Investigating the Impact of Service Quality Dimensions, Price and Reputation on the Behavioural Intentions of Retail Banking Customers

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Abstract

Retail banking service providers are facing challenges such as continuous changes in consumer expectations and escalating global competitiveness. The banking sector is characterised as an extraordinarily competitive and regulated sector. As a result, it is essential that retail banking service providers reassess the level of their service quality and recognise the important factors that influence customer satisfaction, intention and loyalty. As pointed out by the literature, there is a fundamental need for studies on customer intention and behaviour which will show whether customer attitudes provide significant evidence of how customers act and feel. Furthermore, there is a lack of theoretical modelling and empirical studies on the relationships between customer satisfaction, service quality and variables in other areas of service experience, such as price, reputation and complaint intention, in the retail banking context. Thus, the current study adopted the expectation confirmation theory because its aim is to develop a framework that advances the understanding of customer satisfaction, intention and loyalty in the retail banking sector, which can be best achieved by choosing a theory whose main target is to measure customer satisfaction and post-purchase behaviour. The proposed framework enhances our understanding by expanding ECT theory. To clarify, the conceptual framework introduces three constructs, price, reputation and complaint intention, which had not previously been brought together into one framework with the rest of the present study constructs, a practice which is considered to offer a highly valuable contribution. Additionally, the outcomes from this study have many implications for managers and decision-makers in the banking service sector. It is essential for marketing managers in the banking sector to understand the importance of all of the components of service quality as well as price and reputation, in order to understand fully customer satisfaction and intentions.

The primary aim of this study is to examine how customer intention and loyalty are affected by service quality dimensions, price and reputation, using the intermediation role of confirmation and customer satisfaction. This study has developed a theoretical framework that integrates a set of essential variables to evaluate the impact of service quality dimensions, price and reputation on customer's intentions and loyalty, using Expectation Confirmation Theory. Consequently, hypotheses are created to examine the association between the framework variables. This study employs a quantitative method alongside a positivist approach to examine the hypothetical associations within the conceptual framework. Of the online surveys distributed to retail banking consumers, 923 were valid. To validate and analyse the data, the research study employs structural equation modelling using AMOS SPSS (Statistical Package for the Social Sciences).

The final results illustrate that tangibles, assurance, responsiveness, empathy and price have a significant impact on confirmation and customer satisfaction. On the other hand, reliability has no significant impact on confirmation and customer satisfaction in the Saudi retail banking sector. In addition, reputation has a significant impact on customer satisfaction. Furthermore, confirmation also has an important influence on customer satisfaction and customer satisfaction has a significant relationship with customer intentions and loyalty. Customer satisfaction also has a significant relationship with customer loyalty. Indeed, the overall results of this study reveal the impact of service quality, price and reputation on customer intention and loyalty through customer satisfaction, along with confirmation of customer expectations. Finally, the outcomes of this study have practical and theoretical implications which advance the knowledge in this area.

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Dedication

I would like to dedicate this thesis to my family members, especially to my parents who always supported me, my brothers, sisters, wife, sons and daughter, who provided me their tremendous support throughout my PhD journey. Finally, I would also like to dedicate it to my grandparents, uncles, aunts, cousins, colleagues and friends.

Declaration

This thesis gives an account of the research undertaken by Majed Salem Alharbi. Some of the material displayed herein has already been published:

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List of Abbreviations

KSA	Kingdom of Saudi Arabia
ECT	Expectation - Confirmation - Theory
IDT	Innovation Diffusion Theory
GCC	Gulf Cooperation Council
SERVQUAL	Service Quality
SERVPREF	Service Performance
SPSS	Statistical Package for Social Sciences
AMOS	Analysis of Moment Structures
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index Course
AGFI	Adjusted Goodness-of-Fit Index
NFI	Normed Fit Index
RMSEA	Root Mean Square Error of Approximation Quality
SEM	Structure Equation Modeling
CR	Composite reliability Degree
AVE	Average Variance Extracted Average
GFI	Goodness-of-Fit Index

KMO	Kaiser-Mayer-Olkin
X2	Chi Square
α	Cronbach's alpha
X2/df	Normed Chi-Square

CHAPTER 1: Introduction and Background

1.1 Introduction

This study investigates the impact of service quality dimensions, price and reputation on customer intention and loyalty in the retail banking sector. The chapter begins by presenting a summary of the research study background. The second section identifies the research problem. The third section explains the importance of the research study followed by the research aim and objectives. Subsequently, the method used to carry out this study is concisely described, followed by a general outline of the thesis.

1.2 Research Background

Banks are an essential component of every society. They help to direct funds throughout the economy. They provide the capital that organisations need for their operations whilst also supplying consumers with an opportunity to benefit financially by engaging in the monetary system. Hence, banks assist society by increasing its output of both resources and capital (WB, 2013). Haubrich and Santos (2005) conclude that the customers of banks are one of their most substantial contributors; they deposit their hard-earned cash in the banks, and the banks subsequently lend this to firms/individuals on demand. The rising marketing and advertising expenditure, substantial and intensive business competitiveness, absence of trust amongst consumers, and deficiency in financial expertise, in addition to the switching intentions of customers, have caused banking service providers to alter how they view their marketing strategy (Levy and Hino 2016). Additionally, the emphasis of marketing efforts has also moved from transaction-centered relations to initiating, establishing, and sustaining long-lasting relationships with consumers (Levy and Hino, 2016). As a result, these service providers need to stay very competitive in order to retain customers. They must do so by guaranteeing that they provide a variety of services, and that the delivery of these services is excellent (Quach *et al.,* 2016). Despite the fact that service quality may be recognised as playing an essential role in influencing customer intentions in connection with the retail banking service sector, few research studies have assessed the dimensions of service quality that influence customers (He and Li, 2010; Thaichon *et al.,* 2014; Quach *et al.,* 2016).

Academics have come to terms with the idea that an excellent quality of service brings enormous advantages to firms (Abu-El Samen *et al.*, 2013). Thus, perfect service quality differentiates the service of a firm from its competitors, which results in its achieving a competitive advantage. It also results in maximised consumer retention, profitability,

satisfaction, loyalty and lower costs (Cronin and Taylor, 1992; Lassar *et al.,* 2000; Newman, 2001; Sureshchander *et al.,* 2002; Seth *et al.,* 2005; Dahiyat *et al.,* 2011).

Administrative procedures related to service quality are distinct from those related to goods, and are more complicated (Khorshidi *et al.*, 2016). This is due to the intangibility of service attributes. Service quality can only be explained in association with customers' assessment of it (Khorshidi and Hejazi, 2011). As a result of the rapid growth of the service sector overall, the literature's emphasis on services has moved on to issues linked to the measurement and assessment of the quality of services (Wolfinbarge and Gilly, 2003; Carlson and O'Cass, 2011; Kurt and Atrek, 2012).

There is some dispute among academics regarding the measurement, dimensions, approach, items and definitions related to service quality (Abu-El Samen *et al.,* 2013). Prior studies have extensively debated concerns surrounding service quality, and there are several outstanding reviews to be found in the literature (Akroush and Dahiyat *et al.*, 2011; Sangeetha and Mahalingam, 2011; Ladhari, 2008; Martínez-Ruiz et al., 2010; Seth *et al.*, 2005). One of the most reliable models for evaluating and measuring service quality that has come to the fore is SERVQUAL (Ladhari, 2008). However, academics have not yet reached a consensus on the optimum number of dimensions that should be included in SERVQUAL (Abu-El Samen *et al.,* 2013). SERVQUAL was formulated by Parasuraman *et al.* (1988) with five dimensions, which consist of empathy, responsiveness, tangibles, assurance and reliability. During the 1990's, the items and dimensions of SERVQUAL were redefined but it has been established that the original five dimensions continue to provide a valid, reliable basis for measuring service quality (Parasuraman *et al.*, 1991, 1993, 1994). Managers and academics have extensively used the SERVQUAL mechanisms and dimensions (Cronin and Taylor, 1992; Teas, 1993; Lassar *et al.,* 2000; Newman, 2001; Kang and James, 2004; Malhotra *et al.,* 2005).

In the service setting, perceived price plays an essential role in decision-making. Customers' observations of price have been examined in terms of price equity (Bolton and Lemon, 1999), perception of price (Munnukka, 2005; Varki and Colgate, 2001) and price fairness perception (Bolton *et al.,* 2003). According to Zeithaml (1988), perceived price can be defined as the price that is set by the consumer. Price is an essential antecedent of satisfaction, as consumers tend to base their satisfaction on price due to the fact that it is an exterior indicator of quality. The empirical outcomes of Bolton and Lemon (1999), Jiang and Rosenbloom (2005), Han and Ryu (2009), and Singh and Sirdeshmukh (2000) have revealed that price perception has a

significant and positive effect on satisfaction. According to Dodds, Monroe, and Grewal (1991) and Mattila and O'Neill (2003), price is frequently utilised as a cue to the expectation of service/product performance, based on the consumer's opinion. Additionally, customers are inclined to utilise price as a signal when assessing their experiences of a service/product and in developing their attitude towards an organisation (Bolton and Lemon, 1999; Varki and Colgate, 2001). According to Verhoef *et al.* (2009), price is an essential component of consumer experience in a retail setting.

Since the beginning of the 1980s, scholars of management and marketing have examined the concept of corporate reputation, demonstrating that it has stimulated the interest of scholars (Toplu *et al.,* 2014). According to Gotsi and Wilson (2001), corporate reputation can be defined from the overall perspective of stakeholders as well as being an open statement of the organisational image taken as a whole. Corporate image is similar to reputation, but the main difference between them is that reputation relies on what the provider does (Toplu, *et al.,* 2014). While firms can shape an image, reputation is based on the firms' actions (Furman, 2010). Therefore, the management of reputation is fundamental in regards to the quality of a firm's products and services (Toplu *et al.,* 2014).

The findings of Parasuraman *et al.* (1991) suggest that service providers should recognise consumer demand in order to realise customer expectations and so achieve high levels of customer satisfaction throughout the service experience. Furthermore, it is essential to manage the expectations of customers in order to achieve customer satisfaction. One of the main indicators of satisfaction and perceived service quality is expectations (Grönroos, 1994; Parasuraman *et al.*, 1985; Parasuraman *et al.*, 1988; O'Connor *et al.*, 2000; Van Pham and Simpson, 2006). According to Pakdil and Aydın (2007), after service delivery, providers must observe precisely how well the customers' expectations have been fulfilled, and the 'voice of the customer' must be a part of the design process.

Identifying the factors impacting on consumer satisfaction plays an essential role in delivering services efficiently. Moreover, satisfied consumers offer countless benefits to the firm. These benefits consist of elevated repeat purchase levels, enhanced brand loyalty, word-of-mouth recommendations, enhanced firm reputation, increased life time value for customers, and increased price resilience (Anderson, 1998; Cronin and Taylor, 1992; Yüksel and Rimmington, 1998; Bolton *et al.*, 2000; Fornel, 1992 Reinartz and Kumar, 2003).

Research findings about the retail banking sector seem to link some of the service performance elements to consumer overall satisfaction and retention (Holmlund and Kock, 1996; Levesque and McDougall, 1996; Jamal and Naser, 2002; Lewis and Soureli, 2006; Baumann *et al.*, 2007; Culiberg and Rojsek, 2010; Kumar *et al.,* 2010; Manimaran, 2010; Siddiqi, 2011). Moreover, the findings of Boulding *et al.,* (1993) revealed that the overall service quality perception is positively associated with an inclination to recommend and negatively linked to switching intention and intention to complain. The previous literature established a connection between the service quality of the firm and behavioural intentions, and found that this association is mediated by customer satisfaction (Yadav *et al.,* 2014).

This study reviewed the literature in order to provide an understanding of customer behaviour in relation to service quality, price and reputation. Then, the present study developed a conceptual framework to indicate how service quality dimensions, price and reputation in relation to retail banking can be assessed. In addition, this research shed light on the role of customer satisfaction, behavioural intentions and loyalty in the retail banking sector.

1.3 Research Problem

Competition in the retail banking sector has increased dramatically in recent years (Gitman *et al.,* 2015). The retail banking services sector, which is a fundamental factor for worldwide economic growth, deals with serious challenges, including constant changes in customer expectations and increasing global competitiveness that require a thorough understanding of behavioural intentions and customer satisfaction. According to Singh and Arora (2011), retail banking service providers are now obliged continually to enhance the quality of the services provided to customers in order to remain competitive in this environment and ensure constant consumer satisfaction. The retail banking sector has been adversely affected by the various transformations that have occurred within the sector (Accenture, 2009). These transformations range from the disaggregation of the typical banking model, globalisation of the banks, self-dependent consumers, growth in prudential borrowing standards via non-banks, and more demanding consumers. The findings of previous studies (Munusamy *et al.,* 2010; Mandhachitara and Poolthong, 2011; Shuang 2013; Al-Hawari, 2015) suggest that retail banks should become more customer-focused through utilising technology and moving away from being mainly transactional in nature.

According to Brez *et al.* (2009), in the years following the financial disaster, the banking sector faced significant challenges, such as the unpredictable long-term liquidity, negative consumer perceptions, lack of growth in the market, tightening regulations and slow value

creation. Such circumstances have significantly transformed the way in which banks are governed and operate (McVey, 2013) in order to enhance the experience of customers (Peyper, 2016). According to Kearney's (2013) report, retail banks in KSA are encountering challenges when it comes to fulfilling the expectations of their customers. The report states that the Gulf Cooperation Council (GCC) banks do not count customer satisfaction among their top priorities. The reasoning is that GCC banks adopt a transactional, product-focused approach rather than a customer-focused approach (Kearney 2013). Therefore, Aljasser and Sasidhar (2013) conclude that every Saudi bank faces very similar issues in relation to meeting their customers' expectations. For instance, transferring funds between banks is a critical problem that the customers of certain banks have experienced. In most situations, these payments are seldom transferred into accounts instantly or within a short period of time. Long waiting times in the bank is another problem that customers face.

The findings of Dinh and Pickler (2012) concluded that the existing findings about the retail banking services should be reinvestigated, considering that these services are still evolving. In support of this notion, and according to Saif-Alyousfi, Saha and Md-Rus (2017), over the previous decade, the KSA banking sector has significantly expanded its services to include speculation, murabaha, participation, securitisation and forward contracts. Banks have also made significant strides in providing asset management services, such as investment funds and portfolio investment accounts that target the bonds and stocks of the local, regional and international markets, real estate investment and money market instruments (Saif-Alyousfi, Saha and Md-Rus). During the past decade, assets management in Saudi banks has increased more than 10-fold, from 21 billion SAR to 100 billion SAR. Currently, banks have more than 120 investment funds (SAMA Report, Q1, 2014).

Moreover, future research could also include examining how cultural variations may affect consumer perceptions of service quality. In the present competitive period, consumers are becoming more selective and critical of the quality of services. Consequently, banks are required to focus on customer satisfaction and service quality. Delighted customers are central to ideal performance and financial gains. Banks should improve their customer relationships in order to offer customised services to their customers. This may occur when banks recognise the essential needs and preferences of their customers.

According to Accenture (2011), in order for the GCC retail banks to adopt a more customer-oriented approach, they must leverage data on customer behaviour and customer demographics, carrying out customer analytics in relation to anticipating capability, and encouraging improvements in services in areas such as efficient service, transparency and

enhanced risk management. Furthermore, banks need to change in order to fulfil the needs of the younger generation and women more effectively (Accenture, 2011). Thus, this research offers substantial value to the retail banking service providers by helping them to achieve a competitive advantage and greater market share. In this research study, marketers are able to determine the most important elements of service quality in order to retain their customers by obtaining their loyalty.

Retail banking providers are struggling to establish strong relationships with their consumers. The banking sector can be identified as a highly regulated and very competitive market. As a result, it is vital that the retail banking providers reassess the level of their service quality and recognise essential factors that influence customer intention and loyalty through confirming expectations and customer satisfaction. This unclear image requires an ongoing evaluation of customer satisfaction, intentions and loyalty by the retail banking sector to achieve quantitative results as outputs; it is anticipated that these sorts of results will help to create an accurate picture of the Saudi retail banking service market and lead to a better understanding of customer requirements and customer intention.

In support of this notion, recent studies, such as that by Rod *et al.* (2016), have stated that little research has been conducted in non-western, collectivist countries on the effect of service delivery on behavioural (loyalty and word-of-mouth) and affective (customer satisfaction) outcomes. Moreover, these studies mention that there are other variables that must also be included in the framework in order to assess their impacts. This is because more variables impact on customer loyalty than those presented above. They add that variables that might be considered in future research include company image, perceived service value, perceived trust, and various others. Finally, they mention the important need to assess empirically the hypothesised direct relationships that exist between service quality and behavioural intention. Also, the indirect relationships between such variables must be explored (Gures *et al.,* 2014; Yadav *et al.,* 2014).

1.4 Research Motivation

Banks offer banking services which allows their customers to withdraw and deposit money, and access a variety of loans and other financial services and products, etc. In other words, they support the circulation of money from capital providers (that is, lenders and depositors) to borrowers. Since there are a certain number of consumers with a specific amount of funds, it is necessary for banks to focus on as many borrowers and depositors as feasible. This can only be accomplished by providing premium customer services. Furthermore, the service

sector in many developing and developed countries has been transformed into one of the most essential sectors and is also a primary contributor to GDP (Szirmai, 2012). According to Shah and Siddiqui (2006), it is essential for the banking sector to pay attention to all of the banking channels used by the customers and for customer services also to be able to support all of these channels.

Banking services are probably the industry which plays the preeminent role in accommodating the requirements of diverse sectors of the population which make up every society. Furthermore, perceived service quality has a tendency to play a substantial role in high engagement (strong, interaction between consumers and service providers) sectors, such as banks. Additionally, banks typically have long-term service associations with consumers. Furthermore, the banking sector is large enough to capture and manifest nearly all of the important attributes of consumer-perceived service quality and the significant factors of excellence that the firm may have to embody, in order efficiently to manage a service firm. Nevertheless, there is a considerable dearth of literature with regard to service industry management, particularly in relation to the banking industry in developing economies. Therefore, an analysis of banks from a 'service-quality' point of view may sound appealing at this point. This sort of investigation is critical in enabling bankers to improve their performance.

Service quality plays an essential role in the success of any firm generally but particularly in the banking service sector. An awareness of its importance increased after an association was discovered between customer satisfaction, service quality, loyalty and financial performance. According to Lee (2010) the importance of service quality is that it not only attracts new consumers to the organisation but also helps to retain the current consumers and motivates them to develop further repurchase intentions. The scope of service quality is more comprehensive than network performance and usability, taking into consideration the fact that it consists of the various components of customer perceptions and needs, as well as delivery and what service providers offer (Koivisto and Urbaczewski, 2004). Chi *et al.* (2008) stated that meeting customers' needs and desires is the most critical service quality attribute.

According to several research studies, areas that are definitely worth investigation include non-western, collectivist countries, which have been under-represented in research studies on relational /core service delivery (e.g. customer satisfaction) and behavioural outcomes (e.g. word of mouth and loyalty) (Rod *et al.,* 2016).

Thus, the outcomes of this research study will assist decision-makers in either enhancing or altering their business services and strategies. This could be accomplished by understanding the impact of consumer satisfaction and its effect on consumers' behavioural intentions via their experience with the firm. Current studies have revealed that, on average, it costs a firm more to attract new clients than it does to retain its existing customers (Lee-Kelley *et al.,* 2003). Hence, service providers acknowledge that customer loyalty is essential for success. This research is one of the few studies to examine the service quality, price and reputation of retail banking providers, and their relationship to customers' behavioural intentions, in light of the confirmation of their expectations and customer satisfaction.

1.5 Research Aim and Objectives

This research aims to develop a framework that will advance the understanding of customer satisfaction, intention and loyalty in the retail banking sector.

In order to achieve this study's aim, this research pursues the following objectives:

- To identify the fundamental constructs of the current study in the literature review.

- To investigate how customer intention and loyalty are influenced by service quality, price and reputation, using the mediation of confirmation and customer satisfaction.

- To analyse and evaluate the hypothetical relationships between service quality, price and reputation to understand customer intentions and loyalty via confirmation and satisfaction.

- To relate the research study results to the prior literature, illustrating the theoretical implications and recommendations for retail banking providers.

1.6 Research Questions

The present study formulated the research questions based on a desire to reinvestigate the antecedents of customer satisfaction, customer intention and loyalty. Indeed, scholars suggest adding more variables that have not yet been tested in previous studies (Rod *et al.,* 2016; Bansal and Taylor, 2015; Seto-Pamies, 2012). In addition, there are calls to evaluate the direct and indirect associations between service quality and behavioural intentions (Yadav *et al.*, 2014). Hence, the present study precisely emphasises the following research questions:

- What are the effects of service quality, price and reputation on customer intention and loyalty?

- How do service quality and price influence directly and indirectly customer satisfaction and, in turn, how does customer satisfaction influence customer intention and loyalty?

1.7 Research approach

This research investigates the impact of service quality, price and reputation on customer intention and loyalty. Consequently, this research has constructed a conceptual framework along with eighteen hypotheses, based on the previous literature. Thus, this research has chosen the positivist methodology (Orlikowski and Baroudi, 1991) as the basis for this study, since the main focus of this research is to examine the proposed framework in an effort to improve the comprehension of the impact of service quality, price and reputation on customer intention and loyalty in the retail banking sector. Consequently, this study has selected a quantitative approach, since this complies with the deductive technique (Collis and Hussey, 2014), and uses this empirically to examine eighteen hypotheses in order to reject or confirm their validity. Additionally, a quantitative technique is the most suitable one for this research study since its epistemological familiarisation is positivist in nature, and this technique is mainly used to investigate a proposed conceptual framework that has prior fixed associations (Saunders *et al.,* 2012).

As the study has selected a quantitative technique to explore the set of eighteen hypotheses, this will involve the collection of a large amount of quantitative data and a large number of statistical assessments (Creswell, 2009). As a result, a survey was chosen as the most suitable methodology since it is fast, cost-efficient and more convenient when gathering responses from a large number of the survey participants (Collis and Hussey, 2014; Bryman and Bell, 2007). This research study chose to use an online questionnaire to gather the data since this provided a unique service which could be used to craft the questionnaire which is unavailable when using traditional paper-based formats, and this also benefitted this study in regards to convenience and the ability to access a large number of participants (Gray, 2014). The data analysis package applied was SPSS, the Statistical Package for the Social Sciences, version 23.0 and SPSS AMOS. The research conducted validity, reliability and structural equation model (SEM) analysis (Hair *et al.,* 2010).

1.8 Thesis Outline

The study is divided and arranged into seven chapters. Below is an outline of each chapter.

- **Chapter One** (introduction) presents an overview of the justifications regarding why the researcher carried out this study. Moreover, the researcher explains the inspiration for carrying out this study. Additionally, this chapter addresses the study aims and the essential objectives, questions and approach. Finally, the researcher describes the research process and presents a summary of the chapters.

- **Chapter Two** concentrates on the primary literature relevant to this specific field of study. It addresses the literature relevant to increasing our understanding of: service quality, price, reputation, confirmation, customer satisfaction, repurchase intention, complaint intention and loyalty.

- **Chapter Three** is committed to the formulation of the conceptual framework for the empirical assessments. This chapter introduces the anticipated framework overview, and provides a succinct presentation and description of all of the designed hypotheses and the relationships between the constructs.

- **Chapter Four** describes the methodology which this study utilises to evaluate the suggested conceptual framework. This chapter concentrates on explaining the sampling frame and strategy, and describes the steps carried out for the data collection. Moreover, this chapter describes the approach and paradigms of the research. In addition, the chapter provides a justification of the selected methodology.

- **Chapter Five** describes the technique which the researcher used to generate an answer to the survey questions. The researcher gathered data for this section by employing a questionnaire and analysed it by applying (SPSS) Statistical Package for Social Sciences for the characterised sample description and the assessment of the proposed hypotheses. In addition, Structural Equation Modelling (SEM) was applied to measure the associations among the independent and dependent factors. This chapter utilised the most recent edition of a software package, referred to as Amos 23.0, for SEM in order to be able to apply SEM conveniently and, additionally, to enable data to be imported directly from SPSS.

- **Chapter Six** addresses the research findings. Furthermore, the researcher presents and reviews the results as well as reviewing the literature review introduced in Chapters Two and Three.

- **Chapter Seven** evaluates the quantitative analysis outcomes. Additionally, it illustrates the primary results and their consequences in relation to the research objectives and questions. Subsequently, it emphasises the contributions and findings of the research. Eventually, the chapter concludes with suggestions for future research and a summary of the research study's limitations.

Figure 1.1 Study outline

Chapter 1	• Research Background, Research Problem, Research Motivation, Aim and Objectives, Research Questions, Research Approach and Research Outline
Chapter 2	• Literature Review and Research Gap
Chapter 3	• Therotitical Framework and Hypotheses Development
Chapter 4	• Research Methodology
Chapter 5	• Data Analysis and Emperical Findings
Chapter 6	• A Critical Discussion of The Emperical Findings
Chapter 7	• Conclusion • Major Theoritical and Managerial Implications • Research Limitations • Future Research

1.9 Summary

This chapter provides an overview of the impact of the essential variables that influence customer satisfaction, intention and loyalty in the retail banking sector. It also highlights the importance of those variables and their influence on consumer behaviour. It further reveals how competition within the retail banking sector has increased. Consequently, it is evident from this chapter that the retail banking sector still needs to improve its services and that more variables that influence customer satisfaction, intention and loyalty should be tested. Moreover, the rising marketing and advertising expenditure, substantial and intensive business competitiveness, absence of trust amongst consumers, and lack of financial expertise, in addition to the switching intentions of customers, have caused banking service providers to alter how they view their marketing strategy (Levy and Hino, 2016). Additionally, the emphasis of marketing efforts has also been changed from being transaction-centred relations to starting, establishing and sustaining long-lasting relationships with consumers (Levy and Hino, 2016). Therefore, the evaluation of consumer behaviour in the retail banking service sector has become the focus of many academics and practitioners. Thus, this chapter outlines the importance of reassessing customer intention and loyalty in the retail banking service sector, and highlights the need to develop a conceptual framework for consumer behaviour in this sector. Consequently, it clarifies the study's aims and objectives and the research methodology used to carry out this research. Finally, this chapter details the structure of the research. The following chapter will offer a detailed review of the variables of the study, together with the gap in the research and in most recent literature that has led to this research being instituted.

CHAPTER 2: Literature Review

2.1 Introduction

This chapter explores the existing literature that contains crucial input relevant to addressing the research objectives defined in Chapter One. First this chapter discusses the development of service quality, various aspects of it (reliability, responsiveness, empathy, assurance and tangibles), in addition to price and reputation. It then discusses the confirmation of customer expectations and customer satisfaction. Subsequently consumers' intentions (repurchase intention and complaint intention) will be explored. The chapter will then progress to outline consumer behavioural aspects, primarily consumer loyalty. The chapter will end by identifying the current gaps in literature pertaining to the research topic and summarising these gaps in a table.

2.2 Definition of Quality

Sower and Fair (2005) explained that all quality experts have a slightly different definitions of quality, and that there are various opinions regarding how to define quality. There are thus numerous definitions of quality (Crosby, 2006). Nonetheless, there is no universally agreed definition (Kara *et al*., 2005). The most common ISO definition of quality, as proposed by the International Organisation for Standardisation, is that it is the extent to which the internal characteristics meet requirements (ISO, 2004). Pfeffer and Coote (1991) explained that this may be due to the elusive nature of the concept. Tapiero (1996) outlined how the term has had various definitions and perspectives, that its definition is determined ultimately by the person defining it, the measures used to assess it and the context in which it is relevant.

Quality comes from the Latin word 'qualis', which is defined as a crucial characteristic or nature or differentiable feature, attribute or property (Meeberg, 1993). There is also a group of definitions that are unidimensional. For instance, Peters and Waterman (1982) defined quality as excellence in accordance with the dictionary definition. Feigenbaum (1991) defined quality by outlining the importance of value, and the extent to which excellence is associated with price. Furthermore, Crosby (1979 and 1984) paid more attention to how to conform to specifications and eliminate defects. Garvin's (1987) definition focused on the eight aspects of quality (namely features, performance, durability, reliability, serviceability, aesthetics, conformance and perceived quality) in relation to goods. Juran and Gryna (1988) placed more

attention to how fit a product is for use when defining quality and Parasuraman *et al.* (1985) discussed customers' expectations and perceptions in relation to defining service quality.

2.3. Service Quality

Garvin (1983) evaluated quality using the rate of internal malfunctions and external malfunctions and how customers encounter those failures. According to Lewis and Booms (1983) 'service quality is a measure of how adequately the service level provided matches customers' expectations'. In 1988, Parasuraman *et al.,* created a theoretical definition of service quality which was then broadly used as a means of comparing the excellence of customer service experiences. In the previous literature, quality was defined as the customers' general impressions of how superior or inferior the service provider is.

It was deemed to be hard to define the abstract concept of service quality because of the specific service-related aspects involved in making comparisons with material goods. Berry *et al.* (1988) defined service quality as the ability to be compatible and compliant with customers' expectations. Thus, service quality reflects the consumers' opinions instead of purely those of the company's managerial team. Buzzel and Gal (1987) defined service quality in terms of what the consumers regarded as quality. Lewis and Booms (1983) suggested that service quality was the matching of customers' expectations and assessing the level of service that is received by consumers.

Moreover, Mensah *et al.* (2012) suggested that a vast number of companies in the service sector were under immense pressure to demonstrate whether the services which they provided improved satisfaction and loyalty amongst their customers. Investigations into levels of service quality have provided many reasons for which customers opt to remain with or leave a service provider. Much research into customer retention and service quality has found this to be true (Bell *et al.,* 2005; Parasuraman *et al.,* 1988; Keaveney, 1995; Parasuraman, Zeithaml, and Berry, 1985). Despite there is no agreed definition throughout prior research, most definitions do actually focus on customers' perceptions or expectations of service quality. Certainly owing to the conclusion that delivery of higher service quality is a must for achieving customer satisfaction and various other desirable behavioural outcomes, recent years have experienced a cluster of studies examining inter-associations between service quality, satisfaction and behavioural outcomes (Thamariselvan and Raja, 2007; Festus *et al.,* 2006).

There is thus a general consensus that the consumer is at the heart of service quality. Even though the concept of service quality has been explored a multitude of times by scholars in other literature reviews, the ultimate definition of quality service has not been established. Nonetheless, the significance of service quality for both customers and companies is evident. In 1930, Converse stressed the importance of service quality. Lai and Cheng (2005) reported that quality management is of paramount importance in enhancing performance. Similarly, Svensson (2002) suggested that service quality was a factor of paramount importance in establishing and sustaining effective relationships with consumers. According to Bansal and Taylor (2015) service quality is an essential determinant of customers' switching intentions. The outcome of their study indicated that there is no doubt that customer satisfaction and service quality are significant factors.

2.4 The Significance of Service Quality

The success of an organisation relies on consumers associating excellent quality with it, which establishes satisfaction and loyalty (Panda, 2001; Jones *et al.*, 2002). Scholars have revealed continuously that the quality of services provided by the service provider affects the outcome (performance) of the organisation (Poretla and Thanassoulis, 2005), maximising sales profit (Duncan and Elliot, 2002; Kish, 2000; Levesque and McDougal, 1996) and strengthening customer relations, improving corporate image and supporting customer loyalty (Ehigie, 2006; Caruana, 2002; Szmigin and Carrigan, 2001; Newman, 2001) Additionally, satisfaction and service quality have been identified as having an impact on loyalty through repurchase intentions (Caruana, 2002; Newman, 2001; Levesque and McDougall, 1996). Thus, providing excellent quality to consumers is mandatory for survival and growth in today's very competitive business environment.

Abu-El Samen *et al.* (2013) found that service quality enhanced a company's ability to differentiate itself from competing companies for various reasons. For example, companies could obtain competitive advantage, improve their market share, enhance customer loyalty and retention, and generate more income (Cronin and Taylor, 1992; Lassar *et al.,* 2000; Chang and Chen, 1998; Newman, 2001; Akroush, 2008; Seth *et al.,* 2005; Sureshchander *et al.,* 2002; Dahiyat *et al.,* 2011). Empirical research in investigations into service quality and business performance indicates that service quality can positively and significantly impact companies' performance, for example by attracting new consumers, enhancing profitability and improving sales volume (Akroush, 2008; Duncan and Elliot, 2002; Zeithaml, 2000; Zeithaml *et al.,* 1996; Lewis, 1993).

Service quality is deemed to be one of the most crucial factors for managers to consider, thus many researchers have investigated the topic and its importance (including Cound, 1988; Blackiston, 1988; Langevin, 1988; Cravens, 1988). Caruana (2002) considered service quality to be a crucial and unique factor in the provision of a product or a service. Mosadeghrad (2013) asserted that quality is a strategic goal when striving for competitive advantage. Today, the most crucial factor in maintaining competitive advantage is providing the best service quality. This can be seen in improvements to customer retention and profitability (Carlson and O'Cass, 2011). Furthermore, Zeithaml *et al.* (1996) found that service quality largely impacted on consumers' loyalty and the extent to which consumers viewed the company positively. Service quality is deemed to be a major factor influencing consumers' intentions (Sunindijo *et al.,* 2014; Kansra and Jha, 2016). Ladhari *et al.* (2017) indicated that quality perceptions of product or service can have a significant positive influence on customer's behavioural intentions.

2.5 Service Quality Dimensions

Several studies have put a great deal of effort into identifying the essential attributes and dimensions utilised by customers in the service quality evaluation process (Lau *et al.,* 2013; Sohn and Tadisina, 2008; Ibrahim *et al.,* 2006). The first step in evaluating service quality is developing a cluster of attributes to be employed to evaluate service quality (Rosen and Karwan, 1994). To this end, ten dimensions of service quality were introduced by Parasuraman *et al.* (1985): responsiveness, reliability, tangibles, courtesy, access, credibility, communication, security, competence and knowing/understanding the consumer. Consequently, Parasuraman *et al.* (1988) proposed the SERVQUAL model. The SERVQUAL model consists of five dimensions: assurance, reliability, empathy, responsiveness and tangibles. In the literature, these refined five elements are deemed to be the typical service quality dimensions. Indeed, these five dimensions have been comprehensively employed by many scholars in various service settings (Santos, 2003; Kitapci, Akdogan, and Dortyol, 2014; Al-Hawari, 2015).

2.5.1 Tangibility

Tangibility is defined by Parasuraman *et al.* (1988) as the appearance of staff, physical features, and equipment. Other researchers have, however, defined these aspects in different ways. For instance, Bitner (1990) suggested that using the words 'service space' caused various physical tangibles to emerge which related to the work environment in any service company and the appearance of employees. A number of previous studies have explored the

dimension of tangibility in assessing service quality, including those by Huang *et al.* (2009), Parasuraman *et al.* (1988) and Kassim and Asiah (2010).

Within the dimension of tangibility, there are five primary themes, the first of which is the physical atmosphere. This refers to the physical space associated with the business, such as the parking area and reception (Sower *et al.,* 2001). The next then is the physical location, which refers to how accessible the service provider's location is (Wong *et al.,* 1999; Philip and Stewart, 1999; Al-Zoubi, 2013). Then there is the physical environment, which is concerned with the availability of comfortable facilities manned by clean, smart-looking staff (Bahia and Nantel, 2000). Furthermore, the theme of ease of use of physical materials theme is concerned with the possession of innovative, modern equipment (Wong *et al.,* 1999). Finally, the physical design theme can be defined as the quality of displaying a professional image when performing a service (Johnston, 1995).

2.5.2 Assurance

The knowledge of the staff and their capacity to show confidence and their trustworthiness is known as the assurance dimension of service quality (Lin, 2012). This dimension incorporates competence, security, courtesy, and credibility (Ojo, 2010). Thus, employees must demonstrate adequate knowledge and skills, and be polite and courteous at all times. Cronin and Taylor (1992) asserted the importance of making customers feel safe in the consumer experience. Employees must therefore be trustworthy. Assurance is also related to the customer's perception of how polite and friendly the employees are. Furthermore, it is concerned with the workers' capacity to inspire confidence.

2.5.3 Reliability

Reliability is described as the capacity to deliver the promised service in a trustworthy and accurate manner (Parasuraman *et al.,* 1988). It is also concerned with the delivery of a service in a consistent manner. Furthermore, it is crucial that service providers deliver the service correctly the first time round. Martinelli and Balboni (2012) provide a more in-depth definition of reliability, in which they suggest that service providers must respect and keep their promises. To be more precise, the three key dimensions of reliability are: conducting and completing the service by the stated deadline, charging correct payments for rendered services, and keeping accurate records for invoices and payments (Wong and Sohal, 2003; Ladhari *et al.,* 2011).

Berry *et al.* (1991) stressed how important is that the expected service is delivered. Service providers must fulfil their promises and deliver their services within the designated time in order to convince customers of their quality. Berry *et al.* (1985) add that there are five key components, the first of which is to correctly recognise the promised service. They call this the promise fulfilment (Al-Dlaigan and Buttle, 2002). As defined by Stafford (1966), the subsequent variable is dependable service; which concerns the provision of a service that customers deem to be reliable. Quick service is a further element, which is concerned with the clarification of how quickly service providers should be expected to conduct tasks in order to be regarded as delivering efficient services (Mersha and Adlakha, 1992). The fourth component is security, which concerns the assurance that safety, secure transactions, privacy, and confidentiality will be upheld (Dobholkar *et al.,* 1996). As outlined by Bouman and van der Wiele (1992), the final component is accuracy, meaning that the service must be performed in an accurate manner.

2.5.4 Empathy

Empathy is defined as genuine care and concern provided by a company to its consumers (Parasuraman *et al.,* 1988). As previously stated Parasuraman *et al.* (1988) integrated the access and understanding aspects to form the empathy dimension of service quality. Contrastingly, Carman (1990) stressed that differentiation between perceptions and expectations can be very difficult for a company to achieve. He advised that future research should assess perceptions and expectations on an individual scale. The key element relating to empathy is to understand consumer needs and offer individualised attention. Empathy is an intention to understand consumer beliefs by offering individual attention (Salvador-Ferrer, 2010). Various pieces of research have identified themes that may play a role in characterising the empathy dimension (Parasuraman *et al.,* 1988; Zeithaml *et al.,* 2002). Such dimensions could include: customers' knowledge of employees, personalised service, employees' understanding of consumer needs and the ability of employees to offer adequate advice and individual attention (Parasuraman *et al.,* 1988; Bala *et al.,* 2011). Thus consumer expectations tend to focus on the extent to which a service seems to fulfil their needs and desires.

