

The role of internet-based technology in customer satisfaction in the banking sector: empirical evidence from Edo State, Nigeria

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The Role of Internet-Based Technology in Customer Satisfaction in the Banking Sector: Empirical evidence from Edo State, Nigeria

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A thesis submitted in partial fulfilment of the requirements of the University of Wolverhampton for the Degree of Doctor of Philosophy

July 2020

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ABSTRACT

Internet-Based Technology (I-BT) has become an important resource in driving the performance of all successful businesses. This thesis contains the findings of an investigation into the role of I-BT in the relationship between customer-focused engagement behaviour (CFEBEH) and customer satisfaction (CS) in the Nigerian commercial banking sector. Using a sample of 426 bank customers in Edo State, Nigeria, the thesis seeks to ascertain whether I-BT resources in the bank have an impact on customer service delivery and satisfaction thereof.

Theoretically, the Expectancy Disconfirmation Theory (EDT) and Affect Theory have been used to underpin the study of CS, while Kahn's theory of engagement is used in support of CFEBEH. The Job Demands- Resources (JD-R) model has been used as the overarching theory underpinning this research particularly in relationship with I-BT.

The results based on the structural equation model (SEM) provide two findings. First, CFEBEH has a direct effect on CS at a margin of 0.40. Second, I-BT mediates the CFEBEH and CS relationship at a margin of 0.067. Therefore, the findings of this study recommend bank managers or policymakers in Nigeria to consider making I-BT resources available in their banks as this can enhance the relationship between CFEBEH and CS. By making I-BT available, this can also lead to increased CS levels, as the above results suggest.

This study, therefore, has three main contributions to offer. First, by conceptualising CFEBEH as a second-order factor, this study has contributed to the literature in the area of methodology. Second, this study is the only study, to the best knowledge of the author, to have investigated the role of I-BT in the relationship between CFEBEH and CS in the Nigerian banking sector. The study has therefore deepened the academic knowledge on the role of I-BT in this relationship.

Secondly, this study also contributes to the current literature on the role of I-BT in enhancing CS, particularly in a developing country context. Nigeria being the context of this study provides a unique environment for this research looking at the several challenges in the banking sector amidst institutional and infrastructural weaknesses. Finally, the design and measurement of the proposed research model in this study

regarding the impact of CFEBEH on CS through its various components including PCHB, ATI, and WS, have added to the academic knowledge in customer service delivery, particularly in the banking sector which can trigger further research in this research area.

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List of Abbreviations

CS	Customer satisfaction
I-BT	Internet-Based Technology
PCHB	Positive and consistently helpful behaviour
ATI	Attachment to the task itself
WS	Working smart
CFEBEH	Customer- Focused engagement Behaviour
CFA	Confirmatory factor analysis
SEM	Structural Equation Modelling
CR	Composite reliability
AVE	Average variance extracted
MSV	Maximum Shared Squared Variance
PEXP	Past Experience
CBN	Central Bank of Nigeria
TSA	Treasury Single Account
BOFIA	Banks and Other Financial Institutions Act
CAMA	Companies and Allied Matters Act
FSRCC	Financial Services Regulation Co-ordination Committee
FRC	Financial Reporting Council of Nigeria
FEMMPA	Foreign Exchange (Monitoring and Miscellaneous Provisions) Act
NDIC	Nigerian Deposit Insurance Corporation
AMCON	Asset Management Corporation of Nigeria
LAPO	Lift above Poverty Organisation
QR	Quick reference
B2B	Business-to-business
FCT	Federal Capital Territory
GDP	Gross Domestic Product
ATM	Automated Teller Machine
LAN	Local Area Network
WAN	Wide Area Network
SPSS	Statistical Package for Social Sciences
RMSEA	Root Mean Squared Error of Approximation
RMR	Root Mean Square Residual index
CMIN/DF	Minimum Discrepancy/Degrees of Freedom
DF	Degree of freedom
NFI	Normed-Fit Index
CFI	Comparative Fit Index
TLI	Tucker and Lewis Index
GFI	Goodness of Fit Index
EDT	Expectancy Disconfirmation Theory
JD-R	Job Demands- Resources
POS	Point-of-Sale
CAC	Corporate Affairs Commission
EFCC	Economic and Financial Crimes Commission
SEC	Security and Exchange Commission

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CHAPTER ONE

INTRODUCTION TO THE RESEARCH

1.1 Introduction

The introduction of internet-based technology (I-BT) into the Nigerian banking industry within the past decade has diversified and revolutionised the sector by offering consumers various choices of accessing banking services. Although the use of I-BT in banking in the western world is prevalent, it is relatively new in Nigeria. The use of I-BT has changed the consumption pattern particularly in retail banking where fewer human interactions are observed and experienced due to the availability of various mobile banking applications, phone banking, as well as other internet-based banking services (Ganguli & Roy, 2011; Gomachab & Maseke, 2018). However, with the introduction of I-BT into the banking sector, current research on its influence on customer satisfaction (CS) is less apparent. Hence there is the need to investigate how these I-BT resources influence CS amidst various customer-focused engagement behaviour (CFEBEH) factors which exist in the banking sector in Nigeria.

Due to the competitive nature of the modern-day banking industry, CS has become crucial than ever through which various banks push the frontiers of banking service delivery in order to stay ahead of the competition (Jamal & Naser, 2002; Mohsan, Nawaz, Khan, Shaukat, & Aslam, 2011; Rahimi & Kozak, 2017; Martinaityte, Sacramento, & Aryee, 2019). For instance, most banks in Nigeria have prioritised CS to the extent that it has become a major corporate objective which they strive to achieve through their customer service departments (Hallowell, 1996; Farayibi,

2016). In the majority of research on CS, satisfaction has been measured based on the suitability of a banking service or product and its ability to meet the needs of a customer (Oliver, 1997; Taheri, Coelho, Sousa, & Evanschitzky, 2017; Zameer, Wang, Yasmeen, Mofrad, & Waheed, 2018). Olorunniwo, Hsu, and Udo (2006) also indicate that CS could be measured using customers' perception of service efficiency, service value, and convenience.

Typically, bank customers can be satisfied by the quality and reliability of a product or service which is delivered through the existing delivery channels in the bank (Oliver, Rust, & Varki, 1997; Rahimi, 2017; Taheri et al., 2017; Zameer et al., 2018). Implicitly, customer service departments have become the channels through which these products and services are delivered and monitored. This enables commercial banks to determine the satisfaction levels of their clients through the various feedbacks received (Oliver, 1997). Having identified the importance of CS as indicated above, it is important for banks to continuously monitor their product and service delivery and CS levels. In the context of Nigeria, CS delivery has attracted attention lately due to the fierce competition which has been observed over the past decade in the banking sector. Consequently, the various banks in Edo state in Nigeria have engaged themselves in introducing various I-BT resources in anticipation to improve the delivery of banking services which would, in turn, increase the CS experience of their clients.

In considering the delivery of CS in the banking sector, key CS literature has highlighted the important role of CFEBEH factors of bank employees in contributing to successful customer service departments (Bakker & Demerouti, 2007; Truss, Alfes, Delbridge, Shantz, & Soane, 2013; Taheri, Jafari, & O'Gorman, 2014; Zameer et al., 2018; Martinaityte et al., 2019). For instance, Gierveld and Bakker (2005) in a

related study found that employees who show CFEBEH in their work are more productive in their performance than employees who do not exhibit this behaviour. These CFEBEH factors include issues such as Positive and Consistently Helpful Behaviour (PCHB, Schneider, et al., 2005; Schneider, et al., 2008), Attachment to the Task Itself (ATI, Saks, 2006; Halbesleben & Wheeler, 2008), and Working Smart (WS, Sujan, et al., 1994; Wells, et al., 2016). PCHB is the exhibition of actions in the workplace that are generally helpful to others including customers (Schneider, et al., 2008; Schneider, et al., 2009). ATI relates to the energy, emotional and psychological attachment to one's work role (Kahn, 1990; Halbesleben & Wheeler, 2008). While WS includes activities such as planning and determining appropriate behaviours and tailoring behaviours to situational needs (Sujan, et al., 1994; Wells, et al., 2016). In a related study, Taheri, Hosany, and Altinay (2019) refer to engagement as a response to stimuli which emerges as a result of a social consumption activity or involvement with a market offering.

In a similar vein, Halbesleben and Wheeler (2008) indicate that CFEBEH also relates to the exhibition of energy and psychological attachment to the work being undertaken by the bank staff. Energy and psychological attachment refer to the psychological effort and presence at work- that is, to be fully there or present in-role performance and not being absent-minded (Kahn,1992). This implies that the bank staff should be able to exert effective energy and psychological effort in performing any task which would have an impact on customer experience. Many other researchers such as Schneider et al. (2009), Sarangi (2012), Mokaya and Kipyegon (2014), Hanif, Naqvi, and Hussain (2015), and Rana (2019) suggest that such levels of productivity exhibited through the use of engaged workforce contributes largely to the enhancement of CS in the banking sector. Similarly, Mandal and Bhattacharya

(2013) and Taheri et al. (2014) argue that the engagement of CFEBEH influences CS delivery positively.

While acknowledging the fact that CFEBEH contributes positively to CS delivery in various respects due to the current competitive and the technologically driven environment in which banks find themselves, it may be difficult to derive any causal relationship between CFEBEH and CS without adequate recourse to the role of I-BT (Bradley & Stewart, 2002; Peppard & Rylander, 2006; Nunan, Sibai, Schivinski, & Christodoulides, 2018).

In a recent customer service survey, Helmrich (2017) indicates that customers have a major role to play in building business reputation and that it is therefore very important for banks to demonstrate awareness and address customer concerns appropriately through the use of I-BT. In doing so, there is also a tendency to build prospective customers through reviews from existing customers (Camilleri, 2018; Oriade & Robinson, 2018; Nunan, et al., 2018). Several other authors in the field of I-BT also argue that I-BT can focus employees' CFEBEH efforts and capabilities on delivering the quality of service that enhances CS in the bank (Ray, Muhanna, & Barney, 2005; Setia, Venkatesh, & Joglekar, 2013; Trainor, Andzulis, Rapp, & Agnihotri, 2014). Thus, I-BT which includes the use of social media, mobile applications, and company review websites can influence the relationship between CFEBEH and CS in the Bank (Trainor, et al., 2014).

1.2 The Research Context

The context of this study is in Edo State in Nigeria, whose capital is Abuja. Nigeria is the most populated West African country with neighbours such as Niger in the north, Chad in the northeast, Cameroon in the east, and the Benin Republic in the west.

Nigeria is often referred to as the "Giant of Africa" (Sodiq, 2017, p.1). The country has over 170 million inhabitants, which makes Nigeria the most populous country in Africa and the seventh most populous country in the world (Worldatlas, 2019). Nigeria is also noted to have a vibrant service sector including banks that have diversified the economy from total dependence on oil reserves (Adeola & Evans, 2017).

Specifically, this study was conducted in Benin City which is the capital of Edo State in southern Nigeria. The city is located about 40 kilometres (25 miles) north of the river Benin and 320 kilometres (200 miles) east of Lagos. Edo state is one of the thirty-six states in Nigeria and has a history dating as far back as the 11th century. The bustling commercial activity of the City has necessitated the establishment of various banks to serve the commercial interest of entrepreneurs and other multinational companies operating in the state (Koutonin, 2016). Currently, Benin City is the capital of Edo State.

The choice of Benin city in general and in particular, Edo State is informed by the huge number of banks and banking activities in the region. Due to the centrality of the city to commercial operation, different banks such as retail and microfinance banks operate in Benin City, thus the possibility of investigating the impact of CFEBEH factors on CS and the role of I-BT in influencing the delivery of CS in the City. Currently, about seventeen retail banks operate in Benin City (CIBN, 2019); and this has been attributed to the huge presence of commercial activities in the City (The World Bank, 2018; Vanguardngr, 2019). To attract more customers and keep ahead of the competition, banks have now introduced various I-BT products and services such as Mobile Banking through Applications, social media platforms such as Facebook, Instagram, Twitter, LinkedIn and Tumblr as a way to connect with

customers (Tunji, 2013; Adeyemi, 2016; Olotewo, 2016; Okoye, et al., 2018). This also informs the choice of this study in investigating the effect of I-BT in this sector.

1.3 Justification of the study

The focus of this study is to investigate the influence of I-BT on the relationship between CFEBEH and CS. Undertaking this study is important based on the fact that I-BT has become a dominant resource in enhancing service delivery and customer satisfaction in the banking sector. This study is justified by three but interconnected reasons as discussed below.

Firstly, I-BT has become an important resource in managing banking services globally and Nigeria is not an exception. Even though Nigerian banks have adopted I-BT in their services delivery over the past decade, no recent study has been devoted to investigating its impact on CS and banking service delivery (Parry & Solidoro, 2013; Rodriguez & Ajjan, 2014; Agnihotri, et al., 2016). Besides, Nigeria is a culturally diverse nation with more than 250 ethnic groups that have a variety of customs and traditions which could have an effect on how customer service is perceived. This, therefore, presents a unique environment for investigating how bank customers perceive the influence of I-BT on their satisfaction with banking services and products. It is, therefore, imperative to investigate how I-BT influences CS delivery with the available CFEBEH factors within the Nigerian banking sector.

Secondly, previous models in this area of study have not investigated the role of I-BT in the relationship between CFEBEH factors and CS. In fact, few studies including Rapp, et al. (2013), Trainor, et al. (2014) and Ogilvie, et al., (2018), have investigated I-BT in the context of social media and its effect on CS which is one of the components used to measure I-BT in this research. For instance, Agnihotri et al.

(2016) examine social media as an aspect of I-BT and its influence on CS in a business-to-business (B2B) context. However, no study has combined these I-BT factors such as social media, mobile apps, and company review sites in a single study to measure I-BT as in this case. Therefore, this study becomes the first to investigate the role of I-BT in the relationship between CFEBEH and CS. Consequently, this study provides one of the major avenues where all three I-BT factors are combined to investigate the relationship between CFEBEH and CS in the context of Nigeria.

Thirdly, in studying CFEBEH and its impact on CS in the Nigerian banking sector, previous models have not specified how CFEBEH can impact on CS through its various components such as PCHB, ATI, and WS. Although employee engagement which is a subtle form of CFEBEH was included as a variable in previous models, the design, content and measurement of CFEBEH as used in this study, has not been investigated in any previous study. Specifically, this study is the first to combine CFEBEH's three components in this way in an attempt to understand the influence of CFEBEH on CS. Therefore, this study aims to address this gap by specifically investigating the impact of the various components of CFEBEH on CS in the Nigerian retail banking environment. This is vital because the nature of bank employees' CFEBEH determines to a large extent the quality of customer service delivery (Dallimore, et al., 2007; Mandal & Bhattacharya, 2013; Thai, 2015).

1.4 Research aim and objectives

This study aims to investigate the role of I-BT resources in the relationship between CFEBEH and CS in the Nigerian retail banking sector. In line with this aim, the specific objectives for this study are as follows:

1.4.1 Research Objectives

1. To examine the impact of customer-focused engagement behaviour on customer satisfaction
2. To investigate the role of Internet-Based Technology factors in influencing the relationship between customer-focused engagement behaviour and customer satisfaction
3. To develop and test a conceptual model regarding the impact of customer-focused engagement behaviour on customer satisfaction in the Nigerian banking sector.

1.5 Academic and theoretical contribution

The focus of this study is to investigate the role of I-BT in the relationship between CFEBEH and CS in the Nigerian banking sector. Consequently, the study has made several theoretical and academic contributions as discussed below.

First, given that no study has measured I-BT holistically, considering components such as social media, mobile apps, and company review sites, this study is the first of its kind to investigate the impact of I-BT on CS in this way, particularly, in the context of the Nigerian banking sector. This is in response to a recommendation from Agnihotri, et al. (2016) who advocate for an expansion of their work by calling for a combined investigation of the three elements in a single study. This has, therefore, expanded the existing knowledge on the role of I-BT resources in customer service delivery and satisfaction.

Second, this study also contributes to the existing literature by using Nigeria as a context to investigate the role of I-BT in the relationship between CFEBEH and CS. This has provided academic knowledge particularly in a developing country context where customer service in the banking sector might have several challenges amidst

institutional and infrastructural weaknesses. Since most previous studies concentrated on developed economies such as the US and the UK, the Nigerian context provides a unique environment where the role of I-BT could be examined and compared to what is applicable in developed countries context. This study has, therefore, broadened the scope of established knowledge in this area, particularly in the context of a developing economy.

Third, the design and measurement of the proposed research model in this study regarding the impact of CFEBEH on CS through its various components such as PCHB, ATI, and WS, have added to the academic knowledge in customer service delivery, particularly in the banking sector. This contribution is essential in the face of current demand for CS looking at the sophistication of the modern-day customer in the banking sector and the apparent availability of technology in enhancing customer service delivery.

1.6 Summary of the Thesis Content

This thesis comprises of eight chapters which include the introduction. The overview of each chapter is provided below.

Chapter 1 presents the introduction and background to the study. It includes the rationale for the study, the aim of the study, research objectives, contributions to academic knowledge, thesis structure and the chapter summary.

Chapter 2 presents a review of the literature on CS. Specific issues discussed include the definition of CS, evolution of studies on CS, customer service delivery in the banking sector, and components of CS.

Chapter 3 presents a review of the literature on CFEBEH. It also discusses the role of I-BT in the relationship between CFEBEH and CS. Specifically, the chapter

focuses on Kahn's conceptualisation of CFEBEH as a psychological process, Al-Rafaei's conceptualisation of CFEBEH based on employee aspiration and expectation, the evolution of employee engagement research, ATI, PCHB, and WS as components of CFEBEH, and lastly, engagement of I-BT in enhancing CS in banking services.

Chapter 4 discusses the context of the study. Specific issues discussed include the research context and its importance, the Nigerian service sector and economy, the Nigerian banking sector, regulation of the Nigerian banking sector, classification and licensing of banks in Nigeria, type of customers and banking services in Nigeria, bank performance in Nigeria, customer service and the introduction of I-BT into the Nigerian banking sector, and infrastructure challenges in Nigeria.

Chapter 5 discusses the theoretical and conceptual framework which underpins this study. Four major but interconnected theories namely the Affect Theory, the Expectancy Disconfirmation Theory (EDT), the Kahn's Theory of Engagement, and the Job Demands Resources Model (JD-R) were employed in anchoring CFEBEH, CS and the role of I-BT in this relationship. The chapter also presents the conceptual framework underpinning the study. The various elements of the proposed conceptual framework are discussed in terms of CFEBEH, CS and I-BT. The four hypotheses for this study are herein introduced.

Chapter 6 focuses on research design. The specific issues discussed include the justification for the adopted research philosophy, approach, and method. The various constructs used in this study and the questionnaire items are also discussed. The reliability, content validity, and convergent validity of the constructs investigated in

this study are also discussed. Finally, ethical issues are explained in relation to this research.

Chapter 7 discusses the outcome of the statistical tests involving the relationship between CFEBEH and CS, and the role of I-BT in this relationship. Also, the normality distribution result, demographic analysis of respondents (age, gender, and education), and the statistical justification for employing structural equation modelling (SEM) are presented. Lastly, the model specification and respecification, confirmatory factor analysis (convergent and discriminant validity results), structural model and hypotheses testing, discussion of research findings, and chapter summary are presented.

Chapter 8 discusses the theoretical contributions, methodological contributions, managerial contributions, implications for policy and practice, and limitations and future research directions of this study. The chapter also presents the personal reflections of the researcher on the research.

Figure 1.1. A graphic demonstration of the research design and justification



CHAPTER TWO

CUSTOMER SERVICE IN THE BANKING SECTOR

2.1 Introduction

The introductory chapter provided the rationale for this study. The chapter also highlighted the objectives, the research questions and the theoretical contribution of the study. As mentioned in the previous discussions, CS in the Nigerian banking sector has become very important due to its centrality to the achievement of the strategic and financial objectives of banks. Both commercial and retail banks alike have therefore focused on delivering seamless customer service to their customers. However, in delivering effective customer service, there are several factors which need to be considered. The main purpose of this chapter, therefore, is to provide a comprehensive literature review and discussion on CS in the banking sector with a focus on the Nigerian banking sector. Firstly, the chapter provides a comprehensive review of the evolution of CS. Secondly, the chapter also provides a discussion on customer service delivery in the Nigerian banking sector. Finally, the various factors which result in CS are discussed particularly regarding affective reaction, focus, time specificity, service experience and service convenience.

2.2 The evolution of studies on CS

The study of CS, unlike that of CFEBEH, which is a more recent concept, has a long history. One of the earliest pioneers of CS is Wedgwood (1995) who wrote about customer service delivery during the 18th and 19th centuries. Wedgwood (1995) states that during this era, customers were invited to visit shops in the expectation

that they would inform others of their experience in case they become satisfied. The author again notes that, during this same period, manufacturers would often send out their salesmen to cities with catalogues and samples of their product for promotional purposes as well as for prospecting new customers. By so doing, salesmen were able to obtain direct feedback from customers on product experience and their satisfaction levels. Investigations of other accounts pointing to the origin of CS show that the origin of CS is rather uncertain. For instance, various historical collections put the origin of the concept as occurring nearly 200 years ago (Day & Perkins, 1992; Pareek, 2014).

There are other two accounts which point to the origin of the concept of CS. The first account speculates that the concept of CS could be traced to the days of Adam Smith's free-market era where government intervention in the market was frowned upon (Naggar, 2001). During this time, the concept of utility maximization (satisfaction) became the central focus and was governed by the market forces of demand and supply without interference from the government (Naggar, 2001; Henry, 2008). Consequently, as the competition became stiffer, customers became more demanding; thus, shifting the attention of organisational managers to CS (Viner, 1927; Naggar, 2001; Henry, 2008). The second account on CS is traced to the industrial revolution era where most companies were not concerned about treating CS as a priority even though they were protective of their reputation (Day & Perkins, 1992). Day and Perkins (1992) state that during the industrial revolution, when consumers came with complaints about the poor quality of service or products, companies often interpreted such complaints as incompetence on the part of the manager. Most often than not such cases were discarded with the justification that it would cost money and time to address (Day & Perkins, 1992). In some cases, such

complaints were even regarded as a myth and the customers considered incorrigible complainers (Day & Perkins, 1992). Thus, the study of CS was held back by this attitude where companies were much more concerned about profitability rather than the satisfaction of their consumers. However, when academics and practitioners alike began to show interest in the concept of CS, the first formal study of CS was conducted by Miller and Thorelli (1972) in the United States. The study, which was critical for conceptualising CS, focused on satisfaction and the modes of response to dissatisfaction by supermarket consumers. Thereafter, other studies by Miller and Thorelli on the same concept were conducted in emerging economies such as Thailand and China (Miller & Thorelli, 1972).

Today, competition has caused banks to constantly strive to beat the benchmark of not only trying to meet but to exceed their customers' expectations (Kim & Aggarwal, 2016). Scholars such as Oliver (1997) and Kim and Aggarwal (2016) indicate that the current competitive environment in which organisations find themselves have contributed largely to the growth and awareness of CS. Due to this, the customer is now referred to as the king in most business environments (Harris, 1991; Craven, 2005; Kim & Aggarwal, 2016), thus, making the concept to dominate various business meetings, budgets and strategic objectives of organisations (Wang, 2016; McCosh & Wayne, 2017). Consequently, research into the study of the concept has increased rapidly as the quest to satisfy customers gains more and more ground as a criterion for service standard improvement. This stage has also seen the introduction of I-BT resources into customer service delivery in order to enhance CS (Brohman et al., 2015; Joshi & Joshi, 2019).

2.3 Delivering customer service in the banking sector

Currently, customer service has become a key indicator of performance in almost all banks and other service sectors. Customer service is defined as a corporate strategy focused on meeting the expectations of customers (Wagenheim & Reurink, 1991; Robson, et al., 2013). It has also been described as relating to the performance expectations of an organisation in dealing with the demands of customers (Lim & Palvia, 2001). Even though the delivery of customer service can vary across various sectors and industries, it has become very crucial in the banking industry due to the quest of most banks to keep customers satisfied (Kursunluoglu, 2011; Robson et al., 2013; Taheri et al., 2017). Moreover, whilst the expectations of customers may differ from customer to customer or even from one sector to the other, certain expectations of customers are critical for success in the banking sector. Some examples of these are effective communication, informativeness, responsiveness, problem-solving ability of the bank, and timely delivery of services (Wagenheim & Reurink, 1991). Consequently, managing these expectations effectively to enhance CS, require initiatives that support performance including participatory management, employee training, and effective use of I-BT (Santamaría, et al., 2012; Limbu, Jayachandran, & Babin, 2014).

According to Ray, et al. (2005), customer service refers to a set of activities involving episodes of contact between customers and employees of an organisation in meeting certain expectations or demands. It usually involves the use of customer service departments and frontline staffs or through the use of various I-BT platforms (Piccoli, Spalding, & Ives, 2001; McKeenie, Ganguli, & Roy, 2011). The introduction of I-BT in the form of chatbots and live interfaces which allows customers to interact directly with customer service staff has modernized and enhanced customer service

(Apăvăloaie, 2014; Gnewuch, et al., 2019). It has also transformed the way consumers experience a service encounter and their relationship with the service provider (Apăvăloaie, 2014; Scherer, et al., 2015; Gnewuch, et al., 2019). It is important to point out that customer expectations in the banking sector are only defined by the customer and banks should endeavour to meet those needs in anticipation to have a long-term impact on customer service experience (Fogli, 2006; Al-Azzam, 2015). Since customer expectations are never consistent but evolve from time to time, customer service delivery often evolves in a continuum as expectations of customers evolve (Haley, 2005; Fontaine, 2014). Moreover, customer expectations often change more rapidly than organisations can quickly respond (Haley, 2005). Therefore, it is suggested that in order to keep pace with the evolution of customer needs and expectations, banks will also require a system that is dependent on I-BT resources in monitoring the changing nature of their needs and demands.

2.4 CS definition

Satisfaction is derived from two Latin words namely “*satis*” meaning “enough” and “*facere*” meaning “to do or make” (Oliver, 2014, p.6). Thus, with the combination of these two words, satisfaction comes from the Latin root word “*satisfacere*” which typically means “to do or make enough” (Oliver, 2014, p.6). The term satisfaction is a central concept in the relationship marketing paradigm which is used to depict the fulfilment of customers’ expectations or pleasurable needs (Henry, 2008; Pareek, 2014). Oliver (1980) defined CS as the assessment by the customer of the perceived disparity between their initial expectations and their subsequent experience of the real performance of a product or service. Nonetheless, in the context that a customer has no prior expectations before a product or service encounter, it may be

insufficient to rely on this view. This is because the customer needs to have adequate previous experience with a product or service before they would be in a position to determine their satisfaction level in the use of a new service or product. Thus, to judge CS merely in the context of Oliver's view, as described above, may be insufficient where there are no prior expectations. It is therefore indicated that CS will emerge if the offered product or service is capable of meeting, sufficiently, the required needs of the consumer to the level of being 'enough', meaning minimally sufficient in quality (Oliver, 2014). Implicitly, the term satisfaction is loosely used to refer to "enough up to the point of excess, satiation or satiety" (Oliver, 2014, p.6). In relating this to the banking environment, it is difficult to determine to what extent bank customers would be satisfied to the point of excess or in circumstances where they would be less satisfied.

However, the weakness with this view is that it is difficult to predict when CS can be "too much of enough" or "enough up to the point of excess". This is because the concept of CS is complex and it is difficult to pin down because of the challenges involved in interpreting customers' feedback (Robson, et al., 2013; Raghupathi et al., 2015; Attar, 2016). Dissatisfied customers are more likely to make comments that are motivated by genuine feelings whereas positive feedback is often perfunctory (Edelman, 2017). Thus, customers provide feedback which often does not truly reflect what they believe or feel (Koh, Hu, & Clemons, 2010; Price, Wrigley, & Straker, 2015). This may, therefore, suggest that CS is neither "too much of enough" nor "enough up to the point of excess". Thus, the use of the words "excess" and "enough" in this context may seem somewhat ambiguous. Moreover, satisfaction is a relative term and what is in excess or enough for one consumer may be less satisfying for another. Therefore, using this terminology to describe the latter case

may be erroneous because, on the ranking of satisfaction, peoples' satisfaction levels may vary just like peoples' experience in satisfying their life needs.

An earlier study by Rust and Oliver (1994) explain CS to mean the customer's fulfilment response which is reflected in the degree to which a consumer has confidence that the possession of or the use of a service will lead to a positive feeling. Olorunniwo, Hsu, and Udo (2006) offer an insight into Rust and Oliver's (1994) definition by considering the idea of customer's fulfilment response as both an evaluation as well as an emotion-based response to service. According to the authors, this response is engaged through the experience in dealing with a service or product given its unique ability to elicit a positive feeling in customers. The authors later aligned their conceptualisation of CS to those of Westbrook and Oliver (1991), who assessed CS based on consumption emotion. According to Westbrook and Oliver (1991), this consumption emotion refers to a series of emotional responses including joy, anger, and fear which is expressed as a result of using a product or service. The argument of this thesis to some extent agrees with this view, because when a service is able to meet customer needs and, thus, provide CS or, in Juran and Godfrey's (1998) term, 'fit for use', the consumers may want to indulge themselves by repurchasing the same service or product as a way of obtaining further satisfaction (Fang, Chiu, & Wang, 2011; Kim et al., 2012; Safa & Von Solms, 2016).

Although Oliver (2014) uses this example of consumers overextending or indulging themselves in the use of product or service due to several reasons, it is sometimes the case that whereas people may indulge just to meet their present desires this may not always be the case for future needs. This means that using a service might be

done out of necessity but not for the fulfilment of satisfaction (He, Chan, & Tse, 2008). Moreover, Oliver's use of the terms, "filling or fulfilment" in his definition, may seem there is a definite or fixed limit to the satiation level of a consumer such that when it is met the first time, it may not need to be met again the next time. By implication, when a consumer is satisfied once, there may be no need for further satisfaction afterwards. Since this may not always be the case, it means that the author's view may be problematic as, even when consumers are satisfied today, their arousal or craving level will cause them to expect more satisfaction from the same product or service next time (Jiang & Lu Wang, 2006; Dixit, 2017). Finally, Oliver (2014) advances the idea that the assessment of the perceived service value by the customer after a buying decision predicts satisfaction.

More recent studies such as Huber and Herrmann (2015) and Alfred, Badu, and Musa, (2016) agree that CS arises from the outcome or end-state of a consumption process whether positive or negative or as a perceptual, evaluative and psychological process of the individual consumer. This indicates that CS is transaction-specific, rather than an attitude, as consumers review their evaluation of the service after each encounter with the service provider (Parasuraman, Zeithmal & Berry, 1988). Although the focus of this study is not to differentiate between transaction-specific and attitude-related CS, this differentiation is important as it can help to expand the comprehension of the meaning of CS. For example, when a bank conducts a survey of its service performance, it measures the perception of its customers at that point in time (i.e. transaction-specific) and this implies that the survey does not measure the attitude of consumers towards the bank. Attitude is defined as a learned predisposition to react or respond to an event or object in a regularly favourable or unfavourable manner, i.e. it does not change, at least in the

short run (Fisbein & Ajzen, 1975). This, therefore, suggests that attitude may not inform, at least in the short term, the reason for consumer's assessment of their service encounter.

The above view is supported by Grigoroudis and Siskos (2010) and Al-Msallam (2015) who agree that satisfaction arises as an outcome of meeting or exceeding customer expectations. However, as indicated earlier, satisfaction may still occur even without exceeding a customer's expectation as exemplified earlier. This particularly happens when a customer discovers and use a new product for the first time and attains satisfaction out of it. Also, there are cases where a customer serendipitously experiences a product or service with no opportunity to anticipate the possible satisfaction that may follow. Thus, it is not all the time that customers have expectations for all products or services before consumption takes place as in the case when the experience could not be predicted. Hence, if there was no prior expectation, this implies that the anticipated satisfaction cannot be exceeded. In this instance, satisfaction just happens based on the first-time experience. If a customer experiences a new product without any prior knowledge of it and is satisfied by its performance, it can be more apt to call it 'satisfaction by the first experience. This observation is consistent with the views of authors such as Chia, Goh, and Hum (2009) and Smith (2012). Accordingly, Khurana (2009) posits that the assessment of CS is founded on indicators that demonstrate the customer's perception of service or product performance. By implication, this means that satisfaction would only happen if the offered service meets the desired quality the customer expects. However, this may only apply because the customer had prior expectations before the consumption. Consequently, Oliver (1997) argues that CS occurs during consumption. The author considers CS as the consumer's fulfilment response; "a

judgment that the product or service feature or the product or service itself provided or is providing a pleasurable level of consumption related-fulfilment” (Oliver, 1997, p.13).

2.5 Factors Resulting in CS in the banking sector

CS as a concept could have various facets and components. These components directly affect customers’ satisfaction or could induce dissatisfaction during and or after a service encounter. According to Giese and Cote (2009), the components of CS can be classified into five main parts which are discussed below.

2.5.1 Affective reaction as an element of CS

An affective reaction or response is defined as the all-encompassing nature of a consumer’s state of satisfaction (Giese & Cote, 2009; Agyapong, 2011; Iglesias et al., 2019). In the CS literature, CS has been recognised as being associated with either a cognitive (Andreassen & Lindestad, 1998; Christian, 2011; Iglesias et al., 2019) or emotional (Swan & Oliver, 1989; Verhoef et al., 2002; Demoulin, 2019) reaction of consumers to a service offering. Typically, cognitive and emotional responses are feelings established from an assessment during or after a consumption experience. Examples of cognitive responses are those formed from the combined influence of environmental factors such as design, store ambience, and personnel interaction (Sharma & Stafford, 2000). Customers usually show their emotional responses in the form of happiness, contentment, excitement, surprises, anger, fear or sadness (Oliver, 1993; Matsumoto et al., 2008; Giese & Cote, 2009; Cheng et al., 2018). Oliver (1993) further indicates that emotional responses can be classified into three parts namely other-oriented, self-oriented, and situation-oriented. The other-oriented emotional responses such as anger, disgust, contempt are

generated due to reasons of market dissatisfaction. Self-oriented emotional responses such as shame and guilt are as a result of mistakes caused by the consumer such as buying an unsuitable or bad product. On the other hand, situational-oriented responses such as fear and sadness happen due to unfortunate incidents caused by the environment in which customers are expected to experience the product or service (Smith & Phoebe, 1985; Oliver, 1993). These consumer responses or emotions form the basis for CS or dissatisfaction (Helkkula & Kelleher, 2010; Klaus, 2013).

2.5.2 “Focus” as a component of CS

Focus as a component of CS refers to the object of interest of the customer from which an expectation of satisfaction is drawn (Giese & Cote, 2009). In this component of CS, the response relates to a given effort, focus or goal particularly, in terms of expectation, nature of service or product and the consumption experience (Giese & Cote, 2009). The object of satisfaction becomes the focus of the consumer from which an expectation for satisfaction is generated (Reilly & Westbrook, 2001). The consumer may express satisfaction based on this focus, which is then compared to some standard in line with his or her initial expectation and the consumption experience to form satisfaction judgment (Oliver, 1980; Lankton & McKnight, 2012; Susanto, et al., 2016). Thus, the focus distinguishes the object of a consumer’s satisfaction and for the most part involves contrasting performance with some standard (McKinney, et al., 2002; Wong & Dioko, 2013). However, this standard can differ from certain expectations to a broader consumption experience (Reilly & Westbrook, 2001; Yi & La, 2004). Moreover, there are frequently different efforts to which these standards are coordinated. This could either come in a consumption (Bearden & Jesse, 1983; Fisk & Clifford, 1985), product or service (Churchill &

Surprenant, 1982) or satisfaction (Oliver & Swan, 1989) focus. Nevertheless, research evidence indicates that focus may differ from customer to customer and may be context-specific and no meaningful agreement exists as to what the focus would be in a particular circumstance due to various contextual and environmental factors (Oliver & Swan, 1989; Reilly & Westbrook, 2001).

