repurchase interests occur due to experiences that have been felt by consumers in the past (Anoraga, 2000). Therefore, measuring repurchase interest in a service is seen as important and growing in various industries to see interesting experiences that customers feel. Choudhury (2015) measures repurchase intention, including the possibility of making more transactions, the possibility of many transactions, and the possibility of choosing the relevant service to transact again.

Hypotheses
Effects of Service Quality on Customer Satisfaction
Service quality is an important construction of customer satisfaction (Alkayed, 2014). Several previous concepts, theories and empirical studies explain that service quality has a positive and significant effect on customer satisfaction in the banking context (Michel et al., 2009; Awan et al., 2011; Jayakumar and Narcissist, 2011; Gupta and Dev, 2012; Ali et al., 2015; Parawansa, 2016; Janahi and Al Mubarak, 2017; Bakar, 2017; Sigit and Dian, 2018; Surabrata et al., 2018; Setiady et al., 2018).
banking (Kant and Jaiswal, 2017). Based on the description of the positive influence of service quality on customer satisfaction obtained from previous empirical studies, the following hypotheses can be formulated:

H1: Service quality has a positive effect on customer satisfaction.

**Effect of Service Quality on WOM**

The purpose of service quality is to stimulate repurchase behavior, user retention, better company reputation, financial efficiency, new customers, and positive WOM effects (Beerli et al., 2004; Lovelock and Wright, 2002). Previous studies have shown that service quality has a positive and significant effect on WOM (Liu and Lee, 2016; Mukerjee, 2018; Choudhury, 2014; Cassidy, 2014; Nikookar, 2014). Based on the description of previous research on the effect of service quality on WOM, the following hypotheses can be formulated:

H2: Service quality has a positive effect on word of mouth (WOM).

**Effect of service quality on Repurchase intention**

Service quality has an important role in shaping loyalty (Makanyeza and Chikazhe, 2017), including customer interest in re-transaction or repurchase intention (Lee dan Kim, 2017; Wen-Jung Chang et al., 2018; Haryono et al., 2015; Srivastava, K. Sharma, NK, 2013; Surabrata et al., 2018; Jasmina Dlac’ic et al., 2014). Based on the description of the research results above, the following hypotheses can be drawn up:

H3: Service quality has a positive effect on customer repurchase intention.

**Effect of Customer Satisfaction on word of mouth**

The road to loyalty or repurchase can not directly happen to the minds of customers when satisfaction has been felt. Customer satisfaction often requires a positive WOM effect which is an important construct in framing evaluative opinions of customers of commercial financial services (File and Prince, 1992). Customer satisfaction can build customer WOM. This has been proven empirically (Shaham et al., 2018; Casalo et al., 2008; Molinari et al., 2008; Kitapci et al., 2014; Suryani and Hendryadi, 2014; Haryonoet al., 2015; Juliantari et al., 2018) Based on the results of an empirical study of the effect of satisfaction on WOM, the following hypotheses can be compiled:

H4: Customer satisfaction has a positive effect on customer word of mouth (WOM).

**Effect of customer satisfaction on Repurchase Intention**

Customer satisfaction is the most important determinant of behavioral intentions (Bakar et al, 2017). Customers who are dissatisfied tend not to repurchase both products and services. This makes customer satisfaction one of the things that must be considered in shaping customer interest in making a transaction back or repurchase intention. (Kitapci et al, 2014) mentioned customer satisfaction has a significant effect on repurchase intention. Other empirical studies have also been conducted (Araci, 2017; Han et al., 2016; Lee and Kim, 2017; Izogo, 2016; Saleem, 2017; Haryono et al., 2015; Pratiwi et al., 2018; Laksmana et al., 2018; Setiady et al., 2018; Cules et al., 2018) which revealed that customer satisfaction has a significant positive effect on repurchase intention. Based on the description of the results of previous studies that mention the relationship between customer satisfaction with an interest in transacting again, then the following hypotheses can be arranged:

H5: Customer satisfaction has a positive effect on customer repurchase intention.

