




# The Moderating Role of Gender in the Relationship Between Service Quality Dimensions, Word-of-Mouth Advertising, and Purchase Intention

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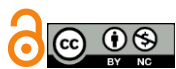
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## ABSTRACT

**Objective:** The aim of this study is to assess the impact of electronic service quality dimensions on customer purchase intention, with the mediating role of electronic word-of-mouth advertising and the moderating role of gender.

**Methodology:** This applied research is descriptive in nature, and the statistical population includes customers of Bank Melli branches in Tehran province who use the electronic services of the Bank Melli Bam system. Based on the cluster sampling method and according to the Morgan table, the sample size was estimated to be 384 individuals. Standard questionnaires were used for data collection, and structural equation modeling based on the partial least squares approach was used for data analysis with the statistical software Smart PLS3.

**Findings:** The findings of the study indicate that the four dimensions of service quality have a positive and significant impact on electronic word-of-mouth advertising. Additionally, the positive and significant impact of electronic word-of-mouth advertising on customer purchase intention was confirmed, and the mediating role of electronic word-of-mouth advertising in the relationship between service quality dimensions and customer purchase intention was verified. Furthermore, by examining the moderating role of gender in the relationship between electronic word-of-mouth advertising and purchase intention, it was found that women are more likely than men to make purchases through electronic word-of-mouth advertising.

**Conclusion:** Overall, it can be concluded that enhancing the quality dimensions of services leads to the formation of word-of-mouth advertising among customers, which can influence customer purchase intention. The value and innovation of the present study lie in the simultaneous examination of the three variables of electronic service quality, word-of-mouth advertising, and purchase intention, considering the qualitative moderating variable of gender.

**Keywords:** *electronic service quality, customer purchase intention, electronic word-of-mouth advertising*

## 1 Introduction

A consumer's purchase intention is a very important variable. Fishbein and Ajzen (1975) showed that consumers' purchase intentions serve as a link between their attitudes toward buying products or using products (Ajzen, 1991). Considering that one of the most important goals of industry and brand owners is to create loyalty among customers toward their industry or brand, loyal customers are considered a reliable source of profitability for companies and provide an appropriate safety margin given the environmental uncertainty (Tien et al., 2019).

In the present era, organizations are concerned not only with attracting customers but also with maintaining them, establishing continuous relationships, and, in a word, creating behavioral loyalty among customers. The cost of retaining customers is less than the cost of attracting new customers. An increase in profit from 25% to 95% can be achieved with only a 5% increase in customer retention costs (Beneke et al., 2016; Mukerjee, 2018).

Purchase intention is an important concept in the field of marketing. Today, purchase intention reflects the predictable behavior of consumers in future purchasing decisions (Baber et al., 2016). For example, the product or brand that the consumer intends to buy next significantly contributes to the formation of consumer attitudes; in other words, purchase intention is considered an attitudinal pattern toward the product for future purchases (Reza Jalilvand & Samiei, 2012). Additionally, Su (1990) refers to purchase intention as some transactional behaviors that occur after consumers evaluate a product, reflecting an emotional response in their behavior toward an issue (Tien et al., 2019).

The widespread dissemination of electronic word-of-mouth communications and the high level of consumer acceptance indicate that electronic word-of-mouth advertising has a significant impact on purchasing behavior and consumer communications, ultimately affecting product success in the market (Park & Lee, 2008; Park et al., 2007).

People tend to talk about their shopping experiences with each other, and by exchanging positive or negative recommendations about a specific product or service, they minimize their purchase risk and make a better choice (Alrwashdeh et al., 2019; Reza Jalilvand & Samiei, 2012). Marketers actively strive to influence customers, but sometimes they overlook that customers are constantly communicating and interacting with each other, with the most influence occurring within these interactions (Feiz et al., 2018).

In an environment where trust in organizations and advertising has decreased, verbal recommendations provide a way to achieve a competitive advantage. Influencing others' opinions brings significant benefits to organizations offering goods and services. Word-of-mouth advertising refers to interpersonal communications among consumers about their evaluations and personal experiences with a company or product (Li et al., 2023; Rahman et al., 2023).

Word-of-mouth advertising has long been prevalent and has a significant impact on purchasing decisions. Factors such as very low cost (Woerdl et al., 2008), high response rates from customers, trust due to recommendations from social networks (Karimi Alavijeh & Alitalab, 2018), quick and low-cost market acceptance, and greater influence compared to other types of advertising (Karimi Alavijeh & Alitalab, 2018) are advantages of verbal advertising. Sheth (1971) concluded that word-of-mouth advertising is more effective than other forms of advertising in raising awareness of an innovation and decision-making for product usage (Rahman et al., 2023; Sahafzadeh & Haghghi, 2023).