2.5.5 Responsiveness

Responsiveness refers to employees' ability and willingness to deliver services in a timely manner (Parasuraman *et al.,* 1988). Consumers in the services industry are often quick to pick up on employees' behaviour (Liang *et al.,* 2011). Brown and Mitchell (1993) suggested that service companies were highly sensitive to the work setting of their employees when reacting

to consumer needs. Furthermore, Gollway and Ho (1996) discovered that using employees' skills to achieve consumers' expectation created a higher level of customer service quality. Problem-solving and service recovery is also deemed to be crucial features pertaining to service quality (Nelson and Chan, 2005; Swanson and Kelley, 2001; Dabholkar *et al.,* 1996; Hart *et al.,* 1990).

2.6 Service Quality Models

It is crucial to note that the five afore-mentioned dimensions are fundamental to the retail banking service quality investigated in the present research. Within research pertaining to service marketing, such dimensions are defined in the SERVQUAL model. Various studies are in agreement regarding their wide-ranging applicability to many types of services and the generalisability of the dimensions. Many tools have to be developed to assess service quality. Parasuraman, Zeithaml and Berry (1985) created the SERVQUAL model, which was subsequently improved to become one of the measures most widely used in assessing service quality (Parasuraman *et al.,* 1988, 1991, 1993, 1994). A further model called the SERVPERF was created by Cronin and Taylor (1992).

2.6.1 SERVQUAL Model

Parasuraman *et al.* (1985) created this framework as a means of quantifying the gap between customers' expectations of service quality and their perception of the quality of the actual service provided. The measures include the subsequent five aspects – service quality: tangibles, responsiveness, reliability, assurance and empathy, when handling consumers, and security. To measure consumer expectations, such factors involve other sub-dimensions (Abu-El Samen *et al.,* 2013). Subsequently, comparisons can be made between expectations and actual performance. The differences indicate either a positive or negative distance in service quality (Parasuraman *et al.,* 1985). Parasuraman suggested that, when assessing service quality, the key focus should be on the differences between the real levels of service performance and the consumers' perceptions as well as customers' expectations of service quality.

This gap is determined by the nature of the gaps within the design, delivery and marketing of the service. This model service quality is highly regarded and commonly applied to assess perceived service quality (Abu El Samen *et al.,* 2013).The SERVQUAL dimensions can be categorised into five groups, namely assurance, empathy, reliability, tangibles, and responsiveness. Various studies have been conducted to explore the validity and reliability of SERVQUAL (Brown and Swartz, 1989; Carman, 1990; Bolton and Drew, 1991; Babakus and

Boller, 1992; Cronin and Taylor, 1992, 1994). The original SERVQUAL tool was proved to be both valid and reliable when a multi-sector study was conducted (Parasuraman *et al.,* 1991). Moreover, Carman (1990) explored the SERVQUAL measures and found that they were highly stable. Lam (1995) has further supported the assumption that SERVQUAL is reliable and a steady means of assessing quality.

The SERVQUAL model has been widely used in many different service sectors (Naidu 2009; Bala *et al.*, 2011; Bose and Gupta 2013; Abu-El Samen *et al.,* 2013) and has remained high in popularity for the last twenty years (Keuh and Voon, 2007). Furthermore, SERVQUAL is a multi-dimensional and well-designed implement that demonstrates high levels of reliability and validity. Most importantly, it can be used to gain deeper insight into consumers' expectations and perceptions.

2.6.2 SERVPREF Model

Cronin and Taylor's (1992) first model received high levels of criticism, and thus they chose to design a second model. This performance model is called the SERVPREF model and assesses quality standards. This model pays no attention to the gap between customer perceptions and actual expectations. It thus assumes that the quality of service is indicative of the maintained service quality and hence draws the conclusion that service quality actually assesses the performance that is delivered.

As far as exponents are concerned, SERVPREF is different from SERVQUAL. Indeed it can be concluded that SERVPREF is easier to use and demonstrates more credibility due to the fact that it excludes consumer expectations and how they relate to perceptions of experienced service quality. Furthermore, it has been asserted that when the methodology used to assess the model was also subject to critical examination, it was discovered that numerous statistical measures had frequently been unable to successfully assess credibility and stability (Alangari, 2013). Nonetheless, by using the actual model, various studies have aided in enhancing the strength and credibility of the SERVPREF criteria (Babakus and Boller, 1992; Boulding *et al.,* 1993).

2.6.3 SERVQUAL versus SERVPERF

Based on the insight on service quality, SERVQUAL is presented as dealing with the distinction between expectation and customers' perceptions of performance (Parasuraman *et al.,* 1988), whereas SERVPERF is solely a performance-based technique for the assessment of service quality (Cronin and Taylor, 1992). Even though SERVPERF and SERVQUAL are

the most employed measures of service quality evaluation (Gilmore and McMullan, 2009), SERVQUAL has attracted more attention (Ladhari, 2009; Duff and Hair, 2008). In health care applications, for example, Headley and Miller (1993), Bebko and Garg (1995); and Reidenbach and Sandifer-Smallwood (1990) have successfully applied SERVQUAL. Moreover, it has been applied by McAlexander *et al.* (1994) and Carman (1990) in dental school clinics, by Teas in (1993) in retail chains, and in banking by Kumar *et al.* (2010) and Cronin and Taylor (1992).

Compared to SERVQUAL, SERVPERF's results had higher values in reliability, discriminant validity, and convergent validity, extracted greater average variance extracted, and had less common method bias (Cronin and Taylor 1992).

SERVPERF has been used in different industries, for example in the automotive repair industry, in the retail sector, in higher education, in fast food restaurants, in libraries and in ceramic industries (Mehta *et al.,* 2000; Cui *et al.*, 2003; Abdullah, 2006; Llusar and Zornoza, 2000; Qin *et al.,* 2010). According to Rodrigues (2011) there is sufficient proof from studies carried out to compare the two tools to explore which one of these two most effectively evaluates service quality, and which tool should be used in a given industry or sector. For example, in the retail sector, where there are 'more goods and less service', SERVQUAL is more efficient. However, SERVPERF measurement is more appropriate in many industries such as, for example, the advertising sector and retailing sector, where the service aspect is more central (Quester and Romaniuk, 1997).

2.7 Service Quality and Customer Satisfaction

Customer satisfaction is at the heart of marketing, and represents a fundamental issue for all companies wanting to develop and maintain competitive advantage in a fiercely competitive world (Fonseca, 2009). Service quality is continually explored in research and deemed to be a unique type of consumer satisfaction (Kassim and Bojei, 2002). Furthermore, Fonseca (2009) described consumer satisfaction as a general evaluation of the performance of a service and multiple aspects pertaining to that performance. On the other hand, Storbacka *et al.* (1994) indicated the existence of much confusion relating to the differences between service quality and customer satisfaction. Perceived service quality may be regarded as an outsider perspective, which may not even need to be experienced. Indeed, it can be developed through information regarding a service provider spread via word-of-mouth or advertising (Storbacka *et al.*, 1994).

Contrastingly, satisfaction is concerned with the insider perspective, in which the customer's personal experiences of a service have been used to assess their own perceived value of it. It is thus crucial for companies to understand how satisfied their consumers are, as this greatly aids the formulation of marketing strategy and company development plans. A company must acknowledge how services impact consumer behaviour as far as satisfaction is concerned. To achieve this, companies must continually assess consumers' satisfaction, as this information enhances the congruence between company objectives and the customers' interests (Fonseca, 2009). Consequently, as Dale (1999) asserts, consumers' happiness with a service, in addition to the reputation of the service provider, is largely determined by the extent to which the satisfaction factors are well-administered. The key question is what causes customer satisfaction. Thus, it is commonly assumed that a positive service outcome which matches the expectations with the actual experience of perceived service quality causes consumers satisfaction (Johnston, 1995). Furthermore, quality relates to conformance to a service design. After establishing the design, quality then becomes a question of making sure that it is delivered to consumers in a way that meets this specification. Consequently, customer satisfaction focuses on monitoring the quality of service performance and thus assessing the extent to which the company effectively performs the service (Fonseca, 2009). This ultimately means that, the better the service quality, the more satisfied consumers are likely to be with the service. As a result, Fonseca (2009) opined that, if a company knows consumers' perceptions of service quality, they can ultimately measure their levels of satisfaction by adopting an indirect approach.

Moreover, feelings of satisfaction are thought to cause future purchase intentions. Intentions then proceed to actual purchase. Liljander and Strandvik (1995) asserted that, on the whole, a positive relationship has been found between satisfaction and intentions in research. Thus, effective service quality is of paramount importance as it attracts genuine customers, who are likely to return to the service provider and recommend it to others. Companies with excellent service typically perform more effectively. Contrastingly, dissatisfied customers also have an impact on the service company. This dissatisfaction may result in the abrupt termination of a relationship between them, which may end years of satisfactory relations (Storbacka *et al.,* 1994). Thus customers react positively to companies which offer excellent service quality as they perceive a higher level of value in them than in their competitors (Zeithaml *et al.,* 1990). The term 'value' refers to the consumers' overall evaluation of using a product or service in accordance with their individual perceptions of the service received. Value can be helpful when explaining how firms with strong service reputations can get away with charging prices that greatly exceed those of their competitors. Customers may be happy to spend more money to fulfil non-monetary desires or to receive a better service (Zeithaml *et al.,* 1990). Cronin *et*

al. (2000) thus asserted that the quality of service, the service itself and satisfaction with it all have a direct impact on customers' intentions and their likelihood to remain with the current service provider. Brown and Gulycz (2001) emphasised the importance of consumer satisfaction in retaining consumer bases and creating positive repurchase intentions. Moreover, delivering quality service means complying with customer expectations on a constant basis. This debate is supported by many scholars. Berry (1985) and Grönroos (1982) showed that customer perception of service quality arises from comparing experience with the service. According to Bansal and Taylor (2015) service quality and customer satisfaction are essential determinants of customers' switching intentions. The outcome of their study indicated that there is no doubt that customer satisfaction and service quality are distinct factors. The authors also confirmed that service quality is an antecedent to satisfaction.

2.8 Customer' Perceptions of Service Quality

Services can only able be experienced, and producing a service is simultaneous with its consumption. Fonseca (2009) suggested that consumers' perceptions of service quality when receiving the service are predominantly affected by three key factors: *technical quality* (what is delivered by the company), which is the result of company knowledge and generates objective evaluations, *functional quality* (how the service is delivered), which refers to how the service is provided (staff are the key factor in the service experience, and there is heavy focus on their ability to resolve issues at the site of service delivery), and *the image* (of the company delivering the service). Berry *et al.* (1985) nonetheless opined that customers' perceptions of service quality are caused by consumers comparing expectations before actually receiving the service. When expectations are fulfilled, service quality is deemed satisfactory, but if not, they are deemed below satisfactory.

As Berry *et al.* (1985) asserted if service quality is to be satisfactory, a customer service representative must be able to conduct the given service. Moreover, Berry *et al.* (1985) suggested the service provider's credibility plays a key role in determining service quality perceptions. A service company can improve its credibility as being 'for the customers' by educating their consumers. The customers want as much information as possible about the service and stress their need for more involvement with the service providers through better deliberation and talking (Howcroft *et al.*, 2007). Customers with more information are more likely to make better decisions, and this can generate higher levels of satisfaction, according to Berry *et al.* (1985). Carman (1990) explained that expectations are the service quality components which are deemed to be crucial indicators of quality. Indeed, service providers

must also be aware of consumers' expectations. This means that they can enhance satisfaction by eliminating undesirable factors.

2.9 Price

Price was defined by Zeithaml (1988) as anything that is sacrificed in exchange for a product. There are two types of price, namely objective price and perceived price (Jacoby and Olson, 1977). In the service industry, perceived price is crucial in the decision-making processes of consumers, and thus has been explored in many empirical studies (Munnukka, 2005; Varki and Colgate, 2001), as have other related factors such as price fairness perception (Bolton *et al.,* 2003) and price equity (Bolton and Lemon, 1999). Zeithaml (1988) defined perceived price as being encoded by the customer. Fairness has been described by Bolton *et al.* (2003) as an evaluation of whether an outcome and process is reasonable, acceptable or fair. Theoretically speaking, perceived price fairness is the customers' evaluation of whether the price being charged for a service can be justified (Xia *et al.,* 2004). Consumers often depend on various reference points such as previous prices, competitor prices and price of goods sold, when attempting to determine fairness (Bolton *et al.,* 2003). Nonetheless, if customers are subject to hidden charges when purchasing a service, this is deemed unfair pricing.

Price is a crucial factor in developing consumer satisfaction, since it represents an extrinsic indication of quality. Findings by Jiang and Rosenbloom (2005), Han and Ryu (2009), Bolton and Lemon (1999), and Singh and Sirdeshmukh (2000) all demonstrated that price perception positively affects consumer satisfaction. Furthermore, perceived price fairness is also of high significance in selecting a bank, since the price structure here is more intricate that in other sectors. Yieh *et al*. (2007) explained that perceived price fairness largely impacts consumer satisfaction. For customers, price often helps them to develop their expectations of the product/service performance (Dodds, Monroe, and Grewal, 1991; Mattila and O'Neill, 2003). Moreover, consumers often refer to price when assessing their experiences with a product/ service and when creating a perception of the service provider (Bolton and Lemon, 1999; Varki and Colgate, 2001). Customers may not always remember the price they paid for a particular product or service, but they process the price in a way that is significant to them (Zeithaml, 1983). Furthermore, Verhoef *et al.* (2009) considered price a crucial factor in shaping consumer experiences with the retail industry. However, their discussion failed to address the impact that a company's pricing policies have on customers' evaluation of banks. When consumers change banks due to pricing changes (part of the service offering), this can be perceived as a feature of customer satisfaction (Levesque and McDougall 1996).

2.10 Reputation

From the early 1980s research into marketing and management has been conducted to explore corporate reputation. This is thus a concept of great interest amongst academics. Corporate reputation has been described by Gotsi and Wilson (2001) as the collaboration of stakeholder opinions and the overall, collective company image. Current perceptions of corporate reputation are typically thought to result from previous interactions with the company (Walsh and Beatty, 2007). Reputation is made up of various factors, which include future predictions about the company, which are determined by the affective reactions of stakeholders and investors regarding the company at hand (Fombrun, 1996). It is therefore assumed that companies who try hard to enhance their prestige are more successful, since it heightens their competitive advantage through increased corporate reputation amongst stakeholders (Fombrun, 1996; Carmeli and Tishler, 2005). Corporate reputation must be earned, and this can be achieved by developing a positive company image. Reputation is closely linked to corporate image, however reputation is determined by the company's actions, and this is the key difference (Furman, 2010). Effectively managing the reputation and enhancing corporate image are thus vital in ensuring the quality of company services and products is perceived to be satisfactory.

Corporate reputation is hard to define, although its definition can vary between research fields. In terms of management and game theory, reputation is deemed to be an attribute or multiple attributes possessed by a company, as demonstrated in past activities. It may also be described as an observer's opinion regarding how an actor is likely to behave (Weigelt and Camerer, 1988; Hayward and Boeker, 1998; Stuart, 2000; Clark and Montgomery, 1998). Another perspective offers wider definitions such as 'the general opinion of the company amongst the public', 'a global perception' or 'the opinions of stakeholders regarding a company' (Fombrun, 1996; Roberts and Dowling, 2002). In the marketing sector, it can be defined as the level of awareness that a company has created for itself, fame, an estimation regarding the consistency of an attribute over time, or a consumer's impression of a company (Goldberg and Hartwick, 1990; Hall, 1992; Herbig and Milewicz, 1995; Shamsie, 2003). Although economists describe reputation as the beliefs and expectations held by customers about a product, it is defined in sociological terms as a prevailing collaborative consensus regarding the positive features of an actor according to the information available to the public (Shapiro, 1983; Allen, 1984; Lang and Lang, 1988; Camic, 1992). A majority of the aforementioned definitions indicate that a company's reputation is largely determined by its past actions. Such actions will serve as a reference point to predict the company's future activities.

2.11 Confirmation

Hossain and Quaddus (2012) defined confirmation as the alignment between performance and expectation. Confirmation is crucial in any service-offering industry, since, if confirmation is properly conducted, then companies can transform consumers from 'non-recursive' to 'recursive' customers. It is thus crucial to assess expectations at confirmation. However, as far as we know, quality researchers are slow to conform to this approach (Hossain and Quaddus, 2012). Previous research has discovered that confirmation is a primary variable in influencing customer satisfaction (McKinney, Yoon, and Zahedi, 2002; Oliver, 1980).

It is opined by marketing researchers that, when performance surpasses expectation, positive disconfirmation happens, and this can influence satisfaction; and vice versa. Both theories stress the importance of confirmation and suggested that customer satisfaction should not be directly assessed through expectation, but rather through confirmation (Hossain and Dwivedi, 2015). Innovation diffusion theory (IDT) also adopts a similar opinion, suggesting that adopters assess their decision at the confirmation stage (Rogers, 2003). Therefore, the confirmation stage is very important for any service-offering industry, since, if confirmation is properly conducted, then companies can transform consumers from 'non-recursive' to 'recursive' customers. Thus assessing expectations during confirmation is crucial. However, as far as the researcher knows, quality researchers are slow to conform to this approach. The present research thus aims to fill this gap.

2.12 Customer Satisfaction

Kolter (2000) defined satisfaction as a person's feelings of happiness or disappointment caused by the perceived quality. Oliver (1980) posited that satisfaction has a positive relationship to future intention due to the effect it has on attitude. In the last stage of satisfaction formation, satisfaction establishes intentions to return to the store in the future (Tsai and Huang, 2007). Satisfaction is thus a general assessment of performance made in accordance with previous company experiences (Anderson and Fornell, 1994; Bitner and Hubbert, 1994). All evidence suggests that customer satisfaction has a positive influence on purchase intentions, customer retention and referrals. It also limits sensitivity to price sensitivity and consumer complaints, thus rendering it a strong predictor of future company performance (Kangogo, 2013). Customer satisfaction nowadays is deemed to be a corporate level strategy (Rust and Zahorik, 1993).

Furthermore, Claycomb and Martin (2002) defined it as the basis of the relationship between marketing and management departments, whilst Anderson *et al.* (1994) explained that it give companies a competitive edge. It also largely impacts on a company's general financial performance (Anderson *et al.,* 1994; Rust and Zahorik, 1993). It was revealed by Henkel *et al.* (2006) that consumers who were happy with services received were likely to increase their usage and intention to buy from the company again in the future. Cronin *et al.* (2000) asserted that the quality of service, the service itself and general satisfaction with the service would directly impact consumers' intentions to remain with the current service provider. Brown and Gulycz (2001) also regarded satisfaction as being of paramount importance in retaining a consumer base and generating repurchase intentions. For many years, firms have invested a wealth of time and effort in enhancing customers' satisfaction (Durvasula *et al.*, 2004). Customer satisfaction is a strong indicator of the company's general wellbeing and its future prospects, and it has many advantages for the company, such as promoting the development of consumer loyalty, stopping customer churn, lowering marketing costs, and improving company reputation (Fornell 1992).

The company's success is largely determined by the capacity to keep the promises made to customers, as this will create long-lasting, profitable relationships (Carpenter and Fairhurst 2005). Chow and Zhang (2008) recommended that managers identify appealing product attributes and separate them from dissatisfying ones, since brand switching often results from dissatisfaction. Satisfaction can be applied as an independent variable, and is deemed to have a close relationship with consumer repurchase behaviour.

2.13 Repurchase Intention

Repurchase intention concerns an individual's satisfaction with a company and an evaluation of the current service provided, which determines whether they are likely to return (McDougall and Levesque, 2000). Consumer satisfaction and repurchase intention represent some of the most explored topics in research and in practice (Ibzan *et al*., 2016). Repurchase intention is a person's likelihood to purchase from the same company again in the future (William and Auchil, 2002). Kaynak (2003) asserted that a consumer's repurchase intention depends on the perceived value experienced in previous transactions which are dependent on: suitable performance criteria (advantages), competition, and cost-related factors (Kumar, 2002). Future purchase intentions are also largely related to customer satisfaction (Durvasula *et al.,* 2004).

Repurchase intention concerns a person's likelihood to again purchase goods or services from a company as determined by their prior experiences (Hellier *et al.,* 2003). Hellier *et al.* (2003) asserted that prior studies into repurchasing intentions have been fragmented for the most part, with few studies actually assessing a structural model using a certified framework. Repurchase and consumer satisfaction can largely influence companies' performance by creating competitive advantage (Edvardsson *et al.,* 2000; Lam *et al.,* 2004; Reichheld, Markey and Hopton 2000; Zineldin, 2006), many loyal customers (Mellens, Dekimpe and Steenkamp 1996; Zineldin, 2006), and enhancing satisfaction amongst customers. Although a wealth of research has investigated association between consumer repurchase intention and satisfaction, the constructs have been shown to be intricate and multidimensional, thus meaning that they are poorly understood for the most part. Creating a direct connection between repurchase and satisfaction scores has been difficult for a multitude of companies (Mittal and Kamakura 2001), and some scholars have shown that the associations can be fragile (Homburg and Giering, 2001; Kumar, 2002; Quick and Burton, 2000; Seiders *et al.,* 2005; Shih and Fang, 2005).

Consumers might indicate that they are content, yet buy products and services from a different company (Powers and Valentine, 2008). Marketing managers depend on information about repurchase intentions to estimate future sales in various marketing activities, such as introducing new products (Silk and Urban, 1978), advertising effectiveness (Bird and Ehrenbert, 1966), service management (Pérez *et al.,* 2007), and predicting ongoing demand for current products. Likewise, academic researchers often assess repurchase intention as a proxy for purchase behaviour (Morwitz, Steckel and Gupta 1997, 2007). Furthermore, Chandon *et al.* (2005) asserted that repurchase intentions are one of the most commonly used indicators of consumer loyalty in many companies and are one part of the means by which companies obtain feedback. It was concluded by Cronin *et al.* (2000) that the service itself and the overall satisfaction with the service at hand can largely influence consumers' intentions to remain with their present service provider.

Moreover, Brown and Gulycz (2001) believed consumer satisfaction to play a pivotal role in consumer retention and in generating positive repurchase intentions. Repurchase intention and the factors associated with it have been explored by a number of researchers including Seiders *et al.* (2005) Law, Hui and Zhao (2004), Wanke and Fiese (2004), Evans and Gentry (2003), Mittal and Kamakura (2001), Quick and Burton (2000), Dick and Basu (1994), Jacoby and Kyner (1973), and Ehrenberg and Goodhardt (1968). Repurchase can be described as the customer's act of purchasing the same product or service multiple times. Most purchases have the potential to become repeat purchases (Peyrot and Van Doren, 1994).

Consumers often purchase similar services or products from the same or similar companies, and the majority of purchases are made multiple times instead of just once. Furthermore, retention is another word for repurchase (Zineldin 2006; Hennig-Thurau 2004; Narayandas 1998), and is deemed to be a crucial variable within relationship marketing (Fullerton, 2005; Morgan and Hunt, 1994).

Although repurchase refers to the action itself, repurchase intent is a consumer commitment made by the consumer themselves that they will purchase from the company again in the future (Hume, Mort, and Winzar, 2007). There are two key types of repurchase: the intention to repurchase, and the intention to recommend a company positively (Zeithaml *et al.,* 1996). Various discussions have occurred in marketing research regarding the extent to which purchase intentions and past purchasing behaviour may be related to the customer's actual future behaviour (Dixon *et al.,* 2005).

2.14 Complaint intention

Tronvoll (2007) describes customer complaint behaviour as a procedure that occurs when consumers experience a service which they deem unacceptable when interacting with a company or when evaluating the value-in-use of the service. This complaint behaviour can be portrayed communicatively (in the form of a verbal or written complaint) or with a third party and it may generate a change in behaviour (Tronvoll, 2011). Customer dissatisfaction is the most frequently cited argument to explain complaint behaviour (Oliver, 1997). Dissatisfaction is developed in accordance with disconfirmation theory and may be described as customer experience that falls below perceived expectations (Tronvoll, 2011). A negative behavioural intention could be that the customer intends to complain. This can occur in several ways: the customer may complain directly to the company, to other customers, or to third parties (Arnould *et al.,* 2004). Additionally, customers may also assert themselves with actions other than defecting or complaining. For instance, Arnould *et al.* (2004) suggested acts of resistance such as picketing, seeking legal action, developing unfavourable websites, and various other reluctance behaviours are all examples of such actions. The banking sector is one of the top three sectors in receiving complaints from customers, indicating that service failures occur very often in financial services (Chen, Sheu, and Yang, 2012; Lewis and Spryrakopoulos, 2001; Shemwell and Yavas, 1999; Yavas and Yasin, 2001). Managers of financial service institutes must accept that a service failure has occurred and make attempts to resolve it. According to Hultén (2012) banks should concentrate on satisfying and retaining consumers. The author added that customers are more emotionally affected during service

recovery after a service failure than during routine services; that is why service providers should pay attention to customers' complaints as they can lead to dissatisfaction

It is thus essential in the banking sector to have well-executed service recoveries in place to restore customer satisfaction, develop consumer relationships and limit the problems experienced by customers. If customers are not happy, this can start off the complaints process, and this has a stronger effect when services (as opposed to products) are concerned (Crie, 2003). On the whole, as Onyeaso (2007) asserted, consumers expect more from well-established companies that lesser-known ones. Nowadays, there is a great deal more knowledge regarding the antecedents and impacts of customer satisfaction and complaint behaviour than there was a decade ago (Singh and Pandya, 1991). This heightened awareness has caused marketers to focus more on post-purchase aspects. Practitioners have identified the significance of post-purchase satisfaction as being a highly potent marketing strategy (*Business Week,* 1984). Researchers have acknowledged the importance of customer satisfaction, customer dissatisfaction and customer complaint behaviour, since they are of paramount importance in determining repurchase intentions and brand loyalty (Engel and Blackwell, 1982).

2.15 Customer Loyalty

Customer loyalty is a concept that has been developed over time by various scholars and researchers. Cunningham (1956) described it as the number of brand purchases an individual made of their most purchased item. Furthermore, the focus of loyalty used to be on brand loyalty relating to tangible products (Tucker, 1964; Day, 1969). Likewise, Oliver (1999, p. 34) described customer loyalty as 'a strong commitment to repurchase a preferred service/product in the future, thus generating repetitive same-brand purchasing, irrespective of situational factors or marketing efforts which have the capacity to lead to switching behaviour'. Early research thus focused on loyalty as a company concept which the service/product was able to depend on.

Oliver (1999) further disputes that the definitions of loyalty are inclusive of cognition, affect, and behavioural intention. For instance, several researchers (including Cronin and Taylor, 1992) only explored repurchase intentions, whereas others (Boulding *et al.,* 1993) assessed it in accordance with repurchase intentions and likelihood to recommend.

The literature review has generated two primary customer loyalty dimensions, the attitudinal dimension and the behavioural (Kandampully and Suhartanto, 2000; Julander *et al.,* 1997).

The loyalty behavioural dimension is concerned with a consumer's behaviour pertaining to repeat purchase, suggesting that a preference for a service or a brand develops over the course of time (Bowen and Shoemaker, 1998). On the other hand, the attitudinal loyalty dimension is concerned with a customer's intention to recommend and repurchase, and this is deemed to be an effective indicator of customer loyalty within the field of research (Getty and Thompson, 1994). Oliver (1993) described behavioural intentions as actions that take place after a purchase. The present study adopts loyalty as a behavioural dimension as its construct represents one of the main outcomes of the present study's theoretical framework.

Furthermore, Zeithaml *et al.* (1996) developed a model that aimed to assess the effects of behavioural intentions, a seemingly multi-dimensional concept which is made up of repurchase intention, word-of-mouth, sensitivity to price and complaint tendencies. Zeithaml (2000) described consumers' repurchase intentions as actions that take place following a transaction with a company. It suggests that a company has effectively retained a customer, which is deemed by a multitude of researchers to greatly affect gains (Bloemer *et al.,* 1998; Reichheld, 1996; Reichheld and Sasser, 1990). It also seems that repurchase intentions have a great impact on company growth by increasing purchases and acceptance of elevated prices, minimising marketing and advertising costs and creating an environment less vulnerable to the offerings of competitors (Anderson *et al.,* 1994; Fornell, 1992; Reichheld and Sasser, 1990). Boulding *et al.* (1993) point out that a consumer's likelihood to recommend a company is a further significant measure of behavioural intentions.

Zeithaml *et al*. (1996) emphasise that positive word-of-mouth indicates that a consumer is likely to recommend a company. Companies make profits from such behaviour, since customers discuss their favourable opinions of the service quality with relatives, friends, colleagues and reference groups. This greatly influences other consumers to purchase goods with a specific company (Reichheld and Sasser, 1990; Reichheld, 1996; Zeithaml *et al.,* 1996; Susskind, 2002). As far as behavioural intentions are concerned, Alexandris *et al.* (2002) suggested that this serves as an accurate predictor for behaviour and can be either unfavourable or favourable in accordance with the degree of service quality satisfaction. Rust and Zahorik (1993) asserted that positive behavioural intentions include the probability of making a recommendation, intention to pay higher prices, and intention to repurchase from the company in the future.

Zeithaml *et al.* (1996) considered favourable behavioural intentions to be a display of loyalty. The exhibition of positive behavioural intentions often shows that the customer has connected with the company (Zeithaml *et al.,* 1996). However, negative behavioural intentions, which

may be due to perceptions of poor quality, could manifest themselves as the intent to defect, to spend less money with the company, to or complain, or even as a desire to take further action (Parasuraman *et al.,* 1994; Zeithaml, 2000).

Arnould *et al.* (2004) asserted that one potential reason for consumers opting to defect instead of complain is the desire to avoid uncomfortable confrontation. A further negative behavioural intention could be that the customer intends to complain. This can occur in several ways: the customer may complain directly to the company, to other customers, or to third parties (Arnould *et al.,* 2004). Lastly, customers may also assert themselves with actions other than defecting or complaining. For instance, Arnould *et al.* (2004) suggested acts of resistance such as picketing, seeking legal action, developing unfavourable websites, and various other reluctance behaviours are all examples of such actions.

Jacoby (1971) carried out a comprehensive literature review of this issue and was able to ascertain that prior research has predominantly concentrated on behavioural outcomes without considering the processes happening in consumers' minds. It has been suggested that loyalty can be measured according to its outcome characteristics, such as purchasing patterns (Lawrence, 1969; McConnell, 1968; Tucker, 1964), number of specific brand purchases, and likelihood to buy (Frank, 1962; Maffei, 1960). Nonetheless, previous studies (Zeithaml *et al.,* 1996; Alexandris *et al.,* 2002) have found research evidence to confirm the benefits of predicting the effect of consumer loyalty on company success. Loyalty can result in both company success and heightened profits (Hong and Goo, 2004; Johnson *et al.,* 2001). Loyal customers show positive behavioural intentions, such as intention to return, repurchase and recommend to others (Arnould *et al.,* 2004).

On the other hand, both Cronin and Taylor (1992) and Gremler and Brown (1998), suggested that customer satisfaction and service quality are of paramount importance in ensuring consumer loyalty. This was supported by Danaher and Mattsson (1998). Furthermore, Bitner (1990) found that verbal recommendations become more positive as satisfaction heightens. Likewise, Barnes (1997) added that a close relationship between company and customer is another criterion in ensuring customer loyalty and enhanced profitability, since the customer-employee relationship generates a higher business share and more money from the customer. Previous research into consumer loyalty have predominantly concentrated on product-related or brand-related loyalty, whilst there has been relatively little investigation into the actual effects that customer loyalty has on service organisations (Gremler and Brown, 1998).

A vast number of researchers (including Berry, 1983; Zeithaml, 1981; Crosby *et al.,* 1990; Dick and Basu, 1994) asserted that evidence relating to product loyalty cannot be generalised as service loyalty for various reasons. For instance, interpersonal interactions are a fundamental component in service marketing (Suprenant and Solomon, 1987; Crosby *et al.,* 1990; Czepiel, 1990), meaning that services rely heavily on the creation of an interpersonal relationship rather than loyalty to tangible products (Berry, 1983). Moreover, the impact exerted by perceived risk is higher in terms of services, because loyalty can often stop customers from engaging in switching behaviour (Zeithaml, 1981; Klemperer, 1987). Lastly, Dick and Basu (1994) stressed that, in the service context, intangible features such as reliability are of utmost importance in creating and sustaining loyalty amongst consumers.

Table 2.1 Summary of consumer behaviour literature

Reference	Aim	Finding
(Howcroft *et al.*, 2007)	*"To examine bank customer involvement and the importance of risk when contemplating the purchase of financial products"* (p. 481)	*"The paper finds that the clusters provide evidence to suggest that the market consist of a number of distinctive customer segments. Although the research suggests that the market might be changing and becoming more "active", the majority of bank customers are still essentially "passive"* (p. 481)
(Chi *et al.*, 2008)	*"To offer an integrated approach to understanding destination loyalty by examining the theoretical and empirical evidence on the causal relationships among destination image, tourist attribute and overall satisfaction, and destination loyalty"* (p. 624)	*"The results supported the proposed destination loyalty model: (1) destination image directly influenced attribute satisfaction; (2) destination image and attribute satisfaction were both direct antecedents of overall satisfaction; and (3) overall satisfaction and attribute satisfaction in turn had direct and positive impact on destination loyalty"* (p. 624)
(Fonseca, 2009)	*"To apply a new conceptual model, and a new technique as an approach to the modelling of customers' satisfaction, and to develop an overall satisfaction index (OSI)"* (p.352)	*"These models provide the marketing manager with a very flexible analysis tool, easily understood, and so managers interested in building customers' satisfaction may seek for a better understanding of customers' behavioural satisfaction, in order to focus on possible marketing actions to improve or maintain customer satisfaction"* (p.352)
(Sangeetha and Mahalingam, 2011)	*"To appraise various service quality models and identify issues for future research based on the analysis of literature"*	*"The review of various service quality models in banking revealed that the meaning of service quality may have some universal aspects, as demonstrated by the similarities in the underlying dimensions as*

	(p.83)	*proposed in the different studies. This paper lends support to the contention that the dimensionality of SERVQUAL and importance of the dimensions vary with the cultural and country context even within the banking industry"* (p.83)
(Martinelli and Balboni, 2012)	*"To demonstrate the crucial role of retail service quality as a key activator in the formation of customer loyalty to the store; the latter is understood in a conative and action sense"* (p.2233)	*"The results prove that customers consider retail service quality as a second-order dimension and recognize the main contribution of physical aspects and reliability first-order dimensions. Findings corroborate the crucial role played by perceived service quality and the mediating role of customer satisfaction and conative loyalty within the relationship between service quality and action loyalty"* (p.2233)
(Abu-El Samen *et al,.* 2013)	*"To reveal and compare the SERVQUAL dimensions from the customers' and the managers' perspectives, and to examine their effect on customer satisfaction and business performance, respectively"* (p.403)	*"It was found that SERVQUAL is a three-dimensional construct as opposed to five, as proposed by the original hypothesised model"* (p.403)
(Bansal and Taylor, 2015)	*"To establish discriminant validity between service quality and satisfaction and assessing their causal ordering and interactive relationships in predicting customer switching intentions"* (p.304)	*"The results of this study indicated that service quality and satisfaction are indeed distinct constructs and that quality is an antecedent to satisfaction. In addition, quality was found to be the key driver of switching intentions"* (p.304)
(Levy and Hino, 2016)	*"To evaluate the relationship between customers' emotional attachment toward service providers and loyalty"* (p.136)	*"The empirical results support the claim that the conceptual framework applied in this study better explains the relationship between customers' emotional attachment toward service providers and loyalty"* (p.136)
(Khorshidi *et al.,* 2016)	*"To implement statistical process control (SPC) in service quality using three-level SERVQUAL, quality function deployment (QFD) and internal measure"* (p.195)	*"SPC is used for service quality through a structured framework. Also, an adapted SERVQUAL questionnaire is created for measuring quality of train's internal services. In the case study, it is shown that reliability is the most important dimension in internal services of train for the passengers. Also, the service process is not capable to perform in acceptable level"* (p.195)

(Kasiri *et al.,* 2017)	"*To analyse the direct and indirect impacts of standardization and customization on customer satisfaction and loyalty through service quality*" (p.91)	"*The contribution of this study is the development of an integrated framework to analyse the roles of standardization and customization on service quality*" (p.91)

Source: The Researcher

2.16 Research Gap

This research removes most of the shortcomings in research relating to service quality, price reputation, and behavioural intentions in the previous literature, since it develops a model for enhancing the understanding about service quality, price and reputation and their influence on behavioural intentions and customer loyalty. The proposed model also addresses the direct and indirect impacts of customer satisfaction. Likewise, this research includes a conceptual framework which can show how repurchase intentions, complaint intentions and loyalty are influenced by service quality, price and reputation, via customer satisfaction and confirmation. With the above criteria, it can be claimed that this research is the one of the few studies that come up with empirical evidence relating to the KSA's banking sector which includes these variables combined together in one model.

According Rod *et al.* (2016) two areas worthy of further study can be identified. Firstly, there has been little research in non-western, collectivist countries in relation to service delivery on behavioural (loyalty and word-of-mouth) and affective (customer satisfaction) outcomes. Furthermore, Bansal and Taylor (2015) concluded that service quality and customer satisfaction are essential determinants of customers' switching intentions. The outcome of their study indicated that there is no doubt that customer satisfaction and service quality are distinct factors. The authors also confirmed that service quality is an antecedent to satisfaction. That is why the current study evaluates repurchase intention and loyalty in order to understand customer behavioural outcomes in the retail banking sector. Furthermore, the study tests empirically the impact of service quality dimensions on customer satisfaction and treats service quality dimensions as antecedents of customer satisfaction. Gures *et al.* (2014) stated that possible variables that could be considered in future research include company image, perceived service value, perceived trust, and various others (Gures *et al,* 2014). They also added that it will be crucial to empirically assess the hypothesised direct and indirect relationships that exist between service quality and behavioural intention, and between perceived customer value and customer satisfaction. They concluded that this would verify the reliability of previous studies. Furthermore, examining non-linear relationships between

variables would be beneficial in clarifying the nature and structure of the relationships between variables. Future researches could also try to improve the mediation levels outlined here and to identify more variables that are exerting a mediating effect (Yadav *et al*, 2014).