**Research Method**

The design of this study was cross sectional analytic, using primary data with a quantitative approach. The research hypothesis was tested using the Structural Equation Modeling (SEM) analysis technique with Partial Least Square (PLS) software.
Variables and Measures

This study involved four variables including service quality using the SERVQUAL dimension developed by Parasuraman et al. (1998: 12), customer satisfaction using indicators adapted from Mittal, and Kumar (2016: 367), Word of mouth (WOM) adapted from Choudhury (2015: 735), while repurchase intention was adapted from Choudhury (2015: 735). The measurement uses a Likert scale with 5 (five) score points, ranging from "strongly disagree" (1) to "strongly agree" (5).

Construct Validity and Reliability

The test results of the research instruments in Table 1 show that all question items of the four variables studied were valid according to the criteria, which had a coefficient above 0.30 (Ghozali, 2006), and showed a good level of reliability in accordance with the criteria, namely the Alpha value (α) Cronbach is above 0.60 (Ghozali, 2006).

| Variable                      | Reference                   | Indicator              | Item | Significant Correlation | Cronbach's Alpha |
|-------------------------------|-----------------------------|------------------------|------|-------------------------|------------------|
| Service Quality (X)           | Parasuraman et al., (1998)  | Tangible (X1)          | X1.1 | 0.592                   | 0.919            |
|                               |                             |                        | X1.2 | 0.558                   |                  |
|                               |                             |                        | X1.3 | 0.520                   |                  |
|                               |                             |                        | X1.4 | 0.673                   |                  |
|                               |                             | Reliability (X.2)      | X1.2.1 | 0.469                  |                  |
|                               |                             |                        | X1.2.2 | 0.637                  |                  |
|                               |                             |                        | X1.2.3 | 0.417                  |                  |
|                               |                             |                        | X1.2.4 | 0.597                  |                  |
|                               |                             |                        | X1.2.5 | 0.676                  |                  |
|                               |                             | Responsiveness (X.3)   | X1.3.1 | 0.633                  |                  |
|                               |                             |                        | X1.3.2 | 0.599                  |                  |
|                               |                             |                        | X1.3.3 | 0.464                  |                  |
|                               |                             |                        | X1.3.4 | 0.700                  |                  |
|                               |                             | Assurance (X.4)        | X1.4.1 | 0.439                  |                  |
|                               |                             |                        | X1.4.2 | 0.303                  |                  |
|                               |                             |                        | X1.4.3 | 0.553                  |                  |
|                               |                             |                        | X1.4.4 | 0.591                  |                  |
|                               |                             | Empathy (X.5)          | X1.5.1 | 0.439                  |                  |
|                               |                             |                        | X1.5.2 | 0.580                  |                  |
|                               |                             |                        | X1.5.3 | 0.687                  |                  |
|                               |                             |                        | X1.5.4 | 0.733                  |                  |
| Customer Satisfaction (Y1)   | Mittal, and Kumar, (2016)   | Satisfaction with overall service | Y1.1 | 0.612                   | 0.792            |
|                               |                             | Service exceeds expectations | Y1.2 | 0.705                   |                  |
|                               |                             | Service as you wish    | Y1.3 | 0.590                   |                  |
| Word of mouth (WOM) (Y2)     | Choudhury (2015)            | Say positive things    | Y2.1 | 0.496                   | 0.753            |
|                               |                             | Willingness to recommend others | Y2.2 | 0.552                  |                  |
|                               |                             | Readiness to encourage others to participate in the transaction | Y2.3 | 0.724                  |                  |
| Repurchase intention (Y3)    | Choudhury (2015)            | The possibility to trade again | Y3.1 | 0.773                   | 0.854            |
|                               |                             | The possibility of many transactions | Y3.2 | 0.656                  |                  |
|                               |                             | The possibility of choosing Bank BPD Bali | Y3.3 | 0.757                  |                  |