2.5.3 Time-specificity as a component of CS

Time is an important element of CS. In this respect, it has been noted that CS response takes place at a given time. In the CS literature, timing is defined as the temporal existence of satisfaction whereby the customer's experience of satisfaction in assessing banking services depends on the time the engagement takes place (Giese & Cote, 2009). In assessing time-specific responses in CS, factors such as consumption decision and accumulated consumption experience play a key role (Giese & Cote, 2009). However, a time-specific response could occur either during the engagement with a banking service or as a post-consumption experience. Several studies in CS research have pointed to this post-consumption experience as critical of measuring CS. For instance, as far back in 1980, Oliver indicated that CS is an effect of consumers' post-purchase or post-exposure service reaction (Oliver, 1980). Similarly, Westbrook and Oliver (1991) note that CS occurs particularly in the post-purchase period whereby a customer could choose to complain through word of mouth or even discontinue the use of banking service. This view aligns with that of Sirianni, et al. (2009) whose study examined the influence of service employee characteristics on customer choice based on a post-choice satisfaction.

Although the general notion acknowledges that consumers of a banking service make their evaluative judgement in the post-consumption stage, satisfaction may still occur throughout the consumption process but not necessarily at the end of it. For

example, a customer's decision to use a banking service might be assessed in view of choice made preceding the actual purchase or use of the service. This view is supported by Reilly and Westbrook (2001) who consider CS as a pre-choice assessment and expectation. In this circumstance, pre-choice expectations act as a point of reference for post-choice disconfirmation or satisfaction. In similar research, Inman and Dyer (1997) also indicate that CS, on the basis of consumers' post-choice evaluation of banking service, could be affected by post-choice information regarding bad experiences of others or as an assessment of forgone alternatives. The above views suggest that consumer's timing response may not be solely restricted to a post-purchase decision but may be determined by a pre-purchase of a banking service based on several other factors such as pre-choice assessment and expectation that form the basis for their evaluative judgement.

2.5.4 Service experience as a component of CS

Experience with the usage of a banking service determines to a large extent the satisfaction to be gained and the judgement reached by the consumer. Service experience is defined "as the experience in a service setting" (Helkkula & Kelleher, 2010, p.40) or "a summation of all the clues that contribute by some means to an overall experience" (Klaus, 2013, p.444). Typically, a customer service experience in the banking sector is used to refer to a set of interactions between a customer and banking service, the bank, or a department of the bank which provokes a reaction in the form of satisfaction or dissatisfaction (Shaw & Ivens, 2005). Sometimes this customer experience could be described by the customer as either pleasant or unpleasant or indifferent and this ultimately influences their judgement of satisfaction or dissatisfaction (Berry, Carbone, & Haeckel, 2002; Klaus, 2013). On the premise that customers are satisfied with the service experience, this may predict their future

behaviour in engaging with the bank or purchasing such a service again (Lai, Griffin, & Babin, 2009). Additionally, such an experience could impact a consumer's response towards a banking service choice which is usually a function of the consumer's initial attitude at the time of the service encounter and his or her satisfaction with a particular consumption experience. In this case, the experience determines either positive or negative consumption behaviour in the future (Lai, Griffin & Babin, 2009).

The direct service experience of a customer can also be influenced by other factors such as those within the control of the bank including the nature of service offering, the physical setting and employee behaviour such as the use of gestures, comments, and voice tone (Berry, Carbone & Haeckel, 2002; Verhoef, et al., 2002). Moreover, other factors which are not within the control of the bank such as the influence of others and the purpose of shopping could also affect customer's direct experience (Verhoef, et al., 2002). However, the focus of this study is on the factors which are within the control of the bank instead of those external to it.

Berry, Carbone and Haeckel (2002) again note that the factors which contribute to service experience of a banking service consumer could be classified into two main groups namely the experience relating to the actual functioning of the service and those experiences that are triggered by factors which are made of emotions, sound, taste, smell, and the nature of the environment in which the service is delivered. Consistent with this view, Wall and Berry (2007) suggest that although the physical setting of an organisation influences customer experience, the human element which is employee behaviour has a more direct or stronger effect. For example, customers may prefer a good service delivered by courteous employees in a less presented bank, to that delivered by disrespectful employees in a well-decorated bank. It is,

therefore, expected in this study that direct service experience, particularly those based on emotions (as described above), would have a significant impact on CS. This is because direct service experience addresses emotions rather than reason, which as suggested by Berry, Carbone and Haeckel (2002), consumers tend to consider as the basis for their future patronage of banking service.

2.5.5 Enhancing CS through service convenience

Service convenience has become one of the most important factors in enhancing CS in the banking industry. Service convenience refers to the ability of the bank to reduce consumers' non-monetary costs such as time, energy and effort when providing a banking service (Chang & Polonsky, 2012). Similarly, Berry, et al. (2002) indicate that locational proximity, hours of operation, availability of parking spaces and the specific types of service offered are important ways of conserving consumers' time, energy and effort. Notably, convenience serves as a competitive advantage for most banks and this is likely to result in the highest form of CS among banking service consumers (Chang & Polonsky, 2012). For instance, in an attempt to conserve bank customers' time, energy and effort, banks have adopted various online I-BT platforms to increase the speed of banking service delivery. Various studies including Berry, Seiders and Grewal (2002), Seiders, et al. (2007), and Kaura, et al. (2016) note that consumers are very particular about the time and effort they invest in an attempt to consume a banking service. Consumers are also more likely to consider a service that offers better convenience as compared to those that do not offer nor guarantee any convenience (Berry, Seiders and Grewal, 2002; Kaura, et al., 2016). Berry, Seiders and Grewal (2002) and Seiders, et al. (2007) conceptualise a multistage experiential consumption process in which the assessments of convenience may shift at each stage contingent upon the perception

of time and effort costs associated with each step in the use or purchase of a service. This multistage process is described below.

2.5.5.1 Decision convenience

This refers to the customers' perceived time and effort investments to make a service purchase or use decision (Berry, Seiders & Grewal, 2002). According to Chang and Polonsky (2012), decision convenience is important when consumers need to decide how to obtain a particular service given that multiple providers and delivery options are readily available in most cases. The authors argue that the decision process is vital as customers invest time and effort in effecting service purchase decision, which on account of their high experience characteristics make assessments preceding the consumption more difficult. Additionally, they note that when service providers render decision-making more convenient, providers may likewise impact customers' assessment of the services, as the services are less demanding to assess. When consumers perceive that a service successfully conserves their time and effort, they might consider it satisfying (Berry, Seiders & Grewal, 2002; He, Chan & Tse, 2008).

2.5.5.2 Access convenience

Access convenience entails the perceived time and effort needed to initiate a service delivery (Chang & Polonsky, 2012). It also involves customers' expected actions to order for a service and, if required, being present to receive it (Berry, Seiders & Grewal, 2002). This assessment process by the consumer is determined by the physical location, operating hours, innovations such as I-BT that allows customers to interact with the services at preferred locations either by phone or in-person (Seiders, et al., 2007; Chang & Polonsky, 2012). Customers may, therefore, be able to order for a service in person, by remote location or through both means (Berry,

Seiders & Grewal, 2002). Access convenience may also comprise suitable service facility location or a convenient location of a product in the store, sufficient working hours, and sufficient availability of parking spaces (Seiders, et al., 2007; Thijs & Staes, 2008; Chang & Polonsky, 2012).

2.5.5.3 Benefit and transaction convenience

Chang and Polonsky (2012) differentiate between benefit and transaction convenience. Whilst benefit convenience refers to the convenience experienced by the consumer in the process of encountering a service, a transaction convenience influences consumers decision in securing or buying service in terms of how long it takes to engage directly with the service (Chang & Polonsky, 2012). For instance, numerous online buyers may often not finish their online purchases because of the complex processes involved, which often requires excessive time and effort of consumers (Chang & Polonsky, 2012). Therefore, for a banking service delivery, both benefit and transaction convenience are essential to CS since both benefits are complementary.

2.5.5.4 Post-benefit convenience

The post-benefit experience of the customer relates to activities after a service engagement in the bank. This could take the form of receiving notices of booking for another service, receiving renewal notices and even a thank you note (Chang & Polonsky, 2012). Berry, et al. (2002) note that the post-benefit convenience is important because consumers often enter an ongoing relationship with their service provider and may receive benefits continually. However, it can be argued that since service convenience may not all the time predict the reasons why consumers use or continue to use a particular banking service, banks need to increase their offering of post-benefit convenience experience which could increase customer loyalty

(Olorunniwo, Hsu & Udo, 2006). This would affect the bank customers' evaluation of satisfaction which is the focus of this study.

2.6 Chapter Summary

This chapter has discussed several issues. First, the chapter has provided a discussion on the evolution of CS as well as how customer service is delivered in the banking sector. Secondly, issues relating to CS and the various factors leading to it are thoroughly discussed. Both service experience and convenience have been given prominence as important in enhancing CS. However, both pre-service and post-service experience of the customer in engaging with a banking service is essential in establishing CS. One important issue which is worth mentioning and very central to this chapter is the fact that I-BT has a major role to play in CS in a modern-day banking sector which has become very competitive. For example, banks can resolve customer concerns effectively through the use of I-BT. In doing so, there is also a tendency to build potential customers through reviews of current customers (Camilleri, 2018; Oriade & Robinson, 2018). It is also important to mention that, one of the most important factors which are known to affect CS is the exhibition of CFEBEH among bank employees (Kahn, 1990; Al-Rafaei & Omran, 1992). This, therefore, becomes the focus of discussion for the next chapter.

CHAPTER THREE
CONCEPTUALISING CUSTOMER-FOCUSED ENGAGEMENT
BEHAVIOUR

3.1 Introduction

The previous chapter presented a discussion on the concept of CS and the various factors which lead to CS in the banking sector. Factors including affective response, time specificity, service experience, and service convenience among others were discussed as important in leading to CS in the banking sector. In the previous chapter, it was also highlighted that various factors, such as tone of an employee's voice, attentiveness, care, flexibility, and courtesy could generate either a positive or negative emotional response from the customer. This also could affect customer service delivery and CS in the use of banking services. The purpose of this current chapter is to provide a comprehensive discussion on CFEBEH and its impact on CS in the banking sector. Firstly, the evolution of employee engagement research is presented. Secondly, CFEBEH is explained with a focus on its components, relationship and impact on CS in the banking sector. Thirdly, this chapter also presents an introduction of I-BT into the banking sector as an enhancement to CFEBEH and its impact on CS. Finally, a conclusion is drawn in the chapter.

3.2. The evolution of employee engagement research

One of the earliest work on employee engagement is believed to have been done by Kahn (1990), who was inspired by Goffman's (1961) work. In this work, Goffman (1961) proposes that a distinction exists in the way people attach and detach themselves to their roles in the organisation. His concept of self-attachment and

detachment later informed the initial idea behind Kahn's conceptualisation of employee engagement. Although Goffman's (1961) work informed Kahn's (1990, p.717) "self-in-role" conceptualisation, Kahn (1990) did not completely agree with Goffman (1961). Kahn's (1990) view was that employees momentarily express attachment (bring-in-self) and detachment (remove-self) in-role performance. Moreover, Kahn (1990) criticised Goffman's (1961) work for merely focusing on momentary face-to-face encounters as opposed to the complete psychological engagement of the workforce at particular task moments. Rather, Kahn (1990) argues that what was needed for engagement in organisational life was an entirely new and emotionally charged psychologically complex which would energise employees to deliver the highest performance levels (Diamond & Allcorn, 1985).

Furthermore, to investigate the concept of how people frequently bring in or leave out various depths of their 'selves' during task performance, Kahn (1990) undertook a review of various schools of thought. He found that several scholars, including sociologists (e.g., Merton, 1957; Goffman, 1961), renowned theorists (e.g., Smith & Berg, 1987), and psychologists (e.g., Freud, 1992), all agree with the notion that employees are uncertain about associating themselves with groups or systems over a long period of time. They, therefore, tend to adopt approaches that protect themselves both from being overwhelmed by, or separated from, membership of such groups or systems by withdrawing or moving towards them (Kahn, 1990). This process, which is termed self-calibration or self-regulation-in-role, later became the basis for the development of Kahn's concept of personal engagement and disengagement in a role.

Furthermore, Kahn (1990) distinguishes personal engagement and disengagement in role performance in the organisation. Personal engagement is described as how

people bring in or withdraw their selves into their job roles to respond to or adjust to the momentary ebbs and flows in their task demands. It is also described as the process whereby people express themselves “physically, cognitively, and emotionally during role performance” (Kahn, 1990, p.694). According to this notion, one is engaged in a role when one is physically involved, cognitively alert and emotionally attached to the work role. On the other hand, one is disengaged when one shows signs of withdrawal or defence of self, physically, emotionally or cognitively during work role performance.

3.3 Conceptualising CFEBEH

The last decade has seen numerous research and discussion on the importance of CFEBEH in enhancing CS particularly in a service organisation such as banks. CFEBEH which is a subtle form of employee engagement (Schneider, 2008; Schneider, et al., 2009) has been suggested to increase customer service delivery and ultimate satisfaction that is derived from using banking services (Schneider, 2008; Liao & Subramony, 2008; Schneider, et al., 2009; Sarangi & Srivastava, 2012; Swarnalatha & Prasanna, 2013). However, while the importance of CFEBEH remains largely beyond dispute, not all researchers agree on the definition or measurement of the engagement concept, and how it should be applied to improve CS (Andel, et al., 2018; Richardsen, 2019). These discussions are presented below, beginning with Kahn’s (1990) conceptualisation of the engagement concept as a psychological process.

Kahn’s Conceptualisation of engagement as a Psychological Process

As a psychological process, Kahn (1990, p.694) describes the engagement concept as “the harnessing of organisational members’ selves to their work role”. Kahn

suggests that to harness the psychological attachment of the workforce, organisations need to create the conditions of “meaningfulness, safety and availability” as this will lead to a reciprocal effect in terms of improved service efficiency, productivity, and CS (Kahn,1990, p.703). According to Kahn, the psychological process has three main elements which are Psychological meaningfulness, psychological safety, and psychological availability. Psychological meaningfulness refers to a type of psychological attachment felt by the employee to realise that the effort he or she puts into his work would yield a good and positive return. Psychological safety relates to the ability of employees to employ themselves to task without fear of negative consequences to self-image, status, or career. Lastly, psychological availability relates to the availability of the physical, emotional, and psychological resources of the employee which is usually required as an investment of self into an assigned role (Kahn, 1990). According to Kahn (1990), this availability can be affected by the various distractions which could be experienced by the employee in the conduct of his or her role. This implies that an employee’s ability to engage with his job depends on the ability to cope with the demands of both his working and non-working lives. It is therefore suggested that employees’ level of engagement with customers is significantly tied to the extent to which these three psychological conditions are met in the employee (Kahn,1990; 1992).

3.3.2 Al-Rafaei and Omran’s conceptualisation of engagement based on employee aspiration and expectation

Al-Rafaei and Omran (1992) in a related study indicate that an employee’s psychological attachment may be difficult to predict because the organisation’s goals may be different from that of the employee. In contrast to Kahn (1990), Al-Rafaei and Omran (1992) argue that the level of aspiration and expectation are the two main

factors that are likely to affect psychological absorption on the job. Typically, employees who are in their mid-career stage, and perceive or discover that their level of aspiration and expectations are not being met within their current job coupled with tension in their current job, would exhibit characteristics such as lack of participation, low self-esteem, and less intrinsic motivation (Al-Rafaei & Omran, 1992; Watson, et al., 2018). This would, subsequently, lead to the withdrawal of the employee from job performance and eventually from the organisation (Al-Rafaei & Omran, 1992; Watson, et al., 2018).

Moreover, according to Al-Rafaei and Omran (1992), employees who are females, married, non-indigenous, and are less educated would be satisfied with any kind of condition in the organisation due to their low level of aspirations and current circumstances. Such individuals are not willing to change their job roles nor the organisation due to their satisfaction with their circumstances. With this category of employees in the organisation, leadership needs to identify their needs and match them with the requirements of the job for effective customer service delivery.

Although the authors above tried to show the distinction between individual goals and that of the organisation in influencing the psychological presence of employees as much as their roles are concerned, the description of the level of aspiration suggests that there is the need to give thought to the aspirations of employees in delivering on their roles (Kahn, 1990). Therefore, for a job to be classed as meaningful, it must meet the employee's level of aspiration and expectation (Maslach, et al., 2001; Schaufeli & Bakker, 2004; Salanova, et al., 2005; Xanthopoulou, et al., 2009). Also, whilst it can be inferred from the position of Al-Rafaei and Omran (1992), that employees' circumstance(s) may play a key role in the performance of their jobs, it may not all be true that it is due to the low self-

aspiration and expectation of the individual that affects his or her current job state. Other factors may as well be responsible (Richard, 1998; Rothbard, 2001).

In the view of Richard (1998), the concept of fitting-the work to suit employees may be a way of exacting psychological effects on the behaviour and attitude of an employee to produce a lasting result which leads to a positive impact on customer service delivery. Similarly, Rothbard (2001) provides evidence that one's level of attachment to a role is based on the nature of the role in question. By implication, employees may not exact psychological attachment enough, when they are constrained by circumstances that make them feel that their skills are not appropriately utilised for the right reasons as they perceive it. Employees may not also exact psychological attachment enough if they perceive that their organisation is taking undue advantage of their high skill-set, having invested so much effort, time and resources to acquire them.

Other Conceptualisations of the Engagement Concept

Robinson, et al. (2004) define engagement as a positive attitude held by employees toward the organisation and its values. In this particular study, Robinson, et al. (2004) argue that engagement is one step up from commitment and that engagement cannot be separated from commitment. Wellins and Concelman (2005) also explain engagement to mean the elusive force that motivates employees to perform higher or lower in their jobs. The authors note that this desirable energy can be compared to a commitment to the organisation, job ownership, and pride, more discretionary effort, passion and excitement and commitment to execution. Wellins and Concelman (2005) also consider loyalty, productivity, and ownership as essential aspects of engagement which are critical to employee's job performance.

Similarly, Fleming, et al. (2005) describe the engagement concept as a pattern of behaviour exhibited by the employee in the form of becoming, a committed employee as against engaged employee.

Nevertheless, the use of commitment which is a behavioural and attitudinal construct to describe employee engagement or the demonstration of a CFEBEH may appear somewhat ambiguous as studies such as Saks (2006) and Endres and Mancheno-Smoak (2008) suggest. According to Saks (2006), commitment differs from engagement in that it signifies an individual's attitude and attachment to their organisation, as opposed to a mere attentiveness to the work role. The author further argues that engagement or CFEBEH is not an attitude but the degree to which an individual is attentive to and absorbed in the work role. This, therefore, suggests that engagement is a momentary state, by this, it means that one is engaged only at that moment when one is attentive to and absorbed in the work role (Goffman,1961; Kahn, 1990). It could also suggest that engagement is a form of psychological disposition (i.e., positive psychology or mental state- Maslach, Schaufeli, & Leiter, 2001). By implication, the degree to which the individual is attentive to and absorbed in the work role will determine the level of service offered at that very moment. Consequently, the higher up the individual is in this state, the higher could be the level of work done. Furthermore, Saks's (2006) argument could also suggest that engagement is not an attachment to the organisation but an attachment to the task itself. In terms of attachment to the work role, Sak's (2006) view is in contrast to those of authors such as Schaufeli and Bakker (2004) and Halbesleben and Wheeler (2008). Whilst Schaufeli and Bakker (2004, p.310) argue that engaged employees are likely to have more attachment to their organisation, Halbesleben and Wheeler (2008) argue that engagement is related to energy and psychological attachment to

the work or task. These varying views show the degree of variation among various proponents in the conceptualisation of the engagement concept (Bryce, Curran, O'Gorman, & Taheri, 2015).

3.3.4 ATI as a component of CFEBEH

The CFEBEH concept has also been described using several behaviours relating to ATI. For example, Schaufeli and Bakker (2004) and Schaufeli and Salanova (2007) discuss attitudes relating to the attachment. Saks (2006) focuses on attachment to the work role in the organisation, while Halbesleben and Wheeler (2008) relate engagement to the energy and psychological attachment to one's work role. Similarly, Kahn (1990) describes it as an emotional attachment to work.

Therefore, it suggests that ATI is usually regarded as an important factor in predicting one's behaviour in relationship to a job role in the organisation. This might be because the ATI of an employee is seen as influencing an employee's performance of a job role particularly when it comes to delivering customer service (Don Hellriegel & Slocum, 1998). Similarly, several other studies including Kim (2006) and Robertson, et al. (2012) argue that employee behaviours such as citizenship, taking initiative, and persistence are as a result of the level of ATI. Thus, CFEBEH in a service organisation such as a bank could be affected by the ATI of the employee which needs to be checked and monitored regularly (Netemeyer, et al., 2005). This is essential because an exhibition of a bad ATI in service delivery could have a long-lasting negative impact on CS.

Nevertheless, there is no doubt that extra-role performance is a valuable attribute since it is likely that employees who demonstrate such performances have a sufficient energy bank from which to draw on and this consequently benefit their

organisation. However, it will be limited to view employee engagement as merely extra-role-performance, which is typically just repeating more of the standard tasks. Such a definition would limit the scope of the engagement concept. Engaged employees have a passion to make a difference in their work role and do not simply undertake repetitive tasks (Kahn, 1992). Kahn (1990) suggests that individuals who are engaged bring more of themselves into their role and surpass common frontiers in how they relate to others in the performance of their jobs. The challenge, however, is to be sure that the difference made is actually what customers require to be satisfied at that point in time.

3.3.5 WS as a component of CFEBEH

In light of these arguments, some authors such as Agnihotri et al. (2009), Peupion (2012), and Bracha and Fershtman (2013) have developed an additional element of CFEBEH known as WS. WS includes activities such as planning and determining appropriate behaviours and tailoring behaviours to situational needs (Sujan, et al., 1994; Wells, et al., 2016). The above authors argue that engaged employees are those who work smarter and not longer because spending extra time or long hours on work performance could lead to detrimental effects on the physical and emotional health of the employee in the form of health impairment and burnout and on the organisation in the form of decreased productivity and increased possibility of accidents. Accordingly, Rapp, et al. (2006) argue that engaged employees are those who can channel their emotional intelligence to work smart without leading to burnout.

3.3.6 PCHB as a component of CFEBEH

Although the concept of WS is undoubtedly helpful, there may be a need to closely monitor this approach to ensure that it is positive and consistently helpful for the end-user. As a result, several studies such as Schneider, et al. (2005), Macey, et al. (2006), and Schneider, et al. (2009) focus on CFEBEH in the area of behavioural approach where the emphasis is not solely on the psychological state or the display of positive attitudes to customers, but on the level to which the employee truly engages in behaviours that are intended to meet CS. This stems first from certain behaviours that can best be described as PCHB. PCHB also refers to the exhibition of actions in the workplace that are generally helpful to others including customers (Schneider, et al., 2008; Schneider, et al., 2009). Such actions show genuine care for the customer as they leave the user with feelings of satisfaction even long after the needs have been met (Parasuraman, et al., 1991; Michel, et al., 2009; Taheri, et al., 2017). Several studies such as Yoon and Suh (2003), Penner, et al. (2005), and Weinstein and Ryan (2010) emphasise the fact that PCHB as a component of CFEBEH is linked to increased service effectiveness which in turn can enhance CS.

In concluding, CFEBEH considers not only existing service performance but also the long-term achievement and effectiveness of the organisation in making regular service advancements that entrench the fundamental beliefs enshrined in quality service delivery (Schneider, et al., 2009; Gonring, 2008). The behaviour-centred CFEBEH standpoint advanced by Schneider, et al. (2005) and Bowden, et al. (2015) have the following features. Firstly, CFEBEH does not presume that overall service attitudes and behaviours aimed to advance CS share a direct connection (Hicks & Gear, 2006). More so, CFEBEH stresses the level of concrete service behaviours advanced towards customers which gives room to compare employee engagement

behaviours that are customer-focused and how such behaviours are perceived by the customer (Schneider, et al., 2009). Third, CFEBEH takes into consideration employee helpfulness both in immediate and on-going service advancement efforts aimed at advancing CS (Macey & Schneider, 2006).

These features represent several improvements in the CFEBEH approach compared to other approaches of employee engagement. Nevertheless, there is a paucity of research in this area as the concept is relatively new. To date, only very few studies in this area have been conducted in the United States of America on this concept (Schneider, et al., 2005; Macey & Schneider, 2006; Schneider, et al., 2009) and Britain (Hicks & Gear, 2006). More research is needed concerning the operationalisation of the CFEBEH concept in service enrichment and its effect on CS in service organisations such as banks.

3.4 Engagement of I-BT in enhancing CS in banking services

After the global economic recession, consumer confidence was adversely affected in banking services and it became necessary for banks to regain this confidence through the adoption of a variety of mechanisms (Ganguli & Roy, 2011; Proença & Rodrigues, 2011). This need to regain confidence has necessitated the use of I-BT resources to effectively engage customers in accessing banking services and products (Raheem, 2011; Setia, et al., 2013; Ogilvie, et al., 2018). Consequently, the use of I-BT has increasingly replaced traditional banking where customers would have to visit their branches to access services (Proença & Rodrigues, 2011). Ganguli and Roy (2011) further argue that I-BT can offer standardised products which ensure that customers experience less difference in services offered across branches. More

importantly, due to the current competitive environment in which banks operate, banks need to engage the use of I-BT resources to attract customers through the use of ATMs, internet and phone banking facilities (Proença & Rodrigues, 2011). I-BT, therefore, gives a competitive advantage to banks by reducing human interactions in their delivery. This, therefore, brings efficiency and cost-cutting advantages to banks. However, Ganguli and Roy (2011) argue that banks need to endeavour to reduce the frustrations that are associated with the use of I-BT through constant training and exposure of customers to adopted technologies. A similar study undertaken by Raheem (2011) argues that since the main purpose of banking is to create and deliver banking services, it is important for banks to deliver these services in a customer-satisfying and innovative manner through the effective use of I-BT in the diversification of their products and services to keep up with market realities.

I-BT has become an important element in enhancing CS within the banking sector. I-BT in the banking sector refers to the deployment and application of technological resources which brings the delivery of banking services closer to consumers (Setia, et al., 2013). This includes all services delivered over the internet including all digitised banking services (Bradley & Stewart, 2002; Peppard & Rylander, 2006). Digitised banking service is any I-BT enabled infrastructure that allows customers to be proactively enlightened about a range of banking products and services (Salmen & Muir, 2003; Setia, et al., 2013). While Hansen and Nissenbaum (2009) argue that digitised banking suffers from many drawbacks, particularly security issues relating to identity theft, it can, however, empower employees to offer unrivalled customer service, consequently, allowing customers to enjoy a higher level of banking experience (Setia, et al., 2013; Ogilvie, et al., 2018). Digitised banking services also

include the use of social media, mobile apps, and bank review sites. With the introduction of I-BT into the delivery of banking services, customers can interact directly with service employees, which in turn can help employees gauge or perceive customers' preferences and adapt their service approach to satisfying them (Gu, et al., 2009; Trainor, et al., 2014; Nunan, et al., 2018; Ogilvie, et al., 2018). By implication, this development might be the major factor needed to shape the relationship between the employees of Nigerian banks and their customers.

Trainor, et al. (2014) suggest that, as a service tool, I-BT is likely to enhance the relationship between employees and customers because of its ability to facilitate social interaction between both parties. Accordingly, social media applications such as Facebook, Twitter, and LinkedIn, which were initially created as a peer-to-peer communication tool, have transformed into customer-driven, business tools that enable employees of organisations to partake in interactions between network members. Trainor, et al. (2014) note that these I-BTs can provide greater access to customer information either directly through bank-customer interactions or indirectly through customer-customer interactions.

3.5 Chapter summary

This chapter has seen the discussion of the literature relating to CFEBEH. Consequently, the various conceptualisations of CFEBEH based on Kahn's (1990) and Al-Rafaei and Omran's (1992) research became the central part of this chapter. In this chapter, it has been emphasised that the exhibition of CFEBEH by bank employees is central to CS since these behaviours could result in leaving either a positive or negative experience with the customer. Other discussions in this chapter include the evolution of employee engagement research, PCHB, ATI, and WS as

components of CFEBEH and finally, the engagement of I-BT as a resource to enhance customer service delivery as well as increasing the level of engagement between customers and the bank were also discussed. At this point, it is important to understand CS, the use of I-BT and the general service sector in Nigeria. The next chapter, therefore, provides a discussion on the Nigerian banking sector and the nature of customer service delivery.

CHAPTER FOUR

THE RESEARCH CONTEXT

4.1 Introduction

The previous chapter discussed the concept of CFEBEH and how this is likely to impact on CS in service delivery. Three main components of CFEBEH namely PCHB, ATI, and WS became the fulcrum of the discussion amidst issues of employee expectation and aspirations as factors that are likely to affect employee engagement and effective delivery of service particularly in the banking sector which has become very competitive. More so, the deployment of I-BT into the delivery of banking services as an enhancement to CS was discussed. The focus of this current chapter is four-folds. First, the chapter provides a discussion on the study location and justification. Second, a discussion on the Nigerian service sector and its significance to the Nigerian economy is presented. Third, this chapter also provides a discussion on the Nigerian banking sector in terms of its regulation and customer service delivery as well as the introduction of I-BT into the sector. Finally, a discussion on infrastructural challenges in Nigeria and how this could affect the use of I-BT resources in the banking sector and its attendant impact on customer service delivery is provided.

4.2. The Study Location and Justification

This study has been designed to investigate the relationship between CFEBEH of bank employees and CS and the role of I-BT in this relationship. The context of this study is the retail banks in Benin City, Edo State, Nigeria. Data for this study were collected in Benin City, Edo State, Nigeria. The country obtained her independence from Britain on October 1, 1960. Abuja is the capital and the Federal Capital Territory

of the country. Significant factors that have shaped Nigeria's economy include tribal history, religion, politics, diverse ethnic population, and crude oil (Fenske & Zurimendi, 2017; CIA, 2019). The latter has been Nigeria's major source of foreign exchange earnings for decades. Over the past few years, oil price fluctuations have seen the government push to diversify the economy from total oil dependency. This effort combines to boost the rising service sector in that country (Adeola & Evans, 2017).

As mentioned earlier in section 1.2, Edo State is one of the 36 states in Nigeria and the choice of Benin city in general and in particular, Edo State is informed by the huge number of banks and banking activities in the region. Besides, there is a dearth of research in this area, to the best knowledge of the author, in the context of Benin City, Edo State in particular, and Nigeria in general. Appendix 6 further shows the contextual gap in this area of study. The discussion in sub-section 4.2.1 below also adds to the justification for the choice of the study location.

4.2.1 The Benin City

Benin City, originally known as Edo, was once the capital of Southern Nigeria's pre-colonial African empire (Koutonin, 2016). Benin was one of Western Africa's oldest and most developed states, dating from the 11th century (Koutonin, 2016). Initially known as Edo, Benin City was once the seat of a pre-colonial African kingdom in what is now Southern Nigeria (Koutonin, 2016; Encyclopaedia Britannica, 2019). The Kingdom of Benin was one of the largest and most powerful kingdoms in West Africa back in the 11th century (Koutonin, 2016; Encyclopaedia Britannica, 2019).

Built on a plateau, Benin City was surrounded by vast walls in the south and deep ditches in the north (Koutonin, 2016). Beyond the city walls, several walls were

dividing the area of the capital into about 500 separate villages (Koutonin, 2016). These walls extended for about 16,000 km in total in a network of more than 500 linked settlement boundaries (Koutonin, 2016). They occupied 6,500 square km and were all built by the Edo people (Koutonin, 2016). According to Koutonin (2016), these walls took an estimated 150 million hours of digging and could be the largest single archaeological phenomenon on the planet. However, there is hardly any sign of these walls today, due to internal conflicts linked to the European intrusion and slave trade (Koutonin, 2016; Encyclopaedia Britannica, 2019).

The kingdom was also renowned in the 16th century for its craftsmanship (e.g. the depiction of the great achievements of kings and dignitaries in elaborate bronze sculptures), wealth, artistic elegance, and the city's magnificence (Koutonin, 2016; Encyclopaedia Britannica, 2019). These were part of what most fascinated the first European tourists and sparked their interest in developing trade with the rich kingdom, importing gold, palm oil and pepper – and exporting weapons (Koutonin, 2016; Encyclopaedia Britannica, 2019).

Currently, Benin City is the capital of Edo State in the southern part of Nigeria. It is located about 40 kilometres (25 miles) north of the river Benue and 320 kilometres (200 miles) east of Lagos. As the seat of government and the capital of the ancient Benin Empire, Benin City is home to one of the world's oldest monarchies. It is also the origin and ancestral home of all the descendants of the ancient Benin Kingdom. The city has one of the African continent's richest dress cultures and is known for their beads, body marks, bangles, anklets and raffia work. Benin City's indigenous people are Edo and they speak the Edo language and other Edoid languages.

As the fourth earliest civilisation recorded by historians, archaeologists and anthropologists, the arts of the Benin Kingdom are a global brand (Edoworld, 2018). Benin artefacts are among the most exquisite and coveted in the World's history (Edoworld, 2018). For example, the 'Benin Bronzes', portrait figures, bust and groups created in iron, carved ivory, and especially in brass (conventionally called 'bronze'), were taken from the city by their then colonial masters and are currently on display in various museums around the world (Monks, 2018).

The attractions of the city include the National Museum, Oba Palace, Igun Street, known for bronze casting and other metal works. Other features of the city include different festivals, various traditional markets, and the Benin Moats and ramparts. The moats and ramparts are often 20-meter-high or 66 feet in size and were built as defensive walls against invaders in 1460 AD (Kingdom of Benin, 2015). The Guinness Book of Records (edition of 1974) described the walls of Benin City and its surrounding kingdom as the world's largest earthwork before the mechanical age (Koutonin, 2016). According to Koutonin (2016), the New Scientist's Fred Pearce estimates that the walls of Benin City were four times longer than the Great Wall of China and consumed a hundred times as much material as the Great Pyramid of Cheops. An addition to the city's attractions is the Igue Festival, which is one of the most popular festivals in which the Oba (king) celebrates its people's history and culture and blesses the land and the people. It is celebrated between Christmas and the New Year. Furthermore, Benin City is the centre of Nigeria's rubber industry and oil production is also a significant industry (Edoworld, 2018). Due to these resources, there is the presence of various entrepreneurial/commercial activities in the region. The activities ranging from trading to various services, one of which is banking, are all located in Benin City, Edo State.

The commercial viability of Benin City as narrated above, made the researcher select it for this research due to its rich cultural heritage, bustling commercial nature and economic significance to the Nigerian economy. Also, due to the city's centrality to commercial activity, various banks operate in Benin City hence the possibility to investigate the impact of CFEBEH factors on CS and the role of I-BT in influencing the delivery of CS in the city. Both retail and microfinance banks such as Lift above Poverty Organisation (LAPO), have a branch network in the city (Finelib, 2016; LAPO, 2018). Currently, the City has seventeen retail banks (CIBN, 2019). The huge presence of commercial activities in Benin City has been one of the major sources of attraction for banks (The World Bank, 2018; Vanguardngr, 2019).

To stay ahead of the competition, banks have also begun to adopt various I-BT products and services such as Mobile banking via Apps, as a way of attracting more customers (Tunji, 2013; Okoye et al., 2018). Banks have also begun to adopt social media channels such as Facebook, Instagram, Twitter, LinkedIn and Tumblr, as a way of communicating with customers (Adeyemi, 2016; Olotewo, 2016). These efforts are aimed to bring banking closer and make it convenient to customers (Auta, 2010; Tunji, 2013; Olotewo, 2016). This also informs the choice of this study in investigating the effect of I-BT in this sector.

Benin City, therefore, becomes the most suitable location to undertake this research due to its commercial activities. Benin city is also an interesting context because Edo state generally and Nigeria specifically, is an under-researched region in the context of the effect of I-BT on the relationship between CFEBEH and CS. This was also a recent prescription from Agnihotri, et al. (2016), which suggests that more research should be carried out in this area due to the extreme dearth of literature. Nigeria as a country is generally under-researched and suffers a dearth of academic research

particularly in the context of I-BT and its influence on CS based on various CFEBEH factors of bank employees.