According to Seto-Pamies (2012) other variables (such as personal traits and image, switching costs, etc.) which have not been considered in their study must be evaluated in order to explain an issue as intricate as consumer loyalty. Furthermore, the cognitive assessment of the various aspects of service quality dimensions will generate a positive behavioural reaction by the consumers (Brady *et al.*, 2002; Carrillat *et al.*, 2009).

Table 2.2 Summary of Research Gap

Source	Research Gap
(Rod *et al.,* 2016)	According Rod *et al*. (2016) there has been little research in non-western, collectivist countries in relation to service delivery on behavioural (loyalty and word-of-mouth) and affective (customer satisfaction) outcomes.
(Bansal and Taylor, 2015)	Bansal and Taylor (2015) concluded that service quality and customer satisfaction are essential determinants of customers' switching intentions. The outcome of their study indicated that there is no doubt that customer satisfaction and service quality are distinct factors. The authors also confirmed that service quality is an antecedent to satisfaction.
(Seto-Pamies, 2012)	According to Seto-Pamies (2012), other variables (such as personal traits and image, switching costs, etc.) which have not been considered in their study must be evaluated in order to explain an issue as intricate as consumer loyalty.
(Yadav *et al.*, 2014)	It is crucial to empirically assess the hypothesised direct relationships that exist between service quality and behavioural intention. The indirect relationships between such variables must also be explored.

Source: The Researcher

2.17 Conclusion

This chapter reviewed the topics on which the proposed framework of the research study is founded. It discussed service quality models and dimensions in great depth. Furthermore, the chapter also defined price and reputation in multiple ways and stressed the importance of consumers' confirmation of expectation and customer satisfaction and how such aspects related to consumers intentions and loyalty. As far as the literature review is concerned, further research into customer behaviour is required in order to establish the extent to which customers' reactions serve as reliable indicators of their feelings. Moreover, the present research explores the importance of confirmation and customer satisfaction and their role in the relationship between service quality, price, reputation and consumers' intentions and loyalty. To address this gap, the present research intends to explore the impacts that customers' perceptions pertaining to service quality, price and reputation have on their intentions and loyalty through confirmation and satisfaction. In this chapter, literature relating to each of the aspects (service quality, price and reputation) as well as their practical use was explored in great depth. Researchers have largely shown that service quality, price and reputation generate customer satisfaction. Subsequently, the chapter moved on to explore the aspects of service quality within the retail banking sector, which strives to provide consumers with a high quality of service and to achieve customer satisfaction in order to ultimately gain enhanced sales and profits. This was crucial, because to date, there has been no sufficient exploration of the relationship between perceived price, service quality, reputation and customer loyalty in Saudi Arabia. The next chapter will focus on developing the conceptual framework, in line with the literature reviewed in this chapter. It will demonstrate the construct measures needed in the framework and outline the hypotheses of the research.

CHAPTER 3: Conceptual Model

3.1. Introduction

As mentioned in the previous chapter, investigating service quality dimensions, price and reputation is important to be better able to understand customer satisfaction, customer intention and loyalty. Thus this chapter describes the development of the conceptual framework describing customer intention and loyalty resulting from their perceptions of service quality, price and reputation, via confirmation and customer satisfaction, using Expectation Confirmation Theory (ECT). This chapter consists of four sections: in the first section, the researcher will describe previous theories of consumer behaviour, the second will be concerned with the framework-related theory, the third will be concerned with the research conceptual framework followed by the hypotheses, and the fourth will describe the conclusions.

3.2. Theoretical Background

In the literature many theories and models have been applied to measure customer satisfaction. These include: Dissonance Theory, Contrast Theory, Assimilation-Contrast Theory, Negativity Theory, Cognitive Dissonance Theory, Adaptation-level Theory, Opponent-process Theory, Equity Theory, Hypothesis Testing Theory and the Expectancy Disconfirmation paradigm. A full review of the features of these consumer behaviour theories is presented in Table 3.1.

Table 3.1 Theories of Consumer Behaviour

Name of theory	Features	Source
Dissonance Theory	Claims that a person who anticipated a high-value item and received a low-value item will identify a disparity and experience a cognitive dissonance. Dissonance Theory falls short in fully explaining customer satisfaction; nevertheless, it adds to the understanding of the fact that expectation is not static since it probably changes during consumption or the service experience.	Yüksel and Yüksel, 2008 Cardozzo, 1965

Contrast Theory	Contrast theory was initially proposed by Hovland, Harvey and Sherif (1957). Dawes *et al.* (1972) described Contrast Theory as examining the propensity to magnify the discrepancy involving in a person's own attitudes and attitudes revealed using opinion statements. Contrast Theory contradicts Dissonance Theory. According to Contrast Theory, when the actual product or service performance does not meet the customer's expectations of the service or product, the contradiction between the expectation and outcome will cause the customer to amplify the disparity (Yi, 1990). Contrast Theory anticipates customer reaction rather than reducing dissonance; the customer will overemphasise the variation between expectation and actual performance of the service/product	Hovland, Harvey and Sherif, 1957 Dawes *et al.,* 1972 Yi, 1990
Assimilation-Contrast Theory	Assimilation-Contrast Theory was presented by Anderson (1973) in the context of post-exposure product performance, based upon Sherif and Hovland's (1961) discussion of contrast effect and assimilation. Assimilation-Contrast indicates that, when performance is within a customer's latitude (reach or range) of acceptance, even though it may come short of expectations, the contradiction will be neglected; assimilation will come into action and performance will be considered reasonable. If performance falls within the latitude of being rejected, contrast will dominate and the variation will be exaggerated, and the produce/service regarded as unacceptable. Anderson (1973) argues that Cardozo's (1965) effort at integrating the two theories was methodologically defective. The efforts by different researchers to examine this theory empirically have drawn out mixed outcomes.	Anderson, 1973

Negativity Theory	This theory, established by Carlsmith and Aronson (1963), proposes that any sort of disparity between performance and expectations will disrupt the consumer, creating 'negative energy'. Negativity theory has its roots in the disconfirmation process. Negativity theory claims that when an expectation is strongly held, individuals will react negatively to any sort of disconfirmation. Thus dissatisfaction results if the standards of perceived performance are lower than expectation. This theory suggests that any disparity between performance and expectations will disturb the consumer, generating 'negative energy.' The greater the size of the discrepancy, the stronger the negative feelings regarding a service or product.	Carlsmith and Aronson, 1963 (Vavra, 1997)
Cognitive Dissonance Theory	Cognitive dissonance is defined as an uncomfortable feeling triggered by experiencing two contradictory concepts at the same time. The theory of cognitive dissonance suggests that individuals have a motivational drive to decrease dissonance by altering their beliefs, behaviours and attitudes, or by justifying them. The cognitive dissonance phenomenon, initially mentioned by Festinger in 1957, has been quickly embraced by consumer behaviour research. Identified as a psychologically uncomfortable state that develops from the presence of contradictory (dissonant, non-fitting) associations among cognitive components (Festinger 1957), cognitive dissonance revealed substantial exploratory power in describing the state of discomfort buyers often experience after they purchased.	Festinger, 1957 Salzberger and Koller, 2005
Adaptation-Level Theory	Adaptation-Level Theory is yet another theory that is consistent with the impact of disconfirmation and expectation on satisfaction. This theory was formulated by Helsen in 1964 and used when examining customer	Helsen 1964 Yau, 1994 Oliver, 1997

	satisfaction by Oliver. Helson (1964) basically expressed his theory as follows:	
	'It posits that one perceives stimuli only in relation to an adapted standard. The standard is a function of perceptions of the stimulus itself, the context, and psychological and physiological characteristics of the organism. Once created, the 'adaptation level' serves to sustain subsequent evaluations in that positive and negative deviations will remain in the general vicinity of one's original position. Only large impacts on the adaptation level will change the final tone of the subject's evaluation'.	
	This theory is receiving acceptance, as it has the ability to describe some counter-intuitive forecasts created by assimilation-contrast theories (Oliver, 1977).	
Opponent-Process Theory	This theory can be seen as the theory of motivation reformulated by Solomon and Corbit and drawing on a basic physiological phenomenon referred to as homeostasis.	Yau, 1994 Solomon and Corbin 1974 Oliver, 1981
	Homeostasis believes that many affective, hedonic, or emotional states, being actually far from neutrality and going beyond a threshold level of hedonic emotions, are automatically resisted by the central nervous system's way of functioning, which decreases the strength of feelings, both averse and pleasant, to a consistent level (Solomon and Corbin, 1974).	
	The starting point of the opponent process is completely based on the impact of the primary process by which an emotional state is launched by a known stimulus (Oliver, 1981). If the initial stimulus is removed to decrease partially or entirely the primary process impact, the opponent process will continue to function at a decaying rate determined by inertia elements.	

	The opponent process is completely internally driven, which causes satisfaction/dissatisfaction to decay to a new or original level. Consequently, the level to which satisfaction is realised relies on the magnitude of disconfirmation along with the strength of the opponent process.	
Equity Theory	This theory relies on the argument that a 'man's incentives in exchange with others ought to be equal to his investments'. An initial recognition of this theory is first found in a research study by Stouffer and his associates on military administration. They regarded 'relative deprivation' (equity) as the reaction to a discrepancy or disparity between what an individual views to be the actuality and what he believes should hold true, particularly where his own case is involved. In other words, the principle of equity recommends that the ratio of outcomes to inputs ought to be consistent across individuals in an exchange. As applied to customer satisfaction studies, satisfaction is believed to exist when the customer feels that his outcome to input ratio amounts to that of the exchange person. In the various research studies that have evaluated the effect of equity on satisfaction, equity seems to have a moderate impact on satisfaction and post-purchase communication behaviour.	Oliver and Swan, 1989 Yau, 1994 Athiyaman, 2004 Oliver and Swan, 1989
Hypothesis Testing Theory	A two-step model for satisfaction generation was recommended by Deighton (1983). Deighton assumed that initially pre-purchase details (mostly advertising) play a significant role in developing expectations concerning the products/services individuals will obtain and use. Individuals use their experiences with products/services to evaluate their expectations. Next, Deighton proposed that consumers have the tendency to	Deighton, 1983 Vavra, 1997

	try to confirm rather than disconfirm their expectations. Vavra (1997) considered that this theory proposes consumers are biased to positively confirm their service/product experience, which is an unquestionably optimistic view of consumers; however this theory gives management evidence of a very essential and important marketing tool.	
Expectancy Disconfirmation Paradigm	Drawing on the deficiencies of the early theories of consumer satisfaction mentioned above, Oliver (1977; 1980) proposed the Expectancy-Disconfirmation Paradigm (EDP) as the most promising theoretical-framework for the evaluation of customer satisfaction. The model suggests that consumers purchase services and goods with pre-purchase expectations about the expected performance. Mattila and O'Neill (2003) explain that 'amongst the most popular satisfaction theories is the disconfirmation theory, which argues that satisfaction is associated with the magnitude and direction of the disconfirmation experience that develops as a result of the comparison of service performance against expectation'.	Oliver, 1977 Oliver, 1980 Mattila and O'Neill, 2003

Source: The Researcher

As discussed below, among the very important and most widely recognised conceptualisation of the consumer satisfaction concept is Expectancy Disconfirmation Theory (Barsky, 1992). Oliver (1980) developed the theory and proposed that the satisfaction level is a consequence of the variance between perceived and expected performance. Satisfaction (positive disconfirmation) arises when a product or service exceeds expectations. On the contrary, if the performance is worse than expected that will lead to dissatisfaction (negative disconfirmation). The following section will go into greater detail on Expectancy Confirmation Theory.

3.3 Theoretical Framework Development

3.3.1 Expectation Confirmation Theory (ECT)

This study chose to use ECT theory because its aim is to develop a framework that advances the understanding of customer satisfaction, intention and loyalty in the retail banking sector, and this can be best achieved by choosing a theory whose main target is to measure customer satisfaction and post-purchase behaviour. Expectation Confirmation Theory (ECT) has been widely employed in the domain of marketing in order to measure satisfaction and post-purchase behaviour. Expectation Confirmation Theory originated with the Consumer Dissatisfaction/Satisfaction Model that was constructed to show how consumer repurchasing behaviour can be anticipated by reviewing satisfaction levels. The Consumer Satisfaction/Dissatisfaction Model was primarily utilised in the contexts of service retention and product repurchase (Oliver, 1980, 1993; Anderson and Sullivan, 1993; Tse and Wilton, 1988; Patterson *et al.,* 1997; Oliver, 1980, 1993). ECT has been researched in many different contexts. The ability of ECT to predict repurchasing behaviour has been effectively confirmed in different settings, including restaurant and cuisine services (Swan and Trawick, 1981), automobile (Oliver, 1980), disaster prevention and rescue systems (Shih *et al.,* 2012), business and professional services (Patterson *et al.,* 1997), medical tourism (Chou *et al.,* 2012), and e-learning (Lee, 2010).

Expectation Confirmation Theory (ECT) is the main theory used in the present research study. Its explanation of consumer satisfaction and continuance intention to purchase has given this theory acceptance. According to ECT, customers pursue a process sequence to achieve repurchase intention. Preceding purchase, this process is initiated when customers form a preliminary expectation of the service or product. According to Halilovic and Cicic (2013), after their initial consumption, customers form perceptions about the performance of the service or product and compare it with their original expectation. The satisfaction level is determined by the level of expectations compared to the perceived performance. Customers who are satisfied form a repurchase intention, while consumers who are dissatisfied suspend subsequent use of the service or product.

The ECT model has four constructs, namely expectation, performance, confirmation, and satisfaction. Eventually, these four constructs impact on continuation decisions (Bhattacherjee, 2001). Figure 3.1 below shows the relationship between these constructs. Empirical studies have revealed that consumer satisfaction alongside earlier use of a service or product is a key element in determining customer repurchase intention. This has been

repeatedly investigated in a number of settings employing the ECT model (Oliver and Shapiro, 1993; Anderson and Sullivan, 1993).

The ECT model is useful when seeking to understand behavioural intentions and customers' levels of satisfaction as has been shown in several studies (Halilovic and Cicic, 2013; Bhattacherjee, 2001; Chiu *et al.,* 2005; Venkatesh *et al.,* 2011). Meanwhile, Gures *et al.* (2014) suggested that the exploration of additional potential variables could help clarify customers' active role in service marketing. Furthermore, there is an essential need to extend this model to clarify distinctions in customer satisfaction and behaviours based on their perceptions of service quality dimensions. Seto-Pamies (2012) has also stated that, in order to describe a phenomenon as complex as customer loyalty, it is necessary to include other variables (image, switching costs, personal characteristics, etc.).

Academics have extended the ECT model by introducing new variables in response to the expanded expectations of customers and the importance of understanding customer satisfaction and behavioural intentions in the service industry. Table 3.2 shows previous studies using ECT in different areas of interest.

Table 3.2: Previous studies using ECT in different areas of interest

Author	Year	Context
Oghuma *et al.*	2016	Mobile telecommunication
Hossain and Dwivedi	2015	Banking
Chou *et al.*	2012	Health care
Chou *et al.*	2010	Knowledge creation
Lee	2010	e-learning
He and Wei	2009	Knowledge management
Lin *et al.*	2009	Commercial service
Atchariyachanvanich *et al.*	2006	e-commerce
Lin *et al.*	2005	Web portal
Bhattacherjee	2001	Information system

Source: The Researcher

Satisfaction and confirmation are associated and have been perceived as the two main variables in the Expectation Confirmation Theory model in the customer research context. It

has been suggested by Spreng *et al.* (1996) that these illuminate the association between customer expectation and customer satisfaction, based on the argument that the relationship between expectation and customer satisfaction is completely mediated by confirmation. Furthermore, it has been acknowledged that satisfaction is affected by different perceptions of performance (Tse and Wilton, 1988). More precisely, it is apparent from prior studies that customer expectations and customer satisfaction constantly appear as constructs that impact repurchasing behaviour.
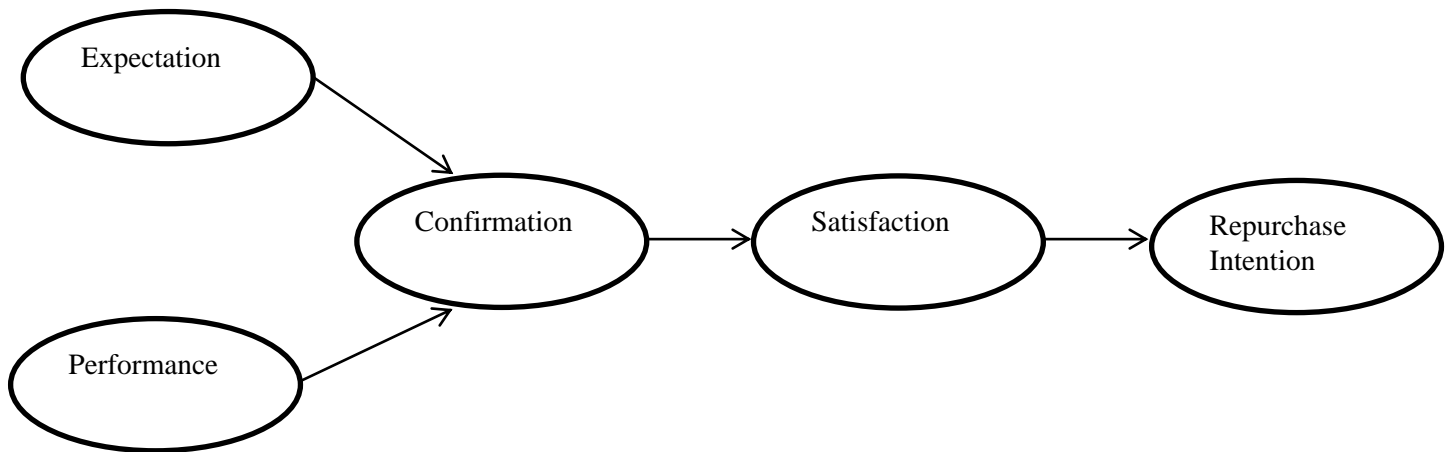
Figure 3.1 Expectation Confirmation Theory

(Source: Oliver, 1980)

3.3.2 Theoretical Framework

The research framework draws on ECT and service quality dimensions for the purpose of developing a theoretical framework. It is important to pause here to draw attention to the weak evidence that supports the relevance of the expectations-performance gap (Carman, 1990). Therefore, the current study acknowledged the importance of operationalising the confirmation of expectation as a wider construct which evaluates customer expectation after the service experience. As suggested by Cronin and Taylor (1992), the current study adopts service quality dimensions as an adequate assessment tool for the perceived performance. In fact, it is possible to extend this argument by adding price and reputation as important indicators of the service provider's performance (Fombrun and Shanley, 1990, Dodds, Monroe, and Grewal, 1991; Hall, 1993; Rao, 1994; Mattila and O'Neill, 2003)

In this model there are significant relationships between (performance), service quality dimensions (reliability, assurance, empathy, tangibles, and responsiveness), and price with

confirmation. In addition there are potential relationships between service quality dimensions (reliability, assurance, empathy, tangibles, and responsiveness), price, reputation and customer satisfaction. Furthermore, confirmation has a potentially significant impact on customer satisfaction. This will lead to a better understanding of how customer satisfaction affects repurchase intention, complaint intention and loyalty. There is also an important association between repurchase intention and loyalty. Even though these constructs have been discussed in previous studies, to the researcher's knowledge, service quality dimensions, perceived price, reputation, repurchase intention, complaint intention and loyalty examined in the light of Expectation Confirmation Theory have not been combined in one model in the context of retail banking.

Careful review of the literature on customer satisfaction and its factors carried out for this thesis has revealed that service quality dimensions and perceived price and reputation are important indicators of retail banks' performance, which influence customer satisfaction and behavioural intentions. As a result it is important to examine the service quality dimensions using Expectation Confirmation Theory which is the model most widely used to measure customer satisfaction and behavioural intentions outcomes. After extensive review of the literature presented in Chapter Two, the present chapter develops a conceptual model. Furthermore, the study evaluates the impact of service quality dimensions and price on confirmation, showing that customer satisfaction is determined by confirmation. In addition the direct impact of service quality dimensions, price and reputation on customer satisfaction directly is evaluated. Customer satisfaction will lead to three important behavioural outcomes: repurchase intention, complaint intention and loyalty. In addition the effect of repurchase intention on loyalty will be shown. Thus this study has developed some hypotheses which revealed the different associations between all these variables. The rationalisation for this study is that understanding customer intention and behaviours is crucial in the retail banking sector.

3.3.3 Derivation of the present research framework

This section focuses on the basis of the present study conceptual framework. Following on from the assessment of the literature and the literature gap presented in Chapter Two, this study aims to fill all relevant gaps revealed by the research assessment (Section 2.16). Indeed, the framework is extracted from the literature, based on Expectation Confirmation Theory as introduced in Section 3.3.1.

During recent years, communications and technological innovations have constantly advanced. Shuang (2013) has concluded that this rapid advancement in technology and

communication has enabled consumers to change from being passive information receivers to being more active and demanding. Furthermore, previous literature has demonstrated the need to reinvestigate the antecedents of customer satisfaction and expectation (Arbore and Busacca, 2009; Guatam 2011; Singh Andorra, 2011). According to Singh Andorra (2011) what is considered 'good' customer service practice today may be termed 'bad' tomorrow, which is why the continuous evaluation of the fundamental factors affecting customer satisfaction, intention and loyalty is highly important.

An important gap continues to exist in perception of how consumer intention and loyalty are associated with perceptions of service quality, price, and reputation, and with the way that customer satisfaction consequently can affect customer intention and loyalty. As discussed above, this study's conceptual framework was developed using Expectation Confirmation Theory. According to this, consumers pursue a process sequence to approach repurchase intention. The process begins before purchasing when consumers form an initial expectation of the service or product. 'After the initial consumption, they form perceptions about the performance of the product or service and compare it with their original expectation' (Oghuma *et al.,* 2016, p. 35). One of the most valued and recognised studies in regards to explaining the dimensions of service quality is Parasuraman *et al.'s* (1985) study. The authors acknowledged ten dimensions of service quality service, which include: effective customer communication, access, service provider efficiency, credibility and reliability, response speed to customer needs, capacity and demands, tangible security, decency and taste in interacting with consumers, and understanding consumers.

A few years later, Parasuraman *et al.* (1988) combined the 10 service quality dimensions within five dimensions: empathy, assurance, responsiveness, tangibles and reliability. Tangibles targeted the physical look of the facility of the service provider. Reliability was described as the capability of the service provider to fulfil a promised service devotedly and accurately. Responsiveness was represented by compliance, the need to help consumers and offer immediate service. Assurance was indicated by the acquaintance, accommodation and consideration of the service provider employees and their capability to encourage confidence along with trust. Empathy was described as the considerate caring and customised attention that the organisation offers the customers.

The hypotheses in this research can be summarised as being designed to show whether the better the customer perception of the service quality of the retail banking service provider, the more likely the customer will be to reflect on expectation and satisfaction in a way that will

generate positive behavioural intentions. As shown in Figure 3.2 below, the conceptual framework uses 18 hypotheses to illustrate the relationships between variables.

There is a further increasing and essential necessity to examine service quality dimensions as it is acknowledged that this offers a great advantage for service providers. Zeithaml (2000) shed light on the importance of enhancing the relationship with consumers and that it is essential for firms' success that they satisfy the needs of the consumers. Furthermore, the focus on service quality has led to it getting considerable attention from scholars and has stimulated a debate among academics. This framework offers answers to the current call for investigations to be carried out on the role of relational/core service delivery and customer satisfaction and their place in the formation of behavioural outcomes such as loyalty, which have been under-represented in non-western, collectivist countries (Rod *et al.,* 2016). In addition, another two essential independent constructs were added to the present framework; these are perceived price and reputation. According to Dodds, Monroe, and Grewal (1991) and Mattila and O'Neill (2003), price is frequently utilised as a cue in the formation of consumers' expectations of product/service performance. Additionally, customers are inclined to utilise price as a signal in assessing their experiences with a service/product and in forming their attitude toward the organisation (Bolton and Lemon, 1999; Varki and Colgate, 2001). According to Verhoef *et al.* (2009), price is an essential impulse in consumer experience in a retail setting. With regard to reputation and according to Furman (2010), a firm can build an image, but reputation relies on its activities. Therefore, management of reputation is essential in relation to the perception of the quality of a firm's products and services (Toplu *et al.,* 2014).

A theoretical framework provides the structure upon which a complete research study is constructed (Sekaran 2000). In the associated literature, there are connections between the present framework variables and the theoretical grounds. In addition to the link between service quality and customer satisfaction, the impact of service quality dimensions, price and reputation on behavioural intentions and loyalty, through confirmation and customer satisfaction, must also be considered. In this investigation, the theoretical framework includes the following 12 major constructs:

- Reliability
- Response
- Empathy
- Tangibles

- Assurance

- Price

- Reputation

- Confirmation

- Customer satisfaction

- Repurchase intention

- Complaint intention

- Loyalty

To better understand customer intention and loyalty, more variables should be added to the research framework. Taking into account the research problem (Section 1.3) and the research gap (Section 2.16), the 12 variables mentioned were deemed the most closely associated with the research problem. The independent variables are the service quality dimensions (reliability, responsiveness, empathy, assurance and tangibility), price, and reputation. While confirmation is the dependent variable in relation to the service quality dimensions and price, customer satisfaction is the dependent variable in relation to the service quality dimensions, price and reputation. Finally, repurchase intention, complaint intention, and loyalty are dependent variables in relation to customer satisfaction. Figure 3.2 below clarifies the present conceptual framework.

In this study, the theoretical framework is developed to explain the influence of service quality, price and reputation on behavioural intention and loyalty, through confirmation and customer satisfaction. In Figure 3.2, the hypotheses that apply to the proposed conceptual model are presented. The first 12 hypotheses (H1, H2, H3, H4, H5, H6, H7, H8, H9, H10, H11, H12) specify the expected effect of the five service quality dimensions (responsiveness, reliability, empathy, assurance, tangibles) and price on confirmation and customer satisfaction, whereas H13 shows the expected effect of reputation on customer satisfaction. H14 then specifies the expected impact of confirmation on customer satisfaction. Furthermore, the expected effects of customer satisfaction on repurchase intention, complaint intention and loyalty are covered by H15, H16 and H17 respectively, and the influence of repurchase intention on loyalty are predicted by H18.
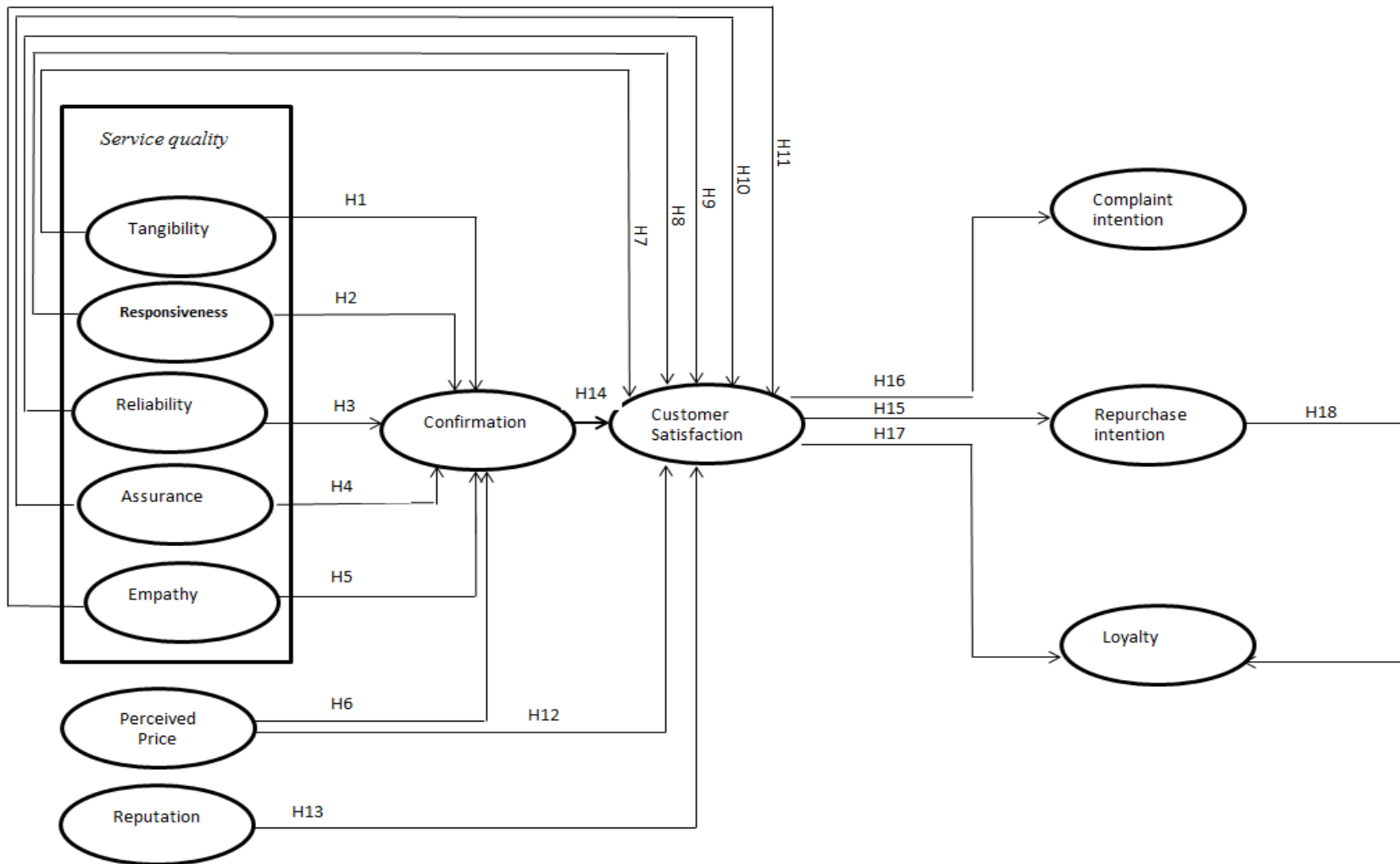
Figure 3.2 Research Conceptual Model

3.4 Advantages of the present research framework

To the best of the researcher's knowledge, this is the first time that such an approach has been utilised in order to understand the effects of service quality elements, price and reputation on repurchase intention, complaint intention and loyalty in the retail banking service sector. This research will help marketers, retail banking managers and investigators to understand how service quality, price and reputation affect behavioural intentions and loyalty in the retail banking sector. Based on the research gaps recognised in the literature review, it can be seen that the research framework offers necessary academic and practical benefits.

There are many academic advantages for the present framework; these include extending the Expectation Confirmation Theory by arguing that the grouping of price, reputation with service quality dimensions is essential when predicting behavioural intentions and loyalty. Moreover, by adding complaint intention to the framework, the study covers an important construct that is indispensable when seeking to deeply understand consumer complaint behaviour. Furthermore, by adding the loyalty construct, the study enhances the understanding of the consumer's post-consumption behaviour. Indeed, this study enhances the knowledge concerning the influence of confirmation and customer satisfaction due to service quality, price and reputation on behavioural outcomes; specifically, this research clarifies more detailed relationships between service quality, price and reputation, confirmation and customer satisfaction, which then affect customer intention and loyalty.

The present framework also has many practical advantages and throws light on the significant components of service quality, price and reputation, that influence customers' satisfaction, intentions and loyalty, in order to show service providers how to maintain a strong relationship with their customers. In addition, the framework helps to review companies' policies and strategies by evaluating the satisfaction level and behavioural intentions of the customers. Furthermore, it provides for the retail banking service provider the driving reasons for customers to move into the satisfaction stage. Last but not least, the framework identifies the main elements that result in customer loyalty.

3.5 Research Framework Hypotheses Development

This section illustrates the relationships between the developed research framework constructs.

3.5.1 Service Quality and Price - Confirmation

Service quality maintains a leading position in the management and marketing perspective (Chau and Kao, 2009). Furthermore, in the service sector, service quality has been acknowledged as a key element in research for excellence, differentiation and sustainable competitive advantage (Jun *et al.,* 1998; Jabnoun and Rasasi, 2005; Kumar and Dash, 2013). Zeithaml *et al.* (1993) concluded that the service quality dimensions indicate the customers' opinions of the overall service quality of a firm. In addition, it has been recommended that this quality evaluation should not be unidimensional, but as an alternative should comprise several abstract dimensions (Hjorth-Anderson, 1984; Garvin, 1987; Hoibrook and Corfman, 1985; Maynes, 1976; Parasuraman. Zeithaml, and Beny, 1985; Zeithaml, 1988). After studying four consumer service industries, Parasuraman, *et al.* (1985; 1988) proposed five dimensions: tangibles, assurance, responsiveness, empathy, and reliability. Zeithaml *et al.* (1993) proposed that service quality is perceived in terms of these five dimensions. In addition, they assumed that customers' expectations of what will or should occur are based on these five dimensions.

According to Zeithaml *et al.* (1993) explicit service promises (e.g., personal selling, advertising, contracts, and other types of communication) come straight from the service providers and are assumed to be associated with consumers' predicted levels of expectations. The promises (assurance) transmitted via advertising make the advantages and benefits of the service genuine and clear (Berry and Parasuraman, 1991; Mittal, 2002). Zeithaml and her colleagues hypothesised that explicit promises are positively interrelated to consumers' desired and predicted levels of service expectations (Zeithaml *et al.,* 1993). Using the same steps, Dion and his associates (1998) evaluated these conjectures and discovered significant positive associations between the variables. Service providers demand three things from consumers: immediate payment from the consumers once the service is completed, repeat purchase of the services in the future, and positive word-of-mouth publicity about the service (Clow and Beisel, 1995). Dion *et al.* also conclude that, if the service outcome happens to be dissatisfactory for the customers, service providers hope that customers will communicate these feelings to the service personnel, permitting the service firm to correct the problem.

Furthermore, customers of service providers have precise, solid expectations of the service retailer (Clow *et al.*, 1991; Kurtz and Clow, 1991; 1992-93; Zeithaml *et al.*, 1993). These expectations may comprise such variables as quality of service outcome (assurance and reliability), price, quality of relations with service personnel (empathy and responsiveness), and tangible cues (tangibles) (Grönroos, 1990; Zeithaml *et al.*, 1993). Occasionally expectations that a customer has regarding a service provider are shared widely with other consumers of the same service provider; on other occasions, the expectations of a consumer are exclusive only to that individual. Expectations are always related to future behaviour, consequently they are, in the retailer consumer relationship, in effect predictions of how the provider will react or behave (Olson and Dover, 1979; Zeithaml *et al.*, 1993).

Implicit service promises are included in most leading criteria in the formation of expectations (Oliver, 1997; Zeithaml *et al.,* 1993). Considering that services are intangible and diverse, firm image, price, and tangible indications (e.g., brightness of the surroundings, sounds, colour, salespeople's clothing, etc.) assist the consumer in her/his assessment of the service (Kalamas *et al.,* 2002).

Here, the current study posits that, after experiencing the retail banking services, customers evaluate the bank's perceived performance (service quality dimensions, price) with regard to their original expectations. Perceived performance has been consistently established to be positively related to service evaluation (confirmation) (Hamer, 2006). According to the original service quality theories (e.g., Grönroos, 1984; Parasuraman *et al.,* 1988) quality results from a comparison between perceived and expected performance. Later studies supported this point of view and confirmed a positive relationship between perceived service quality and confirmation of expectation (Brady and Cronin, 2001; Cronin and Taylor, 1992; Dabholkar *et al.,* 2000; Dagger *et al.,* 2007). Following on from previous observations the present study proposes that there is a significant relationship between service quality dimensions and price with confirmation. Hence, the following hypothesises are proposed:

H1: Tangibles have a positive relationship to confirmation of expectation.

H2: Responsiveness has a positive relationship to confirmation of expectation.

H3: Reliability has a positive relationship to confirmation of expectation.

H4: Assurance has a positive relationship to confirmation of expectation.

H5: Empathy has a positive relationship to confirmation of expectation.

H6: Price has a positive relationship to confirmation of expectation.

3.5.2 Service Quality – Customer Satisfaction

While explaining the phenomenon of customer satisfaction, particularly in relation to service marketing, recent work by researchers has established that service quality is the most effective antecedent of customer satisfaction; the more adequate the quality of a service from the provider, the greater the perceived level of satisfaction among customers (Dabholkar *et al.,* 2000; Grönroos, 1984; Jun and Cai, 2010; Lo and Chai, 2012; Santouridis, Trivellas, and Reklitis, 2009; Saravanan and Rao, 2007). Most of the retail bank service providers direct their policies towards increasing customer satisfaction and loyalty of customers via the quality of service. Devlin pointed out that any new offerings for retail banking customers are promptly matched by competitors.

Mengi (2009) realised that assurance and responsiveness are essential factors for customer satisfaction, whereas reliability, tangibility, and empathy are very important factors recognised by Zaim *et al.* (2010). Baumann *et al.* (2007) concluded that tangibles are not associated with satisfaction; on the other hand, Lai (2004) and Kumar *et al.* (2010) established that assurance, tangibles and empathy are important factors. Chaniotakis and Lymperopoulos (2009) realised that reliability is not associated with customer satisfaction. On the other hand, the reliability dimension has the highest impact on customer satisfaction in the Greece Cypriot banking sector as observed by Arasli *et al.* (2005).

Furthermore, Jamal and Naser (2003) pointed out that competitiveness and convenience are not the critical factors for all age, gender and income groups. In a Turkish context, Yavas *et al.* (1997) concluded that three dimensions of service quality, empathy, responsiveness and tangibles, are essential predictors of customer satisfaction. Scholars have identified various determinants that impact consumer satisfaction in the retail banking sector (Levesque and McDougall, 1996). These variances in the associations between service quality dimensions and customer satisfaction in different contexts and different countries proves the essential need to evaluate service quality dimensions and other essential variables in different sectors, regions and time frames in order to understand the determinants of customer satisfaction, intentions and loyalty. Thus, the following hypothesises have been developed:

H7: Tangibles have a positive relationship to satisfaction.
H8: Responsiveness has a positive relationship to satisfaction.
H9: Reliability has a positive relationship to satisfaction.
H10: Assurance has a positive relationship to satisfaction.
H11: Empathy has a positive relationship to satisfaction.

3.5.3 Price - Customer Satisfaction

Customer satisfaction is influenced by price, overall quality, and expectations (Anderson *et al.,* 1994). Furthermore, price plays an essential role in this relationship. The received value of a provider's offering – that is, quality in relation to price – has a direct influence on how pleased customers are with that provider (Anderson and Sulli- van, 1993; Sawyer and Dickson, 1984; Fornell, 1992; Zeithaml, 1988). Perceived price has a significant role decision-making in the service context. Customers' opinions on price has been studied in terms of price perception (Munnukka, 2005; Varki and Colgate, 2001).

Moreover, when it came to the association between price and satisfaction, studies have shown that price is one of the most important determinants of satisfaction (Anderson, Fornell, and Lehmann, 1994; Parasuraman, Zeithaml, and Berry, 1994; Zeithaml and Bitner, 2000). Furthermore, the empirical findings of Bolton and Lemon (1999), Jiang and Rosenbloom (2005), Han and Ryu (2009), and Singh and Sirdeshmukh (2000) have revealed that price perception has a positive influence on customer satisfaction. According to Yieh *et al.* (2007), perceived price fairness has a positive impact on customer satisfaction. Additionally, a competitive interest rate is one of the most essential determinants of customer satisfaction in the retail banking sector (Levesque and McDougall, 1996). Therefore it is logical to hypothesise the following:

H12: Price has a positive relationship to customer satisfaction.

3.5.4 Reputation - Customer Satisfaction

It is obvious that a retail banking provider's reputation also plays an essential role in determining the repurchasing behaviours of consumers (Wang and Hui, 2003). Weigelt and Camerer (1988) have concluded that a positive reputation is known to be a strategic determinant that can be utilised to earn above-average profits. Reputation can also be employed as a suitable means of predicting the result of a service-production process, and can be regarded as the most reliable predictor of the ability of a service provider to fulfil a customer's desires and increase satisfaction (Nguyen and Leblanc, 2001). Managerial scholars have described reputation as being an essential and intangible resource which can positively and significantly contribute to a firm's performance, and even its being (Fombrun and Shanley, 1990; Hall, 1993; Rao, 1994). Furthermore, they have observed reputation to be a social identity.

Accordingly, the concept of the importance of reputation has developed in the past decade, and the notion of reputation has been studied by academics in the fields of organisational

theory, marketing and economics (Wang and Hui, 2003). Literature establishes that a firm's reputation offers a halo effect which leads customers to a level of greater satisfaction level. In other words, despite performance, shopping at a firm with high reputation itself can lead to satisfaction (Jin *et al.,* 2008), enhanced corporate image (i.e. firm reputation), improved perceived quality and satisfaction (Andreassen and Lindestad, 1998). Thus, the following hypothesis is developed.

H13: Reputation is significantly related to customer satisfaction.

3.5.5 Confirmation - Customer Satisfaction

The confirmation stage is very significant for any service offering provider because when the customers are handled correctly at the confirmation stage; firms can convert customers from 'non-recurrent' to 'recurrent'. Therefore, assessment of expectations at this stage is essential for service providers. Hossain and Quaddus, (2012) have concluded that service quality research lags behind in relation to the confirmation stage. Prior studies found confirmation to be an essential element which impacts on customer satisfaction (McKinney, Yoon, and Zahedi, 2002; Oliver, 1980). Similarly to ECT, the current study suggests that consumer satisfaction is determined by confirmation of expectation. Hence, to create our next hypothesis, it is debated whether the foundation of measuring satisfaction is expectation, which is assessed against the confirmation stage as assessed by the customers. Therefore, it is concluded that confirmation is positively associated with satisfaction because it indicates realisation of the expected advantages of the provider services, while disconfirmation represents failure to achieve expectation. Prior studies established confirmation to be one of the key factors influencing customer satisfaction (McKinney, Yoon, and Zahedi, 2002; Oliver, 1980). Therefore, it is only logical to propose the next hypothesis as:

H14: Confirmation is positively associated with customer satisfaction.

3.5.6 Customer Satisfaction – Repurchase Intention – Customer Loyalty

According to Anderson *et al.* (1994) and Bitner and Zeithaml (2003), the term customer satisfaction indicates whether a product or service satisfies consumers and whether it fulfils consumers' expectations and desires. Anderson *et al.* (1994) stated that, although satisfaction describes consumers' subjective experience which is commonly described at the individual and personal level, most of the time satisfaction operates at the aggregate level. Moreover, Parker and Mathews (2001) proposed that, when it comes to the concept of customer satisfaction concept, two basic descriptive approaches are employed. The first approach states

that satisfaction is a process, whereas the second describes the outcome of a consumption experience. Satisfaction as a process is described as an assessment based on what is received and what is expected (Oliver, 1997, 1981; Parasuraman *et al.,* 1988; Tse and , 1988; Zeithaml *et al.,* 1990), focusing on the evaluative, psychological and perceptual procedures that contribute to consumer satisfaction (Vavra, 1997). On the other hand, according to Oliver (1993), the outcome approach is defined as the satisfaction end-state resulting from the consumption experience. Previous studies aimed to understand the process strategy in the assessment of customer satisfaction (Parker and Mathews, 2001).

The present study has adopted the ECT model. According to the ECT model satisfaction 'is an effect, captured as a positive (satisfied), indifferent, or negative (dissatisfied) feeling' (Bhattacherjee, 2001, p. 355). Drawing on this definition, satisfaction in the ECT model was adopted as a process. Indeed, the purpose of ECT was to understand the post-consumption intention of the consumer. Thus, in the present study, satisfaction is utilised as a process, where its purpose is to understand the post-consumption intentions and behaviour.

 Greater level of consumer satisfaction brings about repurchasing, loyalty and recommendation in the clients (Eggert and Ulaga, 2002; Fornell, 1992; Lin and Wang, 2006; Lo *et al.,* 2010), and in addition creates positive word-of-mouth (Reichheld and Sasser, 1990). Consumer satisfaction is broadly perceived as a key element in the determination of clients' future purchase intention (Taylor and Baker, 1994; Jamal and Naser, 2002; Kumar, 2012a; Kumar and Dash, 2013). A higher level of consumer satisfaction brings about repurchasing, suggestions and loyalty (Eggert and Ulaga, 2002; Fornell, 1992; Lin and Wang, 2006; Lo *et al.,* 2010) and in addition creates positive word-of-mouth (Reichheld and Sasser, 1990).

As per Sivadas and Baker-Prewitt (2000), satisfaction additionally impacts on the probability of recommending a bank and on repurchase. It cultivates loyalty to the degree that is essential for keeping up an attitude of positive relations and continued repurchase and recommendation. When clients recommend a financial institution it cultivates both loyalty and repurchase in relation to that financial establishment. In this way, the way to generate loyalty is to inspire consumers to recommend a firm to others. Likewise, clients are probably going to recommend a service provider when they are satisfied and when they have a positive attitude towards that service provider.

Evans and Lindsay (1996) expressed the concept that organisations with content customers have a good chance of converting them into loyal customers who buy from those organisations over an extended time period. Fornell (1992) found that high consumer

satisfaction will cause an increase in loyalty for the firm, and that customers will be less inclined to accept offers and approaches from competitors. This view was likewise shared by Anton (1996) who expressed the idea that satisfaction is positively associated with repurchase intention, probability of recommending a service or a product and loyalty. Rust and Zahorik (1993) suggested that the more the consumer is satisfied, the more his/her intent to repurchase will increase. As indicated by Anderson and Sullivian (1993), a greater level of customer satisfaction will diminish the apparent need to switch service provider, in this manner increasing repurchase and eventually enhancing profitability of the service provider (Bowen and Chen, 2001).

Conceptually, more elevated levels of core-service contentment ought to diminish the perception of apparent advantages of switching organisations, in this way yielding higher repurchase intentions (Anderson and Sullivan, 1993). Empirically, considerable research supports the existence of linkages between satisfaction and retention (e.g., Fornell, 1992; Oliver and Swan, 1989; Taylor and Baker, 1994). In this way, Hypothesis 15 clarifies the connection between consumer satisfaction and repurchase intention. In the event that customers are satisfied with a specific service offering after its use, they are probably going to take part in repeat purchases (East, 1997; Kumar, 2012b). Thus, the following hypotheses are developed:

H15: Customer satisfaction has a positive effect on repurchase intention.
H17: Customer satisfaction has a positive effect on customer loyalty.

3.5.7 Customer Satisfaction - Complaint Intention

Crie (2003) concluded that the absence of fulfilment frequently triggers the complaint intention process, and the impact of this is greater on services than on products. Earlier research in client complaint behaviour demonstrates that, as well as complaining directly to the service provider, clients can likewise converse with others about their dissatisfactory experience and even quit using the services or products (Singh, 1990). Earlier studies have demonstrated that high levels of cultural differences amongst consumers and firms may prompt more evident dissatisfaction and intention to complain (Barker and Härtel, 2004; Saha, 2006). The most widely recognised contention which clarifies complaint conduct has been consumer dissatisfaction (Oliver, 1997). Based on the disconfirmation theory, dissatisfaction is characterised as a customer experience that does not match the perceived expectation (Tronvoll, 2011). The banking sector is among the top three sectors in terms of recurrence of customers' complaints; thus, failures in delivering services frequently occur in the financial sector (Chen, Liu, Sheu, and Yang, 2012; Lewis and Spryrakopoulos, 2001;

Yavas and Yasin, 2001; Shemwell and Yavas, 1999). Therefore, the following hypothesis has been developed:

H16: Customer satisfaction is negatively associated with complaint intention.

3.5.8 Repurchase Intention - Loyalty

Shoppers' purchasing behaviour can be understood in two phases, which are related to urging individuals to buy or encouraging them to repurchase (Zhang, Fang, Wei, Ramsey, McCole, and Chen, 2011). Repurchase intention demonstrates the customer's readiness to purchase for quite a while from the same provider (Gounaris, Dimitriadis and Stathakopoulos, 2010). It can likewise refer to a person's judgment about purchasing a selected service again from the same provider (Lacey and Morgan, 2009). Repurchase intention was characterised by Hellier, Geursen, Carr, and Rickard (2003) as the person's choice about purchasing the service/product from the same organisation over and over again, taking into consideration his/her present circumstances and conditions.

First-time buying is frequently utilised as a predictive measure of repurchase conduct. The choice to repurchase characterises the consumer's choice to take part in consistent consumption of the service/product. Seiders, Voss, Grewal and Godfrey (2005) and Yi and La (2004) affirm a positive connection between repurchase intention and consumer satisfaction. As indicated by Kaveh (2011), this relationship throws a light on the matter since, in the real world, there are many components which cause an individual to make his/her decision to repurchase. The cost of gaining new customers is rising. Marketing managers now depend on repurchase intention to be able to anticipate sales and forecast demand for existing items (Pérez, Sánchez, Abad, Carrillo, and Fernández, 2007), and increase profits in an assortment of marketing activities. Similarly, scholars as often as possible utilise repurchase intention as a proxy for repurchase behaviour (Morwitz, Steckel and Gupta, 2007). The behavioural dimension of loyalty is concerned with a consumer's behaviour pertaining to repeat purchases, suggesting that a preference for a brand or a service develops over the course of time (Bowen and Shoemaker, 1998). Repurchase intention is possibly the most generally utilised indicator of consumer loyalty, trust and satisfaction in firms' behaviour. Therefore, it is only logical to hypothesise the following:

H18: Repurchase intention has a positive effect on customer loyalty.

3.6 Conclusion

Careful review of the literature on customer satisfaction, service quality and behavioural intentions carried out for this thesis has revealed that service quality dimensions, price and reputation are important indicators of retail banks' performance; these influence customer satisfaction directly and indirectly through confirmation. As a result it is important to examine the service quality dimensions through Expectation Confirmation Theory, which is the most widely accepted model for the measurement of customer satisfaction and post-behaviour consumption. After the extensive review of the literature presented in Chapter Two, the present chapter has developed a model of customer satisfaction. In this model we evaluate expectations at the confirmation stage. Furthermore, service quality dimensions, reputation and perceived price (performance) are evaluated at the confirmation stage; therefore, customer satisfaction is determined by confirmation. Customer satisfaction will feed into three important behavioural outcomes; repurchase intention, complaint intention and loyalty. In addition the effect of repurchase intention on loyalty can be seen. Consequently this study has developed some hypotheses which illustrate associations between the impact of service quality dimensions, price and reputation and confirmation and customer satisfaction. Furthermore, the effects of customer satisfaction on behavioural intention outcomes (repurchase intention, complaint intention and loyalty) will become clear. The rationale for this study is that understanding customers' needs is critical for the retail banking sector, especially in the light of the variability of customer expectations and perceived quality across different countries and different demographics.

CHAPTER 4: Research Methodology

4.1 Introduction

The prior chapter assessed and analysed the framework that is used to investigate the relationship between service quality, price, customer satisfaction, confirmation, reputation, repurchase intention, complaint intention and customer loyalty. Fifteen sections will appear in this chapter. The research paradigm and methodology selections will be explained; this will then be followed by a presentation of the structure analysis technique used by the researcher to evaluate the hypothesis. After this, the research design will be discussed, including the justification for the research approach and use of a survey tool. Subsequently, the research population, the research content, the sampling strategy, data collection process, questionnaire design and pilot study will be explored. Ethical considerations pertaining to the design of the research and the questionnaires will be presented, followed by an outline of the statistical procedure and data analysis. A conclusion will complete the chapter.

4.2 Justification of Methodology and Paradigm

Research has been referred to as a systematic investigation (Burns, 1997) or inquiry through which data are gathered, interpreted and analysed in certain way in an initiative to 'describe, understand, control or predict a psychological or an educational phenomenon or to empower individuals in these sorts of contexts' (Mertens, 2005, p. 2). Moreover, O'Leary (2004) has raised the consideration that something which was fairly simple to describe forty or thirty years ago has become much more complex in recent years with the range of research methods increasing significantly, 'especially in the applied/social sciences' (p. 8). It has been proposed, nonetheless, that the 'precise nature of the definition of research is affected by the investigator's theoretical framework' (Mertens, 2005, p. 2) with theory being employed to determine associations among or between constructs that explain or define a phenomenon by surpassing the local event and attempting to link it with very similar events (Mertens, 2005, p. 2).

The theoretical framework, as distinguished from a theory, is sometimes known as the paradigm (Mertens, 2005; Bogdan and Biklen, 1998) and affects the way knowledge is interpreted and researched. It is the selection of paradigm that determines the motivation, expectation and intent of the research. If a paradigm is not chosen as the first procedure, there is no foundation for subsequent choices regarding methods, methodology, research design or literature. The main step in designing primary research is to select the most appropriate

research paradigm (Saunders *et al.,* 2007). It may be said that a paradigm reflects the reasoning of knowledge. On the other hand, methodology focuses on practical details regarding the manner in which the information becomes known (Trochim, 1998). Collis and Hussey (2009) defined a research paradigm as a philosophical framework that determines the way research is carried out in accordance with people's perceptions of the world and the type of information collected. A paradigm provides a model that includes a recognised acknowledged arrangement of methods, theories, and methods of data description (Hussey and Hussey, 1997).

The multiple needs addressed in a paradigm are: (1) it offers guidance to experts, since it presents the key issues encountered in any discipline; (2) it creates theories and models that enable researchers to identify ways to find solutions for such issues; (3) it establishes criteria for tools (i.e. methodology, instruments, and data gathering) and this can help in resolving issues; and (4) it outlines the processes, principles, and methods that must be addressed if any related issues arise multiple times (Filstead, 1979). Three key research paradigms were recognised by Oates (2006), which could be selected by researchers to guide a particular piece of research. These are: positivism; interpretivism; and critical research.

4.2.1 Positivism

Positivism often regarded as 'science research' or 'scientific method', is 'founded on the empiricist, rationalistic philosophy which originated with Francis Bacon, Aristotle, August Comte, Emmanuel Kant and John Locke' (Mertens, 2005, p. 8) and 'demonstrates a deterministic philosophy where causes probably determine outcomes or effects' (Creswell *et al.,* 2003, p. 7). Orlikowski and Baroudi (1991) explained that, to be deemed positivist, a research must be able to provide proof of formal propositions, quantifiable variable measures and hypotheses to evaluate, and must allow for the generalisation of findings from sample to a target population. Experiments, statistical analysis and surveys are the primary techniques used in positivist research (Saunders *et al.,* 2007). Further critical beliefs of positivism are that everything can be ascertained and that evidence can be obtained (Fisher, 2007). Furthermore, it is possible for the researcher to obtain extensive empirical data upon which to apply statistical analysis in order to identify common trends (Hudson and Ozanne, 1988).

4.2.2 Interpretivism

The constructivist/interpretivist paradigm began with the philosophy of Edmund Husserl's phenomenology and Wilhelm Dilthey's and other German philosophers' investigation of interpretive knowledge referred to as hermeneutics (Mertens, 2005, p. 12, citing Eichelberger,

1989). The interpretative paradigm concerns the understanding of human behaviour from the individual participant's perspective (Hussey and Hussey, 1997). Mayers (1997) suggested that interpretive research focuses on the conviction that the truth is only achieved through social developments, such as consciousness, language and shared meanings. In contrast to positivist research, interpretivism concentrates on exploring intricate human sense making or event meanings within a given situation (Kaplan and Maxwell, 1994). Myers (1997) opined that the actual objective of interpretivism is to gain insight into individuals' thoughts in their everyday lives. It believes that an event has diverse features, multiple forms of reality of no single truth. Oates (2006) added that it is developed socially and dynamically, and thus the research must apply reflexivity when qualitatively analysing data.

4.2.3 Critical theory

Critical theory is useful when exploring social, political, economic, gender value, cultural and ethnicity issues. Critical research is less common and less recognised than the two approaches described above. Its focuses on differentiating between relations of power, conflict and restrictions, and on giving people the power to eliminate such forces as being dominant or alienating (Oates, 2006). Researchers using this paradigm assume that the social setting reality is created by individuals (Myers and Avison, 2002). Nonetheless, Guba and Lincoln (1994) suggested that the critical theory paradigm is most suitable in cases where a researcher wishes to be a 'transformative intellectual' who liberates people from social, mental and emotional restraints. It focuses on oppositions, contradiction and conflicts within society (Mayers, 1997). Moreover, Bryman and Bell (2007) identified two key things implied by critical realism: firstly, the researcher's conceptualisation is a means of realising reality, whereas positivist ideas are indicative that a researcher's conceptualisation of reality is wholly reflective of that reality. Secondly, critical realists freely admit that they seek to clarify theoretical terminologies that cannot be directly observed. As a result, theoretical elements which serve as regularities in social orders are fully accepted by realists, but deemed inadmissible by positivists.

The researcher opted not to use critical epistemology in this research, since the research purpose is to gather data quantitatively. This would not be possible using a critical epistemological setting. Furthermore, the researcher's motivation for conducting the study is to explore aspects of service quality, price and reputation that influence customer satisfaction, behavioural intentions and consumer loyalty, instead of focusing on oppositions, contradictions and conflicts. Hence, this study chooses the positivism paradigm.

4.2.4 Justification for Using the Positivist Paradigm in this Research

The key aim of this research is to explore the impacts that consumer perceptions of service quality, price and reputation have on customer satisfaction, customer behavioural intentions and customer loyalty. In accordance with the various theories and models pertaining to customer behaviour, the researcher established a hypothesis-based framework. Considering that the desired objective is to explore and validate the research hypothesis in the proposed framework, the researcher chose to apply a positivist (quantitative) approach as this was more suited to the topic.

According to Neuman, (2009), positivism is an epistemological position which encourages the use of natural science methods in the investigation of social reality and beyond. Hussey and Hussey (1997) suggested that the normal procedure in positivist research is to explore the relevant literature in order to create a suitable theory and to establish a hypothesis. Thus, this research is developed in accordance with positivist principles instead of interpretivist ones. This is because it exhaustively examined research within the field and planned the research hypotheses accordingly. Such hypotheses can be explored by collected data from self-administered online surveys, meaning that the researcher remains detached from the research subject (Hussey and Hussey, 1997). Secondly, the researcher will remain neutral throughout the entirety of the research. Schrag (1992) asserted that positivist methodologies tend to regard existing theories are being the most crucial sources of knowledge. Furthermore, positivist research is typically carried out according to previously explored relationships (Meredith *et al*., 1989). Finally, the approach suits a positivist framework as it allows the study to have a clear theoretical, economical data collection and obtain data that is easily comparable (Hussey and Hussey, 1997). A positivist approach was thus used in the present research.

4.3 Research Design

Research design refers to the general strategy underlying the way the researcher intends to answer the selected research question (Saunders *et al.,* 2012). The plan consists of a precise objective originating with the research questions, which details the sources of ethical concerns, and the method used for collection of data and data analysis (Saunders *et al.,* 2012). A research design also includes research objectives. It presents the master plan, detailing the data collection and analysis processes that will be used (Burns and Bush, 2002). Furthermore, Hair *et al.* (2003) described the research design as being highly significant in determining the type of data to be gathered and the method used to collect it, sampling methods, research time

frame and financial planning. It allows for alignment of the methodology with the research problems (Churchill and Iacobucci, 2004; Hair *et al.,* 2003).
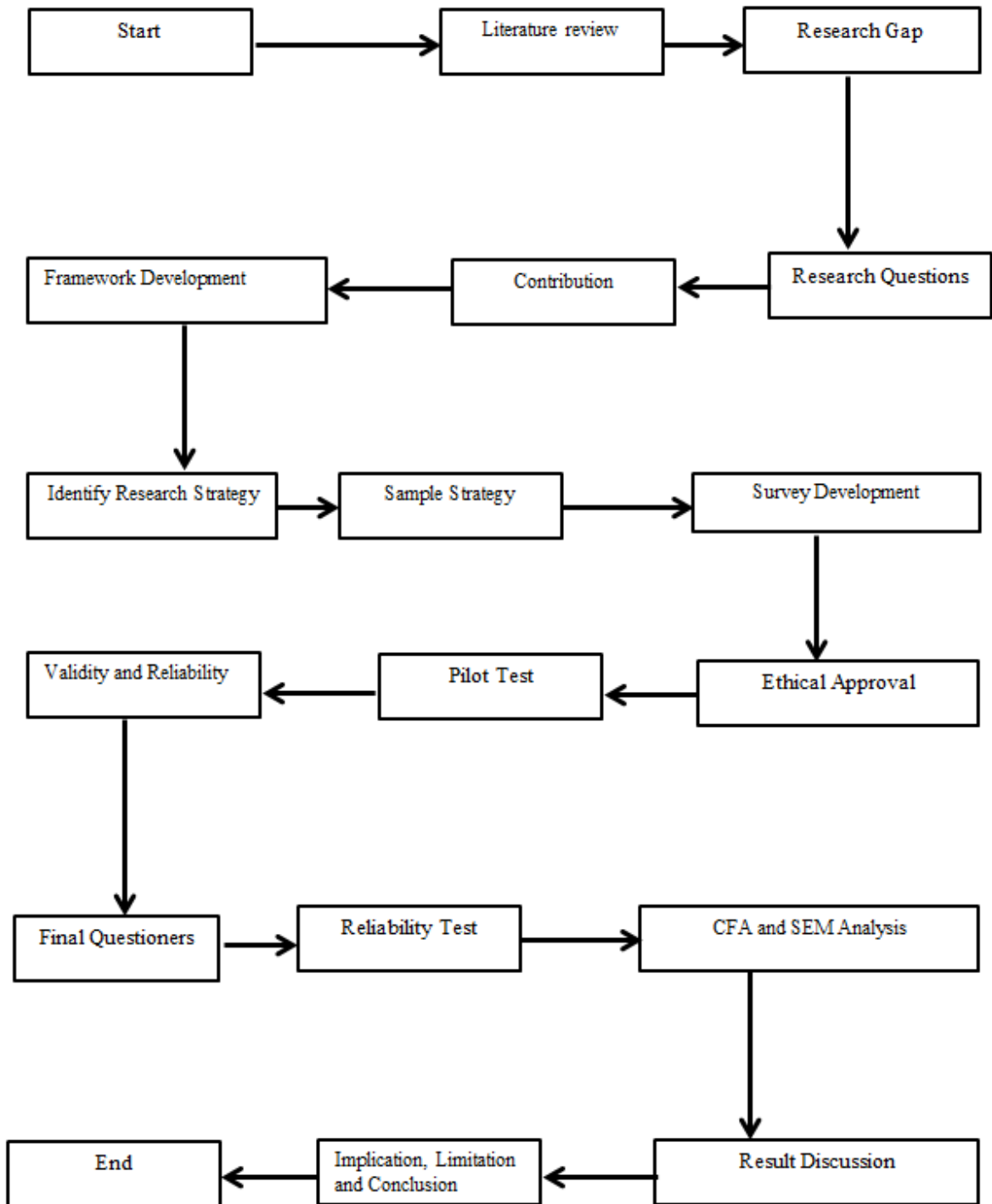

Figure 4.1 Research Design

Different research designs have strengths and weaknesses in terms of the knowledge gained by the researcher about the relevant phenomenon. The selected research design represents

decisions relating to how priorities have been distributed within the research process (Bryman and Bell, 2007). This has a great effect on lower-level methodological processes such as statistical and sampling procedures (Limpanitgul, 2009). It is thus the framework that enables the researcher to find answers to the research questions, enhance validity, reliability and generalisability of results, and to establish the general research philosophical position (Chua, 1986; Galliers and Land, 1987; Mingers, 2001; Chen and Hirschheim, 2004).

Upon reviewing the literature, three types of research designs were identified: exploratory, descriptive, and causal or explanatory design (Cooper and Schindler, 2001). In order to address the research objectives, the researcher used all three research designs. Burns and Bush (2002) explain that researchers typically use several different research designs. The researcher in this research applied exploratory research at the primary research stages to establish boundaries and limits regarding the information collected pertaining to the research problem and to create hypotheses. Thus, as stated in Chapter Three, the researcher outlined the constructs and formulated hypotheses in accordance with information from the literature and previous studies. The research problem was generated and the research purpose was clearly determined.

This research focuses on developing an integrated framework of customer intention and customer loyalty within the retail banking industry. At the next stage, the researcher applied a descriptive research design to identify participants' qualities and to identify frequencies, rates, means and standard deviations of the data. Following this, descriptive research was applied to explain the correlation between research framework variables (Zikmund, 2000). Figure 4.1 outlines the design of the current study. Many researchers have noted that descriptive research designs are typically quantitative (Burns and Bush, 2002; Churchill and Iacobucci, 2004; Hair, 2003). Two key types of descriptive research exist, namely cross-sectional and longitudinal (Hair, 2003). Cross-sectional research methods typically require data to be collected from a specified population sample once. Cross-sectional studies require a sample survey in which selected participants are asked to answer structured and standardised questions relating to their thoughts, feelings and actions (Hair *et al.,* 2003). However, longitudinal research controls the sample's population units within a given time frame (Burns and Bush, 2002). In this research, a cross-sectional technique is used. Data is thus collected from a sample of the specified population at one point in time. This was the most suitable technique, as limited time was available, and because the research was not aiming to identify patterns. A survey method was used, because this type of method is used specifically to provide insight into participants' feelings and opinions (Yin, 1994; Zikmund, 2003). Furthermore, it is more accurate in evaluating sample data and enables the researcher to

generate conclusions by generalising results to the entire population (Creswell, 1994). Moreover, the survey method is cheaper, quicker and more effective, and can be distributed to a large sample (Churchill, 1995; Sekaran, 2000; Zikmund, 2003).

This present study applied a two-stage approach to data analysis using Structural Equation Modelling (SEM). The first step required the researcher to assess the measurement model and analyse factor loading, reliability and validity of the built-in constructs. Confirmatory Factor Analysis (CFA) was used for this. At the second stage, this research used the SEM model process to test the hypothesised connections between the research model's latent constructs. The researcher will explain the reasons for applying a quantitative approach and for the use of a survey method in more detail in the next section.

4.3.1 Justification for Using a Quantitative Approach

Quantitative research is an approach used for evaluating objective theories by analysing the associations between variables (Creswell, 2009). Quantitative research is based on quantification in the analysis and collection of data (Bryman and Bell, 2007) and integrates a deductive technique by which the theory guides the study (Collis and Hussey, 2014). In deductive technique, the study begins with the theory which leads to research hypotheses; consequently the next stage is data collection and findings, then rejecting or confirming hypotheses, and finally revision of the selected theory (Bryman and Bell, 2011). According to Saunders *et al.* (2012), the quantitative approach is linked to positivism which mainly seeks to examine theory in an attempt to enhance predictive knowledge of phenomena. Quantitative investigations typically involve survey and experimental research approaches (Collis and Hussey, 2014) and quantitative research carries out surveys via the use of structured observation, structured interviews or questionnaires (Saunders *et al.,* 2012). This research offers theoretical construct values and levels (Straub *et al.,* 2005), such as service quality, price, reputation, customer satisfaction, complaint intention, repurchase intention and customer loyalty. The researcher thus opted to collect quantitative data for the following reasons:

- The research aim suggests a theoretical model using some testable hypotheses to show the impacts of service quality, price and reputation on consumer intention and loyalty. Furthermore, the proposed framework was created in accordance with a previous theory (Expectation Confirmation Theory), and aims to provide proof of the validity of the present study's theoretical model.

- Quantitative procedures are of paramount importance in assessing physiological and behavioural elements including attitudes and satisfaction, which form the primary targets of the current examination (Amaratunga *et al.,* 2002).

- Quantitative approach tends to be connected to positivism, which was selected as the most appropriate research paradigm for the present research (Goldkuhl, 2012; Collis and Hussy, 2014; Saunders *et al.,* 2016).

- The characteristics identified in this examination recommend that the sample size of this research should be large and representative in order to allow for generalisations to be made (Kothari, 2004). A quantitative approach using a survey questionnaire is thus the most appropriate method for the present research (Teddlie and Tashakkori, 2010; Saunders *et al.,* 2016).

4.3.2 Justification for Using Surveys

According to Collis and Hussey, (2014), surveys are primarily employed to gather data from a sample, then the gathered data is analysed statistically and the outcomes generalised to a population. It is an exceptionally economical means of gathering a substantial amount of data from a large population and provides the researcher with more control over the research process (Saunders *et al.,* 2009). The survey approach is typically linked to the deductive method which begins with a theory which leads to the research hypothesis; consequently the next stage is data collection and compiling findings, which are next used to finally reject or confirm hypotheses (Bryman and Bell, 2011). There are various methods that can be used to collect research data which are acknowledged in relevant literature; these are mail, email, phone, face-to-face, or a mixture of techniques (Cooper and Schindler, 2001; Sekaran, 2000; Zikmund, 1997). The adoption of a survey technique is beneficial for many reasons pertaining to examinations techniques, question format and content, population type, response rate, data collection time frame and cost (Aaker *et al.,* 2000). Webber (2004) asserts that selecting an appropriate research method is dependent on various factors which include the level of training and preparation provided to the researcher, social pressures associated with colleagues and the advisor, and how understanding is obtained throughout the research process.

The survey technique tends to be favoured in research that focuses on individual clients or customers (Dwivedi, 2005). The advantages of this technique include comfort, time, cost, and availability (Gilbert, 2001). The researcher in the present study distributed a survey online,

which was beneficial in terms of speed and flexibility. Accuracy and reduced cost are strengths associated with self-administered surveys (Kumar and Day, 1998). A self-administered survey can be easily created and controlled. Malhotra (1999) explained that participants must respond to questions about their thoughts, feelings, behaviours, demographics and lifestyle choices. Additionally, many of the studies which adopted ECT theory have applied cross-sectional surveys to gather data; these include studies by Bhattacherjee (2001); Lin (2005), Thong (2006), Vatanasombut (2008), Lee (2010), Hossain and Dwivedi, (2015), and Oghuma *et al.,* (2016). Furthermore, many studies in the banking context have applied surveys to gather data from customers; some include those by Levesque and McDougall (1996), Kheng *et al.* (2010), Munusamy et al. (2010), Siddiqi (2011) and Kaura *et al.* (2015).

Kassim (2001) identified various advantages associated with using self-administered research data collection methods. These are:

• Participants can respond to questions by circling their answer whilst the interviewer is present; participants must thus meet the researcher's criteria to be selected (Aaker *et al.*, 2000).

• A high response rate, near to 100% is ensured when surveys are collected upon completion (Sekaran, 2000).

• This method provides the highest level of control over the target sample (Burns and Bush, 2002).

The theoretical framework outlined in Chapter Three includes many research hypotheses that must be tested prior to completing the research. This requires quantitative data to be obtained and statistically analysed in order to test the hypotheses. Straub *et al.* (2005) asserted that this is the case in spite of the various research methodologies that are available in quantitative positivist research.

The researcher's key objective was to explore the correlation between key research constructs. Data had to be collected from a number of participants in order to generate an overview of the research problem. In this study, online survey techniques have been applied to reach an enormous number of customers in the retail banking sector; furthermore an online survey was the most suitable method to achieve the many benefits mentioned in this section.

4.4 Research Populations

A key characteristic of quantitative research is that the attributes of the sample must be representative of the targeted population's attributes. This ensures that findings are applicable to the whole population. This is referred to as the sample's representativeness. It is widely believed that academics should strive to achieve representativeness in their studies, since this allows the findings to be generalised. The purpose of such studies is that the findings can be applied to the whole examined population. As representativeness grows, findings become more generalisable. Furthermore, this means that research quality also increases (Sarantakos, 1998). Statistical techniques such as the processes that aid in determining a sample size to ensure the representativeness of the study also supports this process.

Selecting a topic and participants is highly important, as this determines the overall practicality of the research. Czaja and Blair (2005) point out that the population for a research is the accumulation of components which the researcher wants to focus on. In other words, it is the group that the researcher wishes to use to make inferences and generalise results. It can be impossible to investigate an entire population, as time and resource limitations exist. Time is a very important consideration, with Singleton and Straits (2005) asserting that data collection processes that are long drawn out often generate small amounts of data.

The chosen population in the present research is Saudi Arabian retail banking customers aged 18 and over, who are resident in the country. The research applied a cross-sectional approach and collected data from one point in time. The exact population size is therefore unknown, and is not possible to ascertain. Al-Jabri and Sohail (2012) opined that it is hard to acquire probabilistic samples in Saudi Arabia.

4.5 Research Context

Banking services in Saudi Arabia were previously a semi-monopoly; as they were run by Saudi Holland Bank, a division of the Netherlands Trading Society, who are governed by the central bank (The Saudi Hollandi Bank, 2012). However, the Saudi government made plans to participate in the global economic community, and consequently, the government decided to take on responsibility for regulating the national financial sector. As a result, the Council of Ministers in Saudi Arabia issued a royal decree in the 1950s that created the Saudi Arabian Monetary Agency (SAMA) to serve as the country's Central Bank (Hertog, 2007). SAMA has various purposes, the most significant of which is to monitor operations and to protect Saudi Arabian commercial banks. Before this, banking services were limited and were not available

in all national cities, only having branches in Riyadh, Jeddah and Dammam. Nonetheless, SAMA has been of paramount importance in enhancing such services by developing a modern chain of branches, which were opened throughout the entire country. Currently, the Saudi retail banking sector has twelve registered banks, in addition to four international foreign financial institutions which are also in operation (Al-Sajjan, 2010). These banks aim to make sure that high quality financial services are available for both residents and citizens in the country. Below is a list of the retail bank service operators:

1. The Saudi French Bank
2. The National Commercial Bank (NCB)
3. Al-Rajhi Bank
4. Riyadh Bank
5. The Saudi British Bank
6. The Saudi Hollandi Bank
7. Bank Al-Jazira
8. The Arab National Bank
9. Samba Financial Group
10. Al-Bilad Bank
11. Al-Inma Bank
12. The Saudi Investment Bank (SAIB)

4.6 Sampling frame

Oates, (2006, p.95) defined a sampling frame as 'a kind of list or collection of the whole population of people that could be included in a survey, from which you will choose a sample'. After identifying the research population, the researcher then determines the relevant sampling frame. A sampling frame refers to the resources contained within identified population elements (Czaja and Blair, 2005; De Vaus, 2002). In the present research, the sample must be accurate; to guarantee this, a significant correlation must be present between the research population and the sampling frame. It is crucial that the sampling process effectively selects a given number of participants from an already-determined research population. Research participants were eligible if they possessed either an online reviewing platform or a social media account, and also possessed a bank account with a Saudi Arabian retail bank. The researcher thus selected the research sample from those who were retail bank consumers and also users of social media or online reviewing platforms.

4.7 Sampling Techniques

Oates (2006) described sampling techniques as methods used by a researcher to refine participants to distinguish those most likely to enrich the investigation. It was also asserted by Saunders (2009) that two key sampling techniques exist; these are probability and non-probability sampling (Figure 4.2 below).
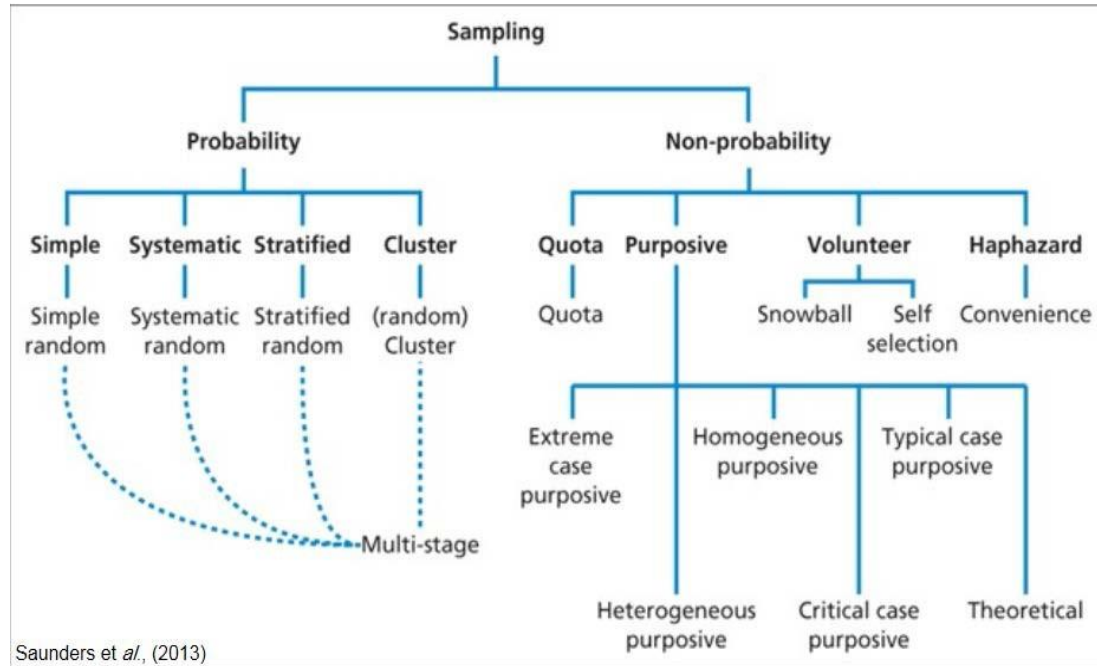
Figure 4.2 Sampling Techniques

(Source: Saunders *et al*., 2013)

Churchill (1995) pointed out that probability sampling requires every population subject to have the same probability of being chosen. Contrastingly, non-probability sampling requires that subject selection is not approximated. In probability sampling, research participants are chosen according to those who are most representative of the research population. Probability sampling is most useful if the research aims to make conclusions or future predictions. As far as non-probability sampling is concerned, certain criteria must be met before participants can be chosen for a study (Saunders *et al.,* 2003). Random sampling is crucial in probability sampling techniques. This is where every participant in the research population has an equal chance of being randomly selected. Oates (2006) noted that probability sampling may be carried out using different techniques such as stratified sampling, random sampling, cluster sampling and systematic sampling.

Stratified sampling requires subjects to be randomly chosen; however they must possess particular attributes of importance in the selection process. For example, a research might require one thousand employees to be interviewed, 30% of which must be managers. If

random sampling is used, there are no characteristics that need to be considered for the participants because all individuals within the population are equally likely to be chosen. On the other hand, systematic sampling requires participants to be chosen off a list at regular intervals. For instance, one store in every fifty in the market might be selected, and the first shop randomly chosen. Cluster sampling is primarily used if the research population spans a vast geographical area. This type of sampling allows the study to separate the population into groups according to census tracts, countries or boundary types. It is crucial that clusters are then randomly selected. This type of sampling is used when a representative sample is not regarded as essential or cannot be acquired.

Bryman and Bell (2011) identified various non-probability techniques such as snowball, quota and convenience sampling. While participants are not selected randomly, quota sampling techniques may still try to generate a representative sample. Thus, specific types of individuals are chosen for participation. The identification of quotas can, however, generate researcher-bias in that the researcher may select those who are easy to reach and willing to take part. In a different way, convenience sampling uses volunteers which are easy to access. Snowballing sampling begins with a small number of participants, which gradually increases if the results necessitate it (Oates, 2006). It was thus thought that convenience sampling would be the most suitable for the present study.

4.7.1 Justification for Using Convenience Sampling in this Study

Non-probability, convenience sampling was selected for the present research, due to the lack of sampling frame (Malhotra *et al.,* 1996; Reynolds *et al.,* 2003; Saunders *et al.,* 2012). Hair *et al.* (2003) described convenience sampling is being amongst the most frequently applied non-probability sampling techniques. It is particularly widely applied in marketing research; thus studies by Andreason (1984), Gallarza and Saura (2006), Ismail (2010), Jamal and Al-Marri (2010), Keillor *et al.* (1996), Kim *et al.* (2011), Petruzzellis (2010), and Morgan, Thomas and Veloutsou (2013) all used this form of sampling.

Convenience sampling is ideal for the present study because it enables the researcher to choose the size of the target audience and a method which allowed data to be gathered easily. Additionally, in every type of research, it would be superlative to use the whole population, but in most cases, it is not possible to include every subject because the population is almost finite (Explorable, 2009). Convenience sampling (also known as Accidental Sampling or Haphazard Sampling) is a type of non-random or nonprobability where members of the target population that meet certain practical criteria, such as geographical proximity, easy accessibility, availability at a given time, or the willingness to participate are included for the

purpose of the study (Dörnyei 2007). It is also referred to the researching subjects of the population that are easily accessible to the researcher (Saumure and Given, 2008). Convenience samples are sometimes regarded as 'accidental samples' because elements may be selected in the sample simply as they just happen to be situated, spatially or administratively, near to where the researcher is conducting the data collection. This is the rationale behind using sampling techniques like convenience sampling by most researchers.

 The target population here was retail banking consumers and social media users in Saudi Arabia. As the retail banks were uncompromising regarding the sharing of information pertaining to their customers, it was thus problematic to reach retail bank customers. Convenience sampling was thus deemed most appropriate in this case. A further common problem is that not all internet users are listed on the central registry. This target group was unique and the internet cannot be considered a central geographical location. The researcher thus experienced multiple problems in surveying the participants. For this reason, it was most appropriate to use participants who were easily accessible. Moreover, the research method was also suitable as it allowed the researcher to manage the available resources.

4.8 Sample Size

The size of the sample required depends on various factors which include access to sampling frame, financial considerations and the proposed data analysis technique (Malhotra, 1999). In statistical analysis, the sample size is of utmost importance. Luck and Rubin (1987) observed that a large sample size makes statistical analysis complex. In the present study, the researcher selected statistical equation modelling (SEM) to conduct the statistical analysis. It is very challenging to determine the sample size; this process depends on multiple factors such as the population size, level of certainty, margin of error and statistical methods used (Saunders *et al.,* 2012). Here Saunders *et al.* (2012) asserted that, although large sample sizes are highly representative, they are very hard to acquire and also largely expensive. The present researcher established the sample size threshold through the use of statistical software. The research then applied SEM to analyse the correlations between constructs.

SEM requires larger samples than other multivariate approaches. Hair *et al.* (2010) considered that the required sample size would be determined by five key factors. Firstly, if the distribution of data deviated from multivariate normality, then fifteen participants for every identified parameter would be sufficient to reduce any problems with deviation from the norm (Hair *et al.,* 2006). If an estimation technique is applied, it is recommended that the sample should fall between 150 to 400 participants. This thus means that, when SEM is based

on the maximum likelihood estimation (MLE) approach, the best results are most likely to be obtained from a sample size that ranges between 150 and 400 participants.

The model complexity technique is the third approach and focuses on the amount of constructs under analysis. This approach assumes that if a model has more constructs, then more parameters will be needed during analysis, which therefore necessitates a large sample size (Haire, 2006). Kline (2005) opined that a complex path model would need a sample consisting of 200 or more participants and MacCallum *et al.* (1996) recommended that bigger samples be used to test more sophisticated models. Moreover, MacCallum (1996) suggested that when the minimum sample was smaller, then:

- The researcher has less aspiration than power.
- The researcher assesses the capacity of the research framework by acquiring relevant data rather than testing that the model that produces accurate data (as close fit rather than an accurate fit);
- The research model is not as intricate. This means it has less parameters that require approximation, in comparison to more complex models which have more parameters.

It is crucial to consider that not all sample sizes are model specific. Jackson (2001, 2003) opined that sample size has limited impact on the model fit if the hypotheses are tested using an inadequate sample size, and it will thus generate findings that form poor-fitting models. For this reason, a minimum sample size of 200 for any SEM analysis is recommended. Comrey and Lee (1992) and Tabachnick and Fidell (2001) suggested that, in general, 300 participants is an adequate sample size, whilst 500 subjects is much better and 1000 is considered to be excellent. This research thus used a total sample size of 923 participants.

4.9 Data Collection Processes

Web-based surveys were distributed via Google drive software – an internet-based questionnaire/survey application that allows researchers to create extensive surveys for academic purposes. Google drive has a particular URL for creating surveys using Google drive programs. The URL is sent out and can be easily accessed online. The researcher posted the online survey URL on Facebook, Twitter, and other social media outlets. They also asked for qualified (18 years +) retail banking customers resident in the KSA to participate in the research. The survey was also distributed to Facebook and Twitter account holders so that they could adapt it and publish the web link on their own Facebook and Twitter accounts to

reach more potential respondents. Furthermore, the researcher distributed the questionnaire to various Facebook and Twitter groups connected to the researcher, after having obtained authorisation from the relevant administrators. In addition, individual respondents' privacy and security was given optimum consideration as per Brunel University Research Ethics Protocol. Therefore, the mechanism chosen to collect data was through a well secured Google Drive Universal Resource Locator (URL) which does not give any unauthorised access to third party. In addition, social medial platforms were used as a medium to distribute the secured URL rather than administer the questionnaire on these platforms. This, therefore, provided total data protection to participants.

Social media has developed into online community, not just because of the opportunities that it offers in terms of communication and networking, but also because it enables researchers to distribute online questionnaires over various available platforms (Matute *et al.,* 2016). A large number of academic researchers depend on social media to carry out online surveys (Matute *et al.,* 2016; Culnan *et al.,* 2010). The advantages of using questionnaires distributed by social media outlets are numerous:

- Conventional demographic models may be applied, targeting particular genders, age groups, education backgrounds and various other factors.

- Direct questionnaires are useful in targeting particular participants.

- Online questionnaires can target random population samples.

Once volunteer participants had been sent the online surveys via the unique link, the researcher then sent respondents a covering letter (Appendix A and C). This letter briefly described the research aims and stated that, in order to partake in the research, participants must possess a bank account. Furthermore, the cover letter also indicated that the survey was voluntary and that participants had the right to withdraw at any time. They were also advised that their responses would be kept confidential. The researcher's contact information was also made available in case any participant wanted to ask a question. Participants were then asked to fill out the survey. This was made up of multiple questions about demographics and then various specific questions pertaining to service quality, price, reputation, confirmation of expectation, customer satisfaction, behavioural intentions and customer loyalty. The next section will outline the pros and cons of web-based surveys.

4.9.1 Merits and demerits of Using Web-Based Surveys

There are four key benefits of online surveys. The first advantage is that they are both effective and efficient in reaching participants. Prior studies which also explored consumer behaviours have also used online surveys to reach users (Chan and Li, 2010; Cheung and Lee, 2012; Sun, Fang, and Lim, 2012). The researcher in the present study thus believed that online surveys were the most effective and efficient means of reaching users with common retail banking interests in order to identify their levels of satisfaction, behavioural intentions and loyalty.

The second benefit of using an online survey is the extent of geographical coverage. The internet enables researchers to reach the target population regardless of any geographic boundaries (Evans and Mathur, 2005; Van Selm and Jankowski, 2006). This research thus was able to use an online survey to gather data from a vast population who belonged to forums and have lived in Saudi Arabia. The third benefit is that online surveys can be delivered, completed and collected quickly. Lefever *et al.* (2007) stated that online questionnaires can be effectively controlled and quickly conducted. After participants have submitted their surveys (Evans and Mathur, 2005), they can also be collected relatively quick (Berrens *et al.,* 2003; Duffy *et al.,* 2005). Because of the limited time frame available for the research, an online survey therefore was used to obtain data efficiently from forum members.

Cost effectiveness is another key advantage. Tourangeau (2004) stated that, in comparison to conventional questionnaires, it was much cheaper to distribute online questionnaires. This is because there is no need to print surveys or pay for postage (Deutskens *et al.,* 2006; Ilieva *et al.,* 2002). In addition to the fact that surveys are less expensive to distribute, it is also easier to analyse the collected data because it can be transferred automatically to data analysis software (Evans and Mathur, 2005). Taking all of the above into account, it is cheaper and saves time to use online surveys when exploring a large population.

According to Sincero (2012) online-web based surveys have some disadvantages, which include:

- Absence of Interviewer
- Inability to Reach Challenging Population
- Survey Fraud

4.10 Questionnaire Design

Creating, checking and editing a questionnaire is one of the key responsibilities of the researcher. When designing a questionnaire, a researcher must take into account aspects such as the survey length and how it is worded. This is crucial in enhancing reliability and minimising any participant bias (Aldosary, 2003). There are general guidelines that ought to be followed by researchers attempting to create a questionnaire. These are:

- Use simple words and eliminate any complex or technical wording
- Avoiding using double-barrelled questions or questions that have two parts;
- Do not use long questions;
- Keep questions simple, as this will enable participants to answer;
- If multiple-choice questions are used, make sure that all possibilities are avoided;
- Ensure that questions conform to natural logic and order;
- Ensure questions can be answered with minimum effort and time.

A survey was created for the present study to investigate the correlations between service quality, price, reputation, customer satisfaction, behavioural intentions and customer loyalty among retail bank customers. The questions in the form pertained to consumer behaviour, intentions and service quality. The survey used some closed questions and scaled-response questions, the purpose of which was to minimise response-bias associated with participants' predisposition or mentality (Alreck and Settle, 1995). To ensure that the questions' context were similar for all participants, structured or closed questions were used (Frazer and Lawley, 2000). This is crucial in minimising/eliminating researcher bias. Hair *et al*. (2006) considered that structured questions were participant-friendly as they required minimal effort and thought.

The following points will present the justification of including Likert scales and the operationalisation of constructs, and also outlines the various questionnaire sections. A copy of the questionnaire can be seen in Appendix B and D.

4.10.1 Justification for Using Likert Scales
The present study applied a scaled-response format enabling participants to indicate their level of agreement for given items (Alreck and Settle, 1995). This is called a Likert scale and is a technique that enables a researcher to acquire widespread data from respondents (Sekeran, 2000). It is the most common and most easily-used survey format in scaled

questions. Hair *et al.* (2006) suggested that the Likert scale is the most appropriate design for surveys that are self-administered and aim to gather data. The researcher can use the scale to determine whether respondents agree or disagree with a particular item by rating a series of statements regarding behaviour and mental beliefs (Hair *et al.,* 2006).

If the researcher aims to collect participants' opinions, feelings or attitudes, answers such as 'agree' or 'disagree' are highly appropriate. Research has been conducted to establish the optimal number of items to include in a survey to ensure statistical reliability. Lissitz and Green (1975) and Boote (1981) recommended a five-point scale. Cicchetti, Showalter and Tyrer (1985) assessed the inter-reliability of the Monte Carlo simulation and noticed a rise in reliability if at least eight categories were included. A further study indicated that a seven-point scale had the highest test reliability (Oaster, 1989). Furthermore, a more recent study indicated that the lowest test-retests reliability was two to four categories, whereas the highest was seven or more categories (Preston and Colman, 2000). No apparent link was found between number of choices and criterion-relevant validity in questionnaires consisting of two to eleven categories. On the whole, a Likert scale with seven options is deemed to be optimal in terms of ensuring high reliability. Nonetheless, various studies (Bendig, 1953, 1954; Komorita, 1963; Matell and Jacoby, 1971) have shown reliability regardless of the numbers of selections.

Research has also been conducted on the extent to which the number of options impacts on participants' feelings when considering the most suitable option for them. For example, Preston and Colman (2000) assessed the following questions with the same participants: ease of rating, time required to choose a response and participants satisfaction with their ability to express feelings. The findings showed that between five and ten categories made it easy for them to choose an answer or give a rating.

This research applied a seven-point Likert scale to explore participants' opinions. 'One' indicated strong disagreement whilst 'seven' indicated strong agreement. There were two sections in the questionnaire; the first identified demographic data such as age, gender and background information for respondents. The second asked participants about their perceptions in terms of the variables of this study.

4.10.2 Operationalisation of Variables

Operationalisation of factors must be considered prior to developing a data collection tool (Davis and Cosenza, 1993). Operationalisation concerns the process which will be used to describe a construct's meaning by identifying the activities or processes crucial to

determining it in the research (Hair *et al.,* 2003). All research constructs have to be operationalised in terms of the choice of scale items and scale type (Hinkin, 1995). When developing each construct in the present study, results were determined by primary exploratory research and findings from prior studies in the relevant field. The researcher was very careful when developing the survey measurements and scaling methods. The survey contained four sections as outlined below.

The first section was a general overview covering the key demographic attributes of participants. The second section focused on data pertaining to service quality (responsiveness, tangibles, reliability, assurance, and empathy), price and reputation. The third section aimed to verify confirmation and customer satisfaction. The fourth section contained constructs related to behavioural intentions and customer loyalty. The researcher developed the questionnaire in accordance with the research hypotheses, questions and the guidelines considered to be crucial in generating optimal final response results.

Table 4.1 outlines the five items applied to assess the reliability of service quality. These were assessments of participants' opinions regarding the reliability of retail banks service providers. These items were adapted from prior research by Parasuraman *et al*. (1985), Siddiqi (2011) and Wang *et al.* (2003).

Table 4.1 Reliability Measurements

REL1	**If the bank promises to do something by a given time, it does it.**
REL2	**If a customer encounters a problem, the service provider appears to be sincerely interested in resolving it.**
REL3	**The bank delivers its services within the times promised.**
REL4	**The bank always provides optimum service the first time round.**

Table 4.2 outlines the four items applied to assess the responsiveness of service quality. These were assessments of participants' opinions regarding the responsiveness of retail bank service providers. These items were adapted from prior research by Parasuraman *et al*. (1985) and Wang *et al.* (2003).

Table 4.2 Responsiveness Measurements

RES1	The employees give me the exact times by which services will be provided.
RES2	The employees give me a prompt service.
RES3	The employees are always happy to assist me.
RES4	The employees are never too busy to assist me

Table 4.3 outlines five items used to assess the empathy of service quality. These were assessments of participants' opinions regarding the empathy of retail bank service providers. These items were adapted from prior research by Parasuraman *et al*. (1985) and Wang *et al.* (2003).

Table 4.3 Empathy Measurements

EMP1	The bank provides customers with individual attention.
EMP2	The bank has customers' best interests at heart.
EMP3	The bank understands customers' specific needs.
EMP4	The bank has convenient operating hours and locations.
EMP5	The employees offer their undivided personal attention.

Table 4.4 outlines the six items applied to assess the tangibility of service quality. These were assessments of participants' opinions regarding the tangibles of retail bank service providers. These items were adapted from prior research by Parasuraman *et al*. (1985), and Qian *et al*. (2011).

Table 4.4 Tangibles Measurements

TAN1	The bank premises are well maintained.
TAN2	The bank premises are visually appealing.
TAN3	The technological equipment of the bank is modern.
TAN4	Materials associated with this bank (such as pamphlets, advertisement board or statement) are visually appealing.
TAN5	The bank employees look presentable and professional.
TAN6	The bank location is convenient.

Table 4.5 outlines the four items used to assess the assurance of service quality. These were assessments of participants' opinions regarding assurance in retail banks service providers. These items were adapted from prior research by Parasuraman *et al*. (1985).

Table 4.5 Assurance Measurements

ASU1	The employees make customers feel confident.
ASU2	Customers feel safe conducting transactions with the service provider.
ASU3	The employees are always polite to customers.
ASU4	The employees know how to answer customers' questions.

Table 4.6 shows the five items measuring perceptions of price, which were adapted from Kaura *et al.'s* (2015) research.

Table 4.6 Price Measurements

Price1	The service fees charged by the bank are reasonable.
Price2	The bank charges reasonable interest rates on loans.
Price3	The bank is open regarding the terms of its service charges.
Price4	Bank informs customers of any price changes.
Price5	There are no hidden charges for the services provided by the bank.

Table 4.7 shows the four items used to assess the bank's reputation. This research used items taken from Kim and Lenon's (2013) study.

Table 4.7 Reputation Measurements

Reput1	This bank is large and recognisable.
Reput2	This bank is well-known.
Reput3	This bank has a good reputation.
Reput4	The bank has a reputation for providing good services.

Table 4.8 shows three items taken from Hossain and Dwivedi's (2015) research which were used to assess consumers' confirmation of expectation.

Table 4.8 Confirmation Measurements

Confirm1	I have had a better experience than expected.
Confirm2	Overall a majority of expectations were met.
Confirm3	The service level exceeds what I expected.

Table 4.9 outlines the four items used to assess consumer satisfaction. These items were adapted from prior research by Kuo *et al.* (2009), McDougall and Levesqu (1994) and Oliver (1997).

Table 4.9 Customer Satisfaction Measurements

Sat1	I am extremely satisfied with my bank.
Sat2	I think this bank has successfully provided good service.
Sat3	The overall quality of the services provided by my bank is excellent.
Sat4	I am happy with my current bank.

Table 4.10 outlines the four items used to assess repurchase intention. These were adapted from Sharma *et al.* (2009) and Hellier *et al'*s (2003) studies.

Table 4.10 Repurchase Intention Measurements

Repurch1	I will use the services provided by this bank again.
Repurch2	I will continue to use the services offered by this bank.
Repurch3	I will not switch my current service provider.
Repurch4	I will try other banks in the future.

Table 4.11 shows the three items used to assess intention to complain. These have been adapted from research conducted by Kim and Lenon (2013).

Table 4.11 Complaint Intention Measurements

Compl1	**I will complain to my current service provider.**
Compl2	**I will tell others about my current service provider.**
Compl3	**I will discuss the problem with my current service provider.**

Lastly, Table 4.12 shows the four items used to assess consumer loyalty. These items were adapted from Zeithaml *et al.*'s (1996) research.

Table 4.12 Loyalty Measurements

Loyal1	**I am likely to recommend the services provided by this bank to friends and family.**
Loyal2	**I wish to continue using this bank.**
Loyal3	**I would highly recommend this bank to other people.**
Loyal4	**I will encourage friends and relatives to use this bank.**

4.11 Pilot Testing

Saunders *et al.* (2012) defined a pilot test as a small-scale test of a questionnaire, the purpose of which is to minimise and eliminate possible problems that participants may experience when completing it. The data can also be assessed to check that it is reliable and valid. Saunders *et al*. (2012) stressed the importance of pilot testing a survey prior to its utilisation on a large scale. It is of the utmost importance that it is ensured that the survey is well-designed with easy-to-understand questions before the real data collection commences (Nisbet and Entwistle, 1970). The primary reason for conducting a pilot test is to refine the questionnaire so that participants experience no problems responding to questions. It also ensures that the researcher has no problems when analysing and recording the data. Teijlingen and Hudley (2002) identified the following nine reasons for which pilot tests should be carried out:

- It helps to develop and test the adequacy of the research tools.
- It helps in evaluating the feasibility of carrying out a full-scale study.
- It can determine the effectiveness of the sampling frame and method.
- It can identify any logistical problems that could occur when the proposed methods are applied.

- It assists in predicting the resulting variables, which ultimately determines the size of the sample.

- It assists in establishing the resources (i.e. financial and staff-related resources) which will be needed in the planned study.

- It can help to evaluate techniques that will be used in the proposed data analysis to eliminate any possible issues.

- It helps in creating the research questions and plan.

- It educates the researcher on the various factors pertaining to the research procedures.

The key objective of this research's pilot study was to validate the proposed model, and also to identify any issues with structure, wording, layout, grammar and length of the questionnaire. Verifying the clarity and comprehensibility of the survey was crucial, since this would ensure that data gathered would be accurate so that a meaningful analysis could be conducted (Kometa, 1995; Ling, 1998).

A pilot test was carried out in December 2016 to verify the reliability of the questionnaire. Participants were over 18 years of age, resided in Saudi Arabia and were users of social media or online reviewing outlets. The pilot study was conducted in the form of an online questionnaire. The researcher chose this target population due to the fact that they reflected the culture and demography of the intended target population. Hussey and Hussey (1997) recommended testing a questionnaire on friends or colleagues and on subjects with similar characteristics and demographics to the target population. Likewise, Fink (2003) indicated that, in order for pilot testing to be successful, the researcher must use respondents who are representative of the intended participants of the final survey.

In the present study, the research used three methods to verify the validity of the survey as a data collection tool. Firstly, the supervisors and two academics at Brunel's Business School reviewed the questionnaire after it had been designed and a final draft produced. These individuals were knowledgeable regarding the creation of research instruments to investigate marketing adoption. It was requested that they make comments regarding the survey and point out any issues. They recommended that some changes be made to the length of the questionnaire and the age categories so as to avoid any overlapping categories.

As a result of the feedback, some minor changes were made to the wording, but the feedback was mostly positive. The survey was further refined through pre-testing with 31 participants within the sample frame. This aimed to make sure that no unanticipated problems would arise

(Alreck and Settle, 2004) and to further improve the validity of the tool's content. Hunt *et al.* (1982) indicated the existence of various issue pertaining to pre-testing. Whilst some researchers recommend a pre-test sample of 12 participants, others recommend as many as 30 (Hunt *et al.*, 1982). It took around 10 to 15 minutes for the questionnaire to be completed by every participant. In total, 31 surveys were completed and collected, and subsequently, the statistical software SPSS version 23 was used to assess the reliability of responses and also the validity of the items. The appendices show the final questionnaire and the accompanying covering letter.

4.11.1 Sample Profile

As can be seen in Table 4.13, 31 participants took part in the pilot study. 67.7% of the participants were male and 32.3% were female. Only 3.2% of participants were aged between 18 and 25, while 54.8% were aged between 26 and 34. Furthermore, 38.7% were aged between 35 and 44, and the remaining 2% fell into the 45-54 age category. As far as educational background was concerned, 3.2% of participants had achieved a high school education or equivalent, whilst 35.5% had college qualifications; the rest (61.3%) had achieved postgraduate degrees. The profile of the sample indicated that 9.7% of participants were students and 74.2% worked for the government. Moreover, 6.5% worked in the private sector and 3.2% were businesspeople. Those who were unemployed made up 6.5%.

In terms of income distribution, 3.2% of participants earned less than 2,999 SR, 12.9% earned between 3,000SR and 4,999SR, 25.8% earned between 5,000SR and 9,999SR, 48.4% earned between 10,000SR and 19,999SR and only 9.7% earned between 20,000SR and 29,999SR. In terms of demographic data, 9.7% of participants came from Makkah, 29% from Jeddah, 6.5% from Madinah, 25.8% from Riyadh, 3.2% from Qassim, 9.7% from Abha, 6.5% were from Dammam, and 9.7% came from other cities.

Regarding the duration of time which customers had been with each bank, 3.2% had been customers for 1 to 2 years, 22.6% for 3 to 5 years, 32.3% for 6 to 10 years, 29% for 11 to 15 years, 9.7% for 16 to 20 years, and 3.2% had been bank customers for more than 20 years. In terms of which bank participants used, 12.9% possessed an account with the Saudi British Bank, 12.9% with the National Commercial Bank, 3.2% with the Saudi Investment Bank, 3.2% with Riyadh Bank, 3.2% with Alinma Bank, 12.9% with Samba Financial Group (Samba), 38.7% with Al Rajhi Bank, 3.2% with Arab National Bank, and finally, 9.7% possessed an account with Bank Al-Jazira.

Table 4.13: Demographic data relating to pilot study

Characteristics	Frequency	Percentage
Gender:		
Male	21	67.7
Female	10	32.3
Age:		
18-25	1	3.2
26-34	17	54.8
35-44	12	38.7
45-54	1	3.2
Education:		
High school or equivalent	1	3.2
Bachelor's degree	11	35.5
Postgraduate degree	19	61.3
Occupation:		
Student	3	9.7
Government employee	23	74.2
Private Sector employee	2	6.5
Businessman/woman	1	3.2
Unemployed	2	6.5
Income:		
< 2,999SR	1	3.2
3,000–4,999SR	4	12.9
5,000–9,999 SR	8	25.8
10,000–19,999 SR	15	48.4
20,000–29,999 SR	3	9.7

Length of stay (with bank):		
1–2 years	1	3.2
3–5 years	7	22.6
6–10 years	10	32.3
11–15 years	9	29.0
16–20 years	3	9.7
> 20 years	1	3.2
City:		
Makkah	3	9.7
Madinah	2	6.5
Riyadh	8	25.8
Jeddah	9	29.0
Qassim	1	3.2
Abha	3	9.7
Dammam	2	6.5
Other	3	9.7
Bank Name:		
National Commercial Bank	4	12.9
Saudi British Bank	4	12.9
Saudi Investment Bank	1	3.2
Alinma bank	1	3.2
Riyadh Bank	1	3.2
Samba Financial Group (Samba)	4	12.9
Al Rajhi Bank	12	38.7
Arab National Bank	1	3.2
Bank Al Jazira	3	9.7

4.11.2 Reliability and Validity of the Instruments

Cronbach's coefficient alpha (α) was quite helpful for the assessment of the scale's reliability. It determines the scale's internal consistency to the coefficient alpha, meaning it is thus possible to predict the reliability of any scale containing multiple items (Hair *et al*., 1995). The cut-off point for such reliability is a matter of controversy. Hinton *et al*. (2004) suggests that there are four cut-off points, namely excellent reliability (if value is 0.90 and above); high reliability (value 0.70-0.90); moderate reliability (value 0.50- 0.70); and low reliability (value 0.50 and below). During the initial research stage (pilot study), the researcher identified the lowest alpha values as 0.334. The present research applies the Cronbach's alpha

value, thus enabling the researcher to assess internal consistency by utilising the statistical software, SPSS (Statistical Package for the Social Sciences, 23).

The Cronbach's alpha value for the pilot test was 0.810, as can be seen in Table 4.14. Every item has been measured using the same tool, and the results all possessed appropriate internal reliability with the exception of repurchase intention, which showed low reliability. All other items demonstrated reliability ranging from 0.698 (complaint intention) to 0.921 (customer satisfaction). The values demonstrated by other constructs were: reliability (0.818), responsiveness (0.871), empathy (0.914), tangibility (0.899) assurance (0.863), price (0.886), reputation (0.827), confirmation (0.789), customer satisfaction (0.921), repurchase intention (0.334), complaint intention (0.698) and customer loyalty (0.895).

Table 4.14 Analysis of Pilot Study Reliability Test

Construct	Cronbach's alpha
Reliability	0.818
Responsiveness	0.871
Empathy	0.914
Tangible	0.899
Assurance	0.863
Price	0.886
Reputation	0.827
Confirmation	0.789
Customer satisfaction	0.921
Repurchase intention	0.334
Complaint intention	0.698
Customer loyalty	0.895

4.12 Ethical Considerations

McPhail (2000) asserted that complying with ethical considerations is crucial throughout the whole research process to make sure that the final report is authentic in terms of how it reflects the gathered data and target population. This research conducted all stages in accordance with the Economic and Social Research Council (ESRC) guidelines. When the

survey was distributed, it was accompanied by a covering letter outlining written information including the research objective, willingness to participate and assurance of confidentiality (Appendices A and C).

Participants had the right to withdraw participation at any time. Furthermore, they were given every opportunity to get in touch with the researcher if they had any ethical concerns. To maintain integrity in the study, ethical concerns were given much consideration. Brunel University obliges researchers to obtain approval from the University's Research Ethics Committee prior to the research, and this covers all specific project components, including the participants.

The University's Ethics Policy Guidelines oblige the research to complete and return a comprehensive ethics form provided by the supervisor. The form must be submitted for approval to Brunel University's Research Ethics Committee.

4.13 Translation of the Questionnaire

Nord (1997), Reynolds (2000) and Sin *et al.* (2001) emphasised the need for further research into the translation of surveys. It is strongly recommended that translated research material should be easy for the target sample to understand. It has been further suggested by Craig and Douglas (2000) that translated research material should be highly reflective of the original material. This is otherwise known as 'translation equivalence', which means that if a written tool is translated into another language, the translated meanings must be the same as in the primary language (Herk *et al.,* 2005). Furthermore, Sechrest and Fay (1972) and Reynolds (2000) expanded on translation equivalence by stating that verbal and other motivations must have similar implications in the various relevant cultural settings.

Usunier (1998) recommended the following when translating materials into a primary language:

- Identify the specific meaning for different words;
- Focus on grammar, structure and word order to establish clear meaning;
- Use word equivalence for sentences when using words that are recognised by the target audience.

Malhotra and Birks (2000) asserted that direct translation is the most commonly used method for translation; this requires the use of a translator who is proficient in the first language and

the target language. This method was thus used in the present research, with English being the primary language. This aims to avoid any confusion and ambiguity in the translated copy.

The researcher created the survey in English, which was then revised a multitude of times to identify any possible mistakes pertaining to grammar or structure. This was then reviewed by a native English speaker familiar with the research field. The survey was then translated in Arabic using an accredited English-Arabic translator's services. This was then further reviewed by an Arab professional in order to ensure that grammar, structure, wording and sentences were correct and to check the accuracy of the questionnaire in Arabic. The two questionnaires (English and Arabic) were subsequently shown to three other doctorate students so that they could comment on the language used. With the Arabic translation, a translated covering letter was also provided (Appendix C). Both questionnaires (Arabic and English) can be seen in Appendices B and D.

4.14 Statistical Procedures and Data Analysis

The first and most crucial step in analysis is choosing the statistical technique that is most suitable. This requires that research components such as objectives, questions and aims, data characteristics, and features of statistical tool which are to used are monitored carefully (Malhotra, 1999). It is crucial to consider all of these factors prior to establishing an analytical technique in order to make sure that research procedures and resources are effective and are analysed so as to generate accurate conclusions (Cooper and Schindler, 2001). The present research used SPSS version 23 to analyse data; the reason for this is that this particular statistical package offers the key calculations which are required. These include the following: descriptive and reliability analysis, correlation techniques, confirmatory factor analysis (CFA) and SEM. These are all crucial to the effective analysis of the data and to drawing appropriate conclusions. Other benefits of using SPSS are its ease of use and user-friendliness, which mean the minimal effort is needed to use the key features. The statistical analyses used in the present study will be outlined below.

4.14.1 Descriptive Statistics

Descriptive statistics are defined by Zikmund (2000) and Kassim (2001) as raw data that is presented in such a manner that it can be interpreted and understood, ultimately giving the data meaning. This is a type of univariate analysis that involves various factors such as graphical presentation, tabulated frequencies, measures of central tendency (i.e. mean, median, and mode) and dispersion analysis (Bryman and Bell, 2003). In the present research,

descriptive statistics were very useful when organising, summarising and describing data as this offered a comprehensive overview of the sample's characteristics and distribution.

4.14.2 Correlation Analysis

The relationships between variables are presented in a matrix table, showing the coefficients for these relationships (Robson, 2002). Correlations between coefficients are analysed, with 0.20 being the least, 0.20 to 0.40 deemed to be low, 0.40 to 0.71 deemed to be moderate, and 0.71 to 0.91 high (Pfeifer, 2005). The researcher in the present study will use Pearson correlation coefficient to establish the correlation between the variables. The purpose of this was to establish the extent of the relationship between the variables, while also identifying the relationship between variables demonstrating interdependence.

4.14.3 Reliability

Cronbach alpha coefficient is commonly used to assess the reliability of a measurement scale with multiple elements (Hayes, 1998). Cronbach alpha coefficient ranges from 0 to 1 according to the level of homogeneity perceived within the reviewed items. If the Cronbach alpha value exceeds 0.70, then the measure is deemed to be extremely reliable (Hair *et al.,* 1995; Pallant, 2001). In the present research, Cronbach's alpha coefficient measure was applied to evaluate the constructs' reliability, and 0.70 was established to be the assessment threshold.

4.14.4 Validity

Validity is the measure of the extent to which a construct assesses what it is supposed to measure (Burns and Bush, 1995). Validity can be assessed both for content and for constructs. Sections 4.14.4.1, 4.14.4.2 and 4.14.4.3 will outline the content, convergent and discernment validity.

4.14.4.1 Content Validity

Cooper and Schindler (2001) explain content validity as being an assessment of the extent to which an item measures what it is supposed to. This research assessed content validity in the following way:

- Constructs were deemed to be valid as they had been applied in prior research (Churchill and Iacobucci, 2004). Research variables in the present study were leveraged from management and marketing disciplines;

• The participants involved in the pilot study genuinely reflected the target population.

Construct validity is another type of validity. It assesses the extent to which a hypothetical survey measures a concept in accordance with theories applied within the research (Malhotra, 1999; Zikmund, 2000). Factor analysis statistical measures were used in the present work to review the set of variables and to determine the most appropriate variable in every instance. In terms of construct validity assessment, this study evaluated both convergent and discriminant validity.

4.14.4.2 Convergent Validity

Hair *et al*. (2006) asserted that convergent validity is the extent to which variables within a construct have a shared variance. This study uses factor loading, variance extracted (AVE), and construct reliability (CR) prediction to measure the convergent validity of every construct. Similarly to Cronbach's alpha coefficient for reliability, the model standardised loading measure is considered to be 0.7 or above. In a similar way, AVE must exceed 0.5, and estimates for reliability must exceed 0.7. In this research, all of the factors mentioned about showed appropriate convergent validity. Restrictions were also established in the research to acquire data that necessitated convergent validity.

4.14.4.3 Discriminant Validity

As indicated by the name, discriminant validity assesses the differentiation between one latent construct and other constructs (Hair *et al.,* 2006). Distinct validity should be assessed by comparing the AVE for various constructs against their respective squared inter-construct correlations (SIC). A greater AVE measure was found in this study when compared to SIC measures, which indicates discriminant validity of a specific construct. The researcher conducted a similar procedure to evaluate the discriminant validity of the relevant constructs.

4.14.5 Confirmatory Factor Analysis (CFA)

CFA is a type of multivariate statistical method that can assess how effective variables are in assessing the construct. Factor analyses can be grouped into two types: confirmatory factor analysis (CFA) and exploratory factor analysis (EFA). Both are very alike, but EFA only aims to investigate and present information pertaining to the various factors. Every measured variable in EFA is related to a latent variable. By contrast, CFA empowers the researcher to establish how many factors are required in the data to determine the relationship between measured variables and the latent construct. CFA can be applied to either confirm or refute the measurement theory.

By applying CFA, the researcher can test a hypothesis associated with the relationship between the latent variable and the respective latent constructs (Fox, 2010). It has been asserted by Noar (2003) that CFA leverage is to be recommended in theoretical and empirical literature as a means of testing hypotheses, analysing relationships, and testing hypotheses using statistical tools (Noar, 2003). Also known as covariance structure, CFA is a type of SEM (Byrne, 2006). The first dimension of SEM is a measurement framework that attempts to connect observed variables to smaller sets of latent variables. The second dimension of SEM is a structural framework connecting latent variables through both recursive and non-recursive patterns. As CFA fits the SEM measurement framework, it may be analysed by applying SEM software.

Truxillo (2003) outlined the following eight-step procedure to assess CFA:

1. Develop a conceptual model to support a particular framework.
2. Determine the contextual framework using equations and images.
3. Allocate framework identities, so that the unique values can be developed for parameter measurement and to ensure positive values of degrees of freedom (DF) for model assessment.
4. Data collection.
5. Describe the preliminary descriptive statistical analysis including scaling, omitted values and collinearity factors.
6. Assess the framework parameters.
7. Analyse model fit.
8. Present and discuss the findings.

The following procedure is required in CFA:

1. Literature-based explanation of constructs which includes service quality dimensions, price, reputation, customer satisfaction, confirmation, repurchase intention, complaint intention and customer loyalty when developing a theoretical framework. This can be achieved by creating hypotheses associated with the effects that service quality, price, reputation have on consumer intentions and loyalty through confirmation and customer satisfaction.
2. Presenting a general measurement framework theory: In CFA, it is important that the uni-dimensionality concept falls between the construct error variance. For correct measurements to be obtained in a study there must be three elements per construct and at least four constructs.

3. Planning for the research results: A specific model must be set up with a loading estimate value established for each construct. Ranking and order-conditions can be used to carry out identification.

4. Assessing the measurement framework's validity.

Hair *et al.* (1998) explained that in CFA, there are three measure indices: absolute, incremental and parsimonious. Absolute indices endeavour to assess the model fit capacity. These include indices of likelihood ratio, such as the statistic chi-square ($\chi 2$) which reflects the probability of gaining a root mean square error of approximation (RMSEA) in addition to the goodness-of-fit index (GFI) (Hair *et al.,* 1998). Incremental indices are made up of the Normed Fit Index (NFI) and also the Comparative Fit Index (CFI) (Hair *et al.,* 1998; Hair *et al.,* 2006), while parsimonious indices include the Adjusted Goodness-of-Fit Index (AGFI).

Table 4.15 describes the model fit indices and their suggested acceptance levels in more depth.

Table 4.15 Indices of Goodness of Model Fit

Model Fit Statistic	Desirable cut off for acceptance
CMIN / DF	< 5.0 (Carmines and McIver, 1981)
Comparative Fit Index (CFI)	> 0.90 (Browne and Cudeck, 1992)
Goodness-of-Fit index (GFI)	>0.90 (Browne and Cudeck, 1992)
Parsimony Comparative Fit Index (PCFI)	> 0.8 (Hair *et al.*, 2006)
Root Mean Squared Error of Approximation (RMSEA)	< 0.08 (Browne and Cudeck, 1992)
90% Confidence interval for RMSEA	Upper limit < 0.08 (Browne and Cudeck, 1992)
Normed fit index NFI	>0.90 (Hair *et al.*, 2006)

4.14.6 Structural Equation Model (SEM)

SEM is a statistical tool used to analyse multivariate data. It has long been associated with marketing research (Bagozzi, 1980) and is an advanced type of general regression analysis that is able to consider independent and dependent variables in large numbers. It takes into account hypothetical latent constructs that could be produced by groups of observed variables. SEM also allows defined relationships between observed and latest variables to be analysed. Furthermore, it allows theory assessments to be made in cases where investigation is limited. Thus, as MacCallum and Austin (2000) explained, these methods are widely used

in almost every discipline related to social and behavioural sciences (MacCallum and Austin, 2000).

There are two key elements to SEM, the first of which is the measurement framework for CFA and SEM. This is a multivariate regression framework that identifies any relationships between combined observed dependent variables and groups of latent variables. The second element is a structural framework with three types of relationship per set of multivariate regression equation. These factors are: the relationships between observed variables; the relationships between factors; and relationships between factors and observed variables that do not appear to be factor indicators. Such relationships combine the linear regression equation in order to develop a constant observed dependent variable or a combination of censored normal, censored-inflated normal, censored-inflated normal regression equations for binary, or for ordered categorical observed dependent variables. The variables are considered to be a collaboration of multinomial logistic regression equations relating to unordered categorical observed dependent variables and a set of Poisson, or zero-inflated Poisson regression equations, for counted observed dependent variables (MacCallum and Austin, 2000).

4.14.7 Reason for using SEM

SEM is a statistical instrument which combines factors analysis tools with regression analysis in order to evaluate existing relationships between different constructs (Hair *et al.,* 2010). SEM is widely used to explore probable correlations between various factors and to establish any inter-connected managerial issues. SEM is widely used in studies that investigate consumer behaviour, management, human resources, service marketing, banking services, relationship marketing and supply chain management (Laroche *et al.,* 1999; Van, 1999; Caruana *et al.,* 1999; Babakus *et al.,* 1999; Nielson, 1996; Heaney and Goldsmith, 1999; Elangovan, 2001; Tracey and Tan, 2001).

SEM is deemed to be a modified regression type. This means it facilitates discussion regarding the associations present in a single framework of analysis, and combines the rationality of multiple regressions and path analysis. Bentler (1980) and Cheng (2001) considered that it could thus effectively identify the existence of mediating variables that exist between exogenous (independent) variables and endogenous (dependent) variables. Furthermore, it can establish the direct and indirect causal effects of individual exogenous variables. A direct impact, for example, may be that customer satisfaction impacts customer behaviour, whereas an indirect impact concerns the effect of exogenous variables on an endogenous variable when mediating factors are applied. Hoyle (1995) explained that the

indirect effects of service quality, price, reputation, customer loyalty and customer behaviour intentions are examples of these types of variable.

There are various reasons for choosing SEM for the present research:

- SEM can explore diverse dependent relationships and the influence exerted by variables that are independent in nature, when each has a different impact on the dependent variable. It is possible for a variable to be dependent in one SEM equation and independent in another. Thus, it reviews a multitude of interrelated dependent relationships (Hair *et al.,* 2010). Tabachnick and Fidell (2006) stated that SEM also enables theories to be tested in addition to hypotheses. It thus assesses the connection between the different variables which include: independent variables (such as reliability, tangibility, empathy, responsiveness, reputation, assurance, price) and dependent variables (such as confirmation of expectation, customer satisfaction, behavioural intentions (repurchase and complaint) and customer loyalty).

- SEM is useful for statistical valuation as it evaluates the relationship between the constructs whilst simultaneously considering latent variables that ultimately minimise the chance of error (Hair *et al.*, 2010). To carry out SEM, AMOS version 23 can be used. It was used in the present research, and findings were illustrated in graphic format.

4.15 Conclusion

In this chapter, the framework pertaining to the relationships between service quality, price, reputation, confirmation of expectation, customer satisfaction, customers' intentions and customer loyalty was evaluated. A systematically defined research methodology was presented, which discussed the research methodology through the use of a step-by-step plan for gathering data. Positivism is largely applied in this research discipline and the researcher in the present study chose to follow this trend. The application of such an approach enabled a justification to be given for using a survey to collect data. After explaining the decision to employ a survey, the chapter outlined various elements related to the survey approach.

This research used a quantitative research approach since it was highly suited to investigating and validating the research model. For this reason, in accordance with scales presented in previous research, the present study used a Likert-based scale for each variable. Quantitative data was obtained via self-administered questionnaires distributed online. This chapter justified the reasons for using the quantitative questionnaire tool. This was followed by a thorough discussion of the validity and reliability of the variables, and an in-depth explanation of the practical development of sampling and the recruitment of participants. Lastly, the chapter outlined in detail the various measurement scales that were used to analyse data. Chapter Five will discuss the data analysis as well as the research findings.

CHAPTER 5: Results

5.1 Introduction

This chapter will detail the results of the questionnaire which was developed in the previous chapter. This study selected AMOS version 23 (Analysis of Moment Structures) to conduct SEM (Structural Equation Modelling) for the analysis of the data collected from the questionnaire. SEM was applied in this research to validate the performance and the hypotheses of the proposed model. This chapter introduces the final results of the analysis of the SEM, and Section 5.2 presents the profile of the respondents' demographics. Section 5.3 outlines the descriptive statistics, correlation, the reliability assessment, and the KMO and Bartlett's Tests. Section 5.4 introduces common method bias test. Section 5.5 provides Structural Equation Modelling, Confirmatory Factor Analysis, Goodness-of-fit indices, Validity Assessment, Convergent Validity, Discriminant Validity, Structural Model and Hypothesis tests. Finally, Section 5.6 provides a chapter summary.

5.2 Demographic Profile

This research study gathered the data from retail bank customers of Saudi Arabia between December 2016 and March 2017. The present study gathered a total of 923 questionnaires using online surveys which were valid for further analysis. Since this research study employs SEM to evaluate the proposed model, this necessitates having a substantial sample (Comrey and Lee 1992; Hair *et al.*, 2010). The categories of sample size in SEM is as follows: a sample size of 100 is considered poor, 200 is considered fair, 300 is considered good, 500 is considered very good and 1000 or higher is considered excellent (Comrey and Lee, 1992; Tabachnich and Fidell, 2001). According to this, the size of the sample of this research study is almost 'excellent' since 923 surveys were gathered. The demographic profiles of the 923 respondents are specified below.

Table 5.1 shows that 82.7% of the sample gathered was males and 17.3% were females

Table 5.1 Gender of Respondents

Gender		Frequency	Percentage
Valid	*Male*	763	82.7
	Female	160	17.3
	Total	923	100.0

Table 5.2 presents the respondents' age. The figures show that 43.1% of the respondents were within the age group of 25-34 30.4% within the age group 35-44, 21.9% within the age group of 45-54, 10.4% within the age group of 18-24, 2.9% within the age group of 55-65 and.2% above the age of 65.

Table 5.2 Age of Respondents

Age	Frequency	Percentage
18-25	96	10.4
25-34	398	43.1
35-44	281	30.4
45-54	119	21.9
55-65	27	2.9
Over 65	2	.2
Total	923	100.0

Table 5.3 show the regions where the respondents live. The figures show that 60.6% of the respondents are from the Western Region, 24.5% from the Central Region, 9.8% the Southern Region, 2.9% from the Eastern Region and 2.3% from the Northern Region.

Table 5.3 Region of Respondents

Region	Frequency	Percentage
West	559	60.6
Central	226	24.5
South	90	9.8
East	27	2.9
North	21	2.3
Total	923	100.0

Table 5.4 presents the respondent's educational level. The figures show that, 54.6% of the respondents have a bachelor degree education, 23.9% have a postgraduate education, 12.0% have a high school education, 6.8% have a diploma and 2.6% have less than high school education.

Table 5.4 Educational Level of Respondents

Educational Level	Frequency	Percentage
Less than high school	24	2.6
High school	111	12.0
Diploma	63	6.8
Bachelor's Degree	504	54.6
Postgraduate Degree	221	23.9
Total	923	100

Table 5.5 shows the length of time respondents have been with the bank. The figures reveals that 26.3% have been with the bank for 6 to 10 years, 20.7% for 11 to 15 years, 17.7% for 3 to

5 years, 13.7% for more than 20 years, 13.3% for 16 to 20 years, 4.8% for 1 to 2 years and finally 3.6% for less than one year.

Table 5.5 Respondents' length of time with the bank

	Length of time	Frequency	Percentage
Valid	*Less than one year*	33	3.6
	1 – 2 years	44	4.8
	3 – 5 years	163	17.7
	6 – 10 years	243	26.3
	11 – 15 years	191	20.7
	16 – 20 years	123	13.3
	More than 20 years	126	13.7
	Total	923	100.0

Table 5.6 introduces the income of the respondents. The figures show that the income of 43.6% of the respondents is between SR 10.000-19.999, of 24.1% is between SR 5000-9999, of 11.9% between SR 20.000-29.999, of %11.5 less than SR 2999, of 5.1% between SR 3000-4999, of 2.2% more than SR 40.000, and of 1.7% between SR 30.000-39.000.

Table 5.6 Income of Respondents

Income	Frequency	Percentage
Less than SR 2999	106	11.5
SR 3000-4999	47	5.1
SR 5000-9999	222	24.1
SR 10.000-19.999	402	43.6

SR 20.000-29999	110	11.9
SR 30.000-39.999	16	1.7
More than SR 40.000	20	2.2
Total	923	100.0

Table 5.7 shows the respondents' occupations. The figures show that 65.4% are government employees, 10.9% students, 9.8% private sector employees, 5.2% unemployed, 4.6% retirees, 2.9% businessmen/businesswomen and 1.2% self-employed.

Table 5.7 Occupation of Respondents

Occupation	Frequency	Percentage
Student	101	10.9
Government Employee	604	65.4
Private Sector Employee	90	9.8
Businessman/Businesswoman	27	2.9
Self-employed	11	1.2
Retired	42	4.6
Unemployed	48	5.2
Total	923	100.0

Table 5.8 show the names of the respondents' banks. These show that that 59.3% bank with Alrajhi Bank, 14.3% with the National Commercial Bank, 5.2% with the Samba Financial Group, 4.6% with the Riyadh Bank, 3.4% with the Alinma Bank, 3.1% with the Arab National Bank, 2.7% with the Saudi Investment Bank, 2.3% with the Saudi British Bank and Bank Albilad, 1.4% with the Bank Aljazira, 1.1% with the Banque Saudi Fransi, and 0.4% with the Saudi Hollandi Bank.

Table 5.8 Names of Respondents' Banks

Bank name	Frequency	Percentage
The National Commercial Bank	132	14.3
The Saudi British Bank	21	2.3
Saudi Investment Bank	25	2.7
Alinma Bank	31	3.4
Banque Saudi Fransi	10	1.1
Riyadh Bank	42	4.6
Samba Financial Group (SAMBA)	48	5.2
Saudi Hollandi Bank	4	0.4
Alrajhi Bank	547	59.3
Arab National Bank	29	3.1
Bank Albilad	21	2.3
Bank Aljazira	13	1.4
Total	923	100.0

5.3 Descriptive Statistics

This part introduces the descriptive statistics for the study variables. All items were evaluated on a seven point Likert scale; a score of 1 illustrated 'strongly disagree' and a score of 7 illustrated 'strongly agree'. The mean score for all 12 variables are as follows: Tangibility is between 4.78 and 5.71, Reliability is between 4.44 and 4.67, Responsiveness is between 4.25 and 4.63, Assurance is between 4.66 and 5.17, Empathy is between 4.02 and 4.82, Price is between 3.31 and 4.15, Reputation is between 5.05 and 6.18, Confirmation is between 4.24 and 4.58, Satisfaction is between 4.67 and 4.85, Complaint is between 3.51 and 4.37 and

Loyalty is between 4.30 and 4.56. The figures for all items of the variables have a mean which is higher than the point of neutrality (4) which indicates that most of the respondents agree with the items. The standard deviations and means for all items are detailed in the table below.

Table 5.9 Descriptive Statistics of Survey Measurements

Tangibles		
Items	*Mean*	*Std. Deviation*
TAN_1	5.71	1.400
TAN_2	5.32	1.495
TAN_3	5.34	1.517
TAN_4	5.52	1.406
TAN_5	4.78	1.658
Reliability		
Items	*Mean*	*Std. Deviation*
REL_1	4.56	1.813
REL_2	4.44	1.875
REL_3	4.64	1.760
REL_4	4.67	1.812
Responsiveness		
Items	*Mean*	*Std. Deviation*
RESPON_1	4.46	1.894
RESPON_2	4.49	1.907
RESPON_3	4.63	1.870

RESPON_4	4.25	1.893

Assurance		
Items	*Mean*	*Std. Deviation*
ASSUR_1	4.83	1.797
ASSUR_2	5.17	1.697
ASSUR_3	4.87	1.792
ASSURE4	4.66	1.759
Empathy		
Items	*Mean*	*Std. Deviation*
EMP_1	4.41	1.915
EMP_2	4.02	2.027
EMP_3	4.43	1.821
EMP_4	4.82	1.873
EMP_5	4.28	1.890
Price		
Items	*Mean*	*Std. Deviation*
PR_1	4.15	1.993
PR_2	3.31	1.984
PR_3	3.85	2.003
PR_4	3.66	1.938

PR_5	4.10	2.007
Reputation		
Items	*Mean*	*Std. Deviation*
REP_1	6.17	1.386
REP_2	6.18	1.378
REP_3	5.25	1.707
REP_4	5.05	1.731
Confirmation		
Items	*Mean*	*Std. Deviation*
CONF_1	4.30	1.875
CONF_2	4.58	1.743
CONF_3	4.24	1.830
Satisfaction		
Items	*Mean*	*Std. Deviation*
SAT_1	4.80	1.782
SAT_2	4.85	1.691
SAT_3	4.83	1.695
SAT_4	4.67	1.895

Repurchase Intention		
Items	*Mean*	*Std. Deviation*
Repurchase1	4.58	1.862
Repurchase2	4.54	1.870
Repurchase3	4.33	2.093
Complaint		
Items	*Mean*	*Std. Deviation*
COMP_1	3.51	2.081
COMP_2	4.37	2.109
Loyalty		
Items	*Mean*	*Std. Deviation*
LOY_1	4.36	1.16
LOY_2	4.30	1.221
LOY_3	4.56	1.249
LOY_4	4.32	1.234

5.3.1 Correlation

The correlation coefficient is concerned with the linear relationship or the measure of the strength of the relationship between variables. Pearson correlation was used to identify the association between the research framework variables as detailed in Table 5.10. Here, the correlation coefficient value (r) from 0.10 to 0.29 is regarded as weak; from 0.30 to 0.49 is regarded as medium strength; and from 0.50 to 1.0 is regarded as strong (Cohen, 1988, pp.

79-81). Table 5.10 shows the correlation matrix with the correlation coefficient of Pearson along with the affiliated test outcomes for its significance. These results provided a proof of linear association between the variables of the study.

		Tangibles	Reliability	Response	Assurance	Empathy	Price	Satisfaction	Repurchase	Loyalty	Complaint	Reputation
Tangibles	Pearson Correlation	1	.665**	.620**	.628**	.638**	.403**	.615**	.504**	.545**	-.010	.514**
Reliability	Pearson Correlation	.665**	1	.824**	.787**	.780**	.494**	.669**	.549**	.620**	-.089**	.459**
Response	Pearson Correlation	.620**	.824**	1	.836**	.819**	.490**	.632**	.527**	.597**	-.061	.427**
Assurance	Pearson Correlation	.628**	.787**	.836**	1	.848**	.530**	.691**	.598**	.653**	-.027	.507**
Empathy	Pearson Correlation	.638**	.780**	.819**	.848**	1	.605**	.704**	.600**	.673**	-.030	.484**
Price	Pearson Correlation	.403**	.494**	.490**	.530**	.605**	1	.620**	.545**	.555**	.012	.378**
Satisfaction	Pearson Correlation	.615**	.669**	.632**	.691**	.704**	.620**	1	.802**	.851**	-.011	.626**
Confirmation	Pearson Correlation	.593**	.674**	.659**	.684**	.714**	.607**	.886**	.776**	.846**	-.025	.571**
Repurchase	Pearson Correlation	.504**	.549**	.527**	.598**	.600**	.545**	.802**	1	.840**	.052	.592**
Loyalty	Pearson Correlation	.545**	.620**	.597**	.653**	.673**	.555**	.851**	.840**	1	.003	.597**
Complaint	Pearson Correlation	-.010	-.089**	-.061	-.027	-.030	.012	-.011	.052	.003	1	.083*
Reputation	Pearson Correlation	.514**	.459**	.427**	.507**	.484**	.378**	.626**	.592**	.597**	.083*	1

Table 5.10: Correlation

5.3.2 Reliability Assessment

Bryman and Bell (2007) defined reliability as consistency in the measure of a concept. There are three essential elements involved when considering whether a measurement is reliable: internal reliability, stability and inter-observer consistency. Internal reliability is concerned with the issue of whether the indicators that construct the scale are consistent or not. Inter-observer consistency can be related to the subjective judgements which may occur whenever one observer is engaged in an activity which may create inconsistency because of their decisions, for instance, when open-ended questions are categorised and when each observer categorises responses differently. Stability reflects whether or not a measure is constant over time. This research will use internal reliability since it has several item measures in which every individual response to each question is integrated to create an overall score. Table 5.11 presents the Cronbach's alpha of all the variables used in this study. Here, Cronbach's alpha coefficients regarding all of the scales were deemed satisfactory, since they were above the agreed standard of 0.70 as recommended by Nunnally (1978). Thus, all constructs' scales were shown to be reliable instruments.

Table 5.11 Reliability Assessment

Construct	Number of items	α
Tangible	6	.823
Reliability	4	.919
Responsiveness	4	.919
Assurance	4	.891
Empathy	5	.903
Price	5	.881
Satisfaction	4	.954
Confirmation	3	.924
Loyalty	4	.959
Repurchase Intention	4	.742
Complaint Intention	2	.717
Reputation	4	.839

5.3.3 KMO and Bartlett's Test

It is essential to examine results from Kaiser-Meyer-Olkin (KMO) and Bartlett's test before advancing on to confirmatory factor analysis. KMO and Bartlett's Test indicate whether it is appropriate to continue with confirmatory factor analysis (Hinton *et al.,* 2004). According to Hair *et al.* (2010), Kaiser-Meyer-Olkin (KMO) evaluates whether the constructs in a given sample are correlated and Bartlett's test is then performed to establish the associations between the variables. The KMO value ought to exceed the minimum value of 0.60 and Bartlett's test must have a value of (p< 0.05), (Hair *et al.,* 2010). As shown in Table 5.12, the outcomes of this research displayed a KMO value of 0.975 and a Bartlett's test value of (p< 0.05). Consequently, the result surpasses the minimum value necessitated and confirms the suitability of the data for factor analysis.

Table 5.12 KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.935
Bartlett's Test of Sphericity	*Approx. Chi-Square*	11036.033
	Df	78.000
	Sig.	.000

5.4 Test for Common Method Bias

Common-method bias can lead to complications if data from single informants are used for independent and dependent variables. As a result, Harman's single-factor test as evaluated by Podsakoff (2003), was used. According to Podsakoff (2003), common-method bias does not seem to be an issue in this research, since the variance described in the factor analyses was 47.07% which is not higher than 50 percent.

5.5 Structural Equation Modelling

As illustrated previously, this research selected Structural Equation Modelling (SEM) technique employing Analysis of Moment Structures (AMOS) version 23 for the validation of the hypotheses and the performance efficiency of the model proposed. According to Hair *et al.* (2006), a structural equation model consists of two kinds of models: the structural model or confirmatory factor analysis identified as the measurement model. The confirmatory factor analysis confirms the associations among a set of measurement items and their particular

variables based on a theory, while the structural model affirms the relationships between the variables as hypothesised. The upcoming few sections will provide the outcome for the structural model and CFA for this research.

5.5.1 Confirmatory Factor Analysis

The examination of the validity of CFA's end results via validated items of variables is essential (Hair *et al.,* 2010). According to Hair *et al.* (2010) validity is the degree to which the dimension of each construct offers the perception of interest effectively (Hair *et al.,* 2010). Employing SPSS AMOS version 23.0, this study carried out CFA to examine the validity and model measurements. Hair *et al.* (2006) stated that the validity of employing CFA can be simply examined using two steps: the first one is Construct Validity; consisting of discriminant validity and convergent validity, and the second uses Goodness-of-Fit indices. Hence, this study used these two measures to validate the research via CFA. The emphases of each type are explained in the sections to follow.

5.5.1.1 Goodness-of-Fit Indices

The preliminary CFA was carried out on 12 constructs along with 45 items. The 12 variables were Reliability, Responsiveness, Tangibles, Empathy, Assurance, Price, Satisfaction, Confirmation, Loyalty, Reputation, Repurchase intention and Complaint Intention. Every variable was loaded with its item measurement and was analysed via the CFA test. According to Hair *et al.* (2010), a minimum of four analyses of model fit ought to be conducted for the structural model and CFA. Following this recommendation, this research has used 5 goodness-of-fit indices: goodness-of-fit index (GFI) Chi square to (X^2) to the degree of freedom (Df), Normed Fit Index (NFI), adjusted goodness-of-fit index, root mean square error of approximation (RMSEA) and Comparative Fit Index (CFI). Generally the figures introduced from the preliminary confirmatory factor analysis have revealed the necessity for additional improvement of the model, as some model fit indices have insufficient values as they were lower than the minimum suggested criteria (Anderson and Gerbing, 1988). Moreover, Anderson and Gerbing (1988) stated that the model can possibly be improved by linking indicators to other variables, or by eliminating them and by linking the indicator to several variables or utilising correlated measurement errors. Additionally, the goodness-of-model fit can possibly be enhanced by examining the standardised residuals, specification searches and modification indices (Hair *et al.*, 2010). This research has made some improvements to the model fit by following these steps and by the removal of some items from the Tangibles, Reputation, Repurchase and Complaint constructs. Following the elimination of the problematic items from the preliminary model, another test was conducted.

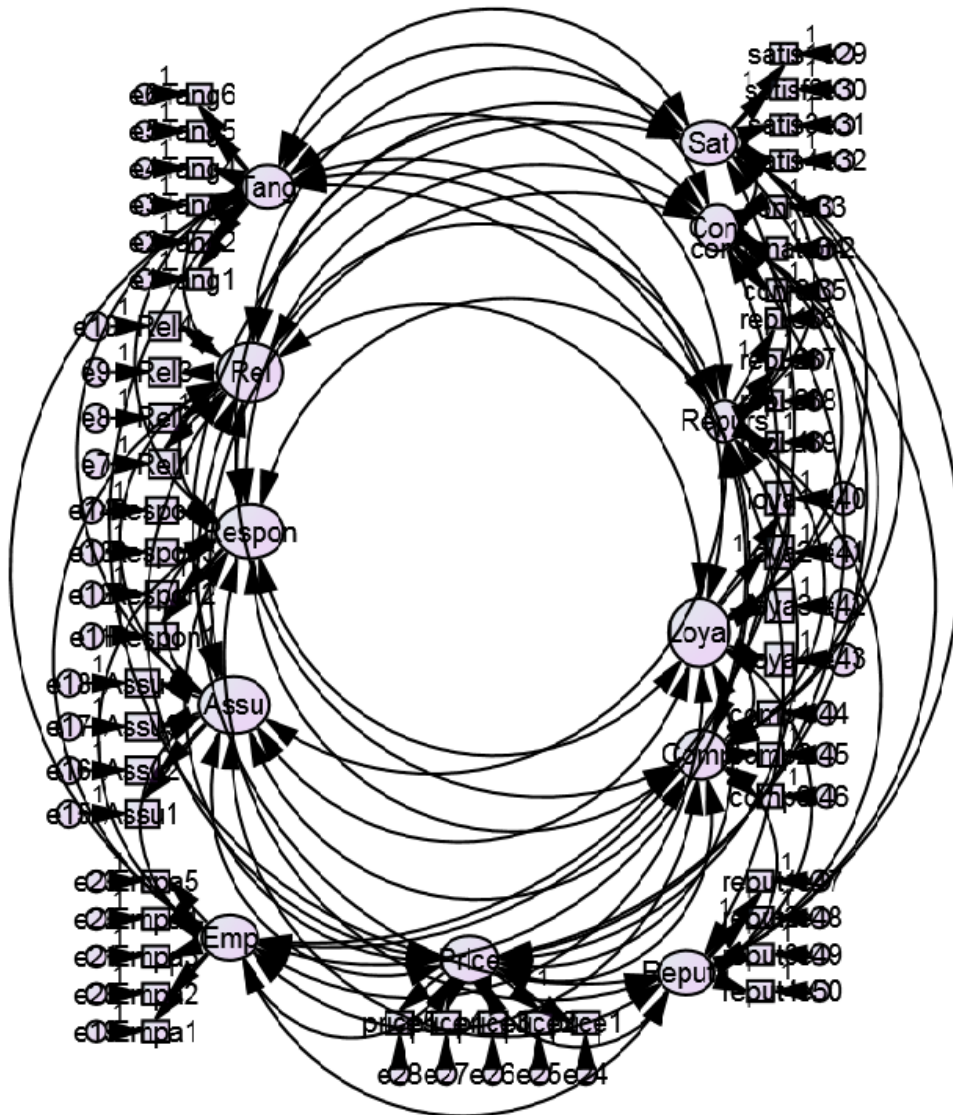The outcomes of the concluding CFA test were satisfactory as is shown in Figures 5.1 and 5.2.

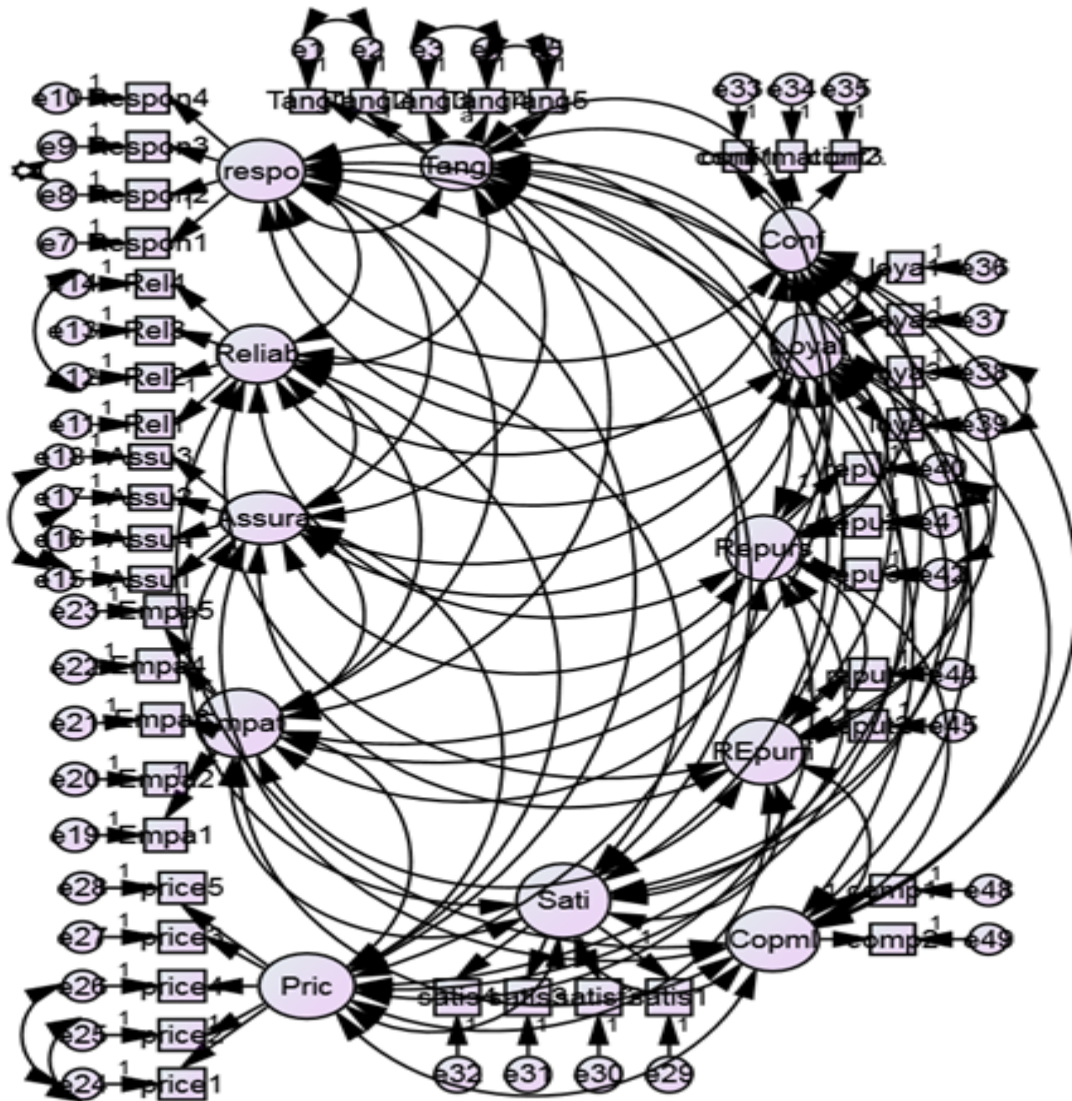**Figure 5.1 Initial Confirmatory Factor Analyses**

Figure 5.2 Final Confirmatory Factor Analysis

Table 5.13 Goodness-of-Fit Indices for Final CFA

CMIN/DF	2.533
CFI	0.968
RMSEA	0.041
NFI	0.949
GFI	0.901

In the final CFA model all the figures show a good fit for the measurement model. CMIN/DF has accomplished a satisfactory fit of 2.533 and is well over the minimum criteria of (1:3). The outcomes for GFI, NFI, CFI were 0.901, 0.949, 0.968 respectively and are over the

suggested value of ≥ 0.90. RMSEA has likewise achieved the suggested criteria of < 0.80 and accomplished a satisfactory figure of 0.041.

5.5.2 Validity Assessment

According to Hair *et al.* (2010), it is crucial to verify the CFA results via construct validity. Validity is the degree to which the measurement of the constructs is an accurate representation of the concept of interest. Scale validity is needed to guarantee that a scale is uni-dimensional, complies with its conceptual meaning, and achieves the required level of reliability (Hair *et al.*, 2010). The most extensively acknowledged types of validity are discriminant and convergent validity, which are employed in the present study. Detailed information on each type is therefore summarised in the following sections.

5.5.2.1 Convergent Validity

According to Hair *et al.* (2010), convergent validity implies that the indicators evaluating certain variables share a great and similar proportion of variance. The present research convergent validity is evaluated according to average variance extraction, factor loading, and composite reliability. Typically, factor loading for all variables ought to have a standardised regression weight of more than 0.50, and all of the crucial ratios (t-values) must be higher than 1.96 (Hair *et al.*, 2010). The average variance extraction (AVE) estimates the total amount of variation in the indicators according to the potential construct. The AVE value needs to be higher than 0.5. As shown in the equation below, this can be estimated as the total of the entire squared standardised factor loading divided by the total number of variables.

$$AVE = \frac{\sum_{i=1}^{n} Li^2}{n}$$

Note: in the formula shown above, *i* stands for the entire number of items, where L^i is the standardised factor loading for items in the factor.

According to Bagozzi and Yi (1988), Composite Reliability measures internal consistency and should have a value higher than 0.70. The formula that is utilised to determine composite Reliability is:

$$CR = \frac{(\sum_{i=1}^{n} Li)^2}{(\sum_{i=1}^{n} Li)^2 + (\sum_{i=1}^{n} ei)}$$

Where L^i is the standardised factor loading for the items *(i)* in the factor and *ei* is the error variance for the items in the factor.

Table 5.14 Convergent Validity

Construct	Items	Factor loading	CR	AVE
Reliability	Rel1	0.781	0.924	0.752
	Rel2	0.885		
	Rel3	0.908		
	Rel4	0.889		
Response	Respon1	0.819	0.917	0.734
	Respon2	0.908		
	Respon3	0.895		
	Respon4	0.799		
Tangibles	Tang1	0.637	0.835	0.503
	Tang2	0.676		
	Tang3	0.766		
	Tang4	0.742		
	Tang5	0.719		
Empathy	Empa1	0.899	0.910	0.676
	Empa2	0.858		
	Empa3	0.875		
	Empa4	0.533		
	Empa5	0.881		
Assurance	Assu1	0.817	0.880	0.648
	Assu2	0.836		
	Assu3	0.754		
	Assu4	0.810		

Price	price1	0.688	0.879	0.594
	price2	0.733		
	price3	0.806		
	price4	0.865		
	price5	0.749		
Satisfaction	satis1	0.919	0.954	0.840
	satis2	0.915		
	satis3	0.899		
	satis4	0.932		
Conformation	conf1	0.939	0.925	0.804
	conf2	0.831		
	conf3	0.917		
Repurchase	Repurch1	0.904	0.925	0.804
	Repurch2	0.911		
	Repurch3	0.874		
Loyalty	loya1	0.939	0.957	0.848
	loya2	0.906		
	loya3	0.895		
	loya4	0.943		
Reputation	reput1	.935	0.944	0.893
	reput2	0.955		
Complaint intention	comp1	**0.**585	0.761	0.627
	comp2	**0.**955		

5.5.2.2 Discriminant Validity

Hair *et al.* (2010) defined Discriminant validity as 'the degree to which two conceptually similar concepts are distinct' (p. 125). It can be evaluated by the comparison of the average variation in extracted values for any chosen two constructs with the square of correlation

estimate for these two constructs. Discriminant validity is considered significant when the average variation extracted is higher than the squared correlation estimates for the variables. The outcomes shown in Table 5.15 indicate a significant level of discriminant validity, as AVE is higher than the estimate of the squared correlation for all the variables.

Table 5.15 Discriminant Validity

	Reputation	Tangibles	response	Reliability	Assurance	Empathy	Price	Satisfaction	Confirmation	Loyalty	Repurchase	Complaint
Reputation	0.945											
Tangibles	0.34	0.766										
response	0.161	0.722	0.951									
Reliability	0.224	0.753	0.897	0.887								
Assurance	0.242	0.761	0.944	0.883	0.977							
Empathy	0.195	0.723	0.899	0.854	0.963	0.821						
Price	0.178	0.457	0.559	0.551	0.62	0.66	0.771					
Satisfaction	0.319	0.673	0.677	0.707	0.755	0.75	0.673	0.953				
Confirmatio	0.253	0.664	0.715	0.724	0.759	0.772	0.67	0.944	0.899			
Loyalty	0.287	0.604	0.639	0.655	0.712	0.725	0.607	0.893	0.898	0.939		
Repurchase	0.295	0.579	0.596	0.628	0.674	0.682	0.616	0.893	0.883	0.937	0.896	
Complaint	0.069	-0.12	-0.226	-0.232	-0.205	-0.21	-0.117	-0.169	-0.197	-0.166	-0.166	0.792

5.5.3 Structural Model and Hypothesis Testing

The next step is to evaluate the structural model since this can affirm the associations between the variables as hypothesised. Hair *et al.* (2010) suggested that a structural model ought to employ at least four test-of model fit indices; thus, this research has employed 5 goodness-of-fit indices: goodness-of-fit index (GFI), adjusted goodness-of-fit index (AGFI), Chi square to (X ²) to the degree of freedom (Df), Normed fit index (NFI), Comparative fit index (CFI) and root mean square error of approximation (RMSEA).

Table 5.16 Goodness of Fit for Structural Model

CMIN/DF	2.497
CFI	.968
RMSEA	.040
NFI	.948
GFI	.900

As can be seen in Table 5.14, all of the figures show a good fit for the structural model. X ^{2}/ df has accomplished an acceptable fit of 2.497 and is well over the minimum criteria of 1:3. The end results for GFI, CFI, NFI were 0.900, 0.968, 0.948 respectively and each was over the suggested value of ≥ 0.90. which fulfilled the suggested requirement of ≥ 0.80. RMSEA has likewise achieved the suggested requirements of $<.80$ and accomplished a satisfactory value of 0.040.

5.5.3.1 Hypothesis Testing

The study hypotheses are evaluated by assessing the path significance of each association between variables. Standardised assessment, critical ratios and p-values are employed to test all eighteen hypotheses in this research. Moreover, the critical ratio, which is known as the t-value, is found by dividing the regression weight estimate by the standard error. A relationship between constructs is significant when a p-value of ($\leq.05$) is achieved and a t-value of over 1.96. Table 5.15 shows the results of path estimates for the eighteen hypotheses in this study. Figure 5.3 shows the design of the SEM using SPSS AMOS 23.
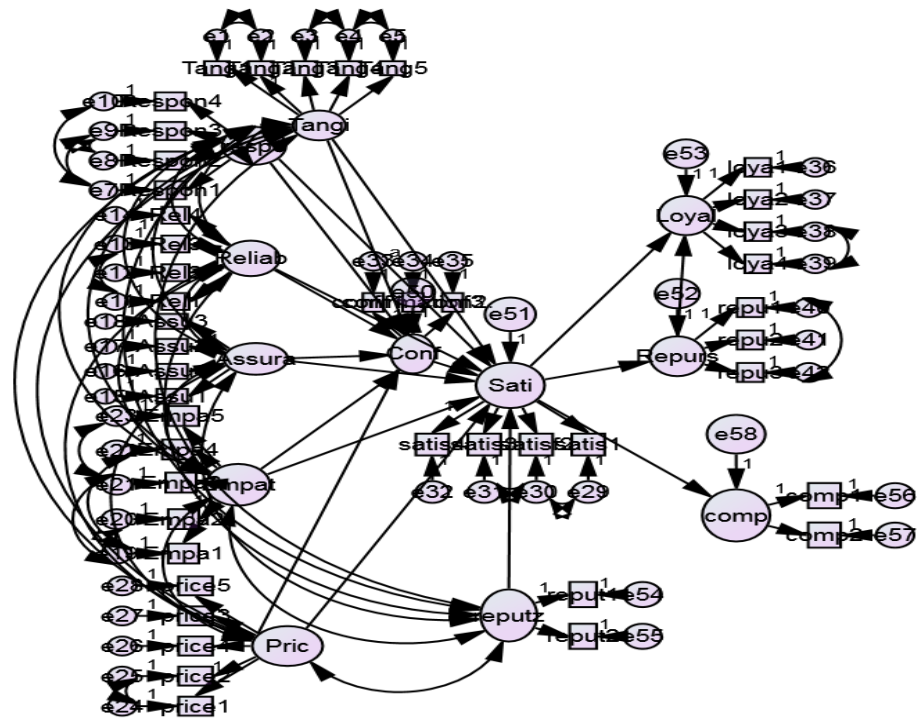
Figure 5.3 The structural model designed in AMOS SPSS

The results showed that 16 out of 18 casual paths are significant as their p-values are ≤.05 and the t-values are more than 1.96. The relationship between Tangibles and Confirmation is significant with a path estimate of 0. 479, a t-value of 5.218 and a significant p-value of ≤.05; thus hypothesis (1) is supported. Responsiveness is also significantly associated with Confirmation.

Table 5.17 Hypothesis Testing

Hypo-thesis	Variables	Esti-mate	S.E.	C.R.	P-value	Finding
H1	Tangibles→ Confirmation	.479	.092	5.218	***	Supported
H2	Response→ Confirmation	.329	.044	7.565	***	Supported
H3	Reliability → Confirmation	.128	.085	1.495	.135	Unsupported
H4	Assure → Confirmation	.713	.218	3.272	.001	Supported
H5	Empathy → Confirmation	.590	.128	4.628	***	Supported
H6	Price → Confirmation	.329	.044	7.565	***	Supported
H7	Tangibles→ Satisfaction	.158	.068	2.307	.021	Supported
H8	Response→ Satisfaction	.329	.044	7.565	***	Supported
H9	Reliability → Satisfaction	-.096	.061	-1.586	.113	Unsupported
H10	Assure → Satisfaction	.838	.175	4.799	***	Supported
H11	Empathy → Satisfaction	.388	.101	3.825	***	Supported
H12	Price → Satisfaction	.067	.032	2.096	.036	Supported
H13	Reputation → Satisfaction	.142	.025	5.663	***	Supported
H14	Confirm → Satisfaction	.876	.032	27.695	***	Supported
H15	Satisfaction→ Repurchase	.859	.022	38.650	***	Supported
H16	Satisfaction→ Complaining	-.147	.038	-3.827	***	Supported
H17	Satisfaction → Loyalty	.607	.034	17.993	***	Supported
H18	Repurchase → Loyalty	.398	.033	12.218	***	Supported

Confirmation with path estimates of 0.329, t-value of 7.565 and a significant p-value of ≤.05. However, **Reliability** is not significantly related to **Confirmation** with insignificant path estimate of .128, t-value of 1.495and p-value of >.05and hence hypotheses (3) is not supported. Hypothesis (4) is supported with a positively significant path estimate of 0.713, t-value of 3.272 and a significant p-vale of >.05. Moreover, Hypothesis (5) is significant with path estimate of .590, t-value of 4.628 and a significant p-value of ≤.05. Furthermore, **Price** is significantly related to **confirmation** with a path estimate of 0.329, t-value of 7.565 and a significant p-value of ≤.05. The relationship between **Tangibles** and **Satisfaction** is significant with path estimates of 0.158, t-value of 2.307and a significant p-value of ≤.05.

The association between **Responsiveness** and **Satisfaction** is significant with a path estimate of 0.329, t-value of 7.565 and a significant p-value of ≤.05. On the other hand the relationship

between **Reliability** and **Satisfaction** is not significant with a path estimate of -0.096, t-value of -1.586 and a non-significant p-value of >.05. The relationship between **Assurance** and **Satisfaction** is significant with a path estimate of 0.838, t-value of 4.799 and a positive significant p-value of >.05; hence hypothesis (10) is supported. Furthermore, **Empathy** is significantly related to **Satisfaction** with a path estimate of 0.388, t-value of 3.825 and a significant p-value of ≤.05.

Similarly, **Price** has a direct positive impact on **Satisfaction** with a significant path estimate of 0.067, t-value of 2.096 and p-value of ≤.05 and hence Hypothesis (12) is supported. Hypothesis (13) is also supported with significant path estimate of 0.142, t-value of 5.663 and a significant p-vale of ≤.05. The relationship between **Confirmation** and **Satisfaction** is significant with a path estimate of 0.876, t-value of 27.695 and a significant p-value of ≤.05. Similarly, **Satisfaction** has a direct positive impact on **Repurchase** with a significant path estimate of 0.859, t-value of 38.650 and p-value of ≤.05 and hence hypotheses (15) is supported. Furthermore, **Satisfaction** has a direct negative impact on **Complaint** with an insignificant path estimate of -3.827, t-value of -3.827 and p-value of >.05, and hence Hypothesis (16) is supported. **Satisfaction** has a positive and significant relationship to **Loyalty** with a path estimate of 0.607, t-value of 17.993 and p-value of ≤.05. Finally **Repurchase** has a positive relationship to Loyalty with a path estimate of 0.398, t-value of 12.218 and p-value of ≤.05. In summary the results revealed that sixteen hypotheses are supported with the figures achieved, that and two hypotheses are not significant.

5.6 Conclusions

The present chapter detailed that, after the data had been cleaned, there were a total of 923 completed survey questionnaires for additional analysis. Employing the completed surveys, this research used SPSS version 23 software to examine the respondents' demographic profiles and the descriptive statistics of the variables. Thus, this research used AMOS version 23 to conduct Structural Equation Modelling. A structural equation model was produced out based on two stages: fiirstly, confirmatory factor analysis (CFA) or the measurement model; Secondly, the structural model (Hair *et al.*, 2006). As recommended by Hair *et al.* (2006), this chapter has validated the CFA in two stages, firstly, with Goodness-of-Fit indices, and secondly with Construct Validity. The outcomes of this research indicated that all the goodness-of-fit indices and variables' validities were over the minimum requirements. Following, this research carried out a structural model and hypotheses assessments and the results showed that 16 out of 18 hypotheses proposed in the study are supported. The upcoming chapter will further explain these results.

CHAPTER 6: Discussions

6.1 Introduction

This study examines the impact of five components of service quality (responsiveness, tangibles, reliability, empathy and assurance), in addition to those of price and reputation, on complaint intention; repurchase intention and loyalty, through confirmation and customer satisfaction. This study has developed a framework that explains the influence of service quality, price and reputation on customers' behavioural intentions and loyalty. The proposed model was developed on the basis of Expectation Confirmation Theory (ECT). According to the path analysis employed in the structural equation model, the results in Chapter Five introduce the hypothetical associations between service quality, price, reputation and customer satisfaction when examining customers' behavioural intentions and actual behaviour via the Expectation Confirmation Theory. Hence, 18 hypotheses are proposed. This chapter outlines the hypotheses and describes whether or not the data evaluation has rejected or supported them, with justification from the relevant part of the literature review. This chapter also explains the revision and validation of the framework variables of the research.

6.2 Instrument Validation

This research study has used discriminant and convergent validity to confirm that the concept of interest is represented accurately by the measurements of the variables. According to Hair *et al*. (2010) convergent validity is assessed by composite reliability, average variance extracted (AVE) and factor loading. Moreover, in factor loading all critical ratios (t-values) must be greater than 1.96 and all the standardised regression weights be greater than 0.50. In addition, the AVE value ought to be higher than 0.50, preferably higher than 0.70 (Hair *et al*., 2010). The tool in this research exceeded the minimum criteria for AVE and composite reliability, factor loading and t-values, respectively. Hence, all figures demonstrate a great level of convergent validity for all variables utilised in the measurement model. Hence, all the figures provide a high level of the convergent validity for all the latent variables employed in the measurement model.

According to Hair *et al*. (2010), discriminant validity is evaluated by the comparison of the average variation extracted values for any chosen two constructs with the square of correlation estimate for these two constructs. Discriminant validity is considered significant when the average variation extracted is higher than the squared correlation estimates for the

variables. The outcomes of this research illustrate a significant level of discriminant validity, as AVE is higher than the squared correlation estimate for all the variables. Furthermore, Cronbach's alpha (**α**) is employed to evaluate the internal reliability of the tools. According to Hinton *et al.* (2004), a scale of ≤0.90 is considered to have excellent reliability, 0.70 to 0.90 is considered to have high reliability, 0.50 to 0.70 is considered to have moderate reliability, and ≤0.50 is considered to have low reliability. The outcomes of this research showed that all variables have a reliability higher than 0.70. Hence, there is a high reliability for all the variables, which illustrate the internal consistency of the scales. Hence, the instruments of this research have illustrated high levels of internal reliability and validity.

6.3 Hypothesis Testing

This section will offer a summary of the research study hypotheses and will explore the results of every hypothesis test in the context of the prior literature. Table 6.1 presents all eighteen study hypotheses that were analysed to determine the impact of service quality, price and reputation on the behavioural intention outcomes through confirmation and customer satisfaction. The results of the analysis of each hypothesis are discussed in the upcoming sub-sections.

Table 6.1 Hypothesis Testing

Hypo-thesis	Variables	Finding
H1	Tangibles have a significant positive relationship to confirmation of expectation.	Supported
H2	Responsiveness has a significant positive relationship to confirmation of expectation.	Supported
H3	Reliability has no significant relationship to confirmation of expectation.	Unsupported
H4	Assurance has a significant positive relationship to confirmation of expectation.	Supported
H5	Empathy has a significant positive relationship to confirmation of expectation.	Supported
H6	Price has a significant positive relationship to confirmation of expectation.	Supported
H7	Tangibles have a significant positive relationship to satisfaction.	Supported
H8	Responsiveness has a significant positive relationship to satisfaction.	Supported

H9	Reliability has no significant relationship to satisfaction.	Unsupported
H10	Assurance has a significant positive relationship to satisfaction.	Supported
H11	Empathy has a significant positive relationship to satisfaction.	Supported
H12	Price has a significant positive relationship to satisfaction.	Supported
H13	Reputation has a significant positive relationship to satisfaction.	Supported
H14	Confirmation has a significant positive relationship to customer satisfaction.	Supported
H15	Customer satisfaction has a significant positive effect on repurchase intention.	Supported
H16	Customer satisfaction has a significant negative effect on complaint intention.	Supported
H17	Customer satisfaction has a significant positive effect on customer loyalty.	Supported
H18	Repurchase intention has a significant positive effect on customer loyalty.	Supported

6.4 Service Quality Dimensions and Confirmation/Satisfaction

Service quality maintains an enduringly leading position in the areas of management and marketing (Chau and Kao, 2009). Furthermore, service quality in the service sector has been recognised as a key element in research on excellence, differentiation and sustainable competitive advantage (Jun *et al.*, 1998; Jabnoun and Rasasi, 2005; Kumar and Dash, 2013). Zeithaml *et al*. (1993) concluded that the service quality dimensions are linked to the customer's opinion of the overall service quality of a firm. In addition, it has been recommended that this quality evaluation should not be unidimensional, but that it should comprise several abstract dimensions (Hjorth-Anderson, 1984; Garvin, 1987; Hoibrook and Corfman, 1985; Maynes, 1976; Parasuraman, Zeithaml, and Beny, 1985; Zeithaml, 1988). After studying four consumer service industries, Parasurainan *et al.* (1985, 1988) acknowledged five dimensions: tangibles, assurance, responsiveness, empathy, and reliability. Zeithaml *et al.* (1993) assumed that service quality is perceived in terms of these five dimensions. In addition, they assumed that customers' expectations of what would or should occur are based on these five dimensions.

6.4.1 Tangibles
Parasuraman *et al.* (1988) defined tangibility as the physical features, equipment and appearance of staff; other researchers have, however, defined these aspects in different ways. For example, Bitner (1990) suggested that using the words 'service space' caused various

physical tangibles to emerge in relation to the work environment within any service company and the employees' appearance. A number of previous studies have explored the dimension of tangibility in assessing service quality, including those by Huang *et al.* (2009), Parasuraman *et al.* (1988) and Kassim and Asiah (2010). Thus, this study proposed that tangibles have a positive relationship to confirmation in the retail banking sector (H1). The results showed that tangibles had a positive impact on confirmation and indicated a path estimate of 0.479, a t-value of 5.218, and a significant p-value of < 0.001, so that hence Hypothesis (1) is supported. Consequently, the results of this hypothesis are consistent with prior studies, such as those of Grönroos (1990) and Zeithaml *et al.* (1993), which indicated that the retail banking sector can create value by paying attention to tangibles such as physical location, physical environment, physical atmosphere, ease-of-use of physical materials and physical design. Hence, tangibles have a strong significant correlation with confirmation of expectation.

In addition, this research studied the impact of tangibles on customer satisfaction. While explaining the phenomenon of customer satisfaction, particularly regarding service marketing, recent work by researchers has established that service quality is the most effective antecedents of customer satisfaction; and that, the more sufficient the quality of a service from the provider is, the greater is the level of satisfaction perceived by the customers (Dabholkar *et al.*, 2000; Grönroos, 1984; Jun and Cai, 2010; Lo and Chai, 2012; Santouridis, Trivellas, and Reklitis, 2009; Saravanan and Rao, 2007). Thus, this study proposed that tangibles had a positive relationship to customer satisfaction in the retail banking sector (H7). The results showed that tangibles had a positive impact on customer satisfaction and indicated a path estimate of 0.158, a t-value of 2.307 and a significant p-value of $\leq .05$, so that hence the hypothesis (H7) is supported. The results of this hypothesis are in agreement with previous studies (Lai, 2004; Kumar *et al.,* 2010; Zaim *et al.*, 2010).

6.4.2 Responsiveness

Responsiveness refers to employees' ability and willingness to carry out services in a timely manner (Parasuraman *et al.,* 1988). Consumers in the services industry are often quick to pick up on employees' behaviour (Liang *et al.,* 2011). Brown and Mitchell (1993) suggested that service companies were highly sensitive to the work setting of their employees when reacting to consumer needs. The result of this present research indicated that responsiveness of service quality has a positive impact on customer expectation (H2) with a path estimate of 0.329, a t-value of 7.565 and a significant p-value of < 0.001. These results are consistent with the prior studies (Grönroos, 1990; Zeithaml *et al.*, 1993).

Furthermore, this research studied the impact of responsiveness on customer satisfaction. The result of this research indicated that responsiveness of service quality had a positive impact on customer satisfaction (H8) with a path estimate of 0.329, a t-value of 7.565 and a significant p-value of < 0.001. This result is consistent with previous literature (Zeithaml *et al.,* 2002; Gummerus *et al.,* 2004; Mengi, 2009). The results indicate that responsiveness is a very important factor in service settings, particularly in the Saudi banking sector.

6.4.3 Reliability

Parasuraman *et al.* (1988) has described reliability as the capacity to conduct the promised service in a trustworthy and accurate manner, and to carry out a service in a consistent manner. Furthermore, it is crucial that service providers carry out a service correctly the first time round. Martinelli and Balboni (2012) provided a more in-depth definition of reliability in which they suggest that service providers must respect and keep their promises. To be more precise, the three key dimensions of reliability are: conducting and completing the service by the stated deadline, charging correct payments for rendered services, and sustaining accurate records for invoices and payments (Wong and Sohal, 2003; Ladhari *et al.,* 2011). Berry *et al.* (1991) stressed the importance of delivering the expected service. Service providers must fulfil their promises and carry out their services within the designated time in order to convince customers of the quality offered by the service providers. The result of the present study revealed that reliability of service quality has no effect on customer expectation with a path estimate of 0.128, a t-value of 1.495 and a non-significant p-value > 0.05. At the same time, the result indicated that reliability of service quality has a no impact on customer satisfaction with a path estimate of -0.96, a t-value of -1.586 and a non-significant p-value of >0.05. However, a few studies such as that of Chaniotakis and Lymperopoulos (2009) have found that reliability has weak or no association with customer satisfaction.

6.4.4 Assurance

The knowledge of the staff and their capacity to inspire confidence and be trusted is known as the assurance dimension of service quality (Lin, 2012). This dimension incorporates competence, courtesy, credibility and security (Ojo, 2008). Therefore, employees must demonstrate adequate knowledge and skills, and be polite and courteous at all times. Cronin and Taylor (1992) asserted the importance of making customers feel safe in the consumer experiences. Employees must therefore be trustworthy. Thus, assurance is the customer's perception of how polite and friendly the employees are. Furthermore, it is also concerned with the workers' capacity to inspire confidence. The results of this study revealed that assurance regarding service quality has a positive impact on confirmation, with a path

estimate of 0.713, a t-value of 3.272 and a p-value of ≤.05.   Thus, this result confirms the outcomes of previous research (Grönroos, 1990; Zeithaml *et al.*, 1993).

Furthermore, this research studied the impact of assurance on customer satisfaction.   This study proposed that assurance has a positive relationship with customer satisfaction in the retail banking sector (H10). The result of this research indicated that assurance of service quality has a positive impact on satisfaction, with a path estimate of 0.838, a t-value of 4.799 and a p-value of < 0.001. Hence, this outcome confirmed the findings of previous studies such as those of Lai (2004), Mengi (2009) or Kumar *et al.* (2010).

6.4.5 Empathy

Parasuraman *et al.* (1988) defined empathy as genuine care and concern provided by a company to its consumers. To clarify this, the authors added the combination of the access and understanding aspects from the empathy dimension of service quality. In contrast, Carman (1990) stressed that it can be very difficult for a company to differentiate between perceptions and expectations. He advised that future research assessed perceptions and expectations on an individual scale. The key element relating to empathy is to understand consumers' needs and offer individualised attention. Empathy is the intention to understand consumer beliefs by offering individual attention (Salvador-Ferrer, 2010). The result of this research indicated that empathy of service quality has a positive impact on confirmation of expectation, with a path estimate of 0.590, a t-value of 4.628 and a significant p-value of < 0.001. The result showed that customers have a positive confirmation, with the level of service related to empathy of service quality. Therefore, this result confirmed the findings of previous research (Grönroos, 1990; Zeithaml *et al.*, 1993).

In addition, this research studied the impact of empathy on customer satisfaction. Thus, this study has proposed that empathy has a positive relationship to customer satisfaction in the retail banking sector (H11). The result showed that empathy has a positive impact on confirmation and indicated a path estimate of 0.388, a t-value of 3.825 and a significant p-value of < 0.001; hence Hypothesis 11 is supported. Therefore, this result confirmed the findings of previous research (Zeithaml *et al.,* 2002; Gummerus *et al.,* 2004; Mengi, 2009).

6.5 Price and Confirmation/Customer Satisfaction

Price is defined as 'what is given up or sacrificed to obtain a product' (Zeithaml, 1988, p. 10). Customer satisfaction is influenced by price, overall quality, and expectations (Anderson *et al.,* 1994). However, price plays an essential role in this relationship. The received value of a

provider's offering - that is, quality in relation to price - has a direct influence on how pleased customers are with that provider (Anderson and Sullivan, 1993; Sawyer and Dickson, 1984; Fornel,l 1992; Zeithaml, 1988). Perceived price has a significant role in service context decision-making. Customers' opinions about price have been examined in terms of price perception (Varki and Colgate, 2001; Munnukka, 2005).

Thus, this study proposed that price has a positive relationship to confirmation of expectation in the retail banking sector (H6). The results showed that price has a positive impact on confirmation of expectation, and indicated a path estimate of 0.329, a t-value of 7.565 and a significant p-value of < 0.001; Hence Hypothesis 6 is supported. The results of this research indicated that price has a great impact on confirmations of expectations. Moreover, the results of this research are consistent with prior studies such as those of Grönroos (1990) and Zeithaml *et al.* (1993).

Furthermore, this research proposed that price has an impact on customer satisfaction. The results showed that price has a positive impact on customer satisfaction and indicated a path estimate of 0.067, a t-value of 2.096 and a significant p-value of $\leq.05$; hence Hypothesis (12) is supported. The results of this research indicated that price has a major impact on customer satisfaction. This result is consistent with previous studies which revealed that price has a positive effect on customer satisfaction (Jiang and Rosenbloom, 2005; Bolton and Lemon, 1999; Singh and Sirdeshmukh, 2000; Han and Ryu, 2009).

6.6 Reputation and Customer Satisfaction

According to Wang and Hui (2003), it is recognised that the reputation of banks plays an essential position in determining the repurchasing and purchasing behaviours of consumers. It is also widely acknowledged that a positive reputation is a strategic element that can be utilised to earn above-average returns (Weigelt and Camerer, 1988). Reputation can be utilised as a reliable means of predicting the results of the service-production experience, and can, possibly, be regarded as the most efficient indicator of the capability of a service provider to fulfil a customer's needs and desires (Nguyen and Leblanc, 2001). Literature establishes that firm reputation exerts a halo effect which leads customers to a higher satisfaction level. Consequently, regardless of performance, the shopping experience at a reputable firm itself can lead to satisfaction (Jin *et al.,* 2008). Thus, this study proposed that reputation has a positive relationship to customer satisfaction in the retail banking sector (H13). The results showed that reputation has a significant positive impact on customer satisfaction and indicated a path estimate of 0.142, a t-value of 5.663 and a significant p-value

of < 0.001; hence Hypothesis 13 is supported. The results of this research indicated that reputation has a significant positive impact on customer satisfaction. The results of this research are consistent with previous literature studies (Andreassen and Lindestad, 1998; Nguyen and Leblanc, 2001; Jin *et al.,* 2008).

6.7 Confirmation and Customer Satisfaction

The confirmation stage is very significant for any service-offering provider, because, when the customers pass through the confirmation stage successfully, firms can redirect customers from 'non-recurrence' to 'recurrence'. Therefore, an assessment of expectations at the confirmation stage is essential for service providers. Hossain and Quaddus (2012) have concluded that service quality researchers have lagged behind when examining the confirmation stage. Previous studies identified confirmation to be one of the essential elements impacting customer satisfaction (McKinney, Yoon, and Zahedi, 2002; Oliver, 1980). Accordingly, the current study suggests that consumer satisfaction is determined by confirmation of expectation. Thus, this study proposed that confirmation has a positive relationship to customer satisfaction in the retail banking sector (H14). The result found that confirmation has a positive impact on customer satisfaction and indicated a path estimate of 0.479, a t-value of 5.218 and a significant p-value of < 0.001; hence Hypothesis 14 is supported. The results of this research indicated that confirmation has a major impact on customer satisfaction. Moreover, the results of this research are consistent with prior studies such as those of McKinney, Yoon, and Zahedi, (2002) and Hossain and Quaddus (2012).

6.8 Customer Satisfaction and Repurchase Intention/Customer Loyalty

According to Anderson *et al.* (1994) and Bitner and Zeithaml (2003), customer satisfaction indicates how much a product or service satisfies consumers or how much it accomplishes consumers' expectations and desires. Anderson *et al.* (1994) stated that, although satisfaction expresses consumers' subjective experiences, which are commonly described at the individual and personal level, most of the time satisfaction operates at the aggregate level. Moreover, Parker and Mathews (2001) proposed that, when it comes to the concept of customer satisfaction, two basic descriptive approaches are employed. In the first satisfaction is defined as a process, whereas in the second it is taken to describe the outcome of a consumption experience. Satisfaction as a process is described as an comparison of what is received and what is expected (Oliver, 1997, 1981; Parasuraman *et al.,* 1988; Tse and Wilton, 1988; Zeithaml *et al.,* 1990), focusing on the evaluative, psychological and perceptual procedures that contribute to consumer satisfaction (Vavra, 1997). On the other hand, the outcome approach is defined as 'the end-state satisfaction resulting from the consumption experience'

(Oliver, 1993). Previous studies aimed to understand the process strategy in the assessment of customer satisfaction (Parker and Mathews, 2001).

A greater level of consumer satisfaction results in the client's decision to repurchase, loyalty and recommendations (Eggert and Ulaga, 2002; Fornell, 1992; Lin and Wang, 2006; Lo *et al.,* 2010) and in addition creates positive word-of-mouth (Reichheld and Sasser, 1990). Consumer satisfaction is broadly perceived as a key element in the arrangement of clients' future purchase intentions (Taylor and Baker, 1994; Jamal and Naser, 2002; Kumar, 2012a; Kumar and Dash, 2013). A larger amount of consumer satisfaction results in the client's decision to repurchase, recommendations and loyalty (Eggert and Ulaga, 2002; Fornell, 1992; Lin and Wang, 2006; Lo *et al.,* 2010) and in addition creates positive word-of-mouth (Reichheld and Sasser, 1990).

Thus, this study proposed that customer satisfaction has a positive relationship to customer repurchase intention in the retail banking sector (H15). The results showed that customer satisfaction has a positive impact on repurchase intention and indicated a path estimate of 0.859, a t-value of 38.650 and a positive significant p-value of < 0.001; hence Hypothesis 15 is supported. The results of this research are consistent with previous literature studies (Taylor and Baker, 1994; Jamal and Naser, 2002; Kumar, 2012a; Kumar and Dash, 2013).

Furthermore, this study proposed that customer satisfaction has a positive relationship to customer loyalty in the retail banking sector (H17). The results showed that customer satisfaction has a positive impact on customer loyalty and indicated a path estimate of 0.607, a t-value of 17.993 and a significant p-value of < 0.001; hence Hypothesis 17 is supported. The result of this research indicated that customer satisfaction has a significant impact on customer loyalty. The results of this research are consistent with previous studies in the literature such as those from Eggert and Ulaga (2002), Fornell (1992), Lin and Wang (2006) and Lo *et al.* (2010).

6.9 Customer Satisfaction and Complaint Intention

Crie (2003) concluded that the absence of fulfilment frequently triggers the complaint intention process and that the impact of this is greater for services than for products. Earlier research in client complaint behaviour demonstrated that, other than complaining directly to the service provider, clients can likewise converse with others about their dissatisfactory experience or even cease using the services or products (Singh, 1990). Earlier studies have demonstrated that extreme cultural differences amongst consumers and firms may prompt

even more dissatisfaction and intention to complain (Barker and Härtel, 2004; Saha, 2006). The most widely recognised contention used to clarify complaint conduct has been consumer dissatisfaction (Oliver, 1997). Based on the disconfirmation theory, Dissatisfaction is characterised as a customer experience that does not match the perceived expectation (Tronvoll, 2011). Thus, this study proposed that customer satisfaction has a negative relationship to complaint intention in the retail banking sector (H16). The result found that customer satisfaction has a negative impact on repurchase intention and indicated a path estimate of -0.147, a t-value of -3.827 and a significant p-value of < 0.001; hence Hypothesis 16 is supported. The result of this research indicated that customer satisfaction has a significant negative impact on complaint intention. The results of this research are consistent with those of previous literature studies (Oliver, 1997; Holloway *et al.*, 2005; Voorhees and Brady, 2005)

6.10 Repurchase Intention and Customer Loyalty

The choice to repurchase characterises the consumer's choice to take part in consistent consumption of the service/product. Seiders, Voss, Grewal and Godfrey (2005) and Yi and La (2004) affirmed a positive connection between repurchase intentions and consumer satisfaction. As indicated by Kaveh (2011), this relationship throws a light on the matter, since in the real world; there are many components which bring about an individual's decision to repurchase. The costs of getting new customers are rising. Marketing managers now depend on repurchase intentions to be able to anticipate sales and forecast demand for existing items (Pérez, Sánchez, Abad, Carrillo, and Fernández, 2007), and try to increase profits with an assortment of marketing activities. Similarly, scholars frequently utilise repurchase intention as a proxy for repurchase behaviour (Morwitz, Steckel, and Gupta, 2007). Possibly above all others, repurchase intention is the most generally utilised indicator of consumer loyalty, trust and satisfaction in relation to firms' behaviour (Morgan and Rego, 2006). For this reason, this study proposed that repurchase intention has a positive relationship to customer loyalty in the retail banking sector (H18). The results found that repurchase intention has a positive impact on customer loyalty and indicated a path estimate of 0.398, a t-value of 17.993 and a significant p-value of < 0.001; hence Hypothesis 18 is supported. The results of this research indicated that repurchase intention has a significant positive impact on customer loyalty. The results of this research are consistent with those from previous studies in the literature such as those of Morgan and Rego (2006).

6.11 Validation and Revision of the Research Framework

This research study has used discriminant and convergent validity to confirm that the concept of interest is represented accurately by the measurements of variables. According to Hair *et al*. (2010), convergent validity is assessed by composite reliability, average variance extracted (AVE), and factor loading. Moreover, in factor loading all critical ratios (t-values) must be greater than 1.96 and all standardised regression weights greater than 0.50. In addition, AVE values ought to be higher than 0.5, and are preferably higher than 0.70 (Hair *et al*., 2010). The tools in this research exceeded the minimum criteria for AVE and composite reliability, factor loading and t-values, respectively. Hence, all figures demonstrated a high level of convergent validity for all variables utilised for the measurement model. Thus all the figures presented a high level of convergent validity for all the latent constructs in the measurement model. According to Hair *et al*. (2010), discriminant validity is evaluated by the comparison of the average variation extracted values for any two chosen constructs with the square of correlation estimate for these two constructs. Discriminant validity is considered significant when the average variation extracted is higher than the squared correlation estimate of the variables. The outcomes of this research showed a significant level of discriminant validity, as AVE is higher that squared correlation estimate for all the variables.

In this research Cronbach's alpha (**α)** was also employed to evaluate the internal reliability of the tools. According to Hinton *et al*. (2004), a value of ≤0.90 can be considered to show excellent reliability, 0.70 to 0.90 high reliability, 0.50 to 0.70 moderate reliability, and ≤0.50 low reliability. The outcomes of this research showed that all variables have a reliability of more than 0.70. Hence, it shows high reliability for all the variables, which illustrates the internal consistency of the scales. Hence, the instruments of this research have shown high levels of internal reliability and validity.

The gap between delivered and anticipated service performance is conceptualised as service quality by the literature. A customer perceives the relative inadequacy or excellence of services by the comparison of the organisation's performance with their expectations. According to previous literature (Beerli, Martin and Quintana, 2005; Parasuraman *et al.,* 1991a) the gap between expectations and perceptions of consumers is perceived service quality. Nowadays consumers have greater expectations of their service providers and are more worried about the value of their money. In the case that service quality is perceived as being unpleasant by customers, they will look for another service provider (Hossain and Leo, 2009; Uppal and Mishra, 2011).

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According to Granados, (2005) modern-day technology improves market transparency, which allows competitors to offer comparable or enhanced versions of any new offerings. The banking sector, just like several other service industries, is dealing with demanding customers, intense competition, modern technologies, and other evolving economic factors (Jham and Khan, 2008). Consequently, it is crucial for banks to accomplish customer satisfaction via service excellence.

In fact, many studies have been done on customer satisfaction and service quality in the banking sector in specific regions (Cui, Lewis, and Park, 2003; Duncan and Elliott, 2002; Gournaris, Stathakopolous, and Athanassopolous, 2003; Ibrahim, Joshep, and Ibeth, 2006; Jabnoun and Khalifa, 2005; Lopez, Hart, and Rampersad, 2007; Poolthong and Mandhachitara, 2009; Ravichandran, Mani, and Prabhakaran, 2010). Various other studies have compared differences in how customers perceive the quality of banking service providers in two or more countries (Dash, Bruning and Acharya, 2009; Lassar, Manolis and Winsor, 2000; Yavas and Benkenstein, 2007). According to Gures *et al.* (2014), most of the previous studies have failed to include variables such as reputation and other variables that are essential when studying the associations between customer loyalty, satisfaction and customer expectation.

Additionally, a reassessment of the current literature does not identify any study that examines the impact of service quality, price, reputation, confirmation and customer satisfaction on behavioural intentions and customer loyalty through Expectation Confirmation Theory. This research covers this gap and adds to the existing literature by establishing a complete framework that demonstrates the impact of the dimensions of service quality, price and reputation on behavioural intentions and customer loyalty, through the use of Expectation Confirmation Theory. The designed framework provides a better understanding of the impact of service quality dimensions (reliability, response, empathy, assurance and tangibles), price and reputation through confirmation and customer satisfaction, on behavioural intentions and customer loyalty, by applying Expectation Confirmation Theory. In the context of the retail banking sector, examining the impact of service quality, price and reputation on behavioural intentions and customer loyalty through the indicators of confirmation and customer satisfaction is important for various reasons.

Quality perceptions of a service or product positively impact customer behavioural intentions (Ladhari *et al.,* 2017). Moreover, Mano and Oliver (1993) suggested that cognitive judgements and effective reactions that are created by the customer during the consumption experience are connected to service quality and satisfaction. According to Bhattacherjee

(2001), the ECT model has four factors: expectation, performance, confirmation and satisfaction. These four constructs impact on customers' continuance decisions at the end of the process. Empirical studies have revealed that customer satisfaction with earlier usage of a service or a product is an essential component when identifying customer intention to repurchase. This study attempted to describe the impact which service quality, price and reputation have on customer satisfaction, as well as on customer behavioural intentions and loyalty, in the retail banking sector.

Furthermore, the incorporation of price, reputation and complaint intention into the research framework is also significant because of recent evidence that the hypothesised associations between service quality and behavioural intention, as well as customer satisfaction, and indirect relationships between these variables, need to be examined empirically so as to establish the reliability of prior literature (Yadav *et al.,* 2014). Additionally, assessment of the non-linear associations between these constructs will generate a greater understanding of the structure and nature of the affiliations between the variables discussed in the present study; potential studies could also greatly enhance the levels of mediation reviewed here by establishing and revealing more factors with potential mediating impact (Rod, 2016). Therefore, this research adopted Expectation Confirmation Theory.

In addition, the empirical results of this study revealed customers' intentions and loyalty to be greatly affected by the service quality dimensions, price and reputation, through confirmation and satisfaction. Consequently, the grouping of these constructs in the proposed theoretical framework is crucial, so that there is a better understanding of the impact of service quality, price and reputation on customer satisfaction, behavioural intentions and customer loyalty in the retail banking sector. Figure 6.1 shows the revised framework, clarifying the associations between the research framework constructs.
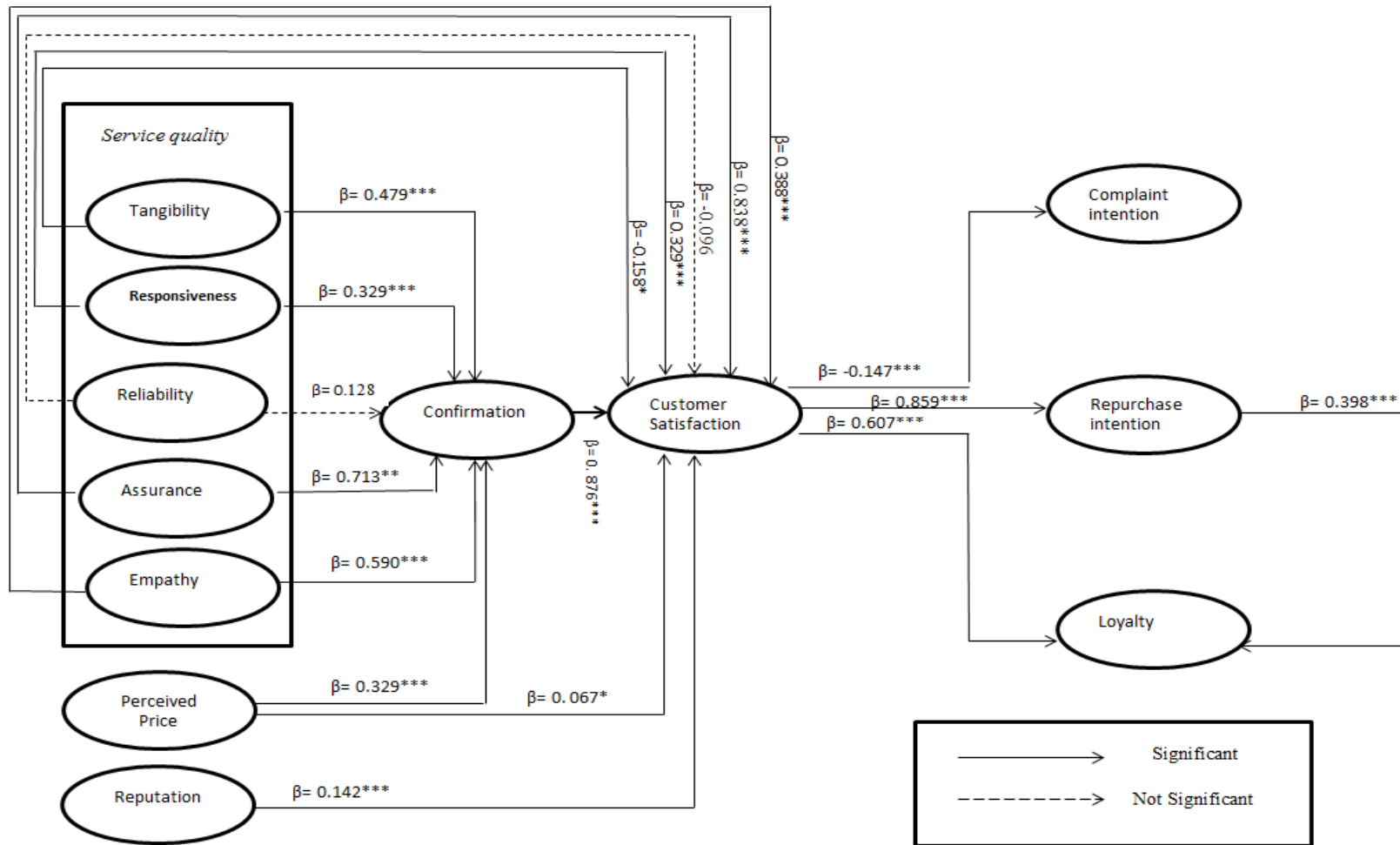
Figure 6.1 Revised theoretical framework

The results of the path analysis are summarised in Figure 6.1; these results illustrate an established association between the service quality dimensions, price and confirmation of expectations and customer satisfaction, except for one service quality dimension. Our results show that tangibles have a positive impact on confirmation (β 0.479, p < 0.001). Thus, H1 is established. H7 is also supported (β 0.158, p < 0.05), which indicates that tangibles have a significant impact on customer satisfaction. Our results also show that responsiveness has a positive impact on confirmation (β 0.329, < 0.001). Thus, H2 is established. Furthermore, H8 is supported (β 0.329, p < 0.001); that is, responsiveness has a significant impact on customer satisfaction.

In addition, the relationship between the elements reliability and confirmation is also clarified. Our results show that reliability has no significant impact on confirmation (β 0.128, p > 0.05). Moreover, H9 is not supported (β -0.096, p > 0.05), which indicates that reliability has no significant effect on customer satisfaction. In terms of the relationship between assurance and confirmation, our results show that assurance has a positive significant impact on confirmation (β 0.713, p < 0.01). Furthermore, H10 is supported (β 0.838, p < 0.001), which indicates that assurance has a positive significant positive effect on customer satisfaction. In terms of the relationship between empathy and confirmation, our results show that empathy has a positive impact on confirmation (β 0.590, p < 0.001). Thus, H5 is established. In addition, H11 is supported (β 0.388, P < 0.001) and there is positive relationship between empathy and customer satisfaction.

Furthermore, the results showed that price has a positive and significant effect on confirmation and customer satisfaction (price → confirmation: estimate = 0.329, p-value < 0.001, price → customer satisfaction: estimate = 0.067, p-value < 0.01). In addition, the result showed that reputation and confirmation have positive and significant relationships with customer satisfaction, reputation → customer satisfaction (estimate = 0.142, p-value < 0.001), and confirmation → customer satisfaction (estimate = 0.876, p-value < 0.001). In terms of the relationship between customer satisfaction and customer intentions, the results show that customer satisfaction has a significant impact on repurchase intentions (β 0.859, p < 0.001) and a significant negative impact on complaint intention (β -0.147, p < 0.01). In terms of the relationship between customer satisfaction and loyalty, our results show that customer satisfaction has a positive impact on loyalty (β 0.607, P < 0.001). Thus, H17 is supported. Finally, repurchase intention has a significant impact on loyalty (β 0.398, p > 0.01). Figure 6.1 presents the revised study framework.

6.12 Summary

The present chapter has elaborated on the results of the study hypotheses from Chapter Five, employing the structural equation model (SEM). It has explained the study hypothesises and the final results supported each hypothesis with reference to the previous literature. The discussion of the results has stressed the significant input in the domain of retail banking service providers. The path analysis shows that two hypotheses were not significant. Additionally, overall service quality, price and reputation have a significant impact on confirmation of expectation and customer satisfaction. Furthermore, confirmation has a positive impact on customer satisfaction. In addition, the results confirmed the construct validity of the items employed in the survey to collect data on retail banking customers in the Kingdom of Saudi Arabia. The results of this study also reveal that customer satisfaction has a positive effect on customers' behavioural intentions and customer loyalty. In the same vein, repurchase intention significantly and directly impacts on customer loyalty.

Chapter 7: Conclusions

7.1 Introduction

The extent of this research was the examination of the impact of service quality, price and reputation on behavioural intentions using Expectation Confirmation Theory. Based on reviews of some of the present literature and on various theoretical views, an integrative theoretical framework was developed which consisted of service quality dimensions, price, reputation, confirmation, satisfaction, customer behaviour intentions and loyalty. Along with the theoretical framework, a series of hypotheses were formed. The study used a positivist approach through which a survey was employed to acquire quantitative data to examine the hypotheses. The questionnaire was distributed to 923 customers of retail banks in the Kingdom of Saudi Arabia. The researcher observed and administered the questionnaire. SPSS 23.0 software was employed to examine the hypothesised associations between variables. The results revealed that the service quality dimensions, price and reputation influence complaint intentions, repurchase intentions and loyalty, through confirmation and customer satisfaction. This indicates that the more customers are satisfied with service quality, price and reputation, the more customers are likely to remain loyal to the service in the retail banking sector.

In the present chapter, Section 7.1 provides a brief overview of this chapter. The study objectives and aim are presented in Section 7.2. Section 7.3 introduces the the research contribution. The theoretical implications are introduced in Section 7.4, and Section 7.5 explores the implications for the practice. The research limitations are introduced in Section 7.6. Finally, Section 7.7 explores potential directions for upcoming research studies.

7.2 Achieving the Research Aim and Objectives

The primary aim of this research was to investigate the impact of service quality, price and reputation on behavioural intentions and customer loyalty, through confirmation and customer satisfaction, in the context of Saudi Arabia's retail banking sector. This was accomplished by establishing and evaluating the research framework on the basis of Expectation Confirmation Theory. Expectation Confirmation Theory helped to investigate associations for the environmental aspects of service quality, price and reputation that affected customers' behavioural intentions and customer loyalty. So as to accomplish the aim, this study established a number of objectives. Table 7.1 below identifies each objective and the chapters in which these objectives were addressed.

Table 7.1 Meeting the Research Objectives

Objective	Chapter
Objective 1: To investigate the extensive literature review and its implications for the primary constructs which consist of: service quality dimensions, price, reputation, confirmation, customer satisfaction, complaint intention, repurchase intention, and customer loyalty.	Chapter 2
Objective 2: To validate the framework examination of consumer intentions and loyalty affected by service quality, price and reputation through confirmation and customer satisfaction	Chapter 3,4
Objective 3: To analyse and assess the hypothetical relationships of service quality, price, reputation and customer satisfaction in relation to understanding customers' intentions and loyalty via confirmation and customer satisfaction.	Chapter 5, 6
Objective 4: To associate the research outcome with the prior literature, describe the theoretical implications and suggestions for retail banking service providers that provide better understanding of primary motives of customer satisfaction, intentions and loyalty followed by recommendations for future research.	Chapter 6,7

Source: The Researcher

7.3 Research Contribution

The research outcomes provide numerous theoretical and practical contributions to the literature. The main theoretical contributions of this research are:

- A comprehensive literature review of the main constructs. These include: service quality dimensions, price, reputation, confirmation, customer satisfaction, repurchase intention, complaint intention and loyalty.

- This research was based on the development of a framework (Section 3.3) that examined the influence of service quality, price and reputation on aspects of behavioural intentions and customer loyalty. It also evaluated the direct and indirect influence of this relationship on customers' confirmation of expectation and customer satisfaction in the retail banking service industry.

- The proposed framework (Section 3.3) enhances our understanding by expanding ECT theory. To clarify, the conceptual framework introduces three constructs, price, reputation and complaint intention, which had not previously been brought together in one framework with the rest of the present study constructs, a practice which is considered to offer a highly valuable contribution (Colquitt and Zapata-Phelan, 2007).

- By using Expectation Confirmation Theory (ECT), this research was essential in filling existing gaps (Section 2.16) in the literature. The proposed framework (Section 3.3) greatly enhances our knowledge of service quality, price and reputation and their influence on customers' intentions and behaviour. The proposed theoretical framework is fundamental in assessing the role of confirmation in connection with customer satisfaction, as well as intention to remain loyal. This research is provided empirical evidence of service quality, price, reputation and customer intention through confirmation and customer satisfaction within the context of the retail banking sector. The literature review pointed out several significant concepts, namely service quality, price, reputation, confirmation, customer satisfaction, customer intention and loyalty. This research sought to shed light on these themes so that the gaps in the literature could be addressed. For this reason, this research used ECT as a theoretical underpinning to address the scope of the impact of service quality, price and reputation on behavioural intentions.

- This research study assists in enhancing our knowledge concerning the impacts of customer satisfaction which are induced by service quality, price and reputation, on the results of customers' intentions and behaviour. Specifically, the present study offers a thorough description of the associations existing between service quality, price reputation and customer satisfaction, which consequently had a particular effect on behavioural intentions and loyalty. Additionally, a connection is created between service quality, price, reputation and behavioural intentions provided via the enhancement of customer satisfaction, consequently expanding the ECT framework.

- The proposed framework used Expectation Confirmation Theory to fill the existing gaps in the literature on service quality, customer satisfaction and behavioural intentions. Using the example of the KSA retail banking sector, the proposed framework is consistent with various variables that can be used, indirectly or directly to clarify the associations between service quality dimensions, price, reputation,

customer satisfaction, behavioural intentions and loyalty. The present study consists of an examination of the components of the ECT, service quality dimensions, price, reputation, behavioural intentions and loyalty, in one conceptual framework. Accordingly, the existing models and theories in the area of service quality and customer behaviour are greatly enhanced,

- This study additionally offers solutions to the more recent calls for research to be carried out, because there has been no thorough investigation of the role of customer satisfaction, relational/core service delivery, in the creation of behavioural outcomes including loyalty, in collectivist, non-western countries

- This study examined whether the loyalty of customers in Saudi Arabia's retail banking sector is affected by service quality, price and reputation. The study then assessed whether or not this effect was significant statistically. Existing research studies on consumer behaviour in the retail banking sector seemed to focus only on service quality dimensions and disregarded other crucial variables that affected customer satisfaction and behavioural intentions. The current research differs from them in that it utilised other essential factors such as price, reputation and complaint intention in the retail banking sector. Furthermore, the present study assessed whether the discussed associations are significant statistically in the Saudi context;

- Utilising a quantitative evaluation of retail banking sector, this study's hypothetical framework model provides an understanding of the association between service quality, price, reputation, confirmation of expectation, customer satisfaction, repurchase intention, complaint intention, and loyalty. The quantitative analysis results described sets of essential variables that affect customer satisfaction, customers' behavioural intentions, and customer loyalty. By using SEM (Chapter 5), this study developed a framework that emphasised the significant affiliations between service quality, price, reputation and the resultant impacts on customer behaviour.

7.4 Theoretical Implications

The findings of the study have the following theoretical implications:

- This study was based on the formulation of a framework (Section 3.3) that investigated the influence of service quality, price and reputation on aspects of behavioural intentions and customer loyalty. It also evaluated the direct and

indirect influence of this relationship on customers' confirmation of expectation and customer satisfaction in the retail banking service industry.

- By using Expectation Confirmation Theory (ECT), this research plays an important role in filling existing gaps (Section 2.16) in the literature on service quality, price, reputation, confirmation, customer satisfaction, customer's intentions and loyalty. The proposed framework (Section 3.3) increases our understanding of the impact of service quality, price and reputation on customers' intentions and loyalty. The proposed theoretical model is critical for the assessment of the role of confirmation in connection with customer satisfaction as well as with intentions to remain loyal. This research provided empirical evidence of service quality, price, reputation and customer intention through confirmation and customer satisfaction within the context of the retail banking sector. The literature review highlights some significant concepts, namely service quality, price, reputation, confirmation, customer satisfaction, and customer intention to remain loyal. This study aimed to explore these concepts to address the gaps in the previous literature. Hence this research used ECT as a theoretical foundation to address the scope of service quality, price and reputation and their influence on customers' intentions and loyalty.

- This study assists in enhancing our knowledge concerning the influence of customer satisfaction that is induced by service quality, price and reputation on the results of the customers' intentions and behaviour. Specifically, the present study offered a comprehensive description of the existing associations between service quality, price reputation and customer satisfaction which subsequently have specific effects on behavioural intentions and loyalty. Additionally, it created a connection between service quality, price, reputation and behavioural intentions via the enhancement of customer satisfaction, consequently expanding the ECT framework.

- The suggested framework used Expectation Confirmation Theory to fill the existing gaps in the literature on service quality and customer satisfaction. Using the example of the KSA's retail banking sector, the suggested framework is consistent with several variables that relate indirectly or directly to explaining the association between service quality dimensions, price, reputation, customer satisfaction, behavioural intentions and gaining loyal customers. The research includes elements of ECT such as service quality dimensions, price, reputation,

behavioural intentions and loyalty in one conceptual framework. As a result, the existing theories and models in the area of service quality and customer behaviour are enhanced.

- This study also offers a response to the current call for investigation to be carried out into the role of relational/core service delivery and customer satisfaction in the formation of behavioural outcomes, such as loyalty; such investigation has been under-represented in non-western, collectivist countries (Rod *et al.,* 2016).

- This study examined whether the loyalty of customers in Saudi Arabia's retail banking sector is affected by service quality, price and reputation. The study then assessed whether or not this effect is significant statistically. Existing research studies on customer behaviour in the retail banking sector has tended to focus only on service quality dimensions and overlooked other essential variables that influence customer satisfaction and behavioural intentions and outcomes. The present research differed from them because it included other essential variables, such as price, reputation and complaint intention in the retail banking sector. Furthermore, the present study assesses whether the discussed associations are significant statistically in the Saudi context.

- Utilising a quantitative evaluation of retail banking sector, this study's hypothetical framework enhances an understanding of the associations between service quality, price, reputation, confirmation of expectation, customer satisfaction, repurchase intention, complaint intention, and their role in attracting as well as retaining loyal customers. The quantitative analysis outcomes explained the set of essential variables that impact on customer satisfaction, customers' behavioural intentions and customer loyalty. Thus by employing SEM (Chapter Five), this study developed a framework that emphasised the significant associations between service quality and the consequent effects on customer behaviour.

7.5 Implications for Practice

The outcomes from this study have many implications for managers and decision-makers in the banking service sector. It is essential for marketing managers in the banking sector to understand the importance of all the components of service quality as well as price and reputation, in order to fully understand customer satisfaction, intentions and loyalty. Thus,

managers should direct their effort toward developing a culture that motivates professionalism at the work place to enhance the service quality so as to ensure a much better performance.

Banking management has to focus on service quality, price and reputation. Because of the fact that banks do not offer tangible products, their service quality is generally evaluated based on the rating of the service provider's associations with consumers. Therefore, bank service management must keep an eye on employee proficiency and skills knowledge and possession, and their attention to consumers' needs and demands, alongside their offering prompt and reliable service and their generally excellent attitudes when associating with customers. Other elements which help enhance customer satisfaction in the retail banking sector consist of trustworthiness, upholding transaction confidentiality, provision of insurance for customers, and extended opening hours. Policy makers for the bank should consequently cultivate customer satisfaction based on these factors. Inevitably, it is necessary for management in the retail banking sector to periodically train and educate their employees about relationship marketing skills. Hence, it is vital to establish a customer-oriented environment through which contact personnel can provide services effectively and efficiently, as it must be acknowledged that retaining and acquiring customers is the very spirit of marketing. As a result, customer behaviours can function as the measure when assessing retail bank staff performance and considering promotions.

Above all, retail banks management must enhance satisfaction and repurchase intentions so as to greatly enhance customer loyalty. Particularly, banks must emphasise service quality and offer customer-oriented services to improve consumer satisfaction. Additionally, initiatives to raise customer loyalty should develop a long-term association with consumers by additional investments in consumer relationship management. The present study established the importance of all the evaluated variables of the present study in the retail banking sector in Saudi Arabia.

7.6 Research Limitations

Primarily, this study employs a non-probability convenience sampling method. Few studies suggest that convenience sampling does not exemplify the characteristics of the general population. However, regardless of the large sample size of this study, and even though it was statistically identified that the sample characteristics met the requirements for the intended population, the generalisation of the outcomes beyond the extent of this sample should be addressed with caution.

Second, this research has another limitation which is that the study context is limited to the Saudi retail banks context. Different banking services have other characteristics and can vary significantly. As a result, the generalisation of the outcomes of this research is difficult.

Third, the research concentrated only on retail banking customers, who usually have very similar values and views. As a result, the generalisation of the outcome to non-users of retail banking services is also difficult.

Finally, selecting and employing one data gathering technique can sometimes be an issue. The data collection approach in the present research was determined by the use of the survey approach meaning a number of the issues might be overlooked, since consumers will only answer the questions provided in the questionnaire.

7.7 Future Research Suggestions

This study suggests a number of directions for future research:

First, as the proposed model for this study was evaluated in the retail banking context, it is essential for the model to be re-evaluated in other contexts. For instance, the proposed theoretical model could be employed to evaluate customers' behaviour in different sectors or industries, such as the airline industry, and then an analysis should examine whether there is still any significant impact due to service quality, price, and reputation on customer intention and customer loyalty.

Second, including other important constructs such as trust and or value would enhance the present model. This could offer extra descriptive strength when realising consumer behaviour. The variables in the present model do not fully describe consumer behaviour in its entirety. The present study recognises that the proposed variables explain consumer loyalty in the Saudi retail banking sector. However the current study suggests that customer trust and/or customer values should be included and examined empirically.

Various methods can be used to gather data in order to examine which factors influence consumer behaviour, in the context of retail banking services, for example. The present study uses a quantitative method, and surveys are employed as an approach for gathering data. Future studies could examine the present model in the context of retail banking by utilising a qualitative technique which could include in-depth interviews alongside the quantitative approach used. Mixed methods might enable the situation to be analysed more

comprehensively. Other types of variables might be flagged up by consumers in the interview phase which might not have been explored in the existing literature.

Finally, the theoretical framework used in the present research was evaluated at just one point of time. Consumers' behaviour and intentions may change over time due to various reasons, including advancement in technology. It would be very important to re-evaluate the present theoretical framework at various points of time in order to examine consumer intentions and behaviour stability over time. So as to accomplish this objective, further studies could employ a longitudinal research method which could help identify whether the associations evaluated in the present study vary over time.

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Appendices

Appendix A: Covering letter (English version)

Investigating the impact of service quality dimensions, price and reputation on the behavioural intentions and customer loyalty of retail banking customers

Dear Sir/Madam,

I am a Ph.D student at Brunel University investigating factors affecting customer satisfaction in retail banking.
This is my questionnaire, which is designed to measure some aspects of factors affecting customer satisfaction in retail banking.

Please note that:

☐ taking part in my survey is voluntary
☐ your Response will be completely anonymous;
☐ your name is not required anywhere on the survey.
☐ all of the information will be treated as completely confidential
☐ no one can identify the information you provide.
☐ and your answers will be used solely for this research.
☐ you can withdraw and stop filling this survey at any time, without any negative consequences and without having to provide any reasons.

Filling this questionnaire will take you 10-20 minutes. Your Cooperation is highly appreciated and will help in the success of this research.

If you need any further information please contact me on my email:
majedsalems.alharbi@brunel.ac.uk

Please ignore this questionnaire if you are not a bank customer.

Thank you.

Majed Alharbi
Tel: 0044 (0)1895265688
Brunel University
Uxbridge, Middlesex
UB8 3PH

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Appendix B: Questionnaire for participants (English version)

Investigating the impact of service quality dimensions, price and reputation on the behavioural intentions and customer loyalty of retail banking customers

Demographics information

Please indicate your city

○ Makkah

○ Madinah

○ Riyadh

○ Jeddah

○ Qassim

○ Abha

○ Dammam

○ Other, please specify_____

what is your gender

○ male

○ female

Please indicate your age group

○ 18 -25 years

○ 25- 34 years

○ 35 -44 years

○ 45-54 years

○ 55-65years

○ 65 years and above

○ Other:

Occupation

○ Student

○ Government Employer

○ Privet Sector Employer

○ Businessman/ Businesswoman

○ Freelancer

○ Retired

○ Unemployed

○ Other, please specify_____

please indicate your level of Education

◯ Less than high school

◯ High school

◯ Diploma

◯ Bachelor's Degree

◯ Postgraduate Degree

◯ Other, please specify_____

Please indicate your Monthly Income (approximate)

◯ Less than SR 2999

◯ Between SR 3000-4999

◯ Between SR 5000-9999

◯ Between SR 10.000-19.999

◯ Between SR 20.000- 29.999

◯ Between SR 30.000- 39.999

◯ More than SR 40.000

How long have you been a customer at this bank?

◯ Less than 1 year

◯ 1 – 2 years

◯ 3 - 5 years

◯ 6 – 10 years

◯ 11- 15 years

◯ 16- 20 years

◯ more than 20 years

Please indicate your bank name

- ◯ The National Commercial Bank
- ◯ The Saudi British Bank
- ◯ Saudi Investment Bank
- ◯ alinma bank
- ◯ Banque Saudi Fransi
- ◯ Riyad Bank
- ◯ Samba Financial Group (Samba)
- ◯ Saudi Hollandi Bank
- ◯ Al Rajhi Bank
- ◯ Arab National Bank
- ◯ Bank AlBilad
- ◯ Bank AlJazira
- ◯ Other, please specify_____
- ◯ Other:

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Appendix

Investigating the impact of service quality dimensions, price and reputation on the behavioural intentions and customer loyalty of retail banking customers

The following question will ask about your opinion of the service quality provided by your bank. The questions are seven likert scale, indicating that
1- Strongly disagree
2- Quite disagree
3. Slightly disagree
4. Neutral
5. Slightly agree
6. Quite agree
7. Strongly agree

The premises of the bank are in excellent condition.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

It is visually appealing.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The technological equipment of the bank is up to date.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The bank employees appear neat.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

Materials associated with this bank (such as pamphlets, advertisement board or statement) are visually appealing at this bank.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The bank location is convenient to the customer.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

When the bank promises to do something by a certain time, it does so.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

When customers have a problem, the service provider shows a sincere interest in solving it.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The bank delivers its services at the times it promises to do so.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The bank always performs the service accurately the first time.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The employees tell me exactly when services will be performed.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The employees give me a prompt service.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The employees are always willing to help me.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The employees are never too busy to respond to my request.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The employees instill confidence in customers.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

Customers feel safe in transactions with the service provider.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The employees are consistently courteous with customers.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The employees have the knowledge to answer customers' questions.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	strongly agree

The bank gives customers individual attention.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The bank has customers' best interests at heart.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The employees understand customers' specific needs.

	1	2	3	4	5	6	7	
Strongly disagree	◯	◯	◯	◯	◯	◯	◯	Strongly agree

The bank has operating hours convenient to all its customers.

	1	2	3	4	5	6	7	
Strongly disagree	◯	◯	◯	◯	◯	◯	◯	Strongly agree

The employees give their personal attention.

	1	2	3	4	5	6	7	
Strongly disagree	◯	◯	◯	◯	◯	◯	◯	Strongly agree

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Appendix

Investigating the impact of service quality dimensions, price and reputation on the behavioural intentions and customer loyalty of retail banking customers

The following questions will ask you about the prices of services offered by your bank. The questions are seven likert scale, indicating that
1- Strongly disagree
2- Quite disagree
3. Slightly disagree
4. Neutral
5. Slightly agree
6. Quite agree
7. Strongly agree

The bank charges reasonable service fees.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The bank charges reasonable interest rates on loans.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The bank transparency in its service charges.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

Bank keeps customers informed of any changes in prices.

	1	2	3	4	5	6	7	
Strongly disagree	◯	◯	◯	◯	◯	◯	◯	Strongly agree

There are no hidden charges in the services offered by bank.

	1	2	3	4	5	6	7	
Strongly disagree	◯	◯	◯	◯	◯	◯	◯	Strongly agree

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Appendix

Investigating the impact of service quality dimensions, price and reputation on the behavioural intentions and customer loyalty of retail banking customers

The following questions will measure your overall satisfaction and expectation about the services provided by the bank. The questions are seven likert scale, indicating that
1- Strongly disagree
2- Quite disagree
3. Slightly disagree
4. Neutral
5. Slightly agree
6. Quite agree
7. Strongly agree

Considering everything, I am extremely satisfied with my bank

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

I think this bank has successfully provided good services.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The overall quality of the services provided by my bank is excellent.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

I am happy with my current bank.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

My experience is better than what I expected.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

Overall most expectations were confirmed.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

The service level is better than what expected.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

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Investigating the impact of service quality dimensions, price and reputation on the behavioural intentions and customer loyalty of retail banking customers

The following question will try to evaluate customers repurchase intention and loyalty towards the bank. The questions are seven likert scale, indicating that
1- Strongly disagree
2- Quite disagree
3. Slightly disagree
4. Neutral
5. Slightly agree
6. Quite agree
7. Strongly agree

In the future, I will use the services provided by this bank again.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

In the future, I will continue to use the services provided by this bank.

1	2	3	4	5	6	7
○	○	○	○	○	○	○

I will not switch my current bank.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

I will try other banks beside my current one.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

In the future, I will recommend the services provided by this bank to my relatives and friends.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

It means a lot to me to continue to use this bank.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

I will say positive things about this bank to other people.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

I will encourage friends and relatives to do business with this bank.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

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Appendix

Investigating the impact of service quality dimensions, price and reputation on the behavioural intentions and customer loyalty of retail banking customers

The following question will try to meaure your complaint behaivor intention twards your bank. If you were not satisfied with your current service provider. The questions are seven likert scale, indicating that
1- Strongly disagree
2- Quite disagree
3. Slightly disagree
4. Neutral
5. Slightly agree
6. Quite agree
7. Strongly agree

I will complain to my current bank.

	1	2	3	4	5	6	7	
Strongly disagree	◯	◯	◯	◯	◯	◯	◯	Strongly agree

I will tell others about my current bank.

	1	2	3	4	5	6	7	
Strongly disagree	◯	◯	◯	◯	◯	◯	◯	Strongly agree

I will discuss the problem with my current bank.

	1	2	3	4	5	6	7	
Strongly disagree	◯	◯	◯	◯	◯	◯	◯	Strongly agree

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Appendix

Investigating the impact of service quality dimensions, price and reputation on the behavioural intentions and customer loyalty of retail banking customers

The following question will ask about your opinion regarding your bank reputation. The questions are seven likert scale, indicating that
1- Strongly disagree
2- Quite disagree
3. Slightly disagree
4. Neutral
5. Slightly agree
6. Quite agree
7. Strongly agree

This bank is a large bank that everyone recognizes.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

This bank is well-known.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

This bank has a good reputation.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

Appendix

The bank has a reputation for offering good services.

	1	2	3	4	5	6	7	
Strongly disagree	○	○	○	○	○	○	○	Strongly agree

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Appendix C: Covering letter (Arabic version)

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التحقق من العوامل المؤثرة في رضا العملاء في الخدمات المصرفية للأفراد

السلام عليكم ورحمة الله وبركاته

أنا طالب مبتعث في جامعة برونيل بلندن -المملكة المتحدة- لنيل درجة الدكتوراه ،وكجزء من أطروحتي، أقوم بإجراء استبيان للبحث عن العوامل التي قد تؤثر على رضا العملاء في البنوك في المملكة العربية السعودية.

تعبئة الاستبيان تستغرق من 5 – 10دقائق فقط من وقتك وينصح بعدم الإطالة في أي سؤال. انطباعاتك الأولى هي عادة الأفضل.

إذا كان لديك أكثر من حساب بنكي لدى بنوك مختلفة، تستطيع تعبئة الاستبيان، مره أخرى، من خلال الدخول على الرابط بعد الانتهاء من تعبأته للمره الأولى.

أمل أن تجد تعبئة الاستبيان ممتعة، وشكراً لإتاحة الوقت للمساعدة.

ماجد سالم الحربي
طالب دكتوراة بجامعة برونيل _ لندن
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UB8 3PH

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Appendix D: Questionnaire for participants (Arabic version)

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التحقق من العوامل المؤثرة في رضا العملاء في الخدمات المصرفية للأفراد

* Required

المعلومات الديموغرافية

المدينة *

◯ مكة المكرمة

◯ المدينة المنورة

◯ الرياض

◯ جدة

◯ القصيم

◯ أبها

◯ الدمام

◯ الجوف

◯ Other:

الجنس *

◯ ذكر

◯ أنثى

</div>

Appendix H

الفئة العمريه *

○ ١٨-٢٤ سنة

○ ٢٥-٣٤ سنة

○ ٣٥-٤٤ سنة

○ ٤٥-٥٤ سنة

○ ٥٥-٦٤ سنة

○ ٦٥ سنة وأكثر

الوظيفة *

○ طالب

○ موظف حكومي

○ موظف قطاع خاص

○ رجل أعمال/ سيدة أعمال

○ موظف حر أو موظف مستقل يعمل لأكثر من مؤسسة

○ متقاعد

○ لا أعمل

المستوى التعليمي *

○ أقل من المرحلة الثانوية

○ المرحلة الثانوية

○ دبلوم

○ بكالوريوس

○ دراسات عليا

Appendix H

التحقق من العوامل المؤثرة في رضا العملاء في الخدمات المصرفية للأفراد

فئة الدخل الشهري *

⭕ أقل من ٢٩٩٩ ريال

⭕ بين ٣٠٠٠ و ٤٩٩٩ ريال

⭕ بين ٥٠٠٠ و ٩٩٩٩ ريال

⭕ بين ١٠٠٠٠ و ١٩.٩٩٩

⭕ بين ٢٠.٠٠٠ و ٢٩.٩٩٩ ريال

⭕ بين ٣٠.٠٠٠ و ٣٩.٩٩٩ ريال

⭕ أكثر من ٤٠.٠٠٠ ريال

المدة التي قضيتها كعميل مع البنك *

⭕ أقل من سنه واحده

⭕ بين ١-٢ سنوات

⭕ بين ٣-٥ سنوات

⭕ بين ٦-١٠ سنوات

⭕ بين ١١ و ١٥ سنوات

⭕ بين ١٦ و ٢٠ سنوات

⭕ أكثر من عشرين سنه

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التحقق من العوامل المؤثرة في رضا العملاء في الخدمات المصرفية للأفراد

اسم البنك *

◯ البنك الأهلي

◯ البنك السعودي البريطاني

◯ البنك السعودي للإستثمار

◯ بنك الإنماء

◯ البنك السعودي الفرنسي

◯ بنك الرياض

◯ بنك سامبا

◯ البنك السعودي الهولندي

◯ مصرف الراجحي

◯ البنك العربي

◯ بنك البلاد

◯ بنك الجزيرة

◯ Other:

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التحقق من العوامل المؤثرة في رضا العملاء في الخدمات المصرفية للأفراد

* Required

السؤال التالي يسأل عن رأيك في جودة الخدمة المقدمة من قبل البنك الذي تتعامل معه

الأسئلة هي مكونة من سبع خيارات، تشير إلى أن
1- لا أوافق بشدة
2- لا أوافق
3. لا أوافق نوعا ما
4. محايد
5. أوافق نوعا ما
6. أوافق
7. أوافق بشدة

مباني البنك ومرافقه بحاله ممتازة. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

مباني البنك ومرافقه جذابة المنظر. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

يستخدم البنك أحدث التقنيات في عملياته المصرفية. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

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التحقق من العوامل المؤثرة في رضا العملاء في الخدمات المصرفية للأفراد

يتمتع موظفو البنك بمظهر أنيق وحسن. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

المواد المتعلقة بخدمات البنك (مثل الكتيبات, والمنشورات, واللوحات الإعلانية وكشف الحساب البنكي) جذابة المظهر. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

موقع البنك مناسب بالنسبة لي. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

عندما تعد إدارة البنك بالقيام بعمل ما في وقت محدد ، فإنها تلتزم بذلك. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

عندما يواجه عميل البنك مشكلة ما، فإن موظفو البنك يبدوا اهتماما صادقا بحلها. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

يقوم البنك بتقديم الخدمات بالمواعيد المتفق عليها. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

Majed Salem S Alharbi   222

يقوم البنك بتقديم الخدمات بالشكل الصحيح والمطلوب من المرة الأولى. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

يقوم موظفو البنك بإبلاغ عملاء البنك بشكل محدد عن الوقت المطلوب لإنجاز خدمات معينة. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

موظفو البنك ، مستعدين و متحفزين لتقديم الخدمات لعملاء البنك بصورة فورية. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

موظفو البنك مستعدين وراغبين في تقديم المساعدة لعملاء البنك. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

لا يمنع انشغال موظفو البنك بأعمالهم الداخلية في الاستجابة الفورية لطلبات العملاء. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

سلوك موظفو البنك يعطي انطباع بالثقة لدى عملاء البنك. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

Appendix H

يشعر عملاء البنك بالأمان في تعاملاتهم مع البنك. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

يتمتع موظفو البنك باللباقة والمجاملة عند تعاملهم مع عملاء البنك. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

يمتلك موظفو البنك المعرفة التامة للإجابة على أسئلة واستفسارات عملاء البنك. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

يولي البنك اهتمام شخصي بعملائه. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

يضع البنك مصلحة عملائه في مقدمة اهتماماته. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

يتفهم موظفو البنك الاحتياجات المحددة لعملاء البنك. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

Appendix H

لدى البنك ساعات عمل مناسبة لي. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

يولي موظفو البنك عملاء البنك اهتماما شخصيا. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

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التحقق من العوامل المؤثرة في رضا العملاء في الخدمات المصرفية للأفراد

* Required

السؤال التالي يسأل عن رأيك حول أسعار الخدمات من قبل البنك الذي تتعامل معه

الأسئلة هي مكونة من سبع خيارات، تشير إلى أن
1- لا أوافق بشدة
2- لا أوافق
3. لا أوافق نوعا ما
4. محايد
5. أوافق نوعا ما
6. أوافق
7. أوافق بشدة

يتقاضى البنك رسوم خدمة معقولة. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

تعتبر أسعار فائدة البنك معقولة على القروض. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

يوجد لدى البنك شفافيه في ما يخص الرسوم على الخدمات البنكية. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

Appendix H

البنك يبقي العملاء على علم بأي تغييرات في الأسعار. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

لا توجد رسوم خفية في الخدمات التي تقدمها البنوك. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

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التحقق من العوامل المؤثرة في رضا العملاء في الخدمات المصرفية للأفراد

* Required

في السؤال التالي يتم قياس الرضا العام والتوقعات حول الخدمات التي يقدمها البنك

الأسئلة مكونة من سبع خيارات، تشير إلى أن
1- لا أوافق بشدة
2- لا أوافق
3. لا أوافق نوعا ما
4. محايد
5. أوافق نوعا ما
6. أوافق
7. أوافق بشدة

بمنظور عام، أنا مرتاح جدا مع البنك. *

	1	2	3	4	5	6	7	
أوافق بشدة	○	○	○	○	○	○	○	لا أوافق بشدة

أعتقد أن هذا البنك قد قدم خدمات جيدة بنجاح. *

	1	2	3	4	5	6	7	
أوافق بشدة	○	○	○	○	○	○	○	لا أوافق بشدة

جودة الخدمات بشكل شامل التي يقدمها البنك ممتازة. *

	1	2	3	4	5	6	7	
أوافق بشدة	○	○	○	○	○	○	○	لا أوافق بشدة

أنا مسرور مع بنكي الحالي. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

تجربتي مع البنك أفضل مما كنت أتوقع. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

عموما تأكدت معظم توقعاتي عن البنك. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

مستوى الخدمة هو أفضل مما كان متوقعا. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	◯	◯	◯	◯	◯	◯	◯	أوافق بشدة

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التحقق من العوامل المؤثرة في رضا العملاء في الخدمات المصرفية للأفراد

* Required

السؤال التالي سيقيم نية إعادة الشراء والولاء تجاه البنك

الأسئلة مكونة من سبع خيارات، تشير إلى أن
1- لا أوافق بشدة
2- لا أوافق
3. لا أوافق نوعا ما
4. محايد
5. أوافق نوعا ما
6. أوافق
7. أوافق بشدة

في المستقبل، سوف أستخدم الخدمات التي يقدمها هذا البنك مرة أخرى. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

في المستقبل، سوف أستمر في استخدام الخدمات التي يقدمها هذا البنك. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

لن أغير بنكي الحالي. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

22/04/2018   التحقق من العوامل المؤثرة في رضا العملاء في الخدمات المصرفية للأفراد

سوف أتعامل مع بنوك أخرى بالإضافة الى بنكي الحالي. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

في المستقبل، سأوصي بالخدمات التي يقدمها هذا البنك إلى أقاربي وأصدقائي. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

الاستمرار في التعامل مع هذا البنك يعني الكثير بالنسبة لي. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

سأقول أشياء إيجابية حول هذا البنك إلى الأشخاص الآخرين. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

سوف أشجع الأصدقاء والأقارب للتعامل مع هذا البنك. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

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التحقق من العوامل المؤثرة في رضا العملاء في الخدمات المصرفية للأفراد

* Required

في السؤال التالي يتم قياس نية الشكوى تجاه البنك الذي تتعامل معه، إذا كنت غير راض مع البنك

الأسئلة مكونة من سبع خيارات، تشير إلى أن
1- لا أوافق بشدة
2- لا أوافق
3. لا أوافق نوعا ما
4. محايد
5. أوافق نوعا ما
6. أوافق
7. أوافق بشدة

سوف أرفع شكوى الى بنكي الحالي. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

سأقول للاخرين عن مشكلتي الحالية مع البنك. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

سوف أناقش المشكلة مع بنكي. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

BACK   NEXT

https://docs.google.com/forms/d/e/1FAlpQLSeh7C8c7PhV5fAEYiW4KgXMiVTzpmzZd0GG5CZUF2sgN0gt_Q/formResponse   1/2

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التحقق من العوامل المؤثرة في رضا العملاء في الخدمات المصرفية للأفراد

* Required

السؤال التالي يسأل عن رأيك فيما يتعلق بسمعة البنك، الذي تتعامل معه

الأسئلة مكونة من سبع خيارات، تشير إلى أن
1- لا أوافق بشدة
2- لا أوافق
3. لا أوافق نوعا ما
4. محايد
5. أوافق نوعا ما
6. أوافق
7. أوافق بشدة

هذا البنك هو أحد البنوك الكبيرة التي يعرفها الجميع. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

هذا البنك معروف جدا. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

هذا البنك لديه سمعة جيدة. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

البنك لديه سمعة بتقديم خدمات جيدة. *

	1	2	3	4	5	6	7	
لا أوافق بشدة	○	○	○	○	○	○	○	أوافق بشدة

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