Sampling

The sample of this study are customers who conduct Western Union transactions at PT Bank Pembangunan Daerah Bali throughout Bali. The minimum sample size in this study was calculated using the Slovin formula from a population of 992, then a sample of 91 people was obtained.
### Table 2. Distribution of Respondents Characteristics

| Gender      | Amount | (%)  |
|-------------|--------|------|
| Laki-Laki   | 46     | 50.5 |
| Perempuan   | 45     | 49.5 |
| Total       | 91     | 100.00 |

| Age         | Amount | (%)  |
|-------------|--------|------|
| 17 - 25     | 17     | 18.7 |
| 26 - 35     | 37     | 40.6 |
| 36 - 45     | 19     | 20.9 |
| 46 - 55     | 15     | 16.5 |
| > 55        | 3      | 3.3  |
| Total       | 91     | 100.00 |

| Education   | Amount | (%)  |
|-------------|--------|------|
| Junior high school | 5 | 5.5 |
| Senior High School | 54 | 59.3 |
| Diploma     | 7      | 7.7  |
| Bachelor    | 24     | 26.4 |
| Magister    | 1      | 1.1  |
| Total       | 91     | 100.00 |

| Profession  | Amount | Perentase (%) |
|-------------|--------|---------------|
| Does not work | 6   | 6.6 |
| Student     | 4      | 4.4 |
| Farmer      | 4      | 4.4 |
| Entrepreneur| 21     | 23.1 |
| Private     | 40     | 44.0 |
| Civil servant | 8 | 8.8 |
| Teacher/Lecturer | 4 | 4.4 |
| Housewife   | 1      | 1.1 |
| Fisherman   | 2      | 2.2 |
| Retired     | 1      | 1.1 |
| Total       | 91     | 100.00 |

| Income (Rp) | Amount | (%)  |
|-------------|--------|------|
| <1.000.000 | 9      | 9.9  |
| 1.000.000-2.000.000 | 19 | 20.9 |
| >2.000.000-5.000.000 | 50 | 54.9 |
| >5.000.000 | 13     | 14.3 |
| Total       | 91     | 100.00 |

| Transaction Experience | Amount | (%)  |
|------------------------|--------|------|
| 1 time                 | 14     | 15.4 |
| 2 time                 | 24     | 26.4 |
| 3 time                 | 19     | 20.9 |
| 4 time                 | 13     | 14.3 |
| 5 time                 | 6      | 6.6  |
| ≥ 6 time               | 15     | 16.5 |
| Total                  | 91     | 100.00 |
Data Analysis

This study uses a minimum value of loading factor 0.5 according to Hair et al. (2006). The results of the analysis in this study indicate that all items already have a loading factor value <0.50, with p > 0.05 or T-Statistics above 1.96. This shows that all indicators meet the convergent validity requirements. Table 3 shows the value of composite reliability all variables above 0.70, so it can be said to be good according to the criteria of Nunnally (1978).

Table 3. Composite Reliability

| Variable          | Original Sample (O) |
|-------------------|---------------------|
| Service Quality (X) | 0.934              |
| Customer Satisfaction (Y1) | 0.866              |
| WOM (Y2)         | 0.886              |
| Repurchase intention (Y3) | 0.866              |

Discriminant validity is known based on the AVE value indicating that almost all variables are above the criteria 0.5 (Fornell & Larcker, 1981). In addition, it appears that the square root of average variance extracted (√AVE) values of each variable are mostly above the correlation coefficient between variables (see Table 4).

Table 4. Discriminant Validity

|                     | AVE   | √AVE  | Quality of Service (X) | Satisfaction (Y1) | WOM (Y2) | Repurchase Intention (Y3) |
|---------------------|-------|-------|------------------------|-------------------|----------|--------------------------|
| Service Quality (X) | 0.404 | 0.636 | 1.000                  | 0.784             | 0.651    | 0.556                    |
| Customer Satisfaction (Y1) | 0.683 | 0.826 | 0.784                  | 1.000             | 0.575    | 0.467                    |
| WOM (Y2)            | 0.721 | 0.849 | 0.651                  | 0.575             | 1.000    | 0.658                    |
| Repurchase intention (Y3) | 0.684 | 0.827 | 0.556                  | 0.467             | 0.658    | 1.000                    |

The results of the structural model evaluation prove that the Q2 value (0.8494) is close to 1. The structural model has a good goodness of fit model. This result can be interpreted that the information contained in the 84.94 percent data can be explained by the model, while the rest 15.06 percent is explained by errors and variables not yet included in the model (see Table 5).

Table 5. Assessment Inner Model

| Model | Dependent Variable | R-Square |
|-------|--------------------|----------|
| 1     | Customer satisfaction (Y1) | 0.613    |
| 2     | WOM (Y2)           | 0.311    |
| 3     | Repurchase intention (Y3) | 0.435    |

Calculation: $Q^2 = 1-[(1-R1^2) (1-R2^2) (1-R3^2)]$
$Q^2 = 1-[(1-0.613)(1-0.311)(1-0.435)]$
$Q^2 = 1-[(0.387)(0.689)(0.565)]$
$Q^2 = 1- 0.1506=0.8494$
Result

Hypothesis Test

Table 6 shows the results of the hypothesis test shows, 3 hypotheses were accepted, and 2 hypotheses were rejected. The hypothesis of service quality has a positive and significant effect on customer satisfaction so that H1 (T-Statistics> 1.96; β = 0.783) is accepted. significant to WOM so that H2 (T-Statistics> 1.96; β = 0.489) is accepted. Service quality has a positive and significant effect on repurchase intentions so that H3 (T-Statistics> 1.96; β = 0.518) is accepted. While H4 (T-Statistics <1.96; β = 0.084) is rejected, so customer satisfaction has no effect on WOM. Last hypothesis, H5 (T-Statistics> 1.96; β = 0.540) is also rejected, so customer satisfaction has no effect against repurchase intention.

| Path                                      | Original Sample | T Statistics | Hypothesis | Information |
|-------------------------------------------|-----------------|--------------|------------|-------------|
| Quality of service (X) → Customer satisfaction (Y1) | 0.783 | 15.787 | H1 | Supported |
| Quality of service (X) → WOM (Y2)         | 0.489 | 2.956 | H2 | Supported |
| Quality of service (X) → Repurchase intention (Y3) | 0.518 | 4.181 | H3 | Supported |
| Customer satisfaction (Y1) → WOM (Y2)     | 0.084 | 0.494 | H4 | Not Supported |
| Customer satisfaction (Y1) → Repurchase intention (Y3) | 0.170 | 1.321 | H5 | Not Supported |

Image 1 shows the results of testing the hypotheses described above, according to the research model.

Figure 1. Research Model

Note: (NS) = Non-Significant, (S) = Significant

The Role of Mediation

Hair et al (2010), determine the role of variable mediation as follows; (a) examine the effect of the direct effect of the independent variables on the dependent variable on the model by involving mediating variables, (b) examine the effect of the direct effect of the dependent variables on the dependent variable on the dependent variable, (c) examine the effect of the dependent variable on the dependent variable, (d) examine the effect of the dependent variable on the dependent variable.
Table 7, shows, the effect of conditions (a), (b), and (c) shows significant, but the effect of conditions (d) is not significant. This also applies to repurchase intention.

| Mediation of Customer Satisfaction Variables (Y1) on: | Effect | Information |
|------------------------------------------------------|--------|-------------|
| Service quality (X) → WOM (Y2)                        | (a) 0.489  (b) 0.555  (c) 0.783  (d) 0.084 | No Mediation |
| Service quality (X) → Repurchase intention (Y3)      | (a) 0.518  (b) 0.651  (c) 0.783  (d) 0.170 | No Mediation |

Note: Sig = Significant; No Sig = Not Significant

Discussion

Language places an emphasis on the insignificance of the decision to build WOM and repurchase intention. Hypothesis test results and the role of mediation answer allegations that occur about the inability of satisfaction to influence WOM and customer intentions to conduct transactions again, because of the emergence of various alternative service providers that have advantages in availability and accessibility. Satisfaction becomes meaningless when directed its impact on efforts to build repurchase intentions and positive WOM because customers get greater satisfaction at alternative service providers. They have a fair amount of information about alternative Western Union services. Most customers or 84.6% have transaction experience more than 1 time, and only 15.4% have transaction experience 1 time Western Union (see Table 2). Customers are satisfied with the quality of service that already exists at the company concerned, but that does not mean an increase in the level of satisfaction that has been felt will have an impact on increasing the intention to make transactions and positive WOM.

There are other reasons beyond satisfaction, why an increase in service quality performance that has been felt has made customers have the intention to choose the bank concerned to transact and make positive WOM. These reasons can be caused by a number of factors namely; because of compulsion, or reasons for personal benefits that are beneficial to customers that feel of service quality but cannot be categorized as satisfaction.

The mediating role of customer satisfaction in the relationship of service quality to WOM and repurchase intention turned out to show no mediation ability (no mediation). This refutes the statement of the results of the previous study which said that satisfied customers would make recommendations related to the service and intend to transact again on the services they felt. intention to re-transact. In summary, consumers can be satisfied, not necessarily loyal.

This research gave birth to a number of support for previous research. Service quality was proven to have a positive and significant effect on customer satisfaction, this supports previous findings including Kitapci et al. (2014), Moreira and Silva (2016), Lee and Kim (2017), Lestari et al. (2017), Saleem et al. (2017), Haryono, et al. (2015), Tandon et al. (2017). Service quality has also been shown to have a positive and significant effect on WOM, in line with findings from the findings of Liu and Lee (2016), Prayogo and Kusumawardhani (2016), Mukerjee (2018).

Likewise, repurchase intention that was found to be positively and significantly affected by service quality, this provides support for the findings of Prayogo and Kusumawardhani (2016), Liu and Lee.
(2016), Lee and Kim (2017), Lestari, et al (2017), Wen-Junget al. (2018), Haryonoet al. (2015), Tandonet al. (2017). Whereas customer satisfaction is proven to have no effect on WOM, this is certainly contrary to the findings of Kitapciet al. (2014), Araciet al. (2017), Hanet al. (2016), Izogo (2016), which states that the higher the level of customer satisfaction will increasingly grow customer WOM.

But this study is also in line with the results found by Haryonoet al (2015) and Nazwirman (2015) who also found no relationship between customer satisfaction and WOM. Likewise, customer satisfaction with repurchase intention found has no effect, thus contradicting the previous findings mentioned by Hanet al. (2016). But these results are still in line with other findings which also state that there is no effect of customer satisfaction on repurchase intention (Lestari et al., 2017; Chen and Chen, 2017).

Important cues about information-rich customers on a service provide clues, satisfaction is not everything to form WOM and Loyalty. Satisfied customers are not necessarily loyal. The time has come to think of a service quality development strategy that is not only based on satisfaction, but is more innovative in a different way. This study suspects that the measure of satisfaction just to meet expectations does not seem to be sufficient to represent the meaning of satisfaction and is starting to experience a shift. Customers don't want to be satisfied enough. Customers want to be happy.

**Conclusion**

**Managerial and research implications**

New innovations are needed in designing service quality models to build customer repurchase intentions and positive WOM beyond satisfaction. Achieving customer satisfaction is a tiring road, because the nature of satisfaction is very dynamic when competition is tighter. Not all satisfied customers will be loyal and want to refer to other potential customers.

**Limitations and future lines of research**

This study has limitations, using a customer sample that is only limited to one type of company. It is strongly recommended to research in the future using customers as samples involving various types of banks or the banking industry. Another limitation is the limitation of the study area so that it only represents the characteristics of the majority of certain cultures. Future research should be conducted in a wider area that represents the cultural heterogeneity of the community as a sample.

It is advisable to look for new factors other than satisfaction as a mediating effect on the quality of service to WOM and Repurchase Intention, because not fully satisfaction gives birth to the effects of WOM and Repurchase Intention.
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