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The impact of technology CSFs on customer satisfaction and the role of trust: An empirical study of the banks in Malaysia (Article)
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Abstract
Purpose - The purpose of this paper is to identify a set of technology-related critical success factors (CSFs) and its impact on trust and customer satisfaction. Design/methodology/approach - This paper analyzes the causal relationship that existed between technology CSFs and customer satisfaction. It also investigates the mediating role of trust between these two. For this purpose, data were collected quantitatively from 349 employees working in different banks through self-administered questionnaires. The data analysis was conducted using SPSS and AMOS software. Further analysis was performed to determine the number of factors underlying the measured variable of interest. Structural equation modeling was then used to examine the reliability and the fitness of proposed model. Findings - The results revealed that technology CSFs positively affect customer satisfaction. Also, trust partially mediates the relationship between technology CSFs and customer satisfaction. A significant positive impact of technology CSFs on trust and trust on customer satisfaction have also been obtained. Practical implications - The significance of technology CSFs on customer satisfaction and trust shows that technology-related CSFs are crucial for the success of customer relationship management (CRM) in financial services industry, particularly banks. Proper inclusion of service industry in general and financial service industry in particular may benefit from the findings of the study. Originality/value - Despite the plethora of research on CSFs for CRM, very limited attention has been given to testing and validating the identified CSFs. Eligible research has been conducted to investigate trust as a mediating variable in the relationship between technology CSFs and customer satisfaction. This paper, therefore, offers valuable insights into technology-related CSFs and trust, with their impact on customer satisfaction.

Author keywords
Banking sector, Customer relationship management, Customer satisfaction, Structural equation modeling, Technology CSFs, Trust

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