4.3 The Nigerian Service Sector

The Nigerian service sector which includes the banking industry is a principal element of the Nigerian economy. Before the pre-rebasing of Nigeria's GDP in 2009, the service sector including telecommunication, banking, Nollywood, and the informal economy contributed 28.7 per cent to Nigeria's GDP. However, this figure was almost doubled in 2014 (post-rebasing of GDP) to 54.8 per cent (usitc.gov., 2017). By 2017, the contribution of the service sector had risen to 55.8 per cent of the country's GDP, which was far higher than that contributed by agriculture (20.85%) and industry (22.32%) (Plecher, 2019).

In terms of job creation, the sector accounts for the largest employment at 57.9 per cent (PwC, 2018). PricewaterhouseCoopers' (PwC) (2018) analysis shows that an increase of 1 per cent in service growth resulted in an increase of 0.5 per cent in employment creation. This disproportionate values attributed to the sectors may be due to the dominance of the less competitive sub-sectors of conventional services, such as transportation and trade, where the potential for productivity increase is limited (PwC, 2018). Given the relatively higher elasticity of employment, higher productivity sectors such as financial services, real estate, and professional services are critical to increasing employment (PwC, 2018). According to PwC (2018), the agricultural sector was once in the lead, particularly, in the provision of jobs in Nigeria, but the service sector has now outperformed it. The contribution of the service industry is therefore expected to double by 2021 (PwC, 2018).

The Nigerian economy seems to have many more potential opportunities with the service sector which needs to be supported and expanded to generate more jobs for the teeming unemployed youths. Part of this support could be the development of human capital by investing in higher and vocational education to improve the supply of skilled labour. Other areas could be improving infrastructure and intellectual property rights, enabling structural changes through the expansion of high productivity in the service sector, in particular, information technology. These are vital to driving growth in the service sector and would match the government's current plan to grow and diversify the Nigerian economy. It would also complement the current government's effort to reduce the high unemployment rate, which rose from 9.9 per cent in 2015 to 18.8 per cent in 2017 (PwC, 2018). Table 4.1 below shows the GDP contribution of economic sectors to the Nigerian economy for ten years (2007-2017).

Table 4.1: Distribution of gross domestic product (GDP) across economic sectors from 2007 to 2017

Year	Agriculture sector (%)	Industry sector (%)	Service sector (%)
2007	24.66	24.34	49.96
2008	25.28	24.71	48.98
2009	26.75	21.24	50.98
2010	23.89	25.32	50.79
2011	22.23	28.28	49.24
2012	21.86	27.07	50.19
2013	20.76	25.74	52.37
2014	19.99	24.64	54.15
2015	20.63	20.16	58.12
2016	20.98	18.17	59.79
2017	20.85	22.32	55.8

Source: Plecher (2019)

From table 4.1 it is evident that from 2007-2017, the service sector has made more contribution to the Nigerian GDP growth than both the agricultural and industrial sectors combined. However, although Plecher (2019) did not explain why there was a drop in the service sector contribution for 2017, it is assumed, that this could be because in 2017 Nigeria emerged from its first recession in 25-years, and as a result growth remained sluggish and inflation high (Mbah, 2019).

4.3.1 The Nigerian Banking Sector

The Nigerian service sector particularly the banking industry has witnessed rapid growth within the last decade, and this has necessitated the initiative by banks to ensure CS through the introduction of various I-BT resources (Adenikinju, 2005; Odeleye, 2014; Taiwo, et al., 2016). Therefore, Nigerian banks have introduced various customer-focused strategies to ensure effective CS. Nevertheless, ensuring CS in the Nigerian banking sector goes beyond the remit of banks. But rather, the Nigerian regulatory agencies have ensured that bank customers are truly satisfied by the services banks provide without which banks are sanctioned (Adenikinju, et al., 2005; Ozuem, et al., 2016; Tangaza, 2017). However, having introduced I-BT resources into the Nigeria banking sector lately, it has become very important to investigate how these resources influence CS. It is also important to point out that Nigeria has a unique environment with a diversified cultural heritage amidst, weak regulatory challenges and infrastructural deficit issues which could hamper on effective customer service delivery in the banking sector (Masocha & Chiliya, 2011; Tunji, 2013; Obokoh & Goldman, 2016; World economic forum, 2017; Okoye, et al., 2018). A detailed discussion of the banking sector is provided below.

4.3.2 Regulation of the Nigerian banking sector

The Nigerian banking sector operates in a regulatory environment that determines the delivery of financial services to its customers. The primary legislation which guides the Nigerian banking sector is the Banks and Other Financial Institutions Act (BOFIA) of 1991 which gives the Central Bank of Nigeria (CBN) the power to function as a regulatory authority in licensing and regulating all banks and financial institutions in Nigeria (Central Bank of Nigeria, 2018; Dosekun, et al., 2018). Apart from BOFIA, other legal frameworks for the regulation of banks in Nigeria (Global Legal Insights, 2019) include:

1. Companies and Allied Matters Act (CAMA) 1990: This Act led to the establishment of the Corporate Affairs Commission (CAC), which is responsible for regulating all registered companies, including banks and other financial institutions, in Nigeria.
2. Nigerian Deposit Insurance Corporation Act 2006: this legislation led to the establishment of the Nigerian Deposit Insurance Corporation (NDIC). The role of the NDIC is to protect all deposit liabilities of licenced banks and other financial institutions in Nigeria. That is, to ensure that all deposit liabilities of licensed banks in the country are insured. Similarly, the corporation supports financial regulators in implementing and enforcing banking regulations to ensure sustainable banking practises and fair competition among financial service providers in Nigeria.
3. Foreign Exchange (Monitoring and Miscellaneous Provisions) Act (FEMMPA) 1995: this legislation defines foreign exchange market operations and establishes the regulatory structure on which foreign exchange dealings are to

be conducted in Nigeria. The role of FEMMPA covers all foreign exchange dealings in Nigeria, naira transactions abroad and all transactions that will be successful in Nigeria. It also extends to the possession of foreign currency, of which the public is required not to have foreign currency possession for more than 30 days after acquisition (PwC, 2016). Before the expiration of 30 days, the Bill proposes that such foreign currencies be paid into a Nigerian account or be resold to the authorised dealer from where it was initially purchased (PwC, 2016). FEMMPA's powers also extend to all sources of foreign exchange transactions such as electronic money transfer (PwC, 2016).

4. Financial Reporting Council of Nigeria (FRC) Act 2011: this legislation led to the establishment of the Financial Reporting Council of Nigeria (Central Bank of Nigeria, 2018; Dosekun et al., 2018; Global Legal Insights, 2019). The FRC has the authority to ensure compliance with principles for accounting, financial reporting, auditing, and corporate governance (Global Legal Insights, 2019). Other roles of the FRC include the development and publication of accounting and financial reporting standards that must be complied with by public interest entities such as banks and other financial institutions (Global Legal Insights, 2019).
5. Economic and Financial Crimes Commission Act 2002: this Act led to the establishment of the Economic and Financial Crimes Commission (EFCC). The primary duty of the EFCC is to effectively oversee the fight against financial crimes such as money laundering and advance fee fraud (419 fraud) (Global Legal Insights, 2019). Other functions of the EFCC include obtaining and investigating allegations from members of the public regarding claims of bribery and corruption and prosecuting suspects in appropriate courts,

educating the public on and against graft, corruption and related crimes (Raimi, Suara, & Fadipe, 2013). The commission is also responsible for engaging and promoting public support in the fight against corruption (Raimi, Suara, & Fadipe, 2013; Global Legal Insights, 2019). Moreover, the EFCC partners with the CBN on anti-graft operations and assists in updating BOFIA laws to develop solutions to patterns in money laundering and other financial crimes (Global Legal Insights, 2019).

6. Investment and Securities Act 2007: This legislation led to the establishment of the Security and Exchange Commission (SEC) (Global Legal Insights, 2019). The function of the SEC is to regulate the capital market in order to protect investors (Central Bank of Nigeria, 2018; Dosekun, et al., 2018; Global Legal Insights, 2019). The commission also undertakes duties such as sustaining a fair, efficient, transparent market and reducing systemic risks. Most banks in Nigeria fall within the classification of public limited liability companies and are therefore within the control of the SEC (Global Legal Insights, 2019).
7. Asset Management Corporation of Nigeria Act 2010: This legislation culminated in the establishment of the Asset Management Corporation of Nigeria (AMCON) (AMCON, 2019; Global Legal Insights, 2019). AMCON was established as a vital tool to stabilise and strengthen the financial system by effectively addressing banks' non-performing loan assets in the Nigerian economy (Central Bank of Nigeria, 2018; Dosekun, et al., 2018; AMCON, 2019; Global Legal Insights, 2019).

In accordance with its supervision responsibilities over banks, other financial

institutions, and the foreign exchange sector, the CBN periodically issues circulars and guidance which seeks to monitor excesses in the provision of banking services in the country as well as providing further guidance in complying with various banking regulations. Other regulatory bodies in Nigeria include the Financial Services Regulation Co-ordination Committee (FSRCC) which seeks to promote safe, sound, and efficient financial practices (Central Bank of Nigeria, 2018; Dosekun, et al., 2018).

As part of the reforms of the banking sector, the CBN has recently introduced the Treasury Single Account (TSA) policy. The TSA policy was implemented to stop financial leakages, encourage accountability and prevent government revenue mismanagement, unify all government accounts, avoid revenue loss and mismanagement by revenue-generating agencies (Bashir, 2016). The implementation of the policy requires that banks must withdraw and transfer all public sector funds to a single account pool with the CBN (Bashir, 2016; Kanu, 2016). Prior to the introduction of the TSA in 2015, public money had been deposited in different bank accounts, thereby impeding transparency (Kanu, 2016). However, since its implementation, the discovery and closure of twenty thousand accounts in different banks across the country have seen the transfer of more than five trillion naira to the TSA (Tangaza, 2017; Moses, et al., 2018). This single act led to the strengthening of retail market efficiency as banks were no longer able to rely on idle public money to do business that was the normal practise before the TSA was introduced (Oyedele, et al., 2018).

Currently, many Nigerian banks are actively engaged in penetrating the retail market which is the largest of the economy. While some banks face some low-profit challenges due to conventional banking systems and consumer domination at the

bottom of the spectrum, banks have also developed initiatives for retail customers in order to boost financial inclusion and market growth (Tangaza, 2017). The importance of the TSA policy is that banks are now committed to sustainable growth, resulting in several retail-based initiatives (Tangaza, 2017; Oyedele, et al., 2018). More importantly, banks are now targeting unbanked market accounts that they initially closed because of their low profitability (Tangaza, 2017). Consequently, banks have adopted different consumer market strategies that focus on CS initiatives to encourage daily interaction, cross-selling and up-selling.

4.3.3 Classification and licensing of banks in Nigeria

Banks in Nigeria are classified according to their type of license (Central Bank of Nigeria, 2018). Under the BOFIA, the CBN is responsible for issuing banking licenses required to conduct banking business in Nigeria (Central Bank of Nigeria, 2018; Dosekun, et al., 2018). No individual or organisation can conduct any banking business unless it is a duly incorporated in Nigeria and holds a valid banking license issued under the Banks and Other Financial Institutions Act (Dosekun, et al., 2018). A banking licence could be categorised into either a retail banking licence, a merchant banking licence or a specialised banking licence. A retail banking licence, for example, allows for national, local, and international banking operations in accordance with CBN's policies established in paragraph 3 of the CBN Scope of regulations (Central Bank of Nigeria, 2018; Dosekun, et al., 2018). It also outlines the minimum conditions and standards required of retail banks in the country (Dosekun, et al., 2018). The application process for this type of licence takes two stages. First, application for grant of approval by principle and second, applying for the grant for a final banking licence which must be submitted not later than six months after the

approval of the application for grant of approval by principle (Central Bank of Nigeria, 2018; Dosekun, et al., 2018).

The banking sector in Nigeria was severely fragmented in the past. Significant growth and expansion accompanied the implementation of financial reforms in the sector following the 2008-09 global economic crisis (Central Bank of Nigeria, 2018; Dosekun, et al., 2018). The reform was implemented to strengthen the banking sector by increasing the minimum capital base requirement to ₦25 billion, which resulted in a significant reduction in the number of banks from 89 to 24 in 2005 (Odeleye, 2014). These reforms were introduced to help produce a financial landscape that is characterised by large and strong banks, an efficient payment system and improved financial infrastructure (Dosekun, et al., 2018). From time to time, the CBN is responsible for recommending the minimum liquidity ratio for Nigerian banks in accordance with the course of its monetary policy (Central Bank of Nigeria, 2018). However, Banks must maintain healthy capital levels to ensure that they can meet their financial obligations (Central Bank of Nigeria, 2018; Dosekun, et al., 2018). Table 4.2 below provides the classification of various banks in Nigeria based on licensing and minimum capital requirements.

Table 4.2 Classifications of Banks in Nigeria

Bank Classification	Licensed Banks
Banking licences with international authorisation	Access Bank Plc, Diamond Bank Plc, Fidelity Bank Plc, First City Monument Bank, First Bank Nigeria Limited, Guarantee Trust Bank Plc, Union Bank of Nigeria Plc, United Bank of Africa Plc, and Zenith Bank Plc.
Banking licences with national authorisation in Nigeria	Citibank Nigeria Limited, Ecobank Nigeria Plc, Heritage Bank Limited, Keystone Bank

Banking licenses with regional authorisation in Nigeria	Limited, Polaris Bank Plc (formerly Skyebank Plc) and Stanbic I-BTC Bank Plc
Non-Interest Banking Licence with National Authorization	SunTrust Bank Nigeria Limited and Providus Bank Limited
Merchant Banking Licence with National Authorization:	This list is made up of just one bank which is JAIZ Bank Plc
	Coronation Merchant Bank, FBN Merchant Bank, FSDH Merchant Bank UAC, Rand Merchant Bank, and Nova Merchant Bank

Source: Adapted from Central Bank of Nigeria (2018)

4.4 Type of customers and banking services in Nigeria

Globally, the nature of the services provided by a bank determines the type of customers it attracts. Typically, a retail bank would attract the general public as its customers, while a commercial bank would attract corporate or business customers (Pritchard, 2019). This narrative depicts the type of customers in the Nigerian banking sector (Oladapo, 2016). Therefore, there are a variety of banking products and services in Nigeria based on the classification of licences acquired by the respective bank. For instance, banks such as First Bank of Nigeria have services such as Local Purchase Orders (LPO) finance which is meant to provide a short-term loan facility in financing small and medium-scale operations. Other services include contract finance for construction companies and commercial mortgage finance services (First Bank of Nigeria, 2019). A vast array of other products available in many banks across the country include savings and current deposits, loan syndication, mediation and advice, property and health insurance, life assurance and pensions, call accounts, tenured deposits, guarantee and trust of real estate, treasury bills and foreign operations, Master Card, Credit and Debit cards, and domiciliary accounts (Ojo, 2012; Access Bank Plc, 2017). Many banks in Nigeria

also operate various internet banking services such as e-banking services which include mobile banking, Internet banking, and PayWithCapture services which is a contactless payment solution that allows customers of the bank make payment through a generated quick reference (QR) codes (Access Bank plc, 2017; First bank of Nigeria, 2019).

4.5 Bank performance in Nigeria

Before the consolidation of banks in Nigeria in 2005, 89 banks operated in the country. During this era, the country lacked a sound financial system and inefficiency was the order of the day (Odeleye, 2014). Thus, the CBN's reform was introduced to consolidate the banking sector by dramatically increasing the minimum capital base of banks to ₦25 billion which resulted in a remarkable reduction in the number of banks from 89 to 24 in 2005 as discussed earlier. This subsequently, changed banks' mode of operations and contributions to the economy of Nigeria (Odeleye, 2014). The attempt to achieve the minimum capital base led to the merger and acquisition of many banks in the sector (Joshua, 2011). The consolidation effect has thus helped to produce better banking results, leading to better performance in liquidity ratios and credit risk management (Odeleye, 2014). Banks' profitability, growth, and employment have also experienced improved performance (Ojo, 2012; International Finance, 2019).

In terms of profitability, banks have made significant progress, and this is evidenced particularly in banks' healthy revenue and asset growth. Data from CBN showed a 12.4 per cent increase in total assets for retail and non-interest banks reaching ₦31.7trn (\$112bn) by the end of 2016 (Oxford Business Group, 2019). This was accompanied by asset growth of 2.5 per cent in 2015 and a rise of 13.1 per cent in

2014 (Oxford Business Group, 2019). Currently, about 14 out of the 25 banks in Nigeria achieved a cumulative profit of ₦256 billion in the first quarter of 2019, which is an increase of 16.51 per cent from the ₦219.791 billion recorded in the first quarter of 2018 (International finance, 2019). This growth in profitability has been attributed to effective funding optimisation, foreign exchange improvements, significant efforts to recover bad loans, and a drive for higher efficiency in banking operations (International finance, 2019; Oxford Business Group, 2019).

Regarding sales, banks have also seen significant progress in this area. For example, banks have increased their persuasive communication to target audiences to facilitate customer-based exchange with banks (Ojo, 2012). Banks have also adopted various modes of advertisements, personal selling, sales promotion, and public relations to further facilitate sales of their products and services (Ojo, 2012; Ozuem, et al., 2016). Most of these activities are often done using various I-BT means such as social media, mobile apps, and banks' website reviews (Dwivedi, et al., 2015; Okoye, et al., 2018).

In terms of branch expansion, banks have also improved performance especially in terms of branch network growth. Due to the advancement in I-BT in banking operations, the number of the branch network of banks has continued to grow in the country (Ojo, 2012; Anthony, 2016). This could be linked to the fact that banks have improved the size of their branch network as part of a comprehensive process involving branch-based and non-branch-based activities (Anthony, 2016). It could also be part of a strategy to attract more customers to the bank, which will now use the banks' various I-BT and electronic service systems (Ojo, 2012; Anthony, 2016). In addition to branch expansion, other noticeable growth evidenced in the Nigerian banking sector includes the adoption of social media for marketing and advertising,

internet banking (e-banking), mobile app banking, electronic service points, and centralised call centres, which are used to provide service delivery to customers (Anthony, 2016; Okoye, et al., 2018). Banks have therefore used this to develop the payment system and attract consumers to their products and services (Okoye, et al., 2018). Implicit in this is the assumption that the adoption of I-BT has had a significant impact on the performance of the Nigerian banks. Finally, regarding employment growth, Nigerian banks have also seen improved performance in this area. Since banks are more stable, it suggests that job security will be enhanced unlike before the consolidation of banks as discussed above. This also meant a lower level of employee turnover particularly due to a room for career growth amidst other factors, which has also contributed to improved bank performance. Table 4.3. below further illuminates the above discussion by showing a comparison of the banking system between Nigeria and its closest neighbour Ghana.

Table 4.3 A Comparison Of The Nigerian Banking Versus Ghana’s Banking System

CRITERIA	Nigeria’s banking system	Ghana’s banking system
Classification and composition	Banks are classified based on the nature of banking license for example Banking licences with international authorisation, Banking licences with national authorisation in Nigeria and Non-Interest Banking Licence with National Authorization Comprises of informal and formal sectors such as the CBN (apex bank), 24 commercial banks, 7 development banks, and 5 merchant banks (CBN, 2018; Ojo, 2019b; Ogonna, 2020)	Banks are classified based on the type of license for example Class I Universal banking license, class II banking license, and general banking license (Ackah & Asiamah, 2016) Comprises of informal and formal sectors such as the Bank of Ghana (BoG, apex bank), 16 commercial banks, 3 development banks, and 10 merchant banks (Obuobi et al., 2019; AsokoInsight, 2019).

Licensing and regulation	The CBN regulates all banks and financial institutions	The BoG regulates all banks and financial institutions
Recapitalisation	The 2005 recapitalisation reduced the number of banks from 89 to 24 in 2005 (Odeleye, 2014).	The 2017 recapitalisation directive of the BoG brought the total number of banks from 23 to 16 (Obuobi, et al., 2019).
Capital base	25 billion naira is required as the minimum capital base for banks to operate in Nigeria (Central Bank of Nigeria, 2018; Dosekun, et al., 2018)	The minimum capital base required is GH¢400 million for banks in Ghana (Obuobi, et al., 2019).
Performance	Eight banks are estimated to earn annual revenues above \$500 million (AsokoInsight, 2019).	six top banks have estimated annual revenues of between \$100 million and \$500 million (AsokoInsight, 2019).
Revenue band	Six banks operate in the \$100 million-\$500 million bracket (AsokoInsight, 2019)	10 banks are split between two revenue bands between \$20 million and \$100 million (Obuobi, et al., 2019)
Market	Intense competition from local/indigenous banks	Intense competition from foreign banks. Seven Nigerian banks operate in Ghana and comprise 26% of the total banks in Ghana (IIAS, 2015)
Technology deployment and Type of product	Employment of technological innovations with the introduction of mobile banking, telephone banking, contactless payment systems such as PAYWITHCAPTURE, automated teller machines (ATMs), etc. (Access Bank plc, 2017; First bank of Nigeria, 2019)	Employment of technological innovations with the introduction of automated teller machines (ATMs), e-banking, telephone banking, SMS banking, etc (IIAS, 2015).

Source: adapted from Obuobi, et al. (2019), IIAS (2015), AsokoInsight (2019), CBN (2018), Ojo (2019b), Ogbonna (2020), Access Bank plc (2017), First Bank of Nigeria (2019), Ackah & Asiamah (2016) and Odeleye (2014).

Although the focus of this study is not to compare the difference between the Nigerian and Ghanaian banking systems, however, this distinction is important as it will help to provide a better understanding of the research context of this study. As the most populous country in Africa with more than 190 million people, Nigeria's

potential customer base is more than six times bigger than that of Ghana (AsokoInsight, 2019). Moreover, the financial needs are also bigger in Nigeria, where GDP is \$375 billion compared to Ghana's \$47 billion (AsokoInsight, 2019). It is estimated that eight of Nigeria's banks will earn annual revenues above \$500 million, while the six top banks in Ghana have estimated annual revenues of between \$100 million and \$500 million (AsokoInsight, 2019). About six banks trade in the \$100 million-\$500 million range in Nigeria, while the next top ten in Ghana are divided into two revenue bands of \$20 million and \$100 million, respectively (AsokoInsight, 2019). Moreover, the proliferation of foreign banks, especially from Nigeria, has resulted in increased competition in the banking sector in Ghana with regard to deposit size and market share (IIAS, 2015). There are presently seven Nigerian banks functioning in Ghana, accounting for about 26 per cent of the country's total number of banks (IIAS, 2015). In both countries, the market competition in the banking sector has contributed to technological developments with the advent of ATMs, e-banking, mobile banking, SMS banking, and so forth. These technological advancements have primarily led to the intensification of banking services in both Nigeria and Ghana (IIAS, 2015; Ojo, 2012; Access Bank Plc, 2017).

4.6 Customer service delivery and the introduction of I-BT into the Nigerian banking sector

Even though many types of banking services and products exist in the Nigerian banking sector as indicated above, the nature of customer service is one that mostly involves face-to-face contact with bank employees (Tangaza, 2017). Through this means, banks aspire to build customer service teams to deliver the utmost in customer service (Oladapo, 2016; Tangaza, 2017). However, critics have argued

that this has not yet yielded better CS outcomes (Oladapo, 2016). Thus, Nigerian banks typically rely on their personnel for building service excellence (Sokefun, 2011; Tangaza, 2017). It is still noticeable to observe very long queues in banking halls whereby customers are provided with various services and advice in turns (Sokefun, 2011). This meant that customer service delivery in most cases depends on the physical presence of the customer for face-to-face interaction with bank staff (Okoye, et al., 2018). This also meant that maintaining a healthy customer relationship was a huge challenge, as daily interactions between employees and customers were inevitable and the reliability of these relationships was crucial to CS as well as the performance of banks (Sokefun, 2011; Oladapo, 2016; Okoye, et al., 2018).

As a means of increasing staff performance and the quality of customer service delivery, banks have embraced staff training as a way to improve their customer service delivery skills (Adeleke, 2015). Many other banks have also adopted various I-BT channels such as electronic banking, telephone banking, mobile banking and interactive televisions in their customer service delivery in order to improve the relationship between customers and the bank staff (Masocha & Chilya, 2011; Ozuem, et al., 2016; Okoye, et al., 2018).

Like other economic sectors, the banking industry in Nigeria has undergone significant changes over the years. The Structural Adjustment Program (SAP) implemented in 1986 has transformed not only the framework but also the quality of the banking business (Agboola, 2003). Before the consolidation of banks in 2005, the number of banks had increased dramatically, which made the banking climate fiercely competitive (Agboola, 2003; Tolani, et al., 2019). This made it necessary to adjust the technique of offering banking services and the product range on the

market (Masocha & Chiliya, 2011; Cornaggia, et al., 2015; Ozuem, et al., 2016). The more banks that came into the system, the greater the risks to existing banks and the more vigorous the marketing techniques used to survive the competition (Agboola, 2003). Banks in Nigeria were therefore under increased pressure to provide quality services to retain reasonable market shares in the sector (Agboola, 2003). Accordingly, the most significant impact of banks' expansive licensing is the related revolutionary strategies arising from bank rivalry (Odeleye, 2014; Dosekun, et al., 2018). Many banks have started to explore various opportunities offered by the advancement in I-BT particularly in terms of advancing their products and services (Agboola, 2003; The World Bank, 2018; Tolani, et al., 2019).

According to Okoye, et al. (2018), the introduction of I-BT-driven banking services has greatly increased financial inclusion in Nigeria whereby many customers can now access financial services from remote villages as long as they have access to internet coverage. This implies that access to financial services no longer depends on official working hours or days (Ozuem, et al., 2016; Okoye, et al., 2018). Payment systems including the use of ATMs, Point-of-Sale (POS) machines, and mobile money transfers have been introduced which has significantly improved the payment system across various branch networks (Masocha & Chiliya, 2011; Ozuem, et al., 2016; Okoye, et al., 2018).

The competitive nature of the banking environment has enabled most banks to have established connectivity through various I-BT means such as the Local Area Networks (LAN) and the Wide Area Networks (WAN) which were used to facilitate the electronic transfer of funds (Ezema, et al., 2018). Automated Teller Machines (ATM), computerised credit ratings, phone banking facilities were fully adopted by banks after the structural adjustment era (Emmanuel, 2011). Nevertheless, this does

not come without various challenges including Nigeria's weak power supply and infrastructure gaps (World Economic Forum, 2017). The Skye Bank, for instance, has introduced the “Yes Centre”, which is a customer-friendly contact centre that attended to customers’ enquiries, complaints, and various requests on a 24/7 basis (Skye Bank Nigeria, 2017). Also, the use of various I-BT channels such as social media including Facebook, Twitter, Instagram, and Live chat was encouraged in order to improve customer service delivery (Skye Bank Nigeria, 2017).

The introduction of I-BT into the Nigerian banking sector is also to encourage the gradual introduction of a cashless system (Tunji, 2013; Ajayi, 2014; Garuba & Otomewo, 2015). Before the introduction of I-BT, particularly internet banking, bank customers were frequently seen transferring large sums of money from one location to another either for personal or business purposes. This brought security challenges to businesses and banks alike (Adewumi, 2015; Garuba & Otomewo, 2015). Consequently, I-BT integration was a step to curb such a risk to customers; as customers can now use I-BT to make safe payments (Ejiofor & Rasaki, 2012).

It is also believed that incorporating I-BT into the Nigerian banking system has exploited the enormous potential of social media, mobile apps and business review websites (Dwivedi, et al., 2015). For example, it has become easier for banks to obtain customer feedback on the service provided through reviews on these I-BT channels (Ozuem, et al., 2016). It has also been easier for banks to sell their products/services to their many followers or subscribers on social media or even through their bank Apps (Dwivedi, et al., 2015). Consequently, banks are able to target potential customers through such means (Mitic & Kapoulas, 2012; Tsitsi Chikandiwa, et al., 2013). Perhaps, these features made I-BT even more appealing to banks as far as marketing costs are concerned since these channels were less

expensive compared to traditional marketing channels such as newspapers and televisions which brought little results due to their inability to obtain customer data (Masocha & Chiliya, 2011; Kunle, et al., 2017).

4.7 Nigerian Infrastructure challenges and the delivery of banking services

Physical infrastructure has been described as the foundation of any developed economy and a critical pillar of quality of life (World Economic Forum, 2017). An economy's infrastructure has also been identified as key to enhancing the demand of customers and the ability of banks to establish a relationship with customers. Thus, deficiencies in national infrastructure such as inadequate telecommunication facilities, poor electricity supply, transport networks, and urban structures translate into poor development and deployment of technology for business purposes (Aduwa-Ogiegbaen & Iyamu, 2005; Collier & Venables, 2012; Tunji, 2013). In fact, infrastructural deficit has been identified to have contributed negatively to innovation and entrepreneurial development in Africa (Atiase, et al., 2018) and this has implications for the deployment of efficient technology in enhancing CS in the banking sector (Tunji, 2013; Xiaobao, et al., 2013; Cornaggia, et al., 2015). Therefore, infrastructural development is crucial as Nigeria transitions towards a privatized economy (Jerome, 2008). Currently, Nigeria has a weak infrastructure (Aduwa-Ogiegbaen & Iyamu, 2005; Collier & Venables, 2012; Tunji, 2013). The World Economic Forum (2017) indicated that Nigeria is ranked 132 (out of 138 countries) in infrastructural development, and this was highlighted as the country's most problematic factor for doing business. It has also been noted that Nigeria suffers weak and ineffective infrastructure and legal systems due to excessive corruption lack of transparency and lack of strong policing which all go into

supporting business development (Aluko, 2002; Adediran, 2011; Tunji, 2013). The effectiveness of these institutions create confidence in the market and enhance customer trust in formal financial institutions like banks (Ha & Azmat, 2013; Taiwo, et al., 2006; World Economic Forum, 2017). In effect, a sound infrastructure in a country supports customer proximity to bank services with less stress and boosts the banking relationship between the bank and its customers (Beck & Cull, 2013). In a similar analysis, the quality of Nigeria's transport system including road networks, rail, and air transport, is also poor and one of the worst in the world, based on an analysis by the World Economic Forum (World Economic Forum, 2017). Currently, transportation in Nigeria is mostly by road whilst, rail and air transport, are costly and lacks the required safety standards (Auta, 2010). Therefore, Nigeria currently lacks the necessary infrastructure that supports modern banking strategy and corporate-customer relationship (Adenikinju, et al., 2005; Obokoh & Goldman, 2016). In order to increase satisfaction with banking services, there is a need to close the Nigerian infrastructural deficit gap. This is essential because, insufficient infrastructure mitigates the role of technology in creating profitable loyalty programs for customers (Omotoso, et al., 2012).

4.8 Chapter Summary

This chapter has drawn attention to several contextual issues in Nigeria as much as this study is concerned. First, the chapter provided a discussion on the Nigerian service sector including the banking system, bank licensing and regulatory mechanisms. More so, the chapter provided a discussion on how customer service is delivered in the Nigerian banking sector and the various infrastructural difficulties which might hinder the use of I-BT resources in customer service delivery in enhancing customer experience and satisfaction. Having provided an in-depth

discussion on the various concepts in this study including CS, CFEBEH, and the contextual issues in Nigeria, the next chapter discusses the theoretical framework which underpins this study.

CHAPTER FIVE

THE THEORETICAL AND CONCEPTUAL FRAMEWORK FOR THE STUDY

5.1 Introduction

The previous chapter provided a discussion on the contextual issues in the Nigerian banking sector and some critical issues as far as this study is concerned. First, several issues including the regulation and licensing of the Nigerian banking sector and customer service delivery were thoroughly discussed. Second, the various infrastructural challenges which might hinder the deployment of I-BT resources in the banking sector were also considered due to the acute resource issues Nigeria currently faces. From the previous discussions, it has been argued that I-BT can influence the delivery of CS in the Nigerian banking sector amidst the various customer-focused behaviour factors in the bank. Thus, CS is an interplay of both CFEBEH and I-BT (Naim & Lenka, 2017; Singh & Atwal, 2019).

The focus of this chapter, therefore, is to provide a discussion on the theoretical and conceptual framework of this study. The theoretical framework is made up of four interconnected theories namely the EDT (Oliver, 1980; Van Ryzin, 2004), Affect Theory (Westbrook & Oliver, 1991; Homburg, et al., 2006), the JD-R, and the Theory of Engagement (Kahn, 1990). These theories are discussed in relation to how CS is delivered in the Nigerian banking sector based on CFEBEH factors and the role of I-BT. While EDT focuses on the customers' expectations and perceptions of service delivery or performance (Oliver, 1980; Sinha, et al., 2019), the Affect theory focuses on the customers' emotional responses to the banking service or product being offered (Westbrook & Oliver, 1991). The JD-R model focuses on explaining how the availability of organisational resources could affect job demands particularly in the

delivery of CS in the banking industry (Bakker & Demerouti, 2008; Bakker & Albrecht, 2018). Finally, the engagement theory focuses on the role of an employee's psychological state in enhancing CS in the Nigerian banking sector (Kahn, 1990).

Accordingly, the conceptual framework and hypotheses development of this study is in two folds. First, using the various theoretical arguments presented in this chapter, a discussion on the conceptual framework for this study is presented regarding the impact of CFEBEH on CS in the Nigerian banking sector and the role of I-BT in this relationship between CFEBEH and CS. Second, based on the conceptual framework discussed within the extant CS and I-BT literature, the hypotheses underlying this study are proposed.

5.2 The Theoretical Framework for the Study

5.2.1 The EDT and the delivery of CS in the banking sector

The EDT has been used over the years particularly in the field of marketing in understanding customer perceptions as well as the factors which influence CS with a product or a service (Oliver, 1980). The EDT holds that customers form their judgement of satisfaction or dissatisfaction about a product or service based on a comparison between their initial expectations of the features or benefits that a product or service will offer and exposure to the actual performance of the service or product (Oliver, 1980).

Moreover, these expectations form the basis of both present and future judgement regarding satisfaction. In relating this to the Nigerian banking sector, the current expectations of bank customers form the basis upon which banks have to design their customer service programmes through the deployment of I-BT resources. It is

therefore important for banks to endeavour to understand the expectations of their customers in terms of their needs and demands and this is the only way CS could be achieved. This is usually done through interviews and surveys which attempt to enable banks to identify products and services which satisfy customers and those which do not. This suggests that, in the case of Nigerian banks, when customers interact with bank employees, initial expectations are likely to be met or unmet based on the outcome of the service interaction. Earlier studies such as Cardozo (1965), Engel, et al. (1968) and Howard and Sheth (1969) also provide a strong basis for the above argument and this holds for the banking sector in Nigeria. These earlier studies argue that satisfaction is related to disconfirmation, which means that satisfaction rises in proportion to the performance or expectation ratio of the consumer. This, therefore, assumes that an increase in satisfaction can equally lead to a corresponding increase in the performance or expectation ratio of consumers. This is because consumers are likely to expect more improvement in future service delivery if satisfied with an initial service received (Harrison, 2018; Stringam & Gerdes, 2019).

The EDT has gained the support of a growing number of studies including (Liao, et al., 2007; Liao, et al., 2011; Bernstein & Shierholz, 2014; Rahman, Tania, & Uddin, 2017). All these studies provided evidence that EDT explains and could be employed to predict CS in various research as well as product or service settings. The EDT is, therefore, important in this study because it focuses on customers' expectations and judgement of bank service delivery and performance leading to satisfaction or dissatisfaction (Liao, et al., 2011; Rahman, Tania, & Uddin, 2017). More so, in the delivery of CS in the banking sector, the expectations of customers are essential in their judgement of satisfaction and dissatisfaction (Parasuraman, Zeithaml, & Berry,

1985; Oliver & Balakrishnan, 1994; Ye, et al., 2019). The EDT also focuses on customers' cognition or consumer psychology (i.e., how people think and how customers process information) (Oliver, 1980 & 2014; Henry, 2008; Pareek, 2014), which is key to the focus of this study. Moreover, other studies such as James (2009), Darke, et al. (2010) and Mishra (2014), and Rahman, Tania, and Uddin (2017) have also used EDT in the context of satisfaction in the service industry.

Nevertheless, to date, EDT has not been formally used in the study of CFEBEH and CS in the context of banking. A few studies in the banking field that employed EDT were Al-Eisa and Alhemoud (2009), Mohsin and Aftab (2013), and Mishra (2014). While Mishra (2014) examines the demographic factors in expectancy disconfirmation in private sector banks, Al-Eisa and Alhemoud (2009) concentrate on attributes that influence CS in retail banking. Similarly, Westbrook and Reilly (1983) and Moshin and Aftab (2013) focus on attitude and cognitive consistency using EDT. In terms of the online banking environment, Floh and Treiblmaier (2006) also explore factors such as the level of trust, quality of a website, quality of service delivery and the overall satisfaction as important elements that affect CS.

In a related study, Stipak (1980) suggests that, in the interpretation of customer surveys, managers should be prepared for particularly high or particularly low customer expectations in terms of service levels. It can be noted that EDT does not only consist of a measurement of evident expectations but in addition, it theorises an explicit procedure by which both expectation and performance bring about the establishment of customers' evaluative judgements.

Furthermore, the EDT demonstrates how expectation, perceived performance, and disconfirmation are related to CS. This relationship is established not only in terms of

product or service performance but also by the process by which consumers compare service performance with their initial expectations. Each of these three elements is examined below.

5.2.1.1 “Expectation” as an antecedent of CS

Expectation refers to what the customer expects to benefit from the product or service performance (Erevelles & Leavitt, 1992; Parasuraman, Zeithaml, & Berry, 1985; Oliver & Balakrishnan, 1994; Ye, et al., 2019). By implication, it is a customer's view of what a product or service quality should be and not merely the actual perceived quality. The expectation concept also includes the various behavioural responses customers exhibit during a purchase process, based on their prior expectations of the performance of that service or product (Churchill & Surprenant, 1982; Zeithaml, Berry, & Parasuraman, 1993; Oliver, 1997; William, et al., 2016; Shin, Cho, & Lee, 2019). However, customers' prior expectations are divided into two folds namely first-hand expectations and second-hand expectations (Oliver, 1977; Oliver, 1980).

First, first-hand expectations relate to customers who base their judgements of satisfaction or dissatisfaction on their perception of previous experience with the use of a product or service (Oliver, 1977; Oliver, 1980; Elkhani, et al., 2013). As suggested by Helson (1959), customers' evaluations of their previous experiences could also be influenced by the nature of communication from frontline employees, their individual characteristics such as persuasibility and perceptual distortion. Whiles persuasibility refers to the persuasive ability of the customer service employee to influence the expectation of the customer; perceptual distortion refers to the deviations in consumers' perception of a product or service during or after a consumption process. In this case, how consumers may perceive and judge a

product or service after their experience or use of it may vary (Helson, 1959; Oliver 1980).

Second-hand expectations are those formed by new customers without prior experience of the product or service performance. In this case, such customers may rely on feedback or product/service reviews given by previous customers or other media such as adverts, brand connotation, electronic media, and interactions mediated by either personal contact or social media (Oliver, 1977; Churchill & Surprenant, 1982; Liao, et al., 2011; Elkhani, et al., 2013).

5.2.1.2 “Perceived performance” as an antecedent of CS

Perceived performance typically refers to the experience of customers after using the service or product and their judgement thereafter (Oliver, 1977; Parasuraman, Zeithaml, & Berry, 1985; Cronin Jr & Taylor, 1992; 1994; Oliver, et al., 1997; Ye, et al., 2019). It is mostly operationalised as the subjective ratings of the consumer of a service or product’s characteristics (Oliver, 1977; Oliver, et al., 1997). In this instance, the customer’s perception is measured using scales such as ‘worse than/better than expected’, where the customer is asked to give responses regarding his perceptions or judgement of the product or service, in order to ascertain if it met his initial expectations (Oliver, 1981; Pizam & Milman, 1993). There is, however, room for some product or service characteristics to be objectively measured in this type of approach (Van Ryzin, 2004). For instance, a customer who encounters a high-quality service from a bank is bound to have a high level of perceived performance thereafter.

Nonetheless, various scholars including Mittal and Kamakura (2001), Bart, et al. (2005), Saaty (2008), and Tam (2011) criticise that the process of CS may not be the

same for all service or product performances and the standard applied may be condition-specific with either long/short-term or high/low participation. del Bosque, et al. (2006), Powers and Valentine (2008) and Oliver (2014) also critique that using dissimilar standards of comparison might produce different levels of assessment of the performance and that may produce inconsistent outcomes regarding CS.

5.2.1.3 “Disconfirmation” as an antecedent of CS

Disconfirmation is used to represent the differences between the prior expectation of the customer and the actual performance of the product, or the service received (Oliver, 1980; Zeithaml, Berry, and Parasuraman, 1993; Liao, et al., 2011; Patrick-Akpan, 2018). By implication, disconfirmation can influence a consumer’s final verdict of satisfaction or dissatisfaction depending on the level to which the actual performance of the service or product met or fell short of his/her prior expectations.

Several studies including Oliver, (1980), Oliver, et al. (1997), and Santos and Boote (2003) all suggest that disconfirmation may be considered to have three facets: *positive, negative, and simple* disconfirmation. While positive disconfirmation occurs when the perceived performance of a product or service surpasses the initial expectation of the customer which finally leads to satisfaction, negative disconfirmation occurs when the actual performance of a product or service is less than the customer’s initial expectations where dissatisfaction becomes inevitable. Finally, simple disconfirmation occurs if the customer’s perception remains unchanged after the product or service encounter. Bank customers who are happy with a service or product delivered to them in the bank are likely to have a positive disconfirmation if they were very satisfied and their expectations are met. However, they would have a negative disconfirmation if their expectations were not met.

Similarly, there will be simple disconfirmation if no significant changes have been observed between expectations and performance.

However, there have been disagreements among scholars of EDT regarding disconfirmation. While some scholars including, for instance, Patterson (1993) and Elkhani, et al. (2013) claim that satisfaction is a consequence of simple disconfirmation, others such as Spreng, et al. (1996), Stauss (2002), Karande, et al. (2007), Petrovsky and Mok (2015) suggest that simple disconfirmation leads to neither satisfaction nor dissatisfaction. Nevertheless, given that the final satisfaction judgment of the consumer is not based on cognition but on other considerations for example values or ethics, affective factors, such as pride, interest, pleasantness, and arousal, disconfirmation considerations remain an important consideration in the satisfaction process.

5.2.2 The Affect Theory and the delivery of CS in the banking sector

In the delivery of CS in the banking sector, it has been discovered that “affect” has the ability to considerably impact the level of satisfaction gained by the customer and how they make their evaluative judgements about their consumption experience (Westbrook & Oliver, 1991; Oliver, 1992; Mano & Oliver, 1993). This theory is very important to this study because, as argued above with EDT, bank customers may not always use cognition to initiate satisfaction. But also bank customers may exhibit various emotional responses (*joy, excitement, pride, anger, sadness, and guilt*) (Westbrook & Oliver, 1991; Oliver, 1992) which could have a tremendous impact on CS. This is particularly crucial in the case of Nigerian banks where there is less use of I-BT resources in engaging CS which compels customers to have a face-to-face interaction with the banks in most cases. For instance, bank service frustrations in Nigeria which usually occurs due to infrastructural failure in the bank or in the nation

as a whole could result in customers exhibiting negative emotions which would have a negative impact on their satisfaction levels.

The affect theory supposes that CS is not merely based on cognition as advanced by EDT, but also CS is based on affective mechanisms, such as *joy, excitement, pride, anger, sadness, and guilt*, which results from a consumption experience (Westbrook & Oliver, 1991; Oliver, 1992; Mano & Oliver, 1993). Accordingly, proponents of the Affect Theory have focused on explaining the dimensions and roles of affect in relation to customers' satisfaction. Their findings show that there are three dimensions of affect namely *hostility, pleasantness* and *arousal or interest*. They also found that affect exerts a far stronger effect on CS than expectancy-disconfirmation. The authors refer to this effect as the 'affective-processing mechanism', which means that consumers' emotions generated during and after a consumption cycle have a substantial influence on their memory and thought process and contributes to the consumers' assessment and subsequent satisfaction ratings (Westbrook & Oliver, 1991; Mano & Oliver, 1993; Szymanski & Henard, 2001). This theory, therefore, suggests a positive relationship between affect and satisfaction (Judge & Kammeyer-Mueller, 2008; Grigoroudis & Siskos, 2010; Wang, 2012).

5.2.3 The Theory of Engagement and the exhibition of CFEBEH in the banking sector

Employee engagement literature has numerous models and definitions of engagement as a concept. However, the foundation of these models and definitions can be traced broadly to two main strands of research namely employee well-being and job burnout (Maslach, et al., 2001) as well as the concept of personal engagement and disengagement as advanced by Kahn (1990). Kahn's (1990) engagement theory argues that based on the various conditions which exist in an

organisation, employees may engage themselves to the job for which they are employed. Similarly, employees may also disengage or withdraw their personal selves from their jobs due to various organisational factors. This theory is very essential to this study because customer service delivery in Nigeria currently still depends on face-to-face engagement between bank employees and customers. This implies that the level of job engagement exhibited by bank employees could consequently affect the level of CS derived in the product or service encounter process. Specifically, the engagement theory is important in explaining the impact of CFEBEH on CS in the Nigerian banking context. In this theory, Kahn (1990) emphasizes three major conditions that affect employee engagement namely, *psychological meaningfulness, psychological safety and psychological availability*. The basic assumption of the engagement theory is that people's experiences of these three psychological conditions determine how they are engaged or disengaged from their jobs. Thus, these three psychological conditions often have a bearing on employees' psychological state as they engage with a task and this often leads to the quality of job performance thereof. Therefore, employees who positively experience these three psychological conditions would to a larger extent show higher levels of engagement in their task performance. These conditions are discussed below

5.2.3.1 Psychological meaningfulness

Psychological meaningfulness denotes the unique feeling by the employee that effort invested in the assigned task or job is rewarding. The employee in this instance is most concerned about how meaningful the job is to inspire the complete investment of 'self-to-role'. The underlying assumption of this condition is that when individuals feel a sense of psychological meaningfulness in their job, they will be inclined to

bring in self-in-role because they know that there is a good return for their invested effort (Arthurs & Busenitz, 2003; Sen, 2018). Psychological meaningfulness is enhanced in an organisation when employees feel respected, recognised, worthy, useful, and are duly acknowledged for the task performed even though they are paid for it (Donaldson & Davis, 1991; Sen, 2018; Chaudhary, 2019). Thus, employers who offer more incentives for dedicated employees would possibly create a greater level of psychological meaningfulness in their employees (Kahn, 1990). This implies that for banks to be able to engage employees effectively in delivering customer service, managers need to motivate their staff using various intrinsic and extrinsic reward systems which would instil psychological meaningfulness in employees. The challenge with this, however, is that even if the bank fulfils all the psychological meaningfulness conditions, the employee himself should be able to see the actual job role as appealing and attractive enough to have such psychological meaningfulness as argued by (Kahn, 1990). If this is not present, an employee might seize the opportunities created by such job conditions to indulge in self-interest tendencies (Donaldson & Davis, 1991; Arthurs & Busenitz, 2003; Amenta & Ramsey, 2010).

5.2.3.2 Psychological Safety

Psychological safety as a condition of employee engagement denotes the expression of the fear of undesirable effects such as reputational damage, change of job conditions or even job loss by an employee in the bank in relation to job performance issues (Kahn, 1990; Vigoda-Gadot, 2007). Often, an employee's psychological safety may be influenced by leadership or the management style existing in the organisation, organisational customs, underlying and interpersonal relations. Kahn (1990) therefore states that employees experience psychological

safety when they believe that no undesirable outcome will occur as a result of performing an assigned task. Thus, bank employees may feel reluctant to deliver their best in customer service if they are not very sure of management's protection in case anything goes wrong in the service encounter process. It is therefore important for managers and bank directors to assure employees of their safety in case of any mishap in their job performance. Various factors such as good interpersonal relationships, job security, trust, openness, job flexibility; transformational leadership style, effective organisational justice system, resilience, and consistency are essential in providing psychological safety among bank employees (Karasek, et al., 1982; Sverke, et al., 2002; Eisenberger, et al., 2007; Truss, et al, 2013).

5.2.3.3 Psychological availability and the role of JD-R on CS

Psychological availability as a condition of employee engagement in an organisation is defined as the availability of the physical, emotional, and psychological capacity or resources which an employee invests in task performance (Kahn, 1990). These resources refer to elements in the organisation that employees value, and consequently strive to obtain, keep, and safeguard (Hakanen, et al., 2008). By extension, it also refers to anything that makes it easier for an employee to accomplish a task efficiently in the organisation. Building on Kahn's (1990) study, May, et al. (2004) found in a related study that the availability of various kinds of resources as indicated above is positively associated with employee engagement and participation in the organisation. Other resources in the bank such as social support, performance feedback, and autonomy motivate employees which eventually leads to engagement (Bakker & Albrecht, 2018). However, job resources are not only necessary for enhancing job demands but also they are important in influencing employee investment of self-in-role. For instance, a job resource such as I-BT can

apart from being an important tool for information gathering, help employees develop social and professional relations on the job with colleagues) which in turn influences their task engagement behaviours.

In this direction, the JD-R model becomes a useful analytical tool in explaining how the availability of organisational resources could affect CFEBEH particularly in the delivery of CS in the banking industry (Bakker & Demerouti, 2008; Bakker & Albrecht, 2018). A central theme in the JD-R model is job burnout (Bakker & Demerouti, 2008; Taris & Schaufeli, 2016; Bakker & Demerouti, 2017). Job burnout is the consequence of the disparity in various aspects of organisational life such as workload, controls, rewards, recognition, employee support, perceived fairness, and values (Maslach, et al., 2001). Thus, employees exposed to high job demands often have their emotional and physical resources drained and consequently develop increased work strain due to energy depletion, impaired health, and finally disengagement (Bakker & Demerouti, 2008; Saks & Gruman, 2014; Taris & Schaufeli, 2016).

One of the resources which have become inevitable in the delivery of CS is I-BT. The use of I-BT in the banking environment provides the necessary platform on which services are delivered effectively and efficiently. The availability of I-BT resources in the bank also motivates employees to deliver on customer service targets in enhancing CS (Ghani, et al., 2017; Okoye, et al., 2019). This, therefore, implies that the deployment of I-BT resources in the bank can reduce job burnout and increase CFEBEH (Bakker & Demerouti, 2008; Crawford, et al., 2010). Thus, putting the Nigerian banking sector into perspective, the availability of adequate job resources could reduce job strain caused by high job demands and consequently,

reinvigorate bank employees in their engagement efforts (Salanova, Agut & Peiró, 2005; Okoye, et al., 2019).

Apart from organisational resources, the availability of personal resources has a major role to play in motivating employees in exhibiting CFEBEHs (Xanthopoulou, et al., 2009). These personal resources relate to positive self-evaluations that are linked to resiliency and the employee's sense of ability to deliver on their job tasks (Maslach, et al., 2001; Hobfoll, et al., 2003; Karatepe et al., 2018). In the banking sector, these personal resources remain functional for goal attainment at work, ameliorate job demands and its attendant physical and mental costs, and activates personal growth and development (Hobfoll, et al., 2003; Xanthopoulou, et al., 2009). Similarly, these personal resources are also noted to contribute to the activation of self-efficacy, optimism, and self-esteem which are believed to inspire CFEBEH (Schaufeli & Bakker, 2004; Saks & Gruman, 2014).

The discussion on psychological availability points to the fact that banks have to make sure that in consideration of the bank's ability to deliver effective customer service, employees need to be provided with the necessary support and resources which are necessary for enhancing CS with the bank products and services. This implies that various ambiguities and uncertainties in the employee's job, role conflict, and high workloads should be reduced to the barest minimum.

5.3 The Conceptual Framework for the study

5.3.1 Background to the Conceptual Model

The preceding section discussed the four theories namely the EDT (Oliver, 1980), the affect theory (Westbrook & Oliver, 1991), the J-DR model, and the theory of

engagement (Kahn, 1990) which are used to underpin this study. This is in consideration of the fact that, in the delivery of customer service in the banking sector, CFEBEH is important and has a relationship with CS. However, in the delivery of CS in the Nigerian banking sector, I-BT has a major role to play and influences employee engagement (Harter, et al., 2003; Okoye, et al., 2019). More so, in the delivery of CS in the banking sector, the expectations of customers are essential in their judgement of satisfaction and dissatisfaction. Besides, there are a host of personal factors such as self-esteem, resilience, confidence, self-efficacy, and optimism which affects employee engagement in delivering CS (Harter, et al., 2003; Bakker & Demerouti, 2007; Karatepe, et al., 2018). In the context of Nigeria, these CFEBEH factors are essential in enhancing CS through the effective deployment of I-BT resources. Therefore, the focus of this section is to present the conceptual framework and hypotheses regarding the impact of CFEBEH factors on CS and the role of I-BT in this relationship.

The literature reviewed so far indicates a paucity of studies on the relationship between CFEBEH and CS, and the role of I-BT in this relationship. This also implies that there is a lack of an integrated, coherent and consistent conceptual model in the context of the Nigerian banking sector to examine the relationship between CFEBEH and CS. Against this research gap, the proposed conceptual model for this study and its associated hypotheses is presented below. The conceptual framework presented in this chapter is drawn from the various literature reviewed so far regarding the empirical evidence on the impact of CFEBEH on CS and the role of I-BT factors (Markos & Sridevi, 2010; Obasuyi & Agwubike, 2012; Selander 2015; Plouffe, et al., 2016; Albrecht, et al., 2018; Andel, et al., 2018; Richardsen, 2019).

First, there exists an established body of literature suggesting that the exhibition of CFEBEH factors could have an impact on CS (Schneider, 2008; Schneider, et al., 2009; Xanthopoulou, et al., 2009). Also, a group of researchers argue that employee engagement behaviours can be best exhibited by employees if there is an availability of both organisational as well as personal resources such as self-esteem, resilience, confidence, self-efficacy, and optimism (Harter, et al., 2003; Bakker & Demerouti, 2007; Karatepe, et al., 2018). More importantly, the emotions of customers play a major role in their judgement as to whether they are satisfied or dissatisfied with a banking service or product (Mano & Oliver, 1993; Rychalski & Hudson, 2017). However, it has been argued that for an effective exhibition of CFEBEH in the banking environment, employees need to have the conditions of psychological meaningfulness, psychological safety and psychological availability coupled with a strong institutional social support in the areas of trust-building, dependability, openness, job flexibility; transformational leadership style, effective organisational justice system and resilience (Sverke, et al. 2002; Eisenberger, et al., 2007; Truss, et al., 2013).

Second, there is currently a body of literature which argues for the introduction of I-BT resources into the delivery of customer services in both commercial and retail banking environments. These researchers argue that the deployment of I-BT resources would reduce the face-to-face interaction between customers and bank employees as well as provide a convenient and speedy service delivery which could increase the satisfaction rate of bank customers (Salmen & Muir, 2003; Peppard & Rylander, 2006; Setia, et al., 2013). However, in the context of Nigeria, due to infrastructural difficulties which the country currently faces, banks may face various challenges in effectively engaging I-BT resources in enhancing CS (Aduwa-

Ogiegbaen & Iyamu, 2005; Collier & Venables, 2012). Thus, deficiencies in national infrastructure such as inadequate telecommunication facilities, low electricity supply, poor and inadequate transport networks and urban structures may have a negative impact on the use of I-BT resources in the Nigerian banking sector (Tunji, 2013; Xiaobao et al., 2013; Cornaggia et al., 2015).

Third, CS in the banking sector could be influenced by a myriad of factors including the age (Berger, et al., 2005; Barnes & Lescault, 2011), gender (Zhu, et al., 2013; Calefato, et al., 2015), and past experience (Oliver, 1980; Gbenro, 2014). These customer characteristics determine to a large extent the level of satisfaction gained by the customer.

The above evidence as provided points to the fact that CFEBEH could play a major role in enhancing CS through the role of I-BT factors in the banking sector. It has therefore been argued that in delivering effective CS, banks should adopt an integrated approach where I-BT becomes the fulcrum on which customer service is delivered, monitored and measured (Salmen & Muir, 2003; Setia, et al., 2013). Based on the above discussion, the conceptual model for this study is comprised of three main constructs namely;

- I. CFEBEH
- II. I-BT
- III. CS

Conceptually, the hypothesis is that I-BT plays a mediating role in the relationship between CFEBEH and CS (Bull, 2010; Setia, et al., 2013; Ogilvie, et al., 2018). However, the relevant studies reviewed so far as part of this study shows several weaknesses and mixed views and therefore inconclusive on the impact of CFEBEH

on CS and the role of I-BT resources particularly in the Nigerian context. This study is therefore designed to address these weaknesses and makes this study unique and different from the models proposed by previous studies. There are few other studies such as Bull (2010), Setia, et al. (2013) and Ogilvie, et al., (2018) all proposing the impact of I-BT on CS in various contexts.

5.3.2 The impact of CFEBEH on CS

There exist an established body of literature indicating a relationship between CFEBEH and CS (Yoon & Suh, 2003; Shimazu & Schaufeli, 2009; Lepisto, et al., 2018). Through its various components (PCHB, ATI, WS) it has been argued that CFEBEH has an impact on the delivery of CS in various contexts. The discussion on the various components of CFEBEH and its impact on CS is presented below.

5.3.2.1 PCHB and its impact on CS

Several studies have indicated a relationship between PCHB, as a component of CFEBEH, and CS (Penner, et al., 2005; Weinstein & Ryan, 2010; Chang, 2016). These studies emphasise the fact that PCHB is linked to increased service effectiveness which in turn can enhance CS. PCHB refers to the exhibition of acts at the workplace that is generally helpful to others (Penner, et al., 2005; Dovidio et al., 2006). Typically bank employees may exhibit PCHB to maximise their rewards and minimise costs or as a way of maintaining social and personal standards (Penner, et al., 2005; Staub, 2013). However, PCHB can be classified into two forms namely positive and negative. A positive PCHB refers to the exhibition of actions which are directly channelled to address the concerns of the customer (Podsakoff et al., 2000) and are consolidated through various acts of goodwill (Schneider, 1980; Parasuraman, et al., 1991; Maria, Jong, & Zacharias, 2017). Such acts demonstrate

passionate care for consumers since it leaves the recipient with feelings of satisfaction even long after the needs have been met (Parasuraman, et al., 1991; Michel, et al., 2009; Taheri, et al., 2017). This suggests that there is a demonstration of positive help by employees who act courteously and helpfully at all times, ensuring practical delivery of high-quality service and respecting others including customers and colleagues. It also suggests that PCHB as a component of CFEBEH may have some form of relationship with CS, meaning that if employees demonstrate PCHB, it can probably have some impact on CS. Therefore, it is expected that the employees who show this type of behaviour would make the care of customers their first concern and ensure that customers have a positive experience while in their care.

A negative PCHB refers to the exhibition of acts towards customers which offers little or no goodwill (Koys, 2001; Yoon & Suh, 2003). Although a negative PCHB may address the concerns of the consumer, often it does not meet consumers' expectations and this undermines CS (Peccei & Rosenthal, 1997; Michel, et al., 2009). Consequently, a negative PCHB may occur when employees do not want to be bothered by consumers (Patterson & Baron, 2010) or do not seem to show enough interest in the needs of consumers (Frazer Winsted, 2000). For example, an employee who may not want to be bothered by customers whom he or she might have perceived previously as troublesome may render negative help just to satisfy convention, rules and regulations. In this case, a dissatisfied customer may seek alternative forms of help (Swaminathan, 2003).

In a similar study, Clemes, et al. (2011) suggest that PCHB has an impact on the quality of consumer outcomes and satisfaction since employees that demonstrate PCHB take a strong interest in the consumers' needs and care about how the service impacts the consumer. This view is also linked to Kahn's (1990) theory of

engagement with reference to the components of psychological meaningfulness and safety which are critical in the sense that when employees consider that their job is meaningful and safe enough, they are likely to invest effort for the good of their organisation and customers.

Moreover, the view of Clemes, et al. (2011) is also linked to the J-DR model in the sense that, when employees consider that they have adequate resources including I-BT to optimise their service delivery effort or capability, they are likely to offer services that customers would find helpful. With employee PCHB, a perception of being valued may be engendered in customers and, consequently, they may tend to rely on the service provider for guidance and even for choice-making (Pitta, et al., 2006). This could be a sign that a relationship of trust has been established and may create an atmosphere conducive to generating a positive evaluative response in customers.

5.3.2.2 The Impact of ATI on CS

In terms of this component of CFEBEH, the literature on engagement as reviewed earlier in this study describes several behaviours and attitudes relating to the attachment to work (Schaufeli & Bakker, 2004; Schaufeli & Salanova, 2007). Whilst Saks (2006) focuses on attachment to the work role in the organisation Halbesleben & Wheeler (2008) relate engagement to the energy and psychological attachment to one's work role. Similarly, Christian (2011) views engagement as a psychological connection with identified tasks at work which may include the delivery of customer service. In this thesis, the characteristics of these behaviours and attitudes will be summarised and defined as 'attachment to the task itself' (ATI). In the delivery of customer service in a banking environment, employees may express their engagement through attachment to and performance of an assigned task which

would support CS (Little, et al., 2011; Christian, 2011; Ahmed, et al., 2017). More so, the engagement literature suggested that customers may be able to judge if employees are engaged or not during their task performance (Oliver, 1997; Henry, 2008; Pareek, 2014). Other previous studies including Bakker and Schaufeli (2008), Schneider, et al. (2009), Van Doorn, et al. (2010), and Sashi (2012) argue that apart from the financial benefits which employee attachment to work brings to organisations, it may lead to other outcomes such as proactive or personal initiative, job commitment, involvement, and role expansion which enhance CS. However, what is not very clear in these studies is whether ATI is individually-led or individual or organisationally-inspired. Bakker & Albrecht (2018) argue that if ATI is born out of the employees' innate passion for the work role, then it is likely to have a greater effect on CS than if it is organisationally-inspired. This is because passionate employees are likely to show better enthusiasm (a 'can do' attitude) for the job itself than for its incentives. While analysing whether ATI is an individual or an organisational phenomenon is not the main focus of this study, this distinction is an important one.

Lin (2010), Sulaiman, et al. (2012), Hayati and Charkhabi (2014) and Young, et al. (2018) all argue that ATI initiatives may increase motivation, leading to the expression of self in task behaviours, which enhance connections to work and to others, including customers and colleagues. Authors such as Yeh (2012) and Menguc, et al. (2013) acknowledge that, through ATI initiatives, employees invest personal or physical engagement in task performance. They suggest that such employees are able to develop key connections which could be an avenue to garner a wealth of knowledge. Hence, it is probable that such employees will show a good

understanding of service performance and, consequently, offer services specifically to enhance CS.

Additionally, Sulaiman, et al. (2012) and Yagil and Medler-Liraz (2014) suggest that customers can be a valuable source of information to enhance an employee's level of ATI as they can perceive through constant service experience the level of ATI effort made by employees. Chen, et al. (2011) and Hafeez and Aburawi (2013) suggest that as customers engage in regular direct contact with employees, they may be able to provide a very detailed assessment of the levels of ATI expressed by customer service staff. Studies that are consistent with this view include Tang and Tang (2012) and Atmojo (2015). These studies indicate that one approach to gauging the ATI effort of service employees is through their service performance. Service performance is simply the extent to which service professionals competently carry out their jobs in order to deliver or exceed the expected levels of service (Cronin Jr & Taylor, 1992; 1994; Walumbwa, et al., 2010; Walumbwa & Hartnell, 2011). It is also a measure of how well the delivered service matches customer expectations (Allred & Addams, 2013). Service performance may also be used to gauge process efficiency, which Flynn, et al. (2010) define as using the lowest amount of effort to generate the greatest amount of productivity or reducing the amount of wasted effort.

Within the framework of engagement, ATI may be linked to vigour, dedication, and absorption as expressed by employees at the workplace (Halbesleben & Wheeler, 2008; Wefald & Downey, 2009; Lin, 2010; Lepisto, et al., 2018). These components of ATI are briefly discussed below.

Vigour in terms of task engagement refers to a persistent and pervasive state of mind that “is characterised by high levels of energy and mental resilience while working, the willingness to invest effort in one’s work, and persistence also in the face of difficulties” (Schaufeli, et al., 2002, p.74). It is also referred to as a positive affective state of the employee representing “physical, emotional, and cognitive resources in the performance of a task” (Little, et al., 2011, p.465). In terms of service performance, a quality possessed by employees with vigour is ‘high activation’ (Schaufeli, et al., 2002; Schaufeli & Bakker, 2004; Kim, et al., 2009; Lepisto, et al., 2018), which enables them to provide prompt services and still have enough energy reserves to work. By implication, such employees spend less time meeting customer needs and are able to strategize the best approach to service conditions (Fan & Ku, 2010; Eichertopf et al., 2011). One of the most important prerequisites is an understanding that all customers are unique and, therefore, should be treated uniquely (Chan, et al., 2010; Coelho & Henseler, 2012). Hence, employees are able to tailor the service they deliver in the shortest possible time and using language the customer understands. Such employees may then use the time saved to serve other customers or improve process efficiency. Lalmas (2013) and Hoxha and Çetin (2020) suggest that employees with vigour are more focussed and devoted to their jobs than those without vigour. The former display a positive state of mind which affects how they interact and serve customers (Little, et al., 2011; Karatepe, 2013; Stolarski, Pruszczak, & Waleriańczyk, 2020). They are also full of energy and find it hard to detach themselves from the task (Salanova, et al., 2005; Yeh, 2012; Young, et al., 2018). It is, therefore, expected that employees with vigour will have a broad view of their service functions and be able to devote scarce

resources such as time to their customers. This may affect customers' evaluative judgements of both the quality of service and the performance of service employees.

Dedication is characterized by a sense of significance, enthusiasm, inspiration, pride, and challenge" (Schaufeli & Bakker, 2004, p.295). According to Menguc, et al. (2013, p.2164) dedication, as an emotional component of task engagement, "refers to finding meaning and purpose in one's work, and being enthusiastic, inspired, and proud of one's work". Yeh (2012) and Lepisto, et al. (2018) indicate that dedicated employees can demonstrate resourcefulness in service conditions, including the ability to understand the diversity of customer demands, gather information from customers and respond to them through service behaviours. Bakker (2011) suggests that dedicated employees will probably work harder with increased levels of discretionary effort than those who are not dedicated. Bakker (2011) further suggests that employees of this kind are proud of their work and are, consequently, able to demonstrate a self-reflective capacity, concentrate their energies, show patience and extra attention which is reflected through the entire service encounter.

According to Schaufeli, et al. (2002, p.75), absorption, as the third component of ATI, is characterised by being fully concentrated and deeply engrossed in one's work, whereby time passes quickly, and one has difficulties with detaching oneself from the work. While it may be hard to establish that employees are constantly 'fully and happily engrossed' in their work, the above definition is significant in suggesting that employees of this kind may feel a sense of personal obligation to the service offering (Yeh, 2012; Menguc, et al., 2013; Wingerden, et al., 2018). Such employees are likely to understand what enhances CS and seek ways to personally bring it to fruition, particularly through their initiative, creativity, resourcefulness and determination (Den Hartog & Belschak, 2012; Ancona & Caldwell, 2009; Amir, 2015).

This view is also linked to Kahn's (1990) theory of engagement and the J-DR model discussed earlier because employees with absorption would be enthused to show the qualities of high activation', enthusiasm, inspiration and challenge if they have enough resources that inspire them to consider their job as meaningful. This may likewise affect how consumers evaluate their task performance and expectation of service. Therefore, in summary, the above discussions indicate that ATI, as a component of CFEBEH, may have some form of relationship with CS, suggesting that if employees display this aspect of CFEBEH, it may have some impact on CS.

5.3.2.3 The relationship between WS and CS

WS is defined as engaging in activities that serve to develop essential knowledge relating to work situations and utilising this knowledge to increase work performance (Sujan, et al., 1994). Typically, WS has been conceptualised as an adaptive behaviour (Sujan, et al., 1994; Rapp, et al., 2006), assertiveness (Shimazu & Schaufeli, 2009) and service knowledge awareness (Harris, et al., 2005; Honebein, et al., 2011) which helps the bank employee to deliver seamless customer service to targeted bank customers. It is also another form of knowledge acquisition and sharing that bolsters employees' job performance capabilities (Seijts & Latham, 2005). WS can be expressed in three main components namely *adaptive behaviour*, *assertiveness* and service knowledge (Sujan, et al., 1994; Sujan, et al., 1988; Rapp, et al., 2006; Kaynak, et al., 2016). These components are briefly discussed below.

According to Sujan, et al. (1994) and Rapp, et al. (2006), WS is principally an adaptive behaviour because it relates to engaging in planning to determine the appropriateness of service behaviours and activities that will be undertaken, the ability to take part in extensive variety of service behaviours and activities which could satisfy customers. It is also the modification of service behaviours and

activities with regards to situational demands (Leischnig & Kasper-Brauer, 2015). However, it may be difficult for employees who do not subscribe to this view or are less interested in the job to develop the appropriateness of service behaviour and utilising this behaviour in work performance (Kahn,1990). In line with this view, previous studies including Bettencourt and Gwinner (1996), Sadler, et al. (2009), and Sony and Mekoth (2012) identify two dimensions of adaptive behaviour namely *interpersonal adaptive behaviour and service offering adaptation*. Interpersonal adaptive behaviour alludes to employees fine-tuning or adjusting to different interpersonal communication skills used in the service offering to meet the expected needs of consumers (Bettencourt & Gwinner, 1996; Sadler, et al., 2009). Relatedly, service offering adaptation refers to fitting service attributes or advantages in view of an individual customer's needs (Gwinner, et al., 2005; Sadler, et al., 2009; Kaynak, et al., 2016). It may also be viewed as the constant customisation or updating of the service offering in line with "changing customer needs, largely through embedded smart technology" (Gwinner et al., 2005, p.34). Gwinner et al. (2005) explain further that the high levels of customer-employee interpersonal interaction allow employees to garner information about customer expectations which then provides employees with the insight needed to adapt the service offering appropriately.

Contingent upon the kind of service, employees might have the capacity to adjust the actual service the customer receives (Charbonnier-Voirin & Roussel, 2012; Leischnig & Kasper-Brauer, 2015) as it is regularly the case with education, medical, and banking services (Bettencourt & Gwinner, 1996; Gwinner, et al., 2005). This aspect of employee adaptive behaviour can regularly be adjusted notwithstanding the kind of service exposure being offered (Román & Iacobucci, 2010; Charbonnier-Voirin & Roussel, 2012; Leischnig & Kasper-Brauer, 2015).

Hence, it follows that because customers expect flexibility and customisation in meeting their needs, employees can afford the single greatest opportunity to customise the delivery of customer service in service encounter situations to the level of the individual customer (Sadler, et al., 2009; Leischnig & Kasper-Brauer, 2015). This is made possible as employees can alter the service approach particularly their vocabulary and speak in a language the customer understands (Skaggs & Youndt, 2004; Gwinner, et al., 2005; Sadler, et al., 2009). This might involve choosing words that are understood by and common to the customer (Bettencourt, et al., 1996; Evenson, 2010; Kaynak, et al., 2016). Equally, when such words are appropriately communicated, this attribute has the likelihood of becoming a focal point in consumer evaluations of the entire banking service satisfaction.

Earlier studies suggest that such adaptive behaviours are likely to impact on employee productivity (Brynjolfsson & Hitt, 1998; Seijts & Latham, 2005), employees' quality (Park & Deitz, 2006), general performance, and consequently, CS (Holloway & Ark, 2003; Rapp, et al., 2006). Additionally, given that WS requires mentally preparing, being confident in one's ability to alter behaviour, and making situational appropriate changes in behaviour, employees who work smart are likely to adapt in real-time not only the services they deliver but also the myriad of situations that arise daily in their relations with customers. They are likely to have the most robust effect in terms of customer contact approaches, as well as, show flexibility in various service considerations. This implies such employees may be sensitive to the needs of their customers and consequently show concerns in meeting those needs and expectations in order to satisfy customers.

Assertiveness as a dimension of WS relates to "the amount of effort people use to influence the thoughts and actions of others" (Sujan, et al., 1988, p.12). Shimazu and

Schaufeli (2009, p.501) suggest that unlike workaholics, employees who work smart do not take up tasks more than they can handle or new tasks before completing the previous one. Whilst this thesis acknowledges the merits of the authors' viewpoint on the former (as it is indicative of working hard), the latter view may, however, be relative and subject to the type of work situation at a given time. To manage customer demands better, occasionally, employees may adjust to working situations through a multitasking approach that may involve taking up more than one task simultaneously. This type of behaviour may be most evident during hours of an upsurge in customer demands and may help to clear off work backlog. This may depict WS.

Supporting this view, Fang, et al. (2004) and Bracha and Fershtman (2013) suggest that employees who work smart are not afraid to experiment with different service approaches that may enable them to optimise their service offering. Additionally, Fang et al. (2004) and Bracha and Fershtman's (2013) view aligns with Sujana, et al. (1988, p.2) earlier, which gave examples of such service approaches to include "asking for the customer's opinion, listening without interruption, being more deliberate, and acknowledging the merits of the customer's viewpoint". By this, employees may know when and how to adjust their service approach to influence the thoughts and actions of the customer in such a way that it enhances CS.

Service knowledge as a dimension of WS refers to the ability of the employee to have adequate knowledge about product or service offering as well as the entire customer encounter process (Rapp, et al., 2006; Popescu, 2013; Rao, 2015). Such employees also have full comprehension of customer needs and desires, and in addition, learn basic information about their customers (Harris, et al., 2005; Honebein, et al., 2011; Harris, et al., 2014; Moreno-Munoz, et al., 2016). This line of

thought suggests that employees who work smart are likely to be aware of how their service will address customer needs as well as, what to do when such services fail to address customer needs as they ought to. By implication, such employees know when to apply suitable skill(s) to every service situation they encounter. An earlier study in this area (Stephen & Lawrence, 2000) indicates that because employees who work smart have a more distinguishing knowledge base and set of scripts for various service conditions, they possibly would engage in behaviours that enhance the customer service experience. This thesis agrees with Stephen and Lawrence's (2000) conceptualisation and believes that not only do such employees have sufficient knowledge base but also the likelihood to be better equipped and more receptive to WS as they gain greater experience to further enhance the overall CS level in a bank.

Extant research has also suggested that the experience gained through WS can further enhance employee performance in the delivery of CS (Rothaermel & Deeds, 2006; Hsu, et al., 2007; Fragouli & Ilia, 2019). The above view, points to the fact that recurrent experience leads to knowledge being gained and such knowledge can empower employees to adjust what they do to suit the needs of customers (Rapp, et al., 2006; Sadler, et al. 2009; Sony & Mekoth, 2012; Rao, 2015).

Based on the findings in the literature and the discussions provided above, this study considers that CFEBEH is positively related to CS, hence the proposed hypotheses as presented below:

H1: CFEBEH of bank employees is positively related to CS

5.3.3 The role of I-BT in the relationship between CFEBEH and CS

Following from the J-DR model, Agnihotri, et al (2012), Venkatesh, et al. (2010) and Trainor, et al. (2014) show the empirical confirmation that I-BT has an impact on CS. This study's model hypothesises that I-BT plays a linking role between CFEBEH and CS. It is important to consider CS as it relates to a customer's overall satisfaction (Henry, 2008; Pareek, 2014; Oliver, 2014) and is affected throughout the service process, from consumer pre-service expectations to grievance resolution after the service encounter (Oliver, 1980; Churchill & Surprenant, 1982; William, et al., 2016). At each of these points, CS is based on the confirmation of expectations (Oliver, 1977; Oliver, et al., 1997; Liao, et al., 2011; Ye, et al., 2019). Since CFEBEH is available to enhance CS, the interactions occurring through I-BT is likely to influence a service employees interaction with I-BT. This is to say that I-BT may be driven by CFEBEH i.e., a service employee is likely to engage more with the construct as also observed by Larivière, et al. (2017). In the case of banking, a service employee is likely to interact with the medium (i.e., social media, mobile apps, and company website) to develop work-related behaviours such as PCHB, WS, and ATI. Such interaction is likely to influence the relationship between CFEBEH and CS beyond transactional sales relationship and is likely to provide a favourable ground for enhancing CS. To discuss this further, this sub-section, therefore, considers this impact thereof in a banking environment where CFEBEH exists in the forms of PCHB, ATI, and WS.

5.3.3.1 PCHB

Following from earlier discussions regarding studies such as Salanova, et al. (2005), Xanthopoulou, et al. (2009), Demerouti and Bakker (2011), Barnes and Collier (2013), and Saks and Gruman (2014), it is suggested that job resources like social

support, non-financial rewards, job control, high levels of autonomy, opportunities for professional development and supervisory coaching could moderate the impact of employees' positive engagement in delivering CS in the banking sector. However, in the current study, it is suggested that CFEBEH will improve CS through the I-BT pathway.

In terms of PCHB, authors such as Setia, et al. (2013) argue that employees interaction with I-BT paves the way for them to enhance their PCHB capabilities. Such interaction with I-BT allows employees not only to gather and exchange valuable information with customers but also to offer a better service (Setia, et al., 2013; Ogilvie, et al., 2018). Thus, the interaction that occurs through this I-BT is likely to have a positive influence on the relationship between PCHB (as a component of CFBEH) and CS. Moreover, such an interaction is likely to influence the availability of I-BT given that banks are likely to provide this infrastructure to facilitate the service performance of employees and CS may be enhanced through the same means. In his study of engagement, Kahn (1990) explores the predictive power of employee engagement and job resources (e.g., I-BT) and note that employees tend to bring in more of themselves willingly to the role performance when they perceive the availability of the right resource(s) to facilitate their job processes. Kahn (1990) argues that employees may invest effort into the job performance, when or if they perceive the availability of physical, emotional, and psychological resources that aid the investment of self in task performance. The physical component may translate to resources such as I-BT, through which employees interact with customers. Thus, it is likely that CS will be enhanced through the same means. Other researchers (e.g., Cetindamar, et al., 2009; Liang, et al., 2010; Okoye, et al., 2019) have also argued that service employees are likely to

interact with I-BT to improve their level of task flow and efficiency. Consequently, employees may interact with I-BT to save time and energy during the service delivery process (Anderson, et al., 2010; Poulin, et al., 2012). It, therefore, suggests that the more employees interact with I-BT, the more I-BT resources are likely to be made available by banks and CS is also likely to be enhanced through the same means (I-BT).

In terms of a CS construct, there are also several studies which explore I-BT and the likelihood of enhancing CS (Albrecht, 2012; Ter Hoeven, et al., 2016). For example, Nikhashemi, et al. (2013) whose study explores the relationship between internet technology, CRM, and customer loyalty, suggest that I-BT plays a key role in enhancing CS by improving service delivery, speed of service, strengthening customer closeness, enabling quicker response to customers, and giving customers the chance to help themselves. Similarly, Zhang, Ma, and Cartwright (2013) argue that I-BT has accelerated the ability of customers to share and gather information. Maditinos and Theodoridis (2010) also suggest that I-BT has introduced customers to new ways of accessing a service and has added benefits such as influencing interactions, service efficiency, convenience, timeliness, and the perception of being in control. I-BT has brought undeniable opportunities to customers that enable them to share and to receive information, which has also offered customers the opportunity to easily make a complaint or compliment relating to the quality of service received (Sparks & Browning, 2011).

Conversely, Browning, So, and Sparks (2013) relate CS to service interaction by defining the interaction between the factors associated with the presentation and the content of online reviews, such as the assessment of service quality by a customer and the relationship component of the service provided. However, for customers to

get the opportunities where employees can capture their valuable feedback efficiently and to meet customer needs, I-BT resources need to be in place (Gorry & Westbrook, 2011; Browning, So, & Sparks, 2013). Further, scholars like Trainor, et al. (2014) and Waseem-UI-Hameed, et al. (2018) argue that I-BT is critical to the success of customer service since it provides the tool to deliver enhanced value to the customer. An example is seen in the work of Trainor, et al. (2014, p.1203) where “conversations, relationships, and sharing” were used as the main drivers of I-BT. The authors note that these variables provide the tool that enables customers to expand their capacity to associate or interact with employees in a way that produces a positive outcome. According to the authors, conversations on company blogs, Facebook, Twitter and discussion forums are opportunities provided by I-BT that enable customers to actively exchange service ideas with employees which provides valuable experience and information regarding the services offered in the bank. It is also likely that employees will be able to enhance CS through this means.

The J-DR model moreover supports the above view by suggesting that job resources provide the tool through which PCHB, as a component of CFEBEH, can enhance CS (Jain, 1999; Hendrickson, 2003; Collins & Smith, 2006). This view is supported by studies (e.g., Salanova, et al., 2005; Bakker, et al., 2007; Menguc, et al. 2013; Saks, et al., 2014) that have explored the relationship between I-BT and CS. These studies suggest that the positive outcome that results from the interaction between employees and customers is often shaped by the availability of I-BT.

5.3.3.2 ATI

In terms of ATI (another component of CFEBEH) and CS relationship, Grandey, et al. (2011) and Trainor, et al. (2014) recognise that I-BT plays a role. Prior studies including Ray (2005), Walczuch, et al. (2007), and Venkatesh, et al. (2010) also

suggest that the three components of ATI (vigour, dedication, and absorption) can influence CS through I-BT. Studies such as Simpson (2010), Yuan et al. (2012), and Carroll (2015) suggest that employees interact with I-BT to develop knowledge relating to the investment of self in work in the form of vigour, dedication, and absorption and CS will most probably be enhanced through the same means (I-BT) (Ganguli & Roy, 2011; Suan & Nasurdin, 2011).

I-BT allows customers to make online transactions at any time and place, provided that the internet service is adequate (Iris Reychava, 2009; Strohmeier, 2013). Research has revealed that this feature is also another predictor of CS: service convenience (see section 2.5.5). A convenient service has a positive influence on CS (Seiders, et al., 2007; Kaura, et al., 2016; Jin, et al., 2019). Logically, ATI is most likely to act on CS through I-BT because of the convenient service which I-BT facilitates (Salanova, et al., 2005; Shimazu & Schaufeli, 2009; Lepisto, et al., 2018). Since I-BT can create opportunities by which customers could contact bank employees from the comfort of their home and even resolve queries, this can create an additional service experience which improves CS (Trainor, et al., 2014; Agnihotri, et al., 2016; Subramanian, 2018).

Most bank services are done through the internet, which also allows employees to carry out their service functions while customers can use the same medium to receive the service provided. For example, in an online chat, a customer may raise a concern and bank employees could suggest to the customer possible solutions to the problem through the same means. It, therefore, means that I-BT creates a bridge between the ATI of bank employees and CS. Employees interact with I-BT to allow them to share and receive information. The information received can also be used to generate service ideas that improve the ATI behaviour of employees (Ganguli & Roy,

2011; Suan & Nasurdin, 2011). Through the same means (I-BT), customers also share and receive relevant information relating to their service transaction(s) (Roberts & Grover, 2012). In the context of banking, this could include receiving electronic bank statements, sending information relating to changes in status (e.g., change of address), and payment of bills. Through this means, customers are regularly updated with information relating to their bank accounts and to immediately contact their bank in the event of noticing a malicious transaction.

Based on the above, Roberts and Grover (2012) suggest that I-BT will not only produce a constant flux of important learning for employees but also that customers are likely to be satisfied through the same medium. Customers can use such a medium to share their personal experience with the service, while employees can assimilate this external learning and also sense areas for the investment of personal effort in task performance (Roberts & Grover, 2012). Accordingly, customers are likely to interact with I-BT to give feedback relating to their perception of service. Employees are also likely to use the same means to gather information relating to service enhancement, strengthening service process delivery, and service development (Bolton & Saxena-Iyer, 2009; Gorla, et al., 2010; Landry & Amara, 2012). This view is supported by Roberts and Grover (2012) who define this process as customer agility, which means the degree to which employees and their firms interact with I-BT to detect and react rapidly to customer-based opportunities for innovation and competitive action.

Moreover, through contact with I-BT, employees can use the information gained from it to demonstrate resourcefulness in service environments, including the ability to understand the diversity of customer demands (Gorry & Westbrook, 2011; Yeh, 2012; Lepisto, et al., 2018). Thus, suggesting that with such information employees

are likely to review prior interactions with customers and use the resulting outcome from it to enhance their service delivery. It, therefore, means that employees can enhance CS through the I-BT pathway. Moreover, customers often use I-BT to express their service preferences and employees can match these preferences through the same means. Besides, given that I-BT is available continuously to link service employees and customers, the interactions that occur through this I-BT are likely to influence the relationship between ATI (as a component of CFEBEH) and CS. This means that interaction through I-BT paves the way for customers to be connected to their service providers, which also, suggests that CS depends on I-BT.

Regarding the absorption capacity of bank employees as a component of ATI, Tims, et al. (2013) argue that employees' interaction with I-BT paves the way for them to develop new forms of working in terms of their initiative and resourcefulness. Through this interaction, employees communicate and observe different customer responses to the services and products provided by the bank and its entire delivery processes and channels. This constant interaction through I-BT gives employees a strong sense of customers' needs and preferences and the ability to design or develop strategies to serve them better (Melton & Hartline, 2010). Thus, the interactions that occur through this I-BT are likely to have a positive influence on this relationship between ATI (as a component of CFEBEH) and CS. This means that employees will likely focus their efforts on what matters to customers and through I-BT, CS will probably be enhanced.

5.3.3.3 WS

In terms of WS as a component of CFEBEH, researchers such as Hooks and Farry (2001), Harris, et al. (2005), and Fragouli and Iliia (2019) argue that the setting of today's workplace requires that employees work smart to meet increasingly high

customer demands. By this, it means that employees will have to do more in less time (Rapp, et al., 2008; Fragouli & Ilia, 2019). Researchers have also argued that employees engage with I-BT to enhance their WS behaviour (Rapp, et al., 2008; Trainor, et al., 2014), which means that I-BT resources and its related applications have become an integral part of employees' work processes (Mithas, et al., 2005; Chuang & Lin, 2013). Through this interaction with I-BT, employees are also able to develop skills relating to customer relationship management (CRM). In this context, CRM is a business approach that includes I-BT to provide an organisation with a complete, consistent, and unified understanding of its customer base (Zikmund, et al., 2003; Rapp, et al., 2008).

Building on the earlier discussion on WS, Park, et al. (2010) and Rapp, et al. (2012) recognise that WS through I-BT will enhance CS due to the ability of I-BT to facilitate the interaction between employees and customers. Through I-BT, employees and customers are constantly exchanging information that is useful for the improvement of the service offering which eventually leads to CS (Iris Reychava, 2009). This information exchange enables employees to offer a 'smart solution' to customer demands (Curran & Meuter, 2005; Lovelock, 2011; Aziz & Omar, 2018). WS is, therefore, an important component of CEFBEH leading to CS as a result of the role played by I-BT in the bank (Awa & Nwuche, 2010; Aziz & Omar, 2018). Based on this, employees interact with I-BT to develop knowledge that enables them to deal with each customer uniquely (Becker, et al., 2009; Khodakarami & Chan, 2014; Tangaza, 2017). With this knowledge, employees can also adapt the service offering to each customer's specific needs and thereby enhancing CS through the same platform (Khodakarami & Chan, 2014; Oladapo, 2016; Tangaza, 2017).

Therefore, it means that through I-BT employees can acquire the requisite knowledge that bolsters their job performance capabilities. This may lead to the development of adaptive behaviours such as planning to determine the appropriateness of service behaviours and activities that will be undertaken (Sujan, et al., 1994; Rapp, et al., 2006; Kaynak, et al., 2016). The interaction through I-BT may also lead to the modification of service behaviours and activities with respect to situational demands (Leischnig & Kasper-Brauer, 2015). In this case, interactions through I-BT might influence the ability of employees to adapt their service offering as discussed in section 6.2.2.3 (Gwinner, et al., 2005). Furthermore, employees might interact with I-BT to search, exchange, store, and read information, or to analyse and co-create information perhaps to develop their WS capabilities (Sigala & Chalkiti, 2015). This also is vital to the advancement of employees' internal cognitive processes or performance of service functions (Sigala & Chalkiti, 2015; Larivière, et al., 2017).

Similarly, prior studies including Ray (2005), Walczuch et al. (2007), and Venkatesh, et al. (2010) suggest that employees might interact with I-BT to enhance their assertiveness and service knowledge, which are part of the components of WS discussed in sub-section 6.2.2.3. This interaction with I-BT might be informed by the need to develop knowledge relating to the use of various service approaches in task performance (Agnihotri, et al., 2009; Park, et al., 2010; Larivière, et al., 2017). It might also be because of the need to reduce the effort employees invest in service delivery (Park, et al., 2010; Larivière, et al., 2017). In this case, employees might find useful the different I-BT applications such as Smartsheet, System Scheduler, Task till Dawn, and Process Timer, which are all Task Management Software often containing spreadsheet and calendars, which are helpful in scheduling and service

deliveries (Rapp, et al., 2008). Thus, if employees find these resources helpful to the effective performance of their work, they can suggest to their banks the need to make them available (Rapp, et al., 2008; Schumann, et al., 2012).

Moreover, through this interaction with I-BT, employees can develop measures that help to lessen the time expended on exercises such as overseeing service scheduling and evolving service delivery strategies (Lanz, 2009; LeRouge, et al., 2012). Therefore, employees can curtail to the barest minimum the amount of time spent on laborious office exercises such as filling out paperwork and filing documents as most of these are easily done online (Aduwa-ogiegbaen, et al., 2005; Venner, 2013; Gatenby, 2015). Critically, these office tasks are non-customer driven exercises, but service employees devote numerous hours to satisfy them (Rapp, et al., 2008). Therefore, a decrease in the time spent on such exercises, through interaction with I-BT, may give service employees a chance to decrease their workload and reduce burnout effect. Consequently, CS can likely be enhanced through the same means. This view is in line with those of de Jonge, et al. (2008) and Naseer, et al. (2018) who suggest that organisations provide job resources to reduce the effect of work, such as stress and anxiety, on employees. Hence, the level of interaction of employees with this resource is likely to cause banks to make it available since it is required to facilitate employees' work processes and this is also likely to provide a good ground for enhancing CS (Larivière, et al., 2017).

Employees might likewise interact with I-BT for many other reasons such as the need to become more familiar with the service or product delivery process within their domain; of which CS is also likely to be enhanced through such a platform (Khodakarami & Chan, 2014; Larivière, et al., 2017). Consequently, this interaction is likely to allow employees to learn basic information about their customers (Moutot &

Bascoul, 2008; Park, et al., 2010). Accordingly, employees can become aware, from recurrent experiences, of how their service will address customer needs as well as, knowing what to do when such services fail to enhance the efficiency of customers' banking activities (Park, et al., 2010; Khodakarami & Chan, 2014). Moutot and Bascoul (2008) and Park, et al. (2010) agree that recurrent experience gained through I-BT can lead to knowledge being increased and such knowledge empowers employees to adjust what they know to meet the requirements of the service. This view corresponds with those of Ahearne et al. (2007) and Salas (2010) who suggest that service employees interact with I-BT to facilitate the effectiveness of the service delivery, which in turn is likely to positively influence CS.

It is essential to consider CS, in the relationship with WS through I-BT because of the importance of customer expectations in terms of service flexibility and customisation needs (Jun & Cai, 2010; Jie, et al., 2015; Ding & Keh, 2016). Customer expectation is shaped throughout the service encounter process (Oliver, 1980; Elkhani, et al., 2013). Through I-BT, customers usually express their expectations particularly by engaging with online reviews and other available bank I-BT channels (Zhou, et al., 2014; Kim & Park, 2017). Through this means, customers rate their service experiences based on their initial expectations (Kim & Park, 2017). Employees can also afford the single greatest opportunity to customise the service through the same means (Sadler, et al., 2009; Leischnig & Kasper-Brauer, 2015). This indicates that the interactive exchange between employees and customers is most likely influenced by I-BT (Venkatesh, et al., 2010; Larivière, et al., 2017). I-BT is likely to form a link that connects the several interactions that arise daily between employees and customers (Gwinner, et al., 2005; Sadler, et al., 2009; Marinova, et al., 2017).

An example, in this case, is NatWest Bank UK. The employees of the bank use I-BT to monitor their customer queuing approach by taking information from customers and notifying them, via text message, of their position in the queue as well as when to return to the branch. With this, it ensures that customers do not have to wait in the bank, but can continue to meet their personal needs and return when the bank advises them to do so. This process not only helps the customer save time, but it also allows employees to enhance their service skills by managing the crowd.

The availability of I-BT infrastructure can enable customers to suggest key information to employees that reflect on how they (customers) feel about the service received and how this impact on their satisfaction (Rapp, et al., 2013; Trainor, et al., 2014). It means therefore that customers can seek and receive help with regards to their service needs through I-BT. Roberts and Grover (2012) suggest that customers can generate ideas for service improvement, particularly, through online reviews which are essential in helping employees develop their WS initiatives and this, in turn, can enhance CS.

In their paper on knowledge management, social media and employee creativity, Sigala and Chalkiti (2015) explore the predictive power of CFEBEH vs I-BT social media in predicting service behaviours. There is also an emerging stream of literature which explores the role of social media in buyer-seller relationships (Sashi, 2012; Trainor, et al., 2014; Guesalaga, 2016). Furthermore, some researchers have proposed or validated the relationship between social media use and salespersons' behaviour and the likelihood of enhancing CS (Agnihotri et al., 2012; Robson et al., 2016).

Studies such as Walker and Johnson (2006), Sang, et al. (2010), and Newman, et al. (2011) also suggest that WS can influence I-BT positively because smart employees are likely to engage with I-BT resources more effectively during service performance. Thus, CFEBEH is also required to enable the role of I-BT to become effective in terms of simplifying complex task processes (Walczuch, et al., 2007; Venkatesh, et al., 2010; Strohmeier, 2013). Meaning that I-BT resources can be influenced by CFEBEH since employees require them for their service functions. For example, the need to keep up direct contact with physically remote customers and to exchange immediate information, perhaps, to minimise the time and cost associated with bank service delivery (Ho & Lin, 2010; Schumann, et al., 2012). Another example could be the need to effectively manage the crowd of customers in the bank as demonstrated earlier with NatWest Bank, of which, if there is no crowd in the bank, this particular I-BT feature could become redundant in that context. The argument, therefore, is that CFEBEH will influence I-BT positively in the context of this study.

In conclusion, Customers often inform employees about “what they want, the way they want it”, and “when they want it” in online reviews (Brohman, et al., 2009, p.404), and through I-BT employees can meet these preferences (Yavas & Babakus, 2010). Therefore, what this suggests is that if I-BT is available, employees can enhance CS through it. Moreover, through this platform employees can address customer needs more effectively and reduce customer frustration (Yavas & Babakus, 2010; Giebelhausen, et al., 2014). This can also create a healthy relationship between CFEBEH and CS. Thus, given that CFEBEH factors are expected to predict I-BT and I-BT predicts CS, I-BT may mediate the relationship between the CFEBEH and CS. This is consistent with the Agnihotri, et al (2016) model and is all the more likely given that most of the CFEBEH factors (e.g., PCHB, ATI, and WS)

have been associated with CS. Therefore, based on existing literature and the current analysis, this study considers that I-BT provides a mediating role through which CFEBEH factors impact effectively on CS- hence, the following hypotheses presented below.

H2: CFEBEH of bank employees is positively related to I-BT

H3: I-BT is positively related to CS

H4: I-BT mediates the relationship between CFEBEH and CS

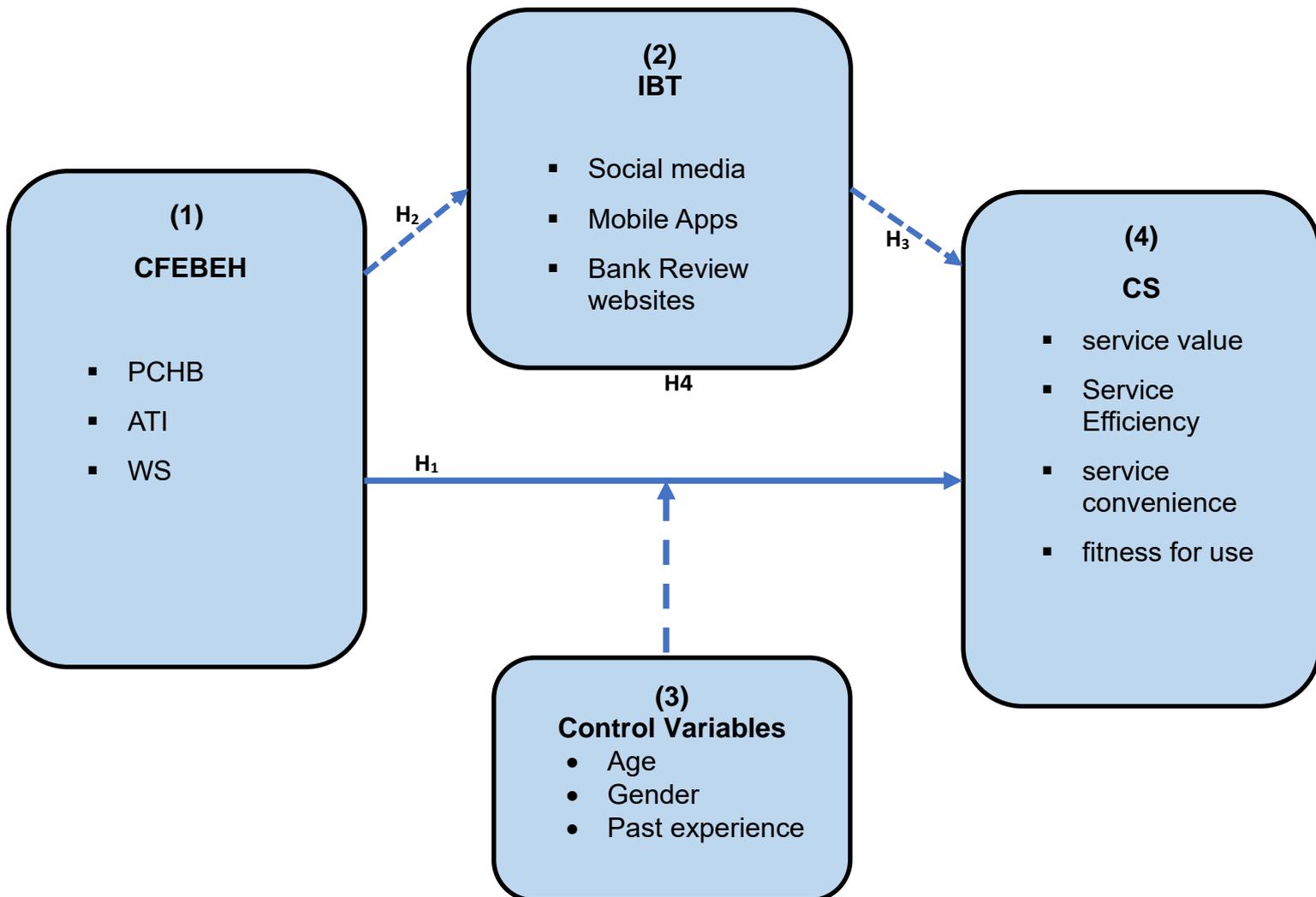


Figure 5.0 - A hypothesised model of the impact of CFEBEH on CS and the mediating role of I-BT

5.3.4. Explanation of the Proposed Conceptual model

Figure 5.0 represents the proposed conceptual model for this research. It illustrates the role of I-BT in the relationship between CFEBEH and CS as suggested by Grandey, et al. (2011), Malthouse, et al. (2013), Agnihotri, et al. (2014) and Trainor, et al. (2014). In line with the JD-R model and Kahn's (1990) theory of engagement, the conceptual framework also points to the existence of three main components in bank employee CFEBEH: PCHB, ATI, and WS. The J-DR model posits that employees' ability to initiate effective CFEBEH during a service encounter is based on the number of job resources to which they have permanent access (e.g., I-BT). Similarly, Kahn's theory of engagement, particularly, the psychological availability component, proposes that one's psychological availability is defined by the amount of physical, emotional and psychological resources that one possesses for the investment of self in the task performance. The literature has suggested that job resources can inspire employees' interest in the specific task, which leads to their engagement of self-into-role (Halbesleben & Wheeler, 2008; Christian, 2011).

Figure 5.0, above, also illustrates the role of control variables (age, gender, and past experience) in this relationship between CFEBEH and CS. These variables were chosen because of their unique characteristics which are likely to influence customers' evaluation of employees' CFEBEH (Jayachandran, et al., 2005; Jarvenpaa, et al., 2006; Agnihotri, et al., 2012; Malthouse, et al., 2013; Trainor, et al., 2014). The above variables have also been shown to relate positively to how

customers interact with employees (Skarlicki, et al., 2008; Daunt & Harris, 2014; Hogreve, et al., 2017). More on this discussion to follow in the control variables section in the methodology chapter.

5.3.5 Chapter summary

This chapter has provided a discussion on the theoretical and conceptual framework and the hypotheses development. The discussion in the theoretical section covers four main theories namely the EDT (Oliver, 1980), The Affect Theory (Westbrook & Oliver, 1991), the J-DR model, and The Theory of Engagement (Kahn, 1990) which have been used to underpin this study. Firstly, the EDT has implications for this study because it focuses on customers' expectations and judgement of bank service delivery and performance leading to satisfaction or dissatisfaction. Secondly, the Affect Theory recognises the fact that bank customers may sometimes express their emotions instead of their cognition in their attempt to assess their satisfaction or dissatisfaction levels with product or service encounter. Thirdly, the JD-R model is vital in this study as a useful analytical tool in explaining how the availability of organisational resources could affect CFBEH particularly in the delivery of CS in the Nigerian banking sector. Finally, the employee engagement theory which focuses on the employee's psychological meaningfulness, psychological safety, and psychological availability is important to this study since various organisational resources including I-BT and personal resources such as self-esteem, resilience, confidence, self-efficacy, and optimism are essential in enhancing CS in the Nigerian banking sector (Maslach, et al., 2001; Bakker & Demerouti, 2007; Karatepe, et al.,

2018). However, it is important to assess specifically how the various CFEBEH factors impact CS as well as the role of I-BT in this relationship.

Also, this chapter has provided a discussion on the conceptual framework underpinning this study. Specifically, the chapter drew the relationship between CFEBEH and CS as well as the role of I-BT in this relationship. The chapter has also presented the hypotheses guiding this study which would be tested and examined in the discussion chapter. However, it is important to highlight a few issues. First, as indicated by Yavas and Babakus (2010), I-BT empowers service employees in banks to provide a seamless and controlled CS which ensures that the expectations and needs of customers are met in a timely fashion through the available CFEBEH framework in the bank. Thus, I-BT provides an effective platform through which CFEBEH factors such as PCHB, ATI and WS are expressed to enhance CS. Second, I-BT supports the CFEBEH of employees by reducing the amount of effort and time they spend in planning and executing a service encounter by streamlining complicated task processes through which customer service is delivered (Stewart, et al., 2007; Junglas, et al., 2009; Gorry & Westbrook, 2011). Thus, the use of I-BT is cost-effective and could reduce the transaction cost of service delivery in banks (Schumann, et al., 2012).

Having discussed the elements of the conceptual framework including both CFEBEH and I-BT factors, the study was designed to test the impact of these variables on CS. The next chapter, therefore, discusses the research design and methodology adopted for this study and the various techniques adopted in arriving at the results of the study.

CHAPTER SIX

RESEARCH DESIGN AND METHODOLOGY

6.1 Introduction

The preceding chapter discussed the conceptual framework which underpins this study by drawing upon extant literature regarding the relationship between CFEBEH and CS and the role of I-BT in this relationship. All the reviews done so far have reflected the research problem stated in chapter one. The methodology chapter, therefore, seeks to achieve three main interrelated objectives as follows. Firstly, the chapter seeks to provide a comprehensive description of the research methodology. This is essential because every piece of quantitative work must have the capacity to be repeated, and this can easily be achieved if the researcher provides a clear procedure in terms of the methods and measures that were used or followed during the enquiry (Hasan, 2016; Saunders, et al., 2016). The chapter, therefore, presents the techniques and methods used and explains how they effectively contribute to the achievement of the objectives of this study. Secondly, this chapter provides justification for the choice of research philosophy adopted, the various data and methodological choices at each stage of this research. The rationale is that it provides guidance for future research and methodological choices in relation to the study of the relationship between CFEBEH and CS and the role of I-BT. Finally, the chapter discusses the strengths and weaknesses of the various data and methodological choices. This is significant because it will enable the researcher to determine which approach is best for addressing the research problem in his study (Saunders, et al., 2016).

6.2 Research Design

Research revolves around us and around everything that we do (Saunders, et al., 2009). Research involves a systematic process of collecting data with a clear purpose (Saunders, et al., 2009). Research design, therefore, focuses on the assessment instruments and methods used in all forms of research work to explain the approaches adopted by the researcher (Miller & Salkind, 2002; Saunders, et al., 2009). This view is supported by Marczyk, et al. (2005) who note that a research design usually examines the measurement approaches to be applied, which are expected to meet certain minimum requirements that help to ensure the validity of the measurement strategies engaged in the research work. Validity and reliability thus become key emphases to the chosen assessment selection method (Miller & Salkind, 2002; Saunders, et al., 2003; Saunders, et al., 2009).

Research design can also be defined as a structure or frame which is used to carry out a piece of research (Burns & Grove, 2001; Creswell, 2003). This view is also similar to those of De Vaus and de Vaus (2002, p.9), who argue that research design is “a logical structure of the inquiry” by which data is gathered, analysed and “the function of a research design is to ensure that the evidence obtained enables us to answer the initial question as unambiguously as possible” (De Vaus & de Vaus, 2002, p.9).

Even though the definition of research design may vary from the description above, the main issues in research design are its capacity to provide guidance to investigate a research problem and emerge with answers to a research question (De Vaus & de Vaus, 2002; Creswell, 2003). Research design, therefore, becomes the road map for the collection, measurement, and analysis of data (Saunders, et al., 2016). It enables the rigid background for understanding relationships among study variables,

research methods, sampling, data collection and analysis. In addition, it outlines the structure for presenting sensible proof and for drawing conclusions with respect to variables under examination (Bryman & Bell, 2007; Saunders, et al., 2015). 6.1 below demonstrates the interrelationships among the different parts which exist in research design.

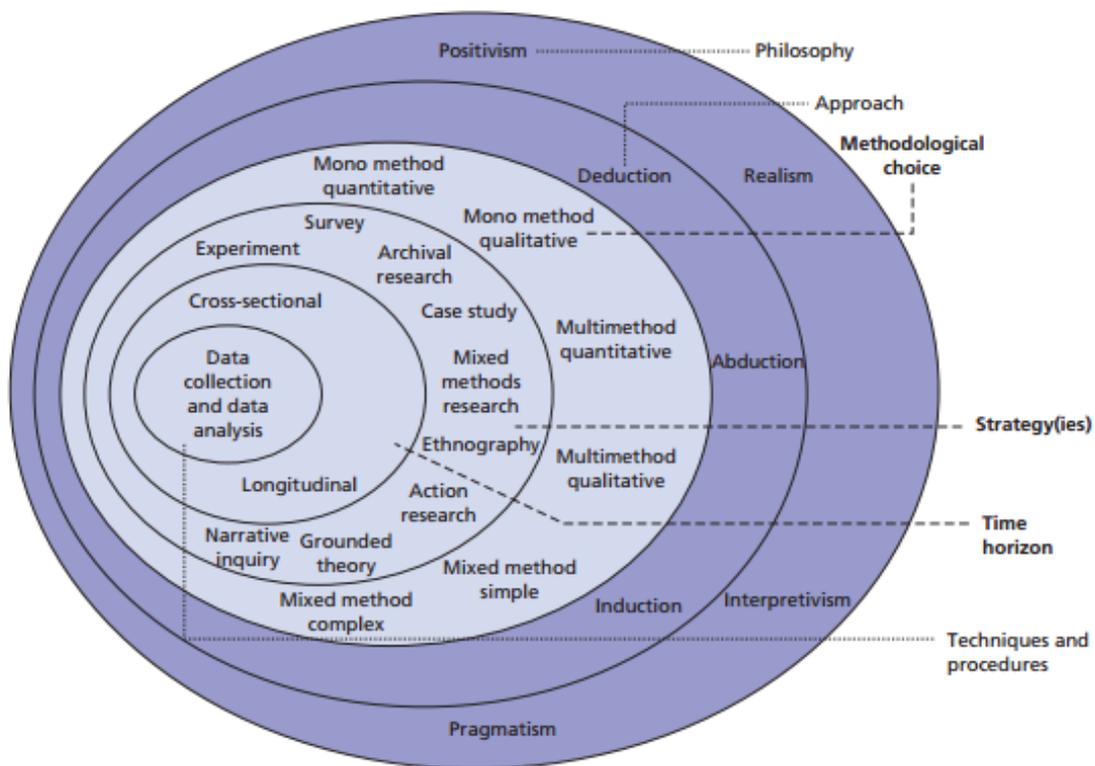


Figure 6.1 The Research Onion
Source: Saunders, et al. (2012, p.128)

Figure 6.1 depicts how a research design should progress from one stage to another, starting first from the research philosophy to data collection and analysis. There are diverse methods involved in research, which may take the form of a qualitative or quantitative research approach, or a third approach called mixed

methods, which is but a blend of the former and latter approaches. This study seeks to understand the relationship between CFEBEH and CS and the role of I-BT in the relationship. In undertaking this, a suitable research design is needed.

In designing research work, four main areas need to be considered namely *research philosophy, approaches, strategies* as well as the *methods* (Saunders, et al., 2012). Each of these areas is considered important during the process of an enquiry. Hence, it is expected that the researcher utilises the most suitable research design which can answer the research question being investigated (Saunders, et al., 2015). Accordingly, the research design for this thesis will encompass the research philosophy and philosophical stance, research strategy, and methods, as presented below.

6.3 Research Philosophy

“Research philosophy refers to a system of beliefs and assumptions about the development of knowledge” (Saunders, et al., 2016, p.124). It is precisely about developing knowledge in a particular field which might be even answering a specific problem in a particular organisation in which the researcher is employed (Saunders, et al., 2016). Moreover, the research philosophy adopted contains important assumptions or knowledge about how the world is viewed (Krauss & Putra, 2005; Saunders, et al., 2009; 2012). These assumptions also underpin the research strategy and methods chosen as part of the research design or approach (Saunders, et al., 2009; 2012). As business and management researchers, individuals need to be aware of the philosophical commitment they make through their choice of research strategy since this has a significant impact on their understanding of what they are investigating (Saunders, et al., 2009).

Although several types of research philosophies exist such as positivism, realism,

interpretivism and pragmatism, this research will be adopting the positivist philosophical stance. However, before justifying the choice of positivism, it is important to briefly discuss the several types of philosophies as indicated above. This is important because it will allow for a better understanding of the justification given for the choice of the positivist approach.

6.3.1 Positivism

Positivism refers to a scientific way of doing research (Remenyi, 1998; Johnson, et al., 2006). It “relates to the natural scientist and entails working with an observable social reality to produce law-like generalisations” (Saunders, et al., 2016, p.135). The positivist approach is governed by ‘what’ questions (Burrell & Morgan, 1979; Johnson, et al., 2006), and it involves deducing the explanations of the social world from observable facts (Leitch, et al., 2010). By inference, facts gathered from data collected tell us about the nature of the real world; that is, that all real knowledge should be derived from human observation of objective reality (Crotty, 1998; Saunders, et al., 2009). This approach allows human action to be seen as a result of external stimuli that can be analysed into cause-and-effect relationships (Remenyi, 1998).

6.3.2 Realism

Similar to the discussion on positivism as a scientific way of doing research, realism is also another philosophical position that relates to scientific enquiry (Saunders, et al., 2009, p.114). Realism is based on “what you see is what you get: what we experience through our senses portrays the world accurately” (direct realism); and what people “experience are sensations, the images of things in the real world, and not the things directly” (critical realism) (Saunders, et al., 2009, p.114). By

implication, the former indicates that seeing is believing, while the latter indicates that what we see might just be an abstract or a reflection of the real thing and not the real thing itself. Therefore, an individual in this type of state might be living in an illusion of reality. This view is supported by Burrell and Morgan (1979), who note that realism is composed of hard and intangible structures whose existence differs from how people perceive them to be, which is to say that the social world exists independently of an individual's view of it. Therefore, it is required of the researcher to endeavour to find, examine, and understand this social world or reality without contaminating it or interfering with his or her own experience or perceptions of reality (Saunders, et al., 2009).

Finally, realism is similar to positivism in two ways - first, is "a belief that the natural and social sciences can and should apply the same research approach to data collection and explanation, and a commitment to the view that there is an external reality to which scientists direct their attention (in other words, there is a reality that is separate from our descriptions of it)" (Bell, et al., 2018, p.31). Second, both philosophies believe in the existence of an external and objective reality, which researchers should endeavour to, where possible, investigate without interfering in the research process (Saunders, et al., 2009).

Two forms of realism exist as indicated above: empirical and critical realism. Empirical realism believes that reality can be comprehended using the correct strategies which make observable reality conceivable without recourse to basic structures and mechanisms (McWherter, 2015). While critical realism asserts that there is the reality of the natural order, there are events and discourses of the social world which must be comprehended and changed by distinguishing the unobservable structures to produce the discernible events and discourses (Scott,

2005; Saunders, et al., 2016). The responsibility is, therefore, on the researcher to methodically find which elements are accountable for an event happening in order to emerge with proper outcomes (Scott, 2005).

6.3.3 Interpretivism

In contrast to the scientific stance of the two philosophies discussed above, interpretivism involves deducing the explanations of the social world from people's understanding (Leitch, et al., 2010). "Interpretivism is based on a life-world ontology which argues that all observation is theory-and value-laden and that investigation of the social world is not, and cannot be, the pursuit of detached objective truth" (Leitch, et al., 2010, p.69). By implication, the explanation of the social world should be grounded in how people understand, view or interpret the social world and not on theory and values ascribed to them as in the case of positivism, which is the whole or real truth about the real world. However, this thesis will argue that as people become more enlightened or educated, they may develop new perspectives about the world, which might affect their earlier stance or view about the world. Consequently, the interpretation of the world may not have a finite approach, but it evolves as people change their mind from time to time, particularly, due to life experiences (Johnson, et al., 2006). Another major limitation of the interpretivism philosophy is that it is unlikely to lead to findings being generalised to a larger population given that contextual meanings and implications cannot be avoided (Bogdan & Taylor, 1975; Bryman & Bell, 2011). This philosophy has the shortcoming that the researcher in most cases can become engrossed in the research process and interferes in it in such a way that the research findings become that of the researcher rather than that of the participants (Zikmund, et al., 2012). This, therefore,

implies that the research outcome cannot be verified or replicated since it is that of the researcher.

6.3.4 Pragmatic Philosophy

Pragmatism asserts that concepts are just applicable where they bolster action (Tashakkori & Teddlie, 1998; Creswell, 2003; Saunders, et al., 2016). This philosophy endeavours to accommodate both objectivism and subjectivism, as well as, different contextualised experiences (Creswell, 2003; Elkjaer & Simpson, 2011; Simpson, 2011; Saunders, et al., 2016). Pragmatists usually start with a problem and endeavour to find practical solutions that inform future practice (Saunders, et al., 2016). The values of the researcher, therefore, drive the reflexive procedure of inquiry, which is started by doubt and a feeling that something is not right or strange, and which reproduces conviction when the issue has been settled (Elkjaer & Simpson, 2011).

However, despite its several useful features, many critics have suggested that “pragmatism’s day in the sun has long gone dismissing it as philosophically passe’ and politically naïve” (Elkjaer & Simpson, 2011, p.3). Pragmatism has also been persistently criticised as lacking adequate coherence to be regarded as a distinctive doctrine or school of thought (James, 1907; Elkjaer & Simpson, 2011). This approach is unable to take a definitive position on its view about the social world - meaning that it is neither here nor there. No wonder why James (1907, p.6) critiqued that “it has no dogmas, and no doctrines save its method”. This perplexity was further exacerbated by the originators themselves, who never could quite agree on what to call their way of thinking. After James (1898) coined the expression “pragmatism”, Pierce (1905, p.105), set about distinguishing his ideas from James’ by calling his

own “pragmaticism”, which he proposed would be a name “ugly enough to be safe from kidnappers”.

6.3.5 Justification for the Choice of Research Philosophy

According to Saunders, et al. (2015), there are no best philosophies for business and management research, but what is key is the researcher’s beliefs and his/her assumptions. They warn that one problem of trying to adopt the best philosophy is that it can clash with the researcher’s beliefs and assumptions. Another problem is that “business and management researchers do not agree about one best philosophy” (Saunders, et al., 2015, p.126). To them, “each research philosophy contributes something unique and valuable to business and management research, representing a different and distinctive way of seeing organisational realities” (p.126).

This study is underpinned by the positivist philosophical stance, which advocates for a scientific approach to resolving research problems (Saunders, et al, 2009; Hasan, 2016). Thus, the study adopts a positivist research orientation in exploring and testing the proposed model discussed in chapter five (Saunders, et al., 2016; Hasan, 2016).

On this basis, this study adopts the positivist approach because it aligns with the author’s belief that there should be objectivity in research whereby research outcomes are not left for the subjective interpretation of researchers. The researcher also believes that the scientific approach is “real, external and independent” (Saunders, et al., 2016, p.136). This philosophical stand is important because the researcher believes bank customers make objective choices based on their expectations and past experiences which consequently enhances satisfaction. The various reasons for the choice of the positivist philosophy are provided below.

First, in this view, the term “real” was used by Saunders, et al., (2016) only to describe the positivism ontology. This might suggest that other philosophies have a nature of reality that is a mere abstract of the real thing (unreal), perhaps because, especially for qualitative studies, they are likely to produce bias due to human emotions playing a key role in both the process of data collection and interpretation. Moreover, these philosophies, for example, interpretivism and pragmatism, have a nature of reality that is complex and of multiple meanings which can be quite confusing (Sharp, et al., 2011; Saunders, et al., 2016).

Secondly, the choice of positivism was informed by the fact that there is little that can be done by the researcher to alter the substance of the data collected (Sharp, et al., 2011; Saunders, et al., 2016). By implication, the positivist philosophy promises unambiguous and accurate knowledge in measuring CFEBEH and its impact on CS (Crotty, 1998; Saunders, et al., 2016; Hasan, 2016).

Third, the positivist approach centres around entirely scientific, empiricist technique intended to yield pure data facts that are not influenced by human interpretation or bias (Sharp, et al., 2011; Saunders, et al., 2016). In particular, the positivist perspective helps the researcher to stay impartial and detached from his or her research and data with a specific end goal to abstain from influencing the findings (Crotty, 1998; Hair Jr, et al., 2015; Saunders, et al., 2016). In this case, it is important to accurately measure CFEBEH and its impact on CS as well as the role of I-BT. This feature might be elusive in other philosophical methodologies (Hasan, 2016; Hair, et al., 2014; Saunders, et al., 2016). For instance, an in-depth interview may necessitate the researcher framing the questions in a way that reflects his or her values, which may influence the answers given by the respondents (Saunders, et al., 2016). There may also be bias amid the interpretation of such answers (Hasan,

2016). However, this may not apply in the positivist approach, meaning that the researcher would undertake research, as far as possible, in a value-free manner (Hasan, 2016; Saunders, et al., 2016).

For positivists, this is a possible position, as a result of the measurable, quantifiable data that they gather (Sharp, et al., 2011; Saunders, et al., 2016). Moreover, this approach is “most frequently used these days to present useful facts about the contemporary social world” (Hassan, 2016, p.318). “When viewing the society as a ‘thing’ or ‘fact’, observations stay away from biased moral judgement and instead focus on the static and dynamical properties of social forces” (Hassan, 2016, p.319). Science deals with fact and not biased moral judgement (value) (Hassan, 2016). Several studies in the area of CFEBEH, CS and I-BT such as Rapp, et al. (2013), Trainor, et al. (2014), and Agnihotri, et al. (2015) have also adopted a quantitative stance by objectively examining various effects of social media on the employee-customer relationship.

Fourth, the positivist philosophy is important in this study because it allows the researcher to work with an observable social reality to produce law-like generalisations (Sharp, et al., 2011; Hasan, 2016; Saunders, et al., 2016). By focusing on phenomena that one can observe and measure, this leads to the production of credible and meaningful data (Crotty, 1998), which can help the researcher to explain and predict CFEBEH and events in the banking sector in Nigeria (Saunders, et al., 2016). Furthermore, the choice of this philosophy is informed by the nature of the research objectives which this study aims to pursue (Saunders, et al., 2016). The decision to adopt a value-free perspective, in pursuing these objectives, suggests the existence of certain value positions: first, the need to develop a highly structured methodology in order to facilitate replication (Gill &

Johnson, 2010) and second, the need for quantifiable observations that lend themselves to statistical analysis (Saunders, et al., 2016). “Meeting the requirement of value-freedom is utterly essential in modern-day social research” (Hasan, 2016, p.321).

Finally, anti-positivists argue that human actions are intricate and that the idea of ‘variable’, utilised so regularly in present-day quantitative social research, also has genuine defects; for example, variables can only enlist quantifiable change, not its cause (Sayer, 1992). However, the reality in positivist inquiry is accomplished through the verification and replication of observable findings concerning directly noticeable entities or procedures (Fischer, 1998; Hasan, 2016, p.321). Critics have also argued that supporters of positivism could not legitimise their meaning of ‘reality’ in the light of observation either. In any case, it is important to note that positivism has provided analytical tools and helped to develop intervention and assessment strategies that were more successful than those previously utilised in social research (Hasan, 2016; Sharp, et al., 2011). Thus, the findings as a result of this study relating to CFEBEH and CS could be replicated and generalised due to its structured nature and the size of the sample used. Table 6.1 below, compares the various research philosophies in management research and further adds to the justification in this thesis for the choice of positivist philosophy.

Table 6.1 Comparison of Four Research Philosophies in Management Research

	Positivism	Realism	Interpretivism	Pragmatism
Ontology	Real, external, objective and independent of social actors	Is objective. Exists independently of human thoughts and beliefs or knowledge of their existence (realist)	Socially constructed, subjective	External, multiple, view chosen to best enable answering of the research question
Epistemology:	Scientific method, observable and measurable facts, law-like generalisations, Numbers, Causal explanations and prediction as contribution	Observable phenomena provide credible data, facts. Insufficient data means inaccuracies in sensations (direct realism).	Subjective meanings and social phenomena.	Either or both observable phenomena and subjective meanings can provide acceptable knowledge dependent upon the research question.
Axiology:	Research is undertaken in a value-free way, the researcher is independent of the data and maintains an	Research is value-laden; the researcher is biased by world views, cultural	Research is value bound; the researcher is part of what is being researched.	Values play a large role in interpreting results, the researcher adopting both objective and

	objective stance	experiences, and upbringing.		subjective points of view
Data collection techniques most often used	Highly structured, large samples, measurement, quantitative, but can use qualitative	Methods chosen must fit the subject matter, quantitative or qualitative	Small samples, in- depth investigations, qualitative	Mixed or multiple method designs, quantitative and qualitative

Source: Saunders, et al. (2009, p.119)

6.4 Research Approach

A research approach is a procedure by which theories are generated and tested in social science research (Saunders, et al., 2009). It refers to a general orientation regarding theory and research (Bryman & Bell, 2011). The major choice of approaches available to researchers are deductive, inductive or abductive (Saunders, et al., 2012). The deductive approach is the choice for this study. However, before justifying the choice of the deductive approach for this study, it is important to briefly discuss the several types of research approaches as indicated above. This is important because it will allow for a better understanding of the justification given for the choice of the deductive approach.

6.4.1 Deductive Approach

The deductive approach is one in which the researcher “proceeds from a set of general premises to a more specific conclusion, with the strict condition that the

conclusion must follow analytically from the premises; the normative rule for reasoning is logical coherence” (Ketokivi & Manterend, 2010, p.5). In this approach, the researcher develops a theoretical or conceptual framework from the theories and ideas in the literature, which is then tested using data (Saunders, et al., 2009). Saunders, et al. (2003) mention that, when using this approach, you develop a theory and hypotheses and design a research strategy to test the hypotheses. The five sequential stages through which this approach will progress are deducing a hypothesis, expressing the hypothesis in operational terms, testing the operational hypothesis, examining the specific outcome of the enquiry and when necessary, modifying the revised theory by going back to the first step and repeating the whole cycle (Saunders, et al., 2003).

6.4.2 Inductive Approach

The inductive approach runs in the opposite direction of the deductive approach, that is, from specifics to generalisations (Ketokivi & Manterend, 2010). In this approach, the researcher plans to explore his or her data and to develop theories from them that will later be linked to the literature (Saunders, et al., 2009). With this approach, the researcher does not need to begin with any predetermined theories or conceptual frameworks since, without any competent knowledge of the subject area, one cannot undertake such an approach (Saunders, et al., 2009). However, reviewing every single piece of literature in the subject area before one collects data may not be necessary because the purpose of the researcher’s literature review is not to provide a summary of everything that has been done in that subject area, but to review the most relevant and significant research on the subject area (Saunders, et al., 2009). If the researcher’s investigation is successful, new findings and theories

will arise that neither the researcher nor any other individual had thought about (Strauss & Corbin, 1990; Saunders, et al., 2009).

The problem with this approach, however, is that the researcher is only able to observe particular events, not generalities, and all events the researcher observes are past occurrences (Ketokivi & Manterend, 2010). This problem is “one of the famous and enduring puzzles in the philosophy of science” (Hume, 1969; Ketokivi & Manterend, 2010, p.5). According to Ketokivi and Manterend (2010, p.5), “this fact shakes the foundation of two important goals of empirical science: generalisation and prediction. Because of the problem of induction our practices of generalising and predicting are unavoidably habitual and not epistemic”. Another problem with the inductive approach is that there is a gap in the logical argument between the conclusion and the premises observed, and even when the conclusion is supported by observation, it is not guaranteed (Ketokivi & Manterend, 2010; Saunders, et al., 2016). There have also been commercial failures associated with this approach in the past (Zigterman, 2013; Saunders, et al., 2016). Moreover, inductive inference lacks the solid normative foundation of deduction and is thus methodologically incomplete (Hume, 1969; Nagel, 1965; Ketokivi & Manterend, 2010, p.6).

In summary, Saunders, et al. (2016, p.145) note that a researcher can use this approach if his or her research “starts by collecting data to explore a phenomenon and the researcher generates or builds theory, often in the form of a conceptual framework” This, however, is not the position of this study. Based on this and the weaknesses stated above, the inductive approach will not be considered any further in this study as it is unsuitable.

6.4.3 Abductive Approach

The abductive approach or abductive reasoning focuses on the descriptive rather

than the normative aspects of scientific reasoning (Peirce, 1878; Niiniluoto, 1999; Ketokivi & Manterend, 2010). The abductive approach begins with a 'surprising fact' being observed (Ketokivi & Manterend, 2010; Saunders, et al., 2016). This surprising fact is the conclusion rather than a premise. Based on this conclusion, a set of possible premises is determined that is considered sufficient or nearly sufficient to explain the conclusion (Saunders, et al., 2016). It is reasoned that, if this set of premises were true, then the conclusion would be true as a matter of course. Because the set of premises is sufficient (or nearly sufficient) to generate the conclusion, this provides a reason to believe that it is also true (Saunders, et al., 2016).

According to this approach, "it is always the researcher who selects the 'best' among competing explanations and the de facto criteria for 'best' is defined by pragmatic values such as interestingness, usefulness, simplicity or conservativeness, not truth value or even empirical adequacy" (Ketokivi & Manterend, 2010, p.12). This effectively makes inferences and theoretical explanation integral parts of a single process (Harman, 1965; Lipton, 2004; Ketokivi & Manterend, 2010). Moreover, the main strength of this approach is that it is an open portrayal of how empirical scientists in practice make choices in their reasoning (Ketokivi & Manterend, 2010).

Despite the many useful features of this approach, critics have argued that the "interestingness of an explanation is a pragmatic, not an epistemic virtue and as such unacceptable" (Ketokivi & Manterend, 2010, p.12). For this reason, the abductive approach was not considered for this research. Additionally, Saunders, et al. (2016, p.145) note that a researcher can use this approach if the researcher is "collecting data to explore a phenomenon, identify themes, and explain patterns to generate a new or modify an existing theory which you subsequently test through

additional data collection”, which does not fit into the focus of this study.

6.4.4 Justification for the choice of deductive approach

The deductive approach has been used in this study because it is consistent with the research philosophy adopted (Saunders, et al., 2016). Saunders, et al. (2016, p.124) advise that the choice of this research approach should be underpinned by the research philosophy adopted by researchers because this will allow the researcher “to design a coherent research project in which all elements of research fit together”. Hence, the choice of the deductive approach for this study is not unusual in regards to the choice of research philosophy adopted (Saunders, et al., 2016). Specifically, it is appropriate for the scientific approach being utilised to meet the research objectives of this study (Saunders, et al., 2012; Saunders, et al., 2016).

Although critics may argue that this approach has limitations because it cannot be used to provide an in-depth understanding of the human behaviour of the actors in research, one major strength of this approach is that it helps researchers to determine whether their conclusions are valid or not. Therefore, the researcher can establish whether his or her research conclusions are true or not, based on whether the research premises are true or false (Ketokivi & Manterend, 2010; Saunders, et al., 2016).

Table 7.2. below explores the differences and similarities between the deductive, inductive and abductive approaches as discussed above.

Table 6.2 Distinction between deductive, inductive and abductive paths of reasoning

	Deductive	Inductive	Abductive
Logic	In a deductive inference, when the premises are true, the conclusion must also be true	In an inductive inference, known premises are used to generate untested conclusions	In an abductive inference, known premises are used to generate testable conclusions
Generalisability	Generalising from the general to the specific	Generalising from the specific to the general	Generalising from the interactions between the specific and the general
Use of data	Data collection is used to evaluate propositions or hypotheses related to an existing theory	Data collection is used to explore a phenomenon, identify themes, and patterns and create a conceptual framework	Data collection is used to explore a phenomenon, identify themes and patterns, locate these in a conceptual framework and test this through subsequent data collection and so forth
Theory	Theory falsification or verification	Theory generation and building	Theory generation or modification; incorporating existing theory where appropriate, to build new theory or modify existing theory

Source: Saunders, et al. (2016, p.145).

6.5 Research Strategy and Methodology

A research strategy refers to the general orientation towards a piece of study which is either quantitative or qualitative and sometimes a mixed strategy (a combination of quantitative and qualitative strategy) is adopted (Saunders, et al., 2009; Bryman & Bell, 2011). Any strategy adopted for a particular study must provide a direction to the specific methods and techniques that are supposed to be used in the data collection and analysis (Saunders, et al, 2009; Creswell, 2014). These three strategies are discussed below.

6.5.1 Quantitative strategy

The term “quantitative’ is often used as a synonym for any data collection technique (such as a questionnaire) or data analysis procedure (such as graphs or statistics) that generates or uses numerical data” (Saunders, et al., 2016, p.165). According to Flick, et al. (2004), the quantitative strategy involves quantification, measurement, and analysis of empirical data.

Quantitative research may be used within the realist and pragmatist philosophies, however, it is “generally associated with positivism, especially when used with predetermined and highly-structured data collection techniques” (Saunders, et al., 2016, p.166). The quantitative strategy employs a positivist approach which depends on scientific procedure or strategy and sees the world and reality as stable, predictable, and generalisable, where phenomenon can be accurately measured (objective reality) (O’Dwyer & Bernauer, 2013). It accepts that reality can be systematically and objectively examined in an organised way (Polit & Beck, 2012). Although quantitative research may also incorporate an inductive approach, where data are used to develop theory, it is usually associated with a deductive approach, where the focus is on using data to test theory (Saunders, et al., 2016).

Some key characteristics of this strategy are that the researcher is independent of those being studied (respondents or participants) (Saunders, et al., 2016). It is principally associated with experimental and survey research strategies (Survey research strategies are usually conducted through the use of questionnaires or structured interviews, or possibly, structured observations); and the researcher may also, use a single data collection technique, such as a questionnaire, and corresponding quantitative analytical procedure (Creswell & Creswell, 2018). This will be the choice for this research due to its single data collection technique. “Multi-method technique may also be used. Multi-method is the branch of multiple methods research that uses more than one quantitative or qualitative method but does not mix the two” (Saunders, et al., 2016, p.66).

6.5.2 Qualitative Strategy

In contrast to the quantitative strategy, the term ‘qualitative’ is “often used as a synonym for any data collection technique (such as an interview) or analysis procedure (such as categorising data) that generates or uses non-numerical data” (Saunders, et al., 2016, p.165). The qualitative strategy involves the narrative accounts and experiences of the various actors involved in the research (Flick et al., 2004). This strategy is often associated with interpretivist philosophy (Denzin & Lincoln, 2011). It is interpretivist because researchers need to understand the subjective and socially constructed meanings expressed about the phenomenon being investigated (Denzin & Lincoln, 2011). This strategy was not considered for this study because it does not fit with the research philosophical stance of the researcher.

6.5.3 Mixed Strategy

The term mixed method refers to research that combines alternative approaches within a single piece of study to serve complementary roles (Moran-Ellis, et al., 2006; Denzin, 2009; Denscombe, 2010). “At its simplest, a mixed-method strategy is one that uses both qualitative and quantitative methods” (Denscombe, 2010, p.137). It can also be said to be one in which both quantitative and qualitative strategies work on an even playing field (Moran-ellis, et al., 2006; Denzin & Lincoln, 2011). By implication, the use of more than one method in a research project is a mixed-method or strategy.

According to Saunders, et al. (2016), some management research may combine quantitative and qualitative elements for various reasons. For instance, a research design may use a questionnaire yet it might be vital to request that respondents answer some open questions in their own particular words as opposed to ticking the proper box, or, it might be important to conduct follow up interviews to look to clarify or seek to explain findings from the questionnaire.

Equally, some qualitative research may be investigated quantitatively, or be used to inform the design of a subsequent questionnaire. Along these lines, quantitative and qualitative research might be seen as two ends of a continuum, which practically speaking are regularly mixed. The mixed-method strategy focuses on how qualitative and quantitative methods can be made to work together (Moran-Ellis, et al., 2006). However, critiques have argued that mix-methods inquiry fails to address the incommensurability issue. Thus the fact that the two paradigms contradict each other (Smith & Hodkinson, 2005; Denzin, 2009).

6.5.4 Justification for the Choice of Quantitative Strategy

Although there is no single method or strategy for exploring a research problem, there are several factors which play a key role in determining which method to be adopted for a research study. These factors, as suggested by Creswell (2003), are the reality of knowledge itself and what can be known about it (ontology); the type of knowledge being sought and how it can be acquired (epistemology); the purpose and goals of the study area; the researcher's philosophy (whether positivism, realism, and so forth); resources available for the study; and the academic background of the factors to be considered. These factors inform the choice of the quantitative method being used in this study. The researcher has used the quantitative method because he believes that this approach is best suited to the research hypotheses raised in this study. Since the hypotheses are set to measure causal relationships, the quantitative strategy becomes the best method in executing this research. More so, it is anticipated that CFEBEH has an impact on CS where I-BT plays a role in this relationship. Therefore, the quantitative strategy can measure these causal relationships accurately compared to other strategies.

Moreover, using the quantitative method ensures coherence with both the philosophical lens and research approach being adopted by the researcher in this study (Saunders, et al., 2016). This is because the quantitative method generally uses a positivist approach of research, which is based on scientific strategy (Polit & Beck, 2012; O'Dwyer & Bernauer, 2013). It assumes that reality can be systematically and objectively studied in an orderly manner. Thus, ensuring consistency with the positivist and deductive stance of this research project. Saunders, et al. (2016) caution that as researchers, we should ensure that the research method or strategy we adopt is appropriate or fitting to our research

objectives, which further adds to the explanation for the choice of this method. That is, the choice of the quantitative strategy was due to the nature of the research objectives set out in this study.

Another justification for the choice of this method is the fact that the quantitative strategy allows for the examination of the relationships among variables which are measured numerically and analysed using a range of statistical and graphical techniques (Polit & Beck, 2012; O'Dwyer & Bernauer, 2013; Saunders, et al., 2016). It often incorporates controls to ensure the validity of data (O'Dwyer & Bernauer, 2013; Saunders, et al., 2016). Because data is collected in a standard manner, this method helps to ensure that questions are expressed clearly so they are understood in the same way by each participant (Polit & Beck, 2012; Saunders, et al., 2016). Moreover, the findings of the research, which is based on a sample, can be generalisable to the target population (Punch, 2005; Polit & Beck, 2012). This implies that the knowledge gained from the sample can benefit the target and perhaps a larger population. Therefore, since this study's aim is adopting a positivist approach which emphasises numerical analyses, the quantitative strategy becomes the obvious choice. This allows the researcher to numerically analyse and present results regarding CFEBEH and CS as well as the role of I-BT.

6.7 The Research Population

A population is every one of the living beings that belong to the same group or species and live in the same geographical zone (Creswell, 1996). On the other hand, a research population refers to the whole of research subjects with similar characteristics which conform to the specifications of a study (Creswell, 1996;

Arikunto, 2006). A population can also be a group of cases that meet particular requirements related to the problem being studied (Montero & León, 2007). Zikmund, et al. (2012, p.385) define it as “any complete group- for example, of people, sales territories, stores, or college students- that share same common set of characteristics”. Specifically, elements from which a sample is drawn is referred to as a population (Saunders, et al., 2016).

Alternatively, Burns and Grove (2001) define a research population as all the elements that meet the eligibility criteria to be included in a piece of study. Therefore, the population for this study refers to all adult customers (18 years and above) of both branches of the selected company that are living within the city centre, for the first case company, while for the second case company, customers living outside the city centre as indicated above. The total population of this study is 38,170 bank customers.

Two branches of Skye bank operating in Benin City were investigated in this study. One of the branches was situated in the city centre while the other was outside of the city centre. The investigation was centred around customers within the Benin city axis. Skye Bank was selected for this study because it is one of the main banks in the region with various branch networks. Secondly, it was due to their claim of customer friendliness, which the bank operationalises through its dedicated “YES Centre” (Skyebankng, 2017). The Yes Center is a customer-friendly contact centre for inquiries, concerns and numerous requests from consumers 24/7 (public holidays inclusive) through various I-BT channels such as email, social media (Facebook, Twitter, Skype, LinkedIn, etc.) and Live chat (Skyebankng, 2017). Some of the requests channelled through the centre include visa card activation, account

activation, card-related complaints, account enquiries, dormant account reactivation, issues related to e-services, and general enquiries (Skyebankng, 2017).

6.7.1. Sample Frame

A sample frame is a subset of the total population from which the sample size is selected for a study (Kumar, 2014). It is also the complete list of all the cases or units in the target population including human and non-human subjects in the population from which a sample will be drawn (Bryman & Bell, 2015; Saunders, et al., 2009; Saunders, et al., 2016). In the view of Salant and Dillman (1994), the selection of a sample for a study relies upon the size of the population of the study, population attributes, cost and degree of precision required. It is of importance, therefore, to have a defined and narrowed target of the population under investigation. This is one requirement for the selection of a sample in a study (Saunders, et al., 2016). Since the population of the study is all customers of both branches of the selected company, which at the start of the survey was 38,170 (branch-1= 20344, branch-2 =17826), then the sample frame for this study is the customers that were found in the database of both branches of the selected company at the time of this study, who had met the sampling criteria for inclusion in this study.

6.8 Constructs Development

6.8.1 Independent Variables

In this study, various scales were adapted in measuring CFEBEH: PCHB, ATI, and WS. In addition, CS and I-BT were measured separately with various adapted scales from proponents in this area of study as follows.

6.8.1.1 PCHB

In this study, PCHB is referred to as behaviours that are meaningful to customers at each point in time of their service encounter. According to Saxe and Weitz (1982), a measure of PCHB allows customers to report on the extent to which they perceive employees help customers beyond what is required or expected to make a difference, which also goes to tell a lot about how satisfied the customers say they are.

Accordingly, PCHB (coded using B01-B05 in the table below) items were derived from measurement items developed by Saxe and Weitz (1982, p.345). Their scale makes specific reference to the customer in each item generated, and it is also rooted in how employees go out of their way to serve customers beyond what is expected or required to serve them well. Examples of Saxe and Weitz (1982, p.345) items are (1) "I try to help customers achieve their goals", (2) "I try to find out what kind of product would be most helpful to a customer". Saxe and Weitz's (1982) scale has also been successfully applied by several researchers in this area (e.g., Harris, Mowen & Brown, 2005; Jarvenpaa et al., 2006; Homburg, et al., 2009). Accordingly, an adapted version in the present study had been adopted in the form shown in the table below.

Table 6.3 PCHB Measurement Items

	PCHB measurement items	Source
B01	(positive help1, Kahn and J-DR): In this bank, staff members try to help customers achieve their goals	Saxe & Weitz (1982, p.345)
B02	(positive help2, Kahn and J-DR): In this bank, staff members try to figure out what a customer's needs are	
B03	(positive help3, Kahn and J-DR): In this bank, staff members try to influence a customer by information rather than by pressure	
B04	(positive help4, Kahn and J-DR): In this bank, staff members try to offer the product of theirs that is best suited to the customer's problem	
B05	(positive help5, Kahn and J-DR): In this bank, staff members try to find out what kind of product would be most helpful to a customer	

These items were adapted to make them more evidently refer to employees helping customers with their regular banking needs and within the level of each customer.

In this thesis, the items were measured on a 5-point Likert scale with response categories: 1= strongly disagree, 2= disagree, 3=neutral, 4= agree, and 5=strongly agree. The justification to use 5-point Likert scale over the other types of Likert scale (e.g., 6, 7, 9, and 10-point scales) is that it is short and easy, and customers can quickly choose which of the response choices best reflect their response to the items (Gliem & Gliem, 2003; Bertram, 2007; Dawes, 2008; Karim & Chowdhury, 2014). Moreover, it has been consistently documented as meaningful in measuring CS in a

service setting (Dawes, 2008; Naeem, Akram, & Saif, 2009; Shanka, 2012; Karim & Chowdhury, 2014). It has also been widely used by similar studies focusing on CS in the banking sector. Typical examples include Shanka (2012) which investigated bank service quality, customer satisfaction and loyalty in the Ethiopian banking sector; and Karim and Chowdhury (2014) who investigated customer satisfaction on service quality in the private commercial banking sector in Bangladesh.

6.8.1.2 ATI

In this thesis, given that the study was conducted from customers' perspective, the measurement scale for ATI components (vigour, dedication, and absorption) was adapted from the measurement scales advanced by Schaufeli, et al. (2006). Schaufeli, et al.'s (2006) scale comprised 17 items originally adopted from the Utrecht work engagement scale developed by Scaufeli and Bakker (2004). Their 17 items indicate the feelings of vigour, dedication, and absorption and how frequently these feelings were felt in/by employees. The authors' scale is widely used and reliable and several researchers have successfully applied it in their work to measure these three aspects of ATI: vigour, dedication, and absorption (Halbesleben & Wheeler, 2008; Ravichandran, et al., 2011; Yeh, 2013; Mojsa-kaja & Golonka, 2015).

As the literature review shows, customers can identify employees with ATI attributes both from their frequent interactions with employees and observations of consistent service improvement (Fairlie, 2011; Chen, et al., 2011; Hafeez & Aburawi, 2013). Along these lines, 3 items have been generated representing each aspect of ATI (coded using B06-B11) in Table 6.4 below.

Table 6.4 ATI Measurement Items

ATI measurement items	Sources
B06 (Vigour1, Kahn and J-DR): At work, it seems employees of this bank feel bursting with energy	Schaufeli, et al. (2006, p.714)
B07 (Vigour2, Kahn and J-DR): At work, it seems employees of this bank feel strong and vigorous	
B08 (Dedication1, Kahn and J-DR): it seems staff members of this bank are enthusiastic about their job	
B09 (Dedication2, Kahn and J-DR): It seems staff members of this bank, are proud of the work they do	
B10 (absorption1, Kahn and J-DR): In this bank, staff members are immersed in their task	
B11 (Absorption2, Kahn and J-DR): When attending to a customer, it seems employees of this bank forget everything else around them	

6.8.1.3 WS

WS in this study refers to (1) having the composure to initiate a wide array of CFEBEH and actions, and (2) adapting CFEBEHs in line with situational demands. Composure and capability to employ a wide array of CFEBEHs and actions were assessed with an adapted scale from Spiro and Weitz (1990). The authors' item scale measures employees' adaptive behaviour under various service conditions. Some examples of Spiro and Weitz's (1990, p.66) 16 item scale include (1) "when I feel that my sales approach is not working, I can easily change to another approach", (2) "I like to experiment with different sales approaches", (3) "I am very flexible in the selling approach I use", etc. Accordingly, the following WS measurement items

(coded 12-B17, in the table below) adapted from the above authors, will be used in the present study as shown in the table below.

Table 6.5 WS Measurement Items

WS measurement items	Source
<p>B12 (Adaptive behaviour and service knowledge base, Kahn and J-DR): When a service approach is not working, it seems employees of this bank can easily change to another approach</p>	<p>Spiro and Weitz (1990, p.66)</p>
<p>B13 (Assertiveness and adaptive behaviour, Kahn and J-DR): It seems staff members of this bank like to experiment with different service approaches</p>	
<p>B14 (Adaptive behaviour and service knowledge base, Kahn and J-DR): It seems staff members of this bank are sensitive to the needs of their customers</p>	
<p>B15 (Adaptive behaviour, assertiveness and service knowledge base, Kahn and J-DR): It seems staff members of this bank are very flexible in the service approach they use</p>	
<p>B16 (Assertiveness and service knowledge base, Kahn and J-DR): In this bank, it seems staff members can easily use a wide variety of service approaches</p>	
<p>B17 (Assertiveness, adaptive behaviour and service knowledge base, Kahn and J-DR): In this bank, it seems staff members vary their service style from situation to situation</p>	

6.8.1.4 I-BT

In the case of I-BT, the measurement scale was adapted from authors such as Trainor, et al. (2014, p.1207). The authors' scale measures general items relating to technology-enabled service quality, customer service problem-solving capabilities which are done mostly through technology. An example item from Trainor, et al. (2014, p.1207) is, "Which of the following functions are the social media technologies used by your organisation capable of doing? Please check all that apply: Sharing support e.g., Photo sharing/storage (e.g. Flickr. Twitpic) ...". Accordingly, an adapted version in the present study had been adopted in the form shown in Table 7.6 below.

Table 6.6 I-BT Measurement Items

I-BT item measurement	Source
<p>I-BT1 (website): In this bank, there is a well-designed website that enables customers to access online services</p>	<p>Trainor, et al. (2014, p.1207)</p>
<p>I-BT2 (app): In this bank, there is a mobile banking app that enhances the efficiency of customers' banking activities</p>	
<p>I-BT3 (social media, app and website): There are online chart services in this bank that enables information sharing</p>	
<p>I-BT4 (social media): In this bank, there is a messaging app that enables conversation support between workers and customers (e.g., Skyemobile app)</p>	
<p>I-BT5 (social media): There is a social media technology in this bank, that</p>	

enables professional relationship

support e.g.,

LinkedIn

I-BT6 (social media) There is a social media technology in this bank, that enables social relationship support e.g., Facebook fan page

6.8.2 Dependent Variables

6.8.2.1 CS

The measurement items in this section will focus on the component parts of CS as suggested in the literature review. Thus, the measurement for CS in this thesis was adapted to Olorunniwo, et al.'s (2006, p.62) five-item scale. Some examples of the authors' scales are (1) "Would you agree to say, "I am satisfied with my decision to visit this hotel/motel"? (2) "Would you agree to say, "my choice to stay at this hotel/motel was a wise one"? (3) "Would you agree to say, "I think I did the right thing when I chose to stay in this hotel/motel"? The authors' measurement items reflect both the component and overall indicators of CS in relation to branch service delivery and performance, particularly in a service context. Accordingly, the table below shows the adapted scales for CS.

Table 6.7 CS Measurement Items

Measurement items for CS	Sources
<p>CS1. service convenience (I am happy with my decision to use this bank)</p>	<p>Olorunniwo, et al. (2006, p.62)</p>
<p>CS2. (EDT, service value, convenience, fitness for use, and efficiency) My choice to use this bank is a wise one</p>	
<p>CS3. (EDT, service convenience, efficiency, fitness for use) Choosing to use this bank is the right thing for me</p>	
<p>CS4. (Affect and EDT, service efficiency, convenience, value, and fitness for use) I feel that my experience with this bank has been enjoyable</p>	
<p>CS5. (Affect, EDT, service efficiency, value, and fit for use) The employees' knowledge of banking procedures makes me feel comfortable</p>	

6.8.3 Control Variables

Control variables are variables that are relevant to the dependent variable and can affect the relationship under investigation, but because they are not in the interest of the researcher to include them in the study, they are controlled for (Spector & Brannick, 2011). They are assumed to create lies or contaminations in observed relationships, and where this occurs, such control variables are removed to prevent such contaminations affecting the validity of the final outcome (Saunders, et al., 2009; Spector & Brannick, 2011).

In the context of this study, the variables that were controlled during the data analysis are customers' age, gender and past experience with the service. As

against other variables identified in the present study, these variables were chosen because of their unique characteristics which are likely to influence customers' evaluation of employees' CFEBEH as discussed previously in section 6.3 (Jayachandran, et al., 2005; Jarvenpaa, et al., 2006; Agnihotri, et al., 2012; Malthouse, et al., 2013; Trainor, et al., 2014). Moreover, for this study, control variables were chosen because they may yield more exact estimates of relationships among key theoretical constructs of interest such as I-BT, CFEBEH and CS (Saunders, et al., 2009; Spector & Brannick, 2011).

6.8.3.1 Age

Younger bank customers may evaluate employees' CFEBEH more rigorously during the process of interaction using I-BT than an older generation of customers. This may be due to younger customers' fascination with modern technology (Berger, et al., 2005; Ganim & Lescault, 2011). The older generation of customers may struggle with the adoption of I-BT resources such as computers and the internet due to their lack of familiarity with them. Thus, this thesis expects younger customers with a high receptivity to I-BT to show greater levels of satisfaction during service encounters using I-BT. To control for the effect of customer age, the age of each bank customer will be asked and recorded. The responses were categorised into age bands and each band was analysed separately and compared.

6.8.3.2 Gender

The present author also recognises that gender may play an important role in how customers evaluate employee services as well as their interaction with I-BT. Customers' individual differences on their reactions to employee services and their tendency or personal disposition towards I-BT use may impact their satisfaction

score subsequently (Zhu, et al., 2013; Calefato, et al., 2015; Ramanathan, et al., 2017). Much evidence supports this view by showing that gender differences can cause discrepancies in the effects of customers' subjective scores on (dis)satisfaction (Liao, et al., 2007; Hanif, 2010). To control for gender, this variable was measured with categorical variables such as M (male) and F (female) values.

6.8.3.4 Past experience with the service provider

Although customers' past experience may sometimes negatively impact their evaluation of satisfaction, this thesis expects customers' past experience with the service provider to positively impact on their evaluation of satisfaction with the service encounter. Customers who have contacted their bank before with a problem or question may evaluate their level of satisfaction differently compared with those who have not. Oliver (1980) found that satisfaction derived from past experience (pre-exposure) is a function of an individual's post-purchase attitudinal response. Gbenro (2014, p.146) argues that "consumer satisfaction may be seen to represent the influence of past experience because it is an overall evaluation of personal consumption experience". The author argues that "because satisfaction is based on direct past experience, it is likely to be accessible and to affect behavioural intentions independent of other considerations" (p.146). It is also likely that customers with past experience are familiar with the services made available to them by employees. Thus, consequently, affecting their judgement of (dis)satisfaction. For example, such customers may be better at asking relevant questions, accessing certain online and physical branch services and fixtures.

Therefore, to control for this variable, a binary scale was adopted with customers who have used the banking services before =1, those who have not used the banking service before =2. Since customers with past experience with the service

are likely to expect more than those without it, the present author will employ a scale adapted from Severt's (2002) thirty-nine-item scale on CS with prior service experience to measure a customer's past experience with navigating the banking services. Some examples of the scale are (1) "my past experience with the organisation left a positive impression" (2) "my past experience with the organisation left me satisfied (3) the company's personnel helped me in an acceptable time" (4) "I got what I expected" (5) "the procedures put the customer first" (Severt, 2002, p.105-106). Based on the constructs discussed in chapter five and variables discussed above, a hypothesized conceptual framework regarding the impact of CFEBEH on CS and the role of I-BT resources in the Nigerian banks which is controlled by age, gender, and past experience is presented below.

6.10 Validity measurement for CFEBEH, CS and I-BT

In adopting a suitable research design, validity is key (Higgins & Straub, 2006; Abowitz & Toole, 2010). Validity (truth) refers to the capacity of research to measure what it is expected to measure (Higgins & Straub, 2006; Blumberg, et al., 2008; Abowitz & Toole, 2010). That is, the truth of a study's measurement strategies (Higgins & Straub, 2006). In other words, Validity addresses the inference of truth of a set of statements. The set consists of symbols that represent mathematical formulae and/or words and statements that comprise a line of reasoning in which some of the statements support acceptance of others (conclusions). In science, validity is essential to a research proposal's theoretical framework, design, and methodology, including how well specific tools or instruments measure what they are intended to measure. As such, it is considered an ideal state, to be pursued but never obtained. Knowing that we will never achieve an absolute outcome, scientists

nevertheless engage in continuous efforts to attain a degree of validity (Higgins & Straub, 2006, p.24).

In measuring the quality of research design, Yin (2009) proposes four main tests namely construct validity, internal validity, external validity, and reliability. Whilst construct validity refers to the choice of the correct measures for the concepts under investigation, internal validity seeks to clarify the causality of relationships (Higgins & Straub, 2006). External validity generally specifies the domain of a piece of research.

To achieve validity for this study the researcher ensured that reliability is assessed first As Higgins and Straub (2006) suggest, there cannot be validity without reliability. Validity in this study was achieved through content validity and construct validity. With content validity, the researcher ensured that the research instruments used for collecting the data represent all the aspects of the study variables being measured. The questionnaire was developed in line with the research objectives after a careful study of other related studies. Further to this, the questionnaire was pretested with 23 respondents to assess the suitability of the questionnaire.

6.11 Research instruments

A research instrument is a tool used for collecting primary data for a study (Saunders, et al., 2016). Research instruments are designed to measure attitudes, knowledge, and skill in a study (Fowler, 2014). For this study, a questionnaire was used to collect the quantitative data from the two branches of the selected company under study.

6.11.1 Survey questionnaire items

A questionnaire is an instrument for gathering self-reported data or information from respondents by administering a set of questions in a paper form (Saunders, et al., 2016). Questionnaires are a pre-developed set of questions which the researcher administers to collect responses from respondents in order to improve the objectivity of statistical analysis (Polit & Beck, 2012). According to Yin (2009) questionnaires are the most appropriate tools or instruments for empirical research. Questionnaires help in gathering data from large respondents in various locations. The use of questionnaire also enables the researcher to gather data on similar variables from a more extensive range of the sample selected (Saunders, et al., 2016).

A paper-based questionnaire was used in accordance with the sampling technique adopted for this study. Based on this, questionnaires were given to customers to complete at the bank premises. This approach was chosen because although questionnaires (e.g., email and web-based questionnaires) are relatively easy to administer, their response rate is usually low (Cummings, et al., 2001; Deutskens, et al., 2004; Jepson, et al., 2005). In the context of this study, using a paper-based survey was more reliable as it can increase the response rate compared with a web-based survey. Moreover, people may not want to use their costly internet data allowance just to complete a survey for a researcher.

The questionnaire used for this study has four (4) sections involving close-ended questions (appendix 1 contains the details of items used in the questionnaire). Following, therefore, previous research (Naeem, Akram, & Saif, 2009; Shanka, 2012; Karim & Chowdhury, 2014) the various items used to capture CFEBEH, I-BT and CS are attached in appendix 1. In terms of the response format, the 5-point Likert scale was used (“1” Strongly disagree — “5” Strongly agree), as it has been consistently

documented as meaningful in measuring CS in a service setting (Dawes, 2008; Naeem, Akram, & Saif, 2009; Shanka, 2012; Karim & Chowdhury, 2014). A group of 3 academics confirmed the face validity of the questions.

The close-ended questions used in the questionnaire allowed the respondents to choose from a given set of alternative answers. With this, respondents were made to express their views regarding the relationship between CFEBEH and CS and the role of I-BT in this relationship. Besides, structured self-administered questionnaires were preferred, as they have a higher response rate, can be complex, and the interference of the researcher is minimized (Oppenheim, 1992).

6.12 Pilot study

Brink, et al. (2012) define a pilot study as a small-scale type of a major study. The reason for the pilot study was to pre-test the respondents' capacity to answer the research questions and to obtain the necessary information to enhance the practicality or feasibility of the study. It was also to ensure that there was clarity, lack of ambiguity, and avoidance of jargon (Diamantopoulos & Winklhofer, 2001). The total number of respondents sampled in the pilot study was 23. These 23 comprised of customers who were not part of the two branches of the selected company for this study (i.e., customers from other banks). 5 out of the 23 respondents completed the entire questions without any observations. 11 attempted it but had problems with some sections. The result of the pilot revealed that some respondents struggled to cope with certain words and phrases used in the questionnaire. The questions seem not to be clear at the pilot stage hence modifications were made based on suggestions from respondents.

As a result of this, changes were made based on the information gathered from the pilot study before the main quantitative study was started. In general, the respondents showed a keen interest and willingness to participate in the study as if they had long waited for a study of this kind to be conducted. They seem excited to interact with the researcher about his research topic and encouraged that research of this kind is conducted often.

6.13 Data Collection Procedure

To achieve the objectives of this study, the quantitative data collection was done in one stage, which involves using a self-administered questionnaire as indicated before. Before the collection of the data, a letter of introduction from the University of Wolverhampton Business School was sent to the branch managers of the two branches of the selected company used in this study which made a significant impact in facilitating the data collection process. With the help of a research assistant, the researcher visited the two branches of the selected company to administer the questionnaires to customers on their exit from the banking hall. The branch managers also allowed the researcher to administer the questionnaires to customers both in the banking hall and queueing up at the ATM machines in the banking premises.

6.14 Data Analysis Technique

Data analysis is the process or technique used to summarise, categorise and order data to make meaningful outcome from it (Shoro & Soomro, 2015; Yandell, 2017). The data obtained from the questionnaire were analysed using SEM. Both the Amos version 24 and SPSS statistics version 24 software were used to process the data.

The AMOS software has been used in this study because the researcher has a very good amount of data (Hair, Jr et al., 2016). AMOS software is also employed for Covariance-based SEM (CB-SEM) (Hair Jr, et al., 2016). Besides, the AMOS software is robust and can be used to check the two stages of SEM, that is, the CFA and the structural model (presented later in chapter 8) (Hair Jr, et al., 2014; Hair Jr, et al., 2016). The researcher would also be able to check the two stages of SEM, mentioned above, with AMOS (Hair Jr, et al., 2014; Hair Jr, et al., 2016). Therefore, the Amos software was used to execute the SEM while SPSS was used for the confirmation of reliability/internal consistency of the items using Cronbach's Alpha.

To ensure a better understanding of the data analysed, the results were organised and presented visually using tables and figures. Both software enabled the discovery of relationships in the data (Antonius, 2003; Dion, 2008). To measure the relationship between the variables, CFEBEH conceptualised as a second-order variable with PCHB, ATI, and WS as the first-order variables were presented as the independent variable, CS as the dependent variable and I-BT as the intervening variable. SEM was used in analysing the data for the reason that SEM estimates all coefficients in the model simultaneously. Thus, it is possible to assess the significance and strength of a particular relationship in the context of the complete model. When using latent variables in SEM measurement error is eliminated and thus more valid coefficients are obtained (Dion, 2008, p.365).

Latent variables, as mentioned above, are opposites of observed variables because they are unobserved (and are sometimes referred to as unobserved variables or constructs). However, although they are unobserved, they are the things we are most interested in measuring, for example, measuring customers' true level of satisfaction. Respondents or customers can tell us if they have been feeling satisfied

or not, with the service received, based on their self-report of how much they feel truly satisfied such as their response to the observed variables or items used in the measurement. Other examples of latent variables are things like depression, happiness, etc, which are things we do not observe directly because they cannot be seen; we can only observe their symptoms.

Lastly, in this study, the mean method was used to replace all missing values by applying the formula

$$\bar{Y} = \frac{1}{n} \sum_{i=1}^n y_i$$

Where n = the number of available data and y_i = the data points (Norazian, 2007).

Also, following the order of Norazian (2007), the Root Mean Squared Error and coefficient of the determinant (R^2) were calculated to determine the Goodness of Fit (GFI) of the data with the model, as discussed further in the next chapter (chapter 7).

6.15 Sampling Technique

Sampling is defined as the procedure by which an appropriately sensible number of people or research components are chosen and studied to establish a research result in regard to the whole population under consideration for a study (Frey, et al., 2000). In other words, sampling is the technique by which the sample of the population is chosen to be a genuine representation of the whole population for a study. As against collecting and analysing data from the entire population, a sample was drawn because “sampling makes possible a higher overall accuracy than a census” (Saunders, et al., 2009, p.212). A census is the opposite of sampling, it requires collecting data from the entire population if it is of a manageable size

(Saunders, et al., 2016). Additionally, sampling allows for information that is more detailed to be collected (Saunders, et al., 2009).

Sampling techniques enable the researcher to reduce the amount of data that should be collected by considering only data from a subgroup rather than all possible cases or elements (Saunders, et al., 2016). According to Saunders, et al. (2016), sampling provides a valid alternative to a census, when it is unrealistic for the researcher to survey the whole population, and when limited budget and time constraints are considered.

The main methods used to select research samples are probability sampling and non-probability sampling (Saunders, et al., 2016). The former includes representative sampling, such as simple random, stratified random, systematic, and cluster sampling and the latter includes non-representative sampling, such as quota, purposive, self-selection, and convenience sampling (Saunders, et al., 2012; Bryman & Bell, 2015; Saunders, et al., 2016).

According to Ross (2005) and Sekaran, (2003), every member of the identified target population has a known, and non-zero, chance of being chosen in probability sampling. In comparison, there is no predetermined or proven probability of selecting any member of the population in a non-probability sampling (Ross, 2005; Abowitz & Toole, 2009). While probability sampling (e.g. random) minimises potential bias in data collection, Abowitz and Toole (2009) argue that probability sampling such as in a banking context is rarely attainable.

For this study, the convenience sampling technique was used to select the sample. Convenience sampling is a method of sampling which involves the researcher selecting the respondents or subjects who meet certain required participation criteria

with the possibility of being readily identified and recruited into the study (Boehm, et al., 2002; Urdan, 2005). It involves selecting the participants based on proximity, ease of access and willingness to participate which makes it convenient. Convenience sampling in its simplest form involves selecting those cases that are easier to obtain (Saunders, et al., 2009). Using this technique, the sample selection process is then continued until the researcher reaches the sample size required (Saunders, et al., 2009).

Although this technique is prone to bias and influences that are beyond the researcher's control (Saunders, et al., 2009), it was selected for this study due to the nature of banking operations and the fact that bank customers will visit and be available at an irregular interval. Hence, to enhance the response rate, the questionnaire was administered to customers that showed interest in participating in the study. Like most empirical research, the current study has used a non-probability convenience sampling technique as it allows the researcher to collect data from the participants based on their availability and willingness to participate in the study. Convenience sampling also allows the researcher to improvise with the research resources available, especially when there is a lack of time and financial resources (Tarhini, Hone, & Liu, 2013). Besides, this method of sampling has also been used widely by similar quantitative studies in this area. Typical examples are Alnaser, Ghani, and Rahi (2017) who researched the impact of SERVQUAL Model and Subjective Norms on customer's satisfaction and customer loyalty in Islamic Banks; and Abdullah, Manaf, Yusuf, Ahsan, and Azam (2014) who studied customer satisfaction in retail banks in New Zealand using structural equation modeling.

6.15.1 Sampling Criteria

A sampling criterion expresses the qualities that must be possessed by the elements in the population to be included in the study (Denzin & Lincoln, 2013). Forza (2002) expresses that the qualities for consideration delimit the research population of interest. Therefore, to meet the aims and objectives of this research, the customers of the two branches of the selected company understudy must possess specific characteristics. For a customer to be included in this study, they must have met the following characteristics as presented in Table 6.8 below. This is to ensure that the sample size collected is representative of the population. It is also critical so that logical generalisations can be made.

Table 6.8 Sampling Criteria

No.	Criteria
1	Must be at least 18 years of age
2	Use one of the two branches of the selected company
3	Be operating either a savings or a current account with Skye bank
4	Have operated the account for at least one year
5.	Be an actual customer and not someone who just makes an enquiry or frequently use the ATM at the branch

6.15.2 Unit of Analysis

A unit of analysis is a vital component from which data is acquired for a study. Likewise, a unit of analysis is the fundamental group that is chosen from the sample

for a research study (Kumar, 2014). By implication, the source from which the researcher gets his or her data from is the unit of analysis. In the case of this study, the customers of both branches of a selected company are the unit of analysis. Thus, the bank customer is the basic unit by which CS is investigated through bank I-BT resources and the existing employee CFEBEH factors.

6.15.4 Sample Size Determination

A number that is selected representative of the population from which data is gathered for a study, is called a sample size (Frey, et al., 2000). For the two branches of the selected company under study, the sample size was determined using the formula developed by Yamane (1967) as follows:

$$S = \frac{N}{[1 + N (e^2)]}$$

Where S= sample size, N= target population, e= marginal error (degree of freedom = 0.05 [5 per cent]). The sample size for each case company is determined as follows:

Table 6.9 Sample size determination

Branch-1 (forestry road branch)	Branch-2 (Sapele road branch)
S = <u>20344</u>	S = <u>17826</u>

$$[1 + 20344 (0.05^2)]$$

$$[1 + 17826 (0.05^2)]$$

$$S = \frac{20344}{50.86} = 400$$

50.86

$$S = 400$$

$$S = \frac{17826}{44.57} = 399.9$$

44.57

$$S = 400$$

Based on the sample size calculation above, the sample size for the data collection is 800 customers who satisfied the sampling criteria, and these were customers who were contacted for this study. Out of the 800 self-administered questionnaires disseminated in February 2018, 624 responses were obtained. The convenience sampling technique was employed in this process as discussed above. Of the 624 questionnaires collected, 606 were usable, thus generating a response rate of 78 per cent. The study achieved a high response rate because the questionnaires were delivered using face-to-face means, which made it possible for the researcher to meet the majority of the customers of the banks under study.

Furthermore, the non-responders make up 22 per cent of the total sample. Non-response bias occurs if “those who respond to the survey differ in important respects from those who do not respond (e.g., ...respondents from HR vs those from finance, accounting, or sales)” (Cascio, 2012, p.2541). However, since bank customers were surveyed in this study, the respondents thus do not differ in an important respect from the non-responders. Cascio (2012, p.2542) also recommended the following

procedures as strategies for reducing non-response bias (1) “generalise to the respondents only” and (2) increase “physical or contact efforts, by obtaining the highest response rate possible to reduce response bias”. Accordingly, these steps were followed in this study during the questionnaire administration and hence, the high response rate obtained (as indicated above). Besides, Cascio (2012) note that larger sample sizes, such as the one obtained in this study, can provide more information about the population of interest. Furthermore, care must be observed when making generalisations with regards to the findings of this study due to the response rate obtained. Specifically, the results of this study can only generalise to the respondents involved in this study.

The table below provides the details of the sample size for both bank branches.

Table 6.10 Sample size for the study

Bank Branch	Population	Sample size
Branch-1(forestry road)	20344	400
Branch-2 (Sapele road)	17826	400

From the 38170 population above, sample size calculation was done. As a result, 800 customers were obtained as the sample size for the study.

6.15.5 Sampling procedure

To identify which customers to select from the population since the names and contacts of customers could not be obtained due to the data protection policy of the banks, the sampling criteria were applied, for example, customers who appear young were asked if they were up to 18 years of age, for inclusion in the study.

To achieve the objectives of this study the data collection was done using cross-section data collection approach (Saunders, et al., 2009) for four weeks. A self-administered questionnaire survey was conducted to gather information from willing and relevant customers based on the sampling criteria. The data collection was done simultaneously in both branches. With the support of the bank managers and staff and the help of the research assistant, the researcher was able to collect the required data.

6.17 Ethical Considerations

Ethical considerations in research prescribe the understanding that all stakeholders engaged in a piece of research should be dealt with using maximum care. These stakeholders usually include the research participants, the researcher, and the funding institution. According to Munhall (1988) when humans are used in research as participants, maximum care must be observed to protect the rights and dignities of those participants. Therefore, in observing and ensuring ethical compliance, the following factors were considered:

First, free from harm: no physical or psychological harm was experienced during the study. The participants participated in the study at their own free will. Questions were asked in simple words politely, to ensure understanding and the respondents were made to express themselves freely without any compulsion from the researcher.

Second, the freedom to participate: the respondents were given the free will to participate in the study. Their consent was sought, and they were given the right to exclude themselves from the study.

Third, confidentiality: the research participants were assured that all information

provided for this study shall be treated with the highest confidentiality as much as possible. And it shall be used purely for an academic endeavour and not for any financial gain. For this reason, they were not made to give their names either orally or in written form.

Fourth, academic credibility: where ideas, knowledge or materials of other researchers were used, appropriate acknowledgements were given accordingly in the form of references.

Ethical research considerations such as seeking consent, and collecting sensitive information, maintaining confidentiality, avoiding bias, avoiding incorrect reporting, the use of appropriate research methodology and the appropriate use of the research information were observed throughout this study and will be maintained thereafter. This research was done using the highest form of ethical considerations and standards bearing in mind that, institutional information and data is an asset and gives a competitive edge to other banks alike and such information would not be divulged to third parties without their consent. There will also be no disclosure of respondent identities in any other academic endeavour such as in a publication. Finally, ethical approval was also obtained from the University of Wolverhampton Faculty Of Social Sciences Ethical Committee before the fieldwork in Nigeria (see appendix 2).

6.18 Chapter Summary

The research design, approach and strategy adopted for this study have been explained in this chapter. The target population and sampling techniques have also been discussed. The sources of data and the design of the data collection instrument have also been addressed in this chapter. Both the conduct of the pilot study as well

as data collection process of the main study has also been explained for replicability. The data analysis methods for this study have also been explained to indicate how the research results were obtained. Moreover, the reliability and validity procedures have been explained to establish credence for this study. Finally, the ethical considerations that were observed during the study were also explained. Having provided an in-depth understanding of the research design and the methods used in conducting this study, the next chapter deals with the systematic presentation and discussion of the research findings.

CHAPTER SEVEN

RESEARCH FINDINGS AND DISCUSSIONS

7.1 Introduction

The preceding chapter presented the research design and methodology which predominantly focused on the justification of the research location, construct and variable definition, the presentation of the conceptual framework, sampling techniques, and data collection processes as well as the ethical issues involved in undertaking this study. This current chapter has three main aims. First, the chapter presents and discusses the results regarding the impact of CFEBEH factors in the Nigerian banking sector on CS. Second, the chapter also presents and discusses the influence of I-BT factors in the relationship between CFEBEH and CS. Third, the chapter discusses the impact of the control variables as indicated in Figure 5.0. The main goal of this chapter, therefore, is to provide an in-depth discussion on the impact of CFEBEH and I-BT on CS in the Nigerian banking sector. Theoretically, whiles this study adopts both the EDT and the Affect Theory to support the discussion on CS, the Engagement Theory (Kahn, 1990) and the JD-R model (Bakker & Demerouti, 2008) are used to support the discussion on the exhibition of CFEBEH factors in bank employees. Based on the positivist philosophy, the study used the quantitative method to investigate the sampled bank customers in Benin City, Edo State, Nigeria.

In this study, 800 questionnaires were distributed to bank customers, and 624 responses were obtained. Of the 624 questionnaires, 606 were suitable for analysis. However, 426 were online users out of the 606 usable questionnaires, and this formed the sample size used for this study. Given that I-BT is the main focus of this

study (i.e., the mediation effect of I-BT), hence, the 180 non-online user group were excluded. Based on the context of this thesis, the analyses and discussions hereafter will solely focus on the 426 online users.

7.2 Demographic Analysis of Respondents

In this section, the demographic characteristics of the respondents engaged in this study are analysed. These characteristics, which include gender distribution, the age of respondents and the educational level of the respondents, are discussed in the sections below.

7.2.1 Gender distribution

The results as shown in table 8.1. below indicate that male respondents constituted a large proportion of bank customers engaged in this study. Out of the 426 respondents, 267, representing 62.7 per cent were males, while 159 representing 37.3 per cent were females. This pattern is similar to the study by Chavan and Faizan (2013) where that the sample was made up of 79.5 per cent of male respondents and 20.5 per cent female respondents in a private sector context.

7.2.2 Age distribution

Table 7.1 also shows that most of the respondents were between the ages of 18 and 55 years. While 127 (29.8 per cent) had ages between 18 and 35 years, 119 (27.9 per cent) were between the ages of 36 and 45. It was also indicated that 82 (19.2 per cent) of the respondents had ages between 45 and 55, while 65 (15.3 per cent) had ages between 56 and 65. Lastly, 33 (7.7 per cent) of the respondents also had ages from 66 and above. This implies that most of the respondents are from the younger group (18-45) and is likely to have a higher impact on their perception of I-BT as currently being used in their banks. The age of bank customers is considered one of

the most important factors in I-BT usage (Broady, et al., 2010). This is because it has been argued that younger generations of customers are more fascinated by I-BT than older ones (Broady, et al., 2010). Laguna and Babcock (1997) and Broady, et al. (2010) have even found that older adults had essentially higher computer anxiety than younger adults. Thus, their experience with and attitudes towards computers are negative, particularly when compared with younger adults (Broady, et al., 2010, p.473). Timmermann (2000) also indicates that older adults find it difficult to keep up with their younger adults in terms of the use of information technology due to its fast pace of growth.

7.2.3 Education level

The educational level of bank customers could have a tremendous impact on their perception and use of I-BT and subsequently could influence their perception of satisfaction with banking services (Polasik & Piotr Wisniewski, 2009; AbuShanab, et al., 2010). As shown in Table 7.1 below, 101 respondents representing 23.7 per cent had no former education. 19 (4.5 per cent) respondents had primary education, 120 (28.2 per cent) had secondary education, while 286 (43.7 per cent) had tertiary education. This finding indicates that almost 45 per cent of the respondents had tertiary education, while only about 28 per cent had secondary education. This implies that a large number of the respondents engaged in this study had tertiary education hence the perceived ability to use Bank I-BT resources. However, the expectation is that those without tertiary education could find it difficult in using bank I-BT resources.

As noted by Van Deursen, et al. (2011), the educational level of bank customers plays an important role in their use of I-BT. Their study found that educational attainment appears significant in peoples' use of I-BT resources. However, since

banks target every level of customer, it is important for customers with a low level of education to be frequently provided with I-BT awareness which will compensate for the lack of education. According to George and Kumar (2013), this could come in the form of awareness creation among customers and also by constantly engaging with the bank's customer service team for clarification on the use of I-BT resources.

Table 7.1 Profile of the Sample

	Frequency	Percentage
Gender		
Male	267	62.7
Female	159	37.3
Total	426	100
Online users	426	100
Educational Level		
Non-Formal Education	101	23.7
Primary	19	4.5
Secondary	120	28.2
Tertiary	186	43.7
Total	426	100
Age Distribution		
18–35	127	29.8
36–45	119	27.9
45–55	82	19.2
56–65	65	15.3
66+	33	7.7
Total	426	100

7.3 Descriptive Statistics and Data Normality

Before model estimation, univariate normality was established to verify the suitability of SEM and Maximum Likelihood (ML) in the data analysis. To examine the normality of the data, skewness and kurtosis were assessed. Skewness, as well as kurtosis, are known to affect variance and covariance analysis when SEM is employed in any study. According to West, et al. (1995) and Aleshinloye et al. (2019), non-normality of data is determined when values exceed 7 (for Kurtosis) and 2 (for Skewness). The result of this thesis has shown that skewness values ranging between -.279 to -1.637 and kurtosis values ranging between -.046 to 4.883 are both below the thresholds as indicated above. By this result, it is established that there is no item with values of skewness or kurtosis greater than the specified limit, suggesting that the data shows normality. The use of ML estimates in SEM is therefore supported. More so, the Mean and Standard Deviations of the various variables were also observed. The result in table 7.2 below shows that the highest mean is I-BT1A (4.1667) while the lowest mean is I-BT 5A (3.5915). Similarly, the highest standard deviation is CS5A (1.07910), while the lowest is I-BT 2A (.69643). Table 7.2 also shows the result of the normality distribution and other descriptive statistics of the data used in this study.

Table 7.2. Normality Distribution

Variables	Mean	Standard Deviation	Skewness	Kurtosis
PCHB1A	4.237	.9293	-1.637	3.009
PCHB2A	4.0962	.92933	-1.324	1.955
PCHB3A	4.0915	.91707	-1.120	1.381
PCHB4A	3.8944	.98965	-.943	.685
PCHB5A	3.8803	1.05707	-.864	.131
ATI1A	3.7465	1.04106	-.810	.222
ATI2A	3.8239	.97715	-.781	.293
ATI3A	3.8028	1.01684	-.744	.264
ATI4A	3.8380	.99389	-.639	.003
ATI5A	3.7394	.97989	-.996	1.016
ATI6A	3.7700	1.06876	-.728	-.046
WS1A	4.0915	.95478	-1.097	1.089
WS2A	3.9437	.91863	-.913	.912
WS3A	3.8286	1.02267	-.872	.408
WS4A	3.7770	1.00565	-.573	-.208
WS5A	3.9061	.95824	-.714	.334
WS6A	3.8005	1.05389	-.891	.530
I-BT1A	4.1667	.87470	-1.369	3.146
I-BT 2A	4.1174	.69643	-.904	2.295
I-BT 3A	3.7300	1.07589	-.771	.625
I-BT 4A	3.6878	1.03068	-.580	.571
I-BT 5A	3.5915	1.05041	-.695	.488
I-BT6A	3.8427	.89504	-.695	.770
CS1A	4.0775	.80651	-.926	1.495
CS2A	3.9413	.82538	-.723	1.013
CS3A	3.8052	.96872	-.772	.448
CS4A	3.8099	.97208	-.847	.590
CS5A	3.8803	1.07910	-.279	4.883

7.4 Common Method Bias Test

Common method biases are sometimes biases that are due to the method of measurement rather than the constructs the measures represent (Podsakoff, et al.,

2003). They signify causes of measurement errors that are compounded by the sociability of respondents who want to provide positive answers (Podsakoff, et al., 2003; Chang, Van Witteloostuijn, & Eden, 2010).

Podsakoff, et al. (2003, p.887) state that the “two primary ways to control for method biases are through (a) the design of the study’s procedures and/or (b) statistical controls”. Thus, to minimise common method biases, both the procedural and statistical remedies, as suggested by the above authors, were used in this study. The procedural remedy was applied by protecting the respondents’ anonymity and reducing evaluation apprehension (Podsakoff, et al., 2003). This was done by allowing the respondents’ answers to be anonymous, assuring respondents that there are no right or wrong answers and that they should answer questions as honestly as possible (Podsakoff, et al., 2003; Chang, Van Witteloostuijn, & Eden, 2010). According to Podsakoff, et al. (2003, p.888), these procedures should “reduce people’s evaluation apprehension and make them less likely to edit their responses to be more socially desirable, lenient, acquiescent, and consistent with how they think the researcher wants them to respond”. Another procedural remedy was scale item improvement (Podsakoff, et al., 2003). This was done through the careful construction of the items themselves. That is, by defining ambiguous or unfamiliar terms, avoiding vague concepts and providing examples when such concepts must be used, keeping questions simple, specific, and concise, and avoiding double-barreled questions as suggested by Tourangeau, et al. (2000).

In terms of the statistical remedy, Harman’s single factor test was employed by conducting an exploratory factor analysis (EFA) (Podsakoff, et al., 2003). This technique was chosen because it has been widely used by researchers to address the issue of common method bias (Podsakoff, et al., 2003). The Harman’s technique

is done on SPSS using EFA. An EFA will choose the unrotated solution to detect the total number of factors that are explaining the majority of the data variance (Podsakoff, et al., 2003). Using Harman's single factor test, a single factor is intentionally selected; if it represents the majority of variance in the data then it will represent a substantial amount of common method bias in the data (Podsakoff, et al., 2003). Also, if the single factor accounts for less than fifty (<50) per cent of the variance, then it is believed that there are no common method bias issues present in the data (Podsakoff, et al., 2003). Accordingly, the result of the EFA, in this thesis, shows that the total variance explained by one factor is 25.058 (%) (see appendix 9) which is far below the cut-off criteria stated above. Based on this result, it can be concluded that there are no common method bias issues in the data of this study.

7.5 Multicollinearity Test

“In a regression analysis, the presence of multicollinearity implies that one is using redundant information in the model, which can easily lead to unstable regression coefficient estimates” (Raykov & Marcoulides, 2006, p.86).

In this type of a test, if the tolerance value is less than 0.1 (<.1) or the VIF (Variance Inflation Factor) is greater than 10 (>10), this could suggest that an issue of multicollinearity exists (O'brien, 2007; Miles, 2014). However, the table in appendix 10 shows that both the tolerance and VIF values are within the suggested limits stated above. The table shows that tolerance values range between .572 and .781 which are higher than the 0.1 threshold. Conversely, the VIF values range between 1.284 and 1.749 and are not greater than the value of 10 (O'brien, 2007; Miles, 2014). Given this result, it can be concluded that multicollinearity is not a concern in this study.

7.6 Statistical Justification for employing SEM

In consideration of the conceptual model adopted for this study, SEM has been adopted as the most suitable technique to measure the impact of CFEBEH factors on CS as well as the role of I-BT in this relationship between CFEBEH and CS. SEM is, therefore, a tool for analysing multivariate data. SEM is known to be fitting particularly for hypothesis testing. According to Bagozzi (1980), SEM is useful to researchers as a “multivariate technique combining regression, factor analysis, and analysis of variance to estimate interrelated dependence relationships simultaneously” (Lonial & Raju, 2015, p.22). This technique or tool goes beyond conventional regression models to incorporate multiple independent and dependent variables and also hypothetical latent constructs that clusters of observed variables might signify (Savalei & Bentler, 2010). SEM also provides a means to test a predefined set of relationships among observed and latent constructs and permits hypothesis testing especially when experiments are impractical (Savalei & Bentler, 2010). Accordingly, the SEM technique has turned out to be universally accepted in the social and behavioural sciences (MacCallum & Austin, 2000; Savalei & Bentler, 2010).

7.7 Confirmatory Factor Analysis

CFA is a multivariate statistical method used to assess how well the measured variables reflect the number of constructs and typically, it involves model specification (Shek & Yu, 2014).

7.7.1 Model Specification

CFA requires that before a researcher carries out an analysis, there must first be the pre-specification of all aspects of the model (in terms of the relations among the

variables in the model) to be tested (Harrington, 2009). Based on this, the researcher evaluated the fit of the measurement model using CFA before the structural model was tested. In this study, the CFA model consisted of 22 observable indicators (initially 28 but 6 items were removed because of poor factor loading which was less than 0.5 as suggested by Hair, et al., 2010). Observable indicators are variables that we can measure directly that we believe to be caused by the underlying latent constructs (Harrington, 2009). The first 14 measures were hypothesised measurements of CFEBEH components (PCHB- 4 indicators, ATI – 5 indicators, and WS- 5 indicators), the second measures comprised of 3 indicators used to measure the influence of I-BT on the relationship between C-FBEH and CS, and finally, the third, included 5 indicators used to measure CS.

7.7.2 Model Re-specification

The model in Figure 7.1 was tested using SEM. The collected data were entered into the Statistical Package for Social Sciences (SPSS) and the variance and co-variance were analysed using Amos version 24's maximum likelihood method (Schermelel-Engel, et al., 2003). Amos provided the modification indexes that suggested paths to be dropped or enhanced in order to improve the fit of the model.

Based on these suggestions, the model fit was tested. However, the initial test failed to provide a good fit of the data. The model was then re-specified based on suggestions from Amos version 24. This was done by removing 6 measurement items. One item from each of the constructs PCHB ('In this bank, staff members try to help customers achieve their goals'), ATI ('At work, it seems employees of this bank feel bursting with energy'), and WS ('When a service approach is not working, it seems employees of this bank can easily change to another approach') were removed. Three items from the I-BT construct ('In this bank, there is a well-designed

website that enables customers to access online services', 'In this bank, there is a mobile banking app that enhances the efficiency of customers' banking activities', and 'There is a social media technology in this bank, that enables social relationship support e.g., Facebook fan page') were also removed from the utilised items in the questionnaire. The 6 items were removed because of poor factor loading which was less than 0.5 as suggested by Hair, et al. (2010).

Thereafter, two items ('It seems staff members of this bank are enthusiastic [very interested] about their job' and 'At work, it seems employees of this bank feel strong and vigorous [they love what they do]') for the construct ATI were correlated to each other. In terms of the I-BT construct, the measurement item 'There is a social media technology in this bank, that enables professional relationship support e.g., LinkedIn (coded IBT5)' was correlated to the measurement item 'There are online chat services in this bank that enables information sharing (coded I-BT3)'. Later, the measurement item 'There is a social media technology in this bank, that enables professional relationship support e.g., LinkedIn (coded I-BT5)' was correlated to the measurement item 'In this bank, there is a messaging app that enables conversation support between workers and customers (e.g., Skyemobile app) (coded I-BT4)'. Moreover, the measurement item 'In this bank, there is a messaging app that enables conversation support between workers and customers (e.g., Skyemobile app) (coded I-BT4)' was correlated to the measurement item 'There are online chat services in this bank that enables information sharing (coded I-BT3)'.

Furthermore, two measurement items for the construct WS were correlated to each. In this case, the measurement item 'It seems staff members of this bank like to experiment with different service approaches (e.g., online transfer vs withdrawal slip approach above) (coded WS2)' was correlated to the measurement item 'It seems

staff members of this bank vary their service style from situation to situation (i.e., from time to time e.g., as a result of poor network service or overpopulation of customers waiting to use a service, e.g., if long queues, the bank encourages the use of withdrawal slip or online transfers) (coded WS6)'. Lastly, two measurement items for the construct CS were correlated to each other. In this instance, the measurement item 'The employees' knowledge of banking procedures makes me feel comfortable (coded CS5)' and the measurement item 'I feel that my experience with this bank has been enjoyable (coded CS4)' were correlated to each other.

Following this attempt, the model fit improved slightly, however, some items (I-BT5 and I-BT4, WS2 to WS6) were still below the expected threshold of 0.5. Based on this, the model was again re-specified by removing the correlation between I-BT5 and I-BT4 and WS2 to WS6. I-BT5 was then correlated to I-BT3, while I-BT4 was correlated to I-BT3; ATI3 was also correlated to ATI2, while CS1 to CS5 were correlated to each other (see figure 7.1). This attempt helped to give a good fit to the model. AMOS modification indexes were employed as a guide during the test of the model. The author used the following criteria to test for the model fit: P-value, chi-square (X^2/df)>.05, Goodness of Fit Index (GFI)>.90 (Cheung & Rensvold, 2002), Root Mean Square Error of Approximation (RMSEA <.08) (Steiger, 1990; Browne & Cudeck, 1993), Tucker and Lewis Index (TLI, Politis, 2006), Comparative Fit Index (CFI), and Root Mean Square Residual index (RMR, Politis, 2006). These are further discussed in section 8.6, which focuses on the structural model and hypotheses testing.

7.7.3 Confirmatory Factor Analysis Testing

CFA procedures are used for testing both convergent and discriminant validity and reliability of the indicator variables, providing validation of the scales used for the

measurement of the specific constructs (Hair, et al., 2010). Only when the measurement model is deemed satisfactory can the structural path of the model be tested. From the CFA procedure, the measurement model indicates a good model fit of $\chi^2/df = 2.103$ ($\chi^2 = 418.609$, $df = 199$, $p = .000$) (Tabachnick & Fidell, 2007) and a Minimum Discrepancy/Degrees of Freedom (CMIN/DF) value of 2.104, which is within the range of acceptable fit as suggested by Byrne (2001; 2006). Byrne (2006) suggests that CMIN/DF that does not exceed the value of three is still within an acceptable range. This view is supported by Carmines and McIver (1981, p.80) who suggest that CMIN/DF ratio which is within the range of three to one is indicative of an acceptable fit.

7.7.4 Goodness of Fit Index (GFI)

GFI “measures the relative amount of the variances and covariances in the empirical covariance matrix \mathbf{S} that is predicted by the model- implied covariance matrix \mathbf{S} that is predicted by the model-implied covariance matrix $\Sigma(\theta^*)$ ” (Schermelleh-Engel, et al., 2003, p.42). This “implies testing how much better the model fits as compared to no model at all (null model), i.e., when all parameters are fixed to zero” (Schermelleh-Engel, et al., 2003, p.42). “A model is considered suitable if the covariance structure implied by the model is similar to the covariance structure of the sample data, as indicated by an acceptable value of goodness of fit index” (Cheung & Rensvold, 2002, p.234). The result of the CFA shows a Goodness of Fit Index of 0.920, which signifies a good fitting model (Schermelleh-Engel, et al., 2003).

7.7.5 Comparative Fit Index (CFI)

The Comparative Fit Index (CFI, Bentler, 1990) is a revised form of the Normed-Fit Index (NFI) taking into account the sample size (Byrne, 1998), which performs well

even if the sample size is small (Tabachnick & Fidell, 2007; Hooper, et al., 2008). Bentler (1990) first introduced this index and then included it in his EQS program as part of the fit indices (Kline, 1998, 2005; Hooper, et al., 2008). This statistic, like the NFI, assumes that all latent variables are uncorrelated (null/independence model) and compares the covariance matrix of the sample with this null (Hooper, et al., 2008). Schermelleh-Engel, et al. (2003) define CFI using the formula:

$$CFI = 1 - \frac{\max[(\chi^2_t - df), 0]}{\max[(\chi^2_t - df), (\chi^2_i - df_i)]}$$

where

max= the maximum of the values given in brackets,

χ^2_i = the chi-square of the independence model (baseline model),

χ^2_t = the chi-square of the target model, and

df= the number of degrees of freedom.

Similar to GFI, Schermelleh-Engel, et al. (2003) note that CFI ranges from zero to one, with higher values indicating better fit. CFI of 0.924, therefore, signifies a good model fit.

7.7.6 Tucker and Lewis index (TLI)

TLI is also known as the Non-Normed Fit index (NNFI), in contrast to RMSEA, it expresses fit per degree of freedom (df) (Hu & Bentler, 1999). As an NNFI, TLI can range from 0 - 1 and often compensates for the effect of model intricacy (Hu & Bentle, 1999; Schermelleh-Engel, et al., 2003). TLI close to unity may be indicative of a good fit (Politis, 2006). According to Hu and Bentle (1999), a TLI cut-off value

close to 0.90 suggests a good fit. Therefore, in this study, a TLI of 0.911 is within the acceptable range (Politis, 2006).

7.7.7 Root Mean Square Residual index (RMR)

RMR is used to indicate the overall “badness-of-fit measure” that depends on the fitted residual (Schermelleh-Engel, et al., 2003, p.37). More precisely, it is denoted as the “square root of the mean of the squared fitted residuals” (Schermelleh-Engel, et al., 2003, p.37). According to Schermelleh-Engel, et al. (2003), RMR that is close to zero is considered a good fit. While Browne and Cudeck (1993) note that RMR that is less than 0.05 (<0.05) suggests a good fit, values between 0.05 and 0.10, are considered as moderate fit, while values greater than 0.10 ($>.10$) are regarded as a poorly fitting model. Thus, in this study, RMR of 0.048 is also within an acceptable range (Politis, 2006).

7.7.8 Root Mean Square Error of Approximation (RMSEA)

RMSEA is a measure of approximate fit in the population and is therefore concerned with the discrepancy due to approximation (Schermelleh-Engel, et al., 2003). The RMSEA is bounded below by zero (Schermelleh-Engel, et al., 2003). Steiger (1990) and Browne and Cudeck (1993) indicate that RMSEA of about .05 or less would indicate a close fit. Browne and Cudeck (1993) note that RMSEA less than or equal to .05 can be considered a good fit, values between .05 and .08 as an adequate fit, and values between .08 and .10 as a mediocre fit, whereas values greater than .10 are not an acceptable approximation to a root mean square (Schermelleh-Engel, et al., 2003; Hair, et al., 2010). In this study, RMSEA is equal to .051, which is also within the acceptable range. Table 7.3 below presents the regression weights of the CFA measurement.

Table 7.3 - Regression Weights of the CFA Measurement

Variables			Estimate	S.E.	C.R.	P
PCHB	<---	CFEBEH	1.274	.176	7.241	***
ATI	<---	CFEBEH	1.318	.190	6.928	***
WS	<---	CFEBEH	1.000			
PCHB5A	<---	PCHB	1.000			
PCHB4A	<---	PCHB	.874	.080	10.996	***
PCHB3A	<---	PCHB	.628	.070	9.010	***
PCHB2A	<---	PCHB	.716	.072	9.955	***
ATI6A	<---	ATI	1.000			
ATI5A	<---	ATI	1.032	.105	9.872	***
ATI4A	<---	ATI	1.011	.105	9.663	***
ATI3A	<---	ATI	1.021	.107	9.541	***
ATI2A	<---	ATI	.773	.097	7.969	***
WS6A	<---	WS	1.000			
WS5A	<---	WS	1.038	.099	10.495	***
WS4A	<---	WS	1.158	.107	10.876	***
WS3A	<---	WS	1.039	.103	10.061	***
WS2A	<---	WS	.866	.091	9.551	***
I-BT5A	<---	I-BT	1.000			
I-BT4A	<---	I-BT	1.320	.254	5.204	***
I-BT3A	<---	I-BT	1.075	.219	4.900	***
CS5A	<---	CS	1.000			
CS4A	<---	CS	1.121	.093	12.055	***
CS3A	<---	CS	1.119	.090	12.490	***
CS2A	<---	CS	.869	.077	11.253	***
CS1A	<---	CS	.818	.075	10.964	***

7.7.9 Correlations among Variables

The result of Table 8.4 below which explains the correlations between the convergent and discriminant validity is explained in the subsections below, which also contains explanations of the outcome of the convergent and discriminant validity of the scales used in measuring the specific constructs.

Table 7.4: Correlations among variables

	C.R	AVE	MSV	MaxR(H)	CS	I-BT	CFEBEH
CS	0.841	0.516	0.285	0.849	0.718		
I-BT	0.762	0.520	0.130	0.906	0.360	0.721	
CFEBEH	0.813	0.595	0.285	0.941	0.534	0.193	0.772

7.7.10 Convergent Validity

Convergent validity is commonly considered as a sub-set or category of construct validity (Hsiao, et al., 2014). Construct validity refers to the degree to which a measure assesses the construct it is purported to represent (Campbell, 1960). Variables that tap the same construct are correlated with each other (convergent validity). Convergent validity is demonstrated when a variable has a high correlation with other variables that measure the same construct with different methods (Campbell, 1960, Hsiao, et al., 2014, p.973). There are several ways convergent validity can be estimated. In this thesis, convergent validity was assessed using Average Variance Extracted (AVE) and Composite Reliability (C.R) as shown in table 7.4. above. The AVE is used as a summary indicator of convergent validity. The AVE reflects “the amount of variance that is captured by the construct in relation to the amount of variance due to measurement error” (Fornell & Larcker, 1981, p.45). The AVE for all dimensions range between 0.516 and 0.595 and is higher than 0.5 cut-off point as recommended by Fornell and Larcker (1981).

Furthermore, C.R is the total amount of true score variance in relation to the total score variance (Malhotra & Dash, 2011). Moreover, the C.R for the various dimensions is higher than 0.6. Based on the AVE and C.R results, the convergent

validity of the constructs for this study is obtained. All of the C.R range between 0.762 and 0.841 (table 6.3), all of these are higher than the reliability standard of 0.7 (e.g. Kline, 2010; Tabachnick & Fidell, 2012), suggesting that in each case the indicators consistently represent the same latent construct. Moreover, C.R of 0.7 or higher is considered good (Nunnally & Bernstein, 1994; Malhotra & Dash, 2011), therefore, the three constructs in this study (C-FBEH, I-BT and CS) satisfied the test of reliability.

7.7.11 Discriminant Validity

Discriminant validity evaluation has become a widely accepted precondition for the analysis of the relationship between latent variables (Henseler, et al., 2015). Variables that tap different constructs are not correlated with each other (discriminant validity). Discriminant validity is demonstrated when a variable has a “low correlation with variables that measure different constructs using the same and different methods” (Hsiao, et al., 2014, p.973). In this thesis, the Maximum Shared Squared Variance (MSV) was used to test the discriminant validity of the measurement model (table 7.4). The MSV result needs to be lower than that of the AVE for the discriminant validity to hold (Hair, et al., 2010). The correlation table (table 7.4 above) shows that the MSV for all dimensions range between 0.130 and 0.285 and are lower than that of the AVE values (range between 0.516 and 0.595) which means that the discriminant values hold, and the measurement model is according to the assumptions which were initially made.

7.8. Reliability test

Reliability refers to the consistency of the research findings or results if the research is repeated over a period of time (Bazeley, 2013). It also refers to the “stability of

measurement over time; and the similarity of measurements within a given time period” (Kirk & Miller, 1986, p.41). As part of the steps to test for reliability, in this study, Cronbach’s Alpha was calculated because it is the measure of internal consistency of reliability that presumes equal indicator loadings (Hair, et al., 2014). Cronbach’s alpha of the dimensions of the scales are between .74 and .84 (Table 7.5 below) and exceeds the recommended threshold of .70 (Chang & Chuang, 2011). Besides, Ozdamar (2004) states that the Cronbach’s alpha value being below 0.40 shows that the scale is not reliable and being above 0.80 shows that the scale is highly reliable. Regarding this, it can be said that the reliability of the whole scale and its subdimensions is high.

Table 7.5 Reliability Test

Reliability Statistics			
	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
PCHB	.743	.742	5
ATI	.765	.768	6
WS	.798	.799	6
IBT	.755	.753	6
CS	.840	.844	5

7.9 Testing the Structural Model

7.9.1 The Structural Model and Hypotheses Testing

Structural equation models with latent variables have been widely used in measurement and hypothesis testing since their introduction into marketing more than a decade ago (Bagozzi & Yi, 1988). Structural equation models refer to general statistical procedures for multi - equation systems consisting of continuous latent variables, multiple concept indicators, measurement errors, equation errors and observed variables (Bollen, 2005). According to Bollen (2005), there are several components to an analysis using structural equation models. These include (1) model specification, (2) the moment matrix implied, (3) identification, (4) estimation, (5) model fit, and (6) re-specification. In SEM, a model is said to fit the observed data to the degree that the model-suggested covariance framework is equal to the empirical covariance framework (Hall, 2001; Schermelleh-Engel, et al., 2003). Once a model has been specified and the empirical covariance matrix is ascertained, a technique must be chosen for parameter estimation (Sörbom, 1989; Schermelleh-Engel, et al., 2003). Diverse estimation techniques have diverse distributional assumptions and have distinctive discrepancy functions to be reduced (Schermelleh-Engel, et al., 2003). At the point when the estimation procedure has met to a sensible solution, the fit of the model ought to be assessed.

Model fit determines the extent to which the SEM fits the sample data (Schermelleh-Engel, et al., 2003). Despite the fact that there are no well-established rules for what minimal conditions constitute a satisfactory fit, a general approach is to ensure that the model is identified, that the iterative estimation procedure converges, that all parameter estimates are within the range of parameter values, and that the standard errors of the parameter estimates have a reasonable size (Marsh & Grayson, 1995).

According to Schermelleh-Engel, et al. (2003), although there is a consensus that researchers should avoid to report all fit indices that have been developed since the day of SEM, the authors recommended the following criteria as an adequate selection of indices which are frequently presented in recent publications. These indices are the X^2 and its associated P-value, X^2/df , RMSEA, TLI, GFI, CFI, and RMR. They also suggest that one can report the GFI in terms of the model comparison (nested models). Thus, taking the above indices into account, table 7.6 below shows the results of the structural model for this study. It describes the extent to which the model in this study matches the observed data.

Table 7.6 - The Structural Model Fit Indices

Fit value	Index
Chi square (df) or X^2/df	445.032 (256) or 1.738, P=000
CMIN DF	1.738
CFI	.940
GFI	.925
TLI	.930
RMSEA	.042
RMR	.047

From table 8.6, the structural model indicates a good model fit of $\chi^2/df= 445.032$ (256) or 1.738, P=000 (Tabachnick & Fidell, 2012) and a Minimum Discrepancy/Degrees of Freedom (CMIN/DF) value of 1.738, which is within the ratio/range of acceptable fit as suggested by Byrne (2001). CMIN/DF is the minimum value of the discrepancy-C divided by the degrees of freedom (CMIN/df) (Loo &

Thorpe, 2000). From the above results, although a ratio close to 1 is regarded as best for correct models, Byrne (2001) suggests that CMIN/DF that does not exceed the value of 3 is still within an acceptable range. This view is supported by Carmines and McIver (1981, p.80) who suggest that CMIN/DF ratio of within the range of 1 to 3 is indicative of an acceptable fit.

7.9.1.1 Goodness of Fit Index

The result of the structural model shows a GFI value of .925 which signifies a good model fit (Schermelleh-Engel, et al., 2003). According to Schermelleh-Engel, et al. (2003), GFI values greater than .90 are usually interpreted as indicating a satisfactory fit, although .95 is more desirable (see sub-section 8.4.2.1.).

7.9.1.2 Comparative fit Index

The cut-off value for this index is .95, which may be interpreted as an acceptable fit (Rigdon, 1996; Schermelleh-Engel, et al., 2003). Based on this, the Comparative Fit Index of .940 in Table 8.6. above, signifies an acceptable fitting model.

7.5.3 Tucker and Lewis index

According to Hu and Bentle (1999), a TLI cut-off value close to 0.90 suggests a good fit. Thus, in this study, TLI of .930 is indicative of a good fitting model (Politis, 2006).

7.9.1.3 Root Mean Square Residual index

Given the result presented in Table 7.6 above, RMR of .047 can be said to be indicative of a good fitting model (Politis, 2006).

7.9.1.4 Root Mean Squared Error of Approximation

In the current study, table 8.6. shows that the RMSEA is equal to .042. Given that its value (RMSEA) is below 0.08 (Hair, et al., 2010), this index offers an indication that

the hypothesised model fits the data quite well (Hu & Bentler, 1999; Hair, et al., 2010; Kline, 2010; Tabachnick & Fidell, 2012). In total, all fit indices are well within the accepted ranges and it can be concluded that the fit of the hypothesised model is reasonably good. In all, the results of the CFA and structural model show that there was not much difference between both analyses. Chi-square result for CFA= 418.609, while that of the structural model = 445.032. Having discussed the outcomes of the fit indices of the structural model in Table 7.6 and the cut-off thresholds, this study now provides the tested structural model showing all the hypothesised paths examined. This is done in line with the outcome of the sample profile in Table 8.1. Figure 7.1 below therefore shows the adopted structural model for this study.

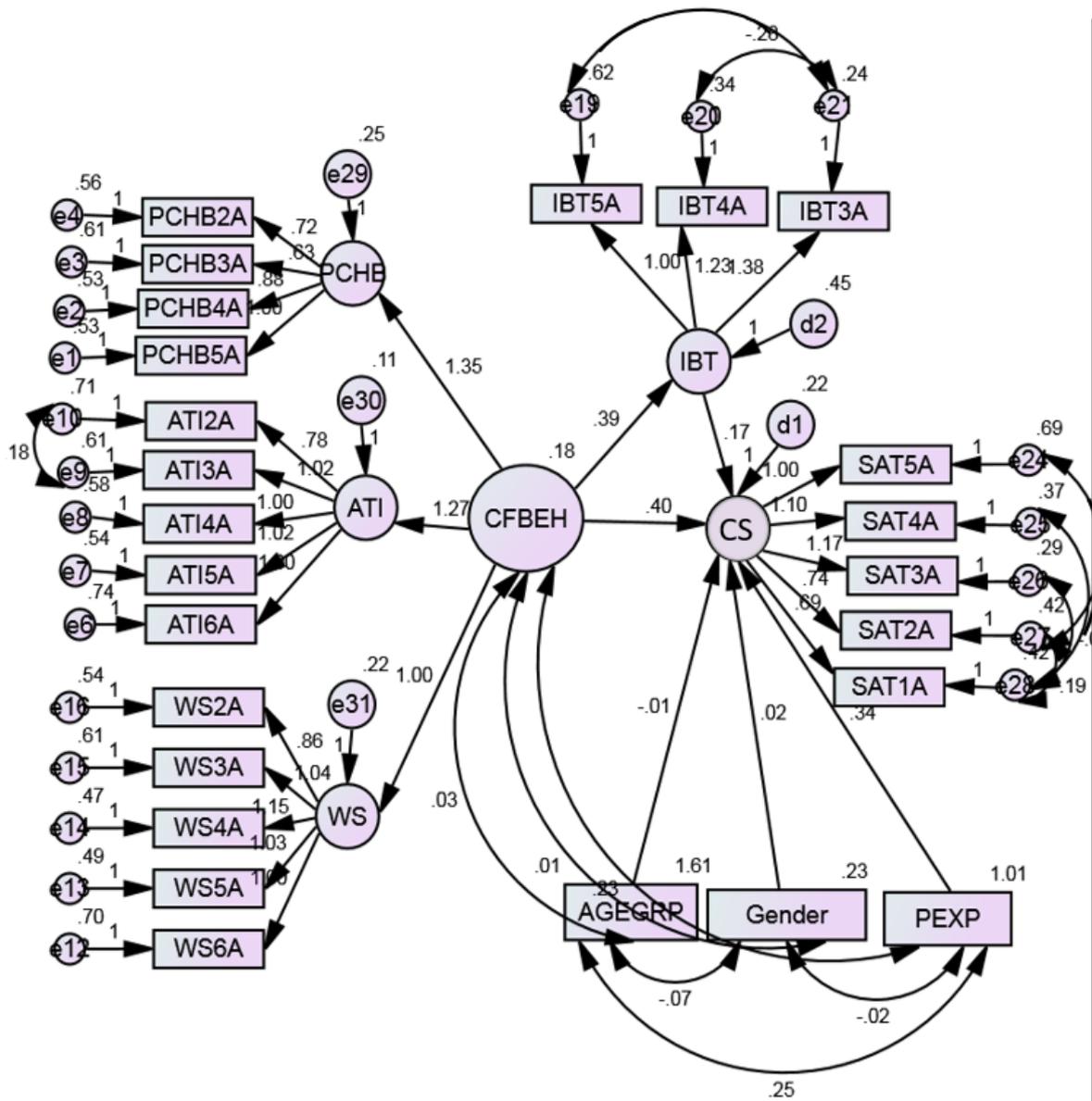


Figure 7.1. - The structural model

The results of the structural model show that the direct (unmediated) effect of CFEBEH on CS is .40 (table 7.7, also, see appendix 3). Thus, due to the direct (unmediated) effect of CFEBEH on CS, when CFEBEH goes up by 1, CS goes up by .40. This is in addition to any indirect (mediated) effect that CFEBEH may have on CS (Kline, 1998, p.52). This supports the proposed hypothesis (H1), which states that CFEBEH directly and significantly impacts CS. Again, figure 7.1 (also see table

7.7 below) shows that CFEBEH is positively related to I-BT and explains .39 of its variance. That is, due to the direct (unmediated) effect of CFEBEH on I-BT, when CFEBEH goes up by 1, I-BT goes up by .39. This is in addition to any indirect (mediated) effect that CFEBEH may have on I-BT (Kline, 1998, p.52). Conversely, the result of the structural model (figure 7.1 and table 7.7) has shown that the direct (unmediated) effect of I-BT on CS is .17 (also see appendix 4). Similar to the explanations above, this indicates that when I-BT goes up by 1, CS goes up by .17 (Kline, 1998, p.52).

In terms of the indirect effect, the result of the mediation test shows that the indirect (mediated) effect of CFEBEH on CS is .067 (table 7.8 below). That is, due to the indirect (mediated) effect of CFEBEH on CS, when CFEBEH goes up by 1, CS goes up by 0.067. This is in addition to any direct (unmediated) effect that CFEBEH may have on CS (Kline, 1998, p.52). It, therefore, shows that the more the indirect effect of I-BT is increased by 1 unit, the more the impact on CS can become, and thus customers can achieve greater satisfaction with banking services. In addition to the dominant impact of CFEBEH leading to higher CS levels, the results also showed that CFEBEH acts on CS through I-BT (table 7.8 below, also see appendix 4). Meaning that CFEBEH will have a positive effect on CS through the I-BT path. It thus shows that I-BT partially mediates the relationship between CFEBEH and CS in the banking sector in Nigeria.

Table 7.7 - Direct relationship analysis

Hypotheses			Estimate	S.E.	C.R.	P	Remark
CS	<---	CFEBEH	.402	.113	3.569	***	Accepted
I-BT	<---	CFEBEH	.390	.122	3.205	***	Accepted
CS	<---	I-BT	.172	.048	3.558	***	Accepted

Moreover, bootstrapping was conducted and the results show that the hypothesis for the indirect relationship was supported (table 7.8). The bootstrap is a newly developed technique or approach for making certain types of statistical inferences. The technique is demonstrated to work satisfactorily on a number of estimation problems (Efron, 1979). Consequently, it is frequently employed by researchers to estimate population statistics by sampling a replacement dataset (Efron, 1979; Wehrens et al., 2000; Samik, 2008). The bootstrap technique is only recently developed and is categorised as a computer-intensive method because it involves the use of computer power to simplify the traditional practice of statistical calculation-related arithmetic operations, which are often complicated in nature (Diaconis & Efron, 1983). Therefore, a statistical theory that tends to concentrate on just a few characteristics of a statistical sample, such as mean, normal deviation and coefficient of correlation, can be effectively manipulated analytically with the bootstrap method (Diaconis & Efron, 1983; Efron & Gong, 1983; Booth & Sarkar, 1998; Manley, 2013). Therefore, the bootstrap technique was used in this research because it allows sample estimates to be assigned measures of accuracy defined in terms of bias, variance, confidence intervals, prediction error or any other such measure (Efron & Gong, 1983; Wehrens, et al., 2000). In particular, bootstrapping was performed in this research in order to test the indirect effect of the mediation

relationship. It was also done to allow the model to run in iteration (different times using computer simulation), i.e. from different combinations of the items in the model, so that the model can be measured accurately and reliably (Samik, 2008; Manley, 2013).

Using the bootstrap method, the basic sample will be treated as the population and a Monte Carlo - style procedure will be performed on it (Samik, 2008). Monte Carlo sampling creates an estimate of the sampling distribution by randomly drawing from a population a large number of samples of size n and calculating the associated value of the statistics for each (Efron, 1979; 1981; 1987; Samik, 2008). This is done by randomly drawing, with replacement, a large number of size n resamples from this original sample (Booth & Sarkar, 1998; Samik, 2008; Manley, 2013). Thus, while each resample will have the same number of elements as the original sample, some of the original data points could be included more than once, some not included (Booth & Sarkar, 1998; Samik, 2008). Consequently, each of these resamples will randomly leave the original sample (Samik, 2008). And as the elements in these resamples vary slightly, statistics will take on slightly different values, calculated from one of them (Booth & Sarkar, 1998; Samik, 2008). In sum, the result of the bootstrapping has shown that CFEBEH acts on CS via I-BT as shown in table 7.8 below.

Table 7.8. - Mediation analysis

Hypothesis	Direct effect	Indirect effect	Total effect	Result
CFEBEH -> I-BT -> CS	.402***	.067***	0.469***	Supported

7.9.1.5 The Covariance Structure

An investigation of the covariance structure showed strong support for the relationships shown in the measurement model (Figure 7.1) with a GFI of 0.925 (table 7.6). This indicates that the model correctly reproduced the observed covariances. The relationship extracted from this model shows that CFEBEH enhances CS which is consistent with prior studies on the positive outcome of CFEBEH (Albdour & Altarawneh, 2014; Siddiqi, 2015) and the effect of I-BT on the relationship between CFEBEH and CS (Rodriguez & Ajjan, 2014; Agnihotri, et al., 2016).

7.10 Discussion of Research Findings

This section provides a discussion on the two hypotheses tested using the CFA and SEM procedures. First, the findings in this study provide a confirmation to the hypotheses as well as provide a deeper insight into the impact of CFEBEH on CS and the role of I-BT in this relationship between CFEBEH and CS in the Nigerian retail banking context. Second, the findings also increase the depth of knowledge on CFEBEH components and how this could be used to improve customer service delivery in retail banks. Third, the impact of I-BT on CS and the entire customer service delivery process is worth noting and the findings in this study provide a deeper understanding of how the power of I-BT resources could be used to enhance CS. Finally, this section discusses the influence of various control variables including the gender of the customer, the age and the educational level and how these influence the use of I-BT resources in enhancing CS. This discussion is done within the extant available literature regarding CFEBEH, I-BT and CS. The next subsection discusses hypotheses testing.

Hypothesis Testing

Apart from the two hypotheses tested in this study, the results of the co-efficient path (figure 7.1) and the associated critical ratios between the second-order factor (CFEBEH) and its measurement constructs (first-order factors i.e., PCHB, ATI, WS) aligns with the engagement theory which focuses on employees' self-engagement in a task (see sub-section 5.2.3). This confirms that the second-order factor is reflected by the first-order factors/constructs.

A higher (or second)-order construct is a generic term that is either defined (reflective) or constituted (formative) by its dimensions (lower (or first)-order constructs) (Becker, Klein, & Wetzels, 2012). For the higher-order construct to exist, the lower-order constructs (dimensions) must be present (Becker, Klein, & Wetzels, 2012). "If the higher-order construct is reflective, the general concept is manifested by several specific dimensions themselves being latent (unobserved)" (Becker, Klein, & Wetzels, 2012, p.363). In this study, the reflective-reflective type 1 model (Mode A- associated with reflective constructs) was used in the order of Becker, Klein, and Wetzels (2012). This type of hierarchical latent variable model is most suitable as it helps to identify the common factor of many connected, but separate, reflective constructs (Becker, Klein, & Wetzels, 2012).

Accordingly, the result in figure 7.1 indicates that the second-order factor is reflective of the first-order factors. The significant association supports the assumption of the Kahn's engagement theory that people's experiences of the three psychological conditions of job *meaningfulness, safety, and availability* determine the extent of their engagement or disengagement (sub-section 5.2.3). The theory assumes that these three psychological conditions frequently affect the state of mind of the employees

when they participate in a task and this often contributes to the quality of their job performance. Employees who positively experience these three psychological conditions would, therefore, be more engaged in their task performance (Kahn, 1990). The findings, therefore, give support to the central role Kahn's (1990) engagement theory plays in employee's CFEBEH. Following this, the next section discusses hypotheses testing.

7.10.1 The impact of CFEBEH on CS

In this study's model, CFEBEH as a second-order construct was measured by the first-order constructs: PCHB, ATI, and WS to determine the impact of CFEBEH on CS. The findings from this measurement are discussed below.

7.10.1.1 PCHB

This finding is consistent with the results of previous research such as Keh, et al. (2013) and Lemmink and Mattsson (2002). Keh, et al. (2013) found that, although employee's attributes such as physical attractiveness and displayed emotions are important to CS, the attribute of helpfulness has the strongest impact. Similarly, Lemmink and Mattsson (2002) found that service organisations that train their employees to deal with the emotions of customers and to learn empathic behaviour have had an increased impact on the after-experience outcomes of consumers. More so, this outcome correlated positively with consumers' likeability and perceived quality of service. Accordingly, the findings show that consumer satisfaction is created by ensuring the practical demonstration of a PCHB during service encounters. The significance of a service employee's helpfulness means that competent service delivery can outweigh the effects of other employee attributes,

such as positive emotions (Keh, et al., 2013). Thus, if employees' services are found to be reasonably helpful by the customers, it could have a positive impact on CS.

However, the findings suggest that the