Bank customers share their experiences with each other regarding banking services. If these experiences are unfavorable, the bank will face difficulties not only in attracting new customers but also in retaining current customers, who may hesitate to continue their relationship with the bank. This highlights the role of recommendation advertising as one of the most powerful marketing communication tools. Gremler states that recommendation advertising significantly influences customer selection and cooperation with an organization. Recommendation advertising is particularly important in the service sector because, unlike goods, services are intangible, and consumers rely on this type of advertising to reduce the uncertainty risk often associated with service usage (Talaneh & Sarboland, 2017).

Electronic word-of-mouth advertising is defined as all informal consumer communications through internet-based technology regarding the use or characteristics of specific goods or services or their vendors. This type of advertising has become an important arena for consumer opinions and seems to be even more effective than offline word-of-mouth communication due to greater accessibility (Litvin et al., 2008). With the increasing importance of electronic word-of-mouth advertising, understanding customer behavior exposed to this type of advertising has become more useful for managers, especially marketing professionals (Jeong & Jang, 2011).

Like other service institutions, banks need customers for their survival and continuity of activities, as customers ensure their survival. Maintaining and enhancing constructive interaction and engagement with customers not only benefits both parties but also leads to improved organizational performance, growth, expansion, and optimized service delivery. Attracting customers brings numerous advantages, such as increased sales, reduced costs, and recommendation advertising for the bank, which collectively ensure the organization's survival and lead to greater success in the banking industry (Rahman et al., 2023). The most challenging issue organizations face is the effort to attract and retain customers. Therefore, organizations need to identify the factors influencing purchase intention and develop their marketing programs accordingly (Pambudi et al., 2021). This study aims to fill the research gap by identifying the factors affecting customer purchase intention through the role of electronic word-of-mouth advertising while considering service quality dimensions in the online space. Numerous studies have been conducted on customer purchase intention in the physical space by evaluating service quality. However, no study has investigated the mediating role of online word-of-mouth advertising in the relationship between service quality dimensions and customer purchase intention in the studied population and, more generally, in the banking industry. The researcher aims to fill this research gap by explaining the mediating role of online word-of-mouth advertising in the relationship between electronic service quality dimensions and customer purchase intention or use of Bank Melli's online services. Additionally, since consumer behavior can vary based on gender, the moderating role of gender is also examined in this study's model. Therefore, the researcher seeks to determine whether online word-of-mouth advertising plays a mediating role in the relationship between service quality dimensions and the purchase intention of Bank Melli customers, considering the moderating role of gender.

**Table 1**

*Mean and Standard Deviation of Variables*

Variable	N	Mean	Standard Deviation
Information Quality	384	3.80	0.432
Communication Quality	384	3.88	0.505
Source Expertise	384	3.61	0.482
Source Trustworthiness	384	3.72	0.358
Electronic Word-of-Mouth	384	3.67	0.258
Customer Purchase Intention	384	3.83	0.561

## 2 Methods and Materials

The purpose of this study is to examine the mediating role of electronic word-of-mouth advertising in the impact of electronic service quality dimensions on the purchase intention of Bank Melli customers regarding online banking services. This applied research is descriptive in nature, and the statistical population includes current account holders of Bank Melli branches in Tehran who use the Bam system services. There are 126 active branches in Tehran, with 43 branches in the north, 40 branches in the south, 30 branches in the west, and 33 branches in the east. The sampling method was cluster sampling in the first phase, based on branch separation, and convenience sampling in the second phase, as access to all customers with Bam system accounts was not possible. Since the number of customers using this service exceeds ten thousand, according to the Morgan table for the given population, a sample size of 384 was considered. Data collection was conducted using a questionnaire, whose validity was confirmed through content validity, convergent validity, and discriminant validity, and its reliability was estimated above the desirable level of 0.7 using Cronbach's alpha. Data analysis was performed using structural equation modeling based on the partial least squares approach with the statistical software SmartPLS3.

## 3 Findings and Results

Based on the results of the descriptive statistics in Table 1, the highest mean is related to the variable of communication quality, and the lowest mean is related to the variable of source expertise. This means that from the perspective of Bam system users, the quality of online banking communications and interactions can more significantly represent the qualitative dimensions of electronic banking services compared to other elements, while source expertise is perceived as less significant by the respondents.

Based on Table 2, the extracted mean for all variables and their dimensions is above the threshold of 0.5, indicating the model's validity.

**Table 2**

*Reliability of Research Variables*

Indicators	Cronbach's Alpha	Composite Reliability	AVE
Information Quality	0.781	0.808	0.608
Communication Quality	0.719	0.776	0.529
Source Expertise	0.732	0.792	0.572
Source Trustworthiness	0.773	0.824	0.566
Electronic Word-of-Mouth	0.746	0.793	0.631
Customer Purchase Intention	0.758	0.811	0.668

Thus, it can be stated that in this study, the constructs interact more with their indicators than with other constructs,

and the model's discriminant validity is at an acceptable level.

**Table 3**

*Fornell and Larcker Discriminant Validity Matrix*

	Information Quality	Communication Quality	Source Expertise	Source Trustworthiness	Electronic Word-of-Mouth	Customer Purchase Intention
Information Quality	0.779					
Communication Quality	0.343	0.727				
Source Expertise	0.296	0.316	0.756			
Source Trustworthiness	0.261	0.240	0.253	0.752		
Electronic Word-of-Mouth	0.263	0.294	0.278	0.370	0.794	
Customer Purchase Intention	0.288	0.314	0.365	0.305	0.399	0.817

After examining the fit of the measurement models and the structural model and confirming the appropriate fit, the research hypotheses were examined and tested.

**Table 4**

*Values of the Coefficient of Determination and Predictive Power*

	Electronic Word-of-Mouth	Customer Purchase Intention
R <sup>2</sup>	0.482	0.567
Q <sup>2</sup>	0.29	0.24

The results of the significance coefficients for each hypothesis, the standardized path coefficients for each

hypothesis, and the results of hypothesis testing are presented in Table 5.

**Table 5**

*Significance of Path Coefficients for Hypothesis Testing*

Hypothesis	Path Coefficient	t-Value	Result
Communication Quality → Electronic Word-of-Mouth	0.263	4.123	Significant
Information Quality → Electronic Word-of-Mouth	0.294	5.308	Significant
Source Trustworthiness → Electronic Word-of-Mouth	0.278	5.147	Significant

Source Expertise → Electronic Word-of-Mouth	0.370	4.249	Significant
Communication Quality → Customer Purchase Intention	0.208	4.716	Significant
Source Expertise → Customer Purchase Intention	0.305	5.111	Significant
Electronic Word-of-Mouth → Customer Purchase Intention	0.399	4.402	Significant
Communication Quality → Electronic Word-of-Mouth → Customer Purchase Intention	0.105	4.218	Significant
Information Quality → Electronic Word-of-Mouth → Customer Purchase Intention	0.117	4.566	Significant
Source Trustworthiness → Electronic Word-of-Mouth → Customer Purchase Intention	0.253	4.834	Significant
Source Expertise → Electronic Word-of-Mouth → Customer Purchase Intention	0.147	4.303	Significant
Electronic Word-of-Mouth → Customer Purchase Intention (Women)	0.639	5.108	Significant
Electronic Word-of-Mouth → Customer Purchase Intention (Men)	0.516	4.444	Significant

The results of hypothesis testing and significance coefficients, as shown in Table 5, indicate that all research hypotheses have been confirmed.

According to the results obtained, the difference between the women and men groups is not very significant; however, overall, women show a greater tendency to purchase through electronic word-of-mouth advertising, with the coefficient being 0.639 among women and 0.516 among men.

#### 4 Discussion and Conclusion

Based on hypothesis testing through the partial least squares method, it is observed that there is a significant relationship between electronic word-of-mouth advertising and customer purchase intention, given the significance coefficient  $Z$  in the relationship between the two variables, which is 4.402 and outside the range (-1.96 & 1.96). Therefore, this hypothesis is confirmed, and the strength of this relationship is 0.399.

To examine the mediating role of electronic word-of-mouth advertising in the relationship between communication quality and customer purchase intention, the indirect path coefficient between communication quality and customer purchase intention through electronic word-of-mouth advertising is 0.105, indicating a positive relationship between communication quality and customer purchase intention, considering the mediating role of electronic word-of-mouth advertising. As observed, the t-statistic based on the Sobel test is approximately 4.218, which is greater than the threshold of 1.96. Therefore, it can be accepted with at least 95% confidence that electronic word-of-mouth advertising serves as a partial mediator in the relationship between communication quality and customer purchase intention. This is evidently reflected in the impact of the studied relationships. The survey indicated that customers are satisfied with both the ease of communication and the access to website management in case of problems.

To examine the mediating role of electronic word-of-mouth advertising in the relationship between information

quality and customer purchase intention, the indirect path coefficient between information quality and customer purchase intention through electronic word-of-mouth advertising is 0.117, indicating a positive relationship between information quality and customer purchase intention, considering the mediating role of electronic word-of-mouth advertising. As observed, the t-statistic based on the Sobel test is approximately 4.566, which is greater than the threshold of 1.96. Therefore, it can be accepted with at least 95% confidence that electronic word-of-mouth advertising serves as a partial mediator in the relationship between information quality and customer purchase intention. Consequently, the mediation hypothesis of electronic word-of-mouth advertising in the impact of information quality on customer purchase intention in the Bam Bank Melli system is acceptable. The clarity and ease of recognition in the Bam system can be one of the most influential elements in this relationship, leading to user satisfaction and continuous use of the system.

To examine the mediating role of electronic word-of-mouth advertising in the relationship between source trustworthiness and customer purchase intention, the indirect path coefficient between source trustworthiness and customer purchase intention through electronic word-of-mouth advertising is 0.110, indicating a positive relationship between source trustworthiness and customer purchase intention, considering the mediating role of electronic word-of-mouth advertising. As observed, the t-statistic based on the Sobel test is approximately 4.834, which is greater than the threshold of 1.96. Therefore, it can be accepted with at least 95% confidence that electronic word-of-mouth advertising serves as a partial mediator in the relationship between source trustworthiness and customer purchase intention. Trust and confidence, and reducing perceived risk through easy communication with the system's management, are among the most important indicators in designing the Bam system, providing a comfortable and secure communication environment for customers.



To examine the mediating role of electronic word-of-mouth advertising in the relationship between perceived source expertise and customer purchase intention, the indirect path coefficient between perceived source expertise and customer purchase intention through electronic word-of-mouth advertising is 0.147, indicating a positive relationship between perceived source expertise and customer purchase intention, considering the mediating role of electronic word-of-mouth advertising. As observed, the t-statistic based on the Sobel test is approximately 4.303, which is greater than the threshold of 1.96. Generally, Bank Melli's positive reputation and pioneering role in electronic infrastructure create a positive perception in the minds of its customers, evident in both traditional and electronic banking.

The results of this study are consistent with the prior (Augusto & Torres, 2018; Chahal & Dutta, 2015; Kumar & Mokha, 2022; Mukerjee, 2018; Rahman et al., 2023). Given the significant impact of communication quality on electronic word-of-mouth advertising among Bam Bank Melli customers, it is suggested that the Bam system provide services that are easy to use for users from different social classes, organize links carefully, pay special attention to customer communication, and consider user feedback to enhance the quality of their electronic page.

Given the significant impact of information quality on electronic word-of-mouth advertising among Bam Bank Melli customers, it is suggested that the timeliness of the information provided on the website be considered, and the information provided should meet customer needs as much as possible. Efforts should be made to ensure that the information provided meets customer needs, and security issues should be considered to increase confidence and trust in the electronic banking services page.

Given the significant impact of source trustworthiness on electronic word-of-mouth advertising among Bam Bank Melli customers, it is suggested that perceived risk be reduced during use by considering security issues and enhancing customer relationship management to maintain customer privacy. Given the significant impact of source expertise on electronic word-of-mouth advertising among Bam Bank Melli customers, it is suggested that efforts be made to stay ahead of the latest information and news related to their field of work, provide the best services to customers by emulating successful financial industries, and use various strategies to help customers with their desired services.

Given the significant impact of communication quality on customer purchase intention among Bam Bank Melli customers, it is suggested that the customer service section

of the website be strengthened, feedback provided by customers be used to address service deficiencies, special privileges be given to loyal customers, and the speed of service delivery be considered given the value of customers' time.

Given the significant impact of source expertise on customer purchase intention among Bam Bank Melli customers, it is suggested that efforts be made to strengthen their information and knowledge in their field of work and to obtain relevant information from customers.

Furthermore, the examination of the moderating hypothesis showed that the purchase intention through electronic word-of-mouth advertising is higher in the women's group than in the men's group. This aspect has not been observed in any previous study, and cultural differences in men and women groups may lead to different results in different cultures.

### Authors' Contributions

All authors have contributed significantly to the research process and the development of the manuscript.

### Declaration

In order to correct and improve the academic writing of our paper, we have used the language model ChatGPT.

### Transparency Statement

Data are available for research purposes upon reasonable request to the corresponding author.

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### Declaration of Interest

The authors report no conflict of interest.

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## Ethical Considerations

In this research, ethical standards including obtaining informed consent, ensuring privacy and confidentiality were observed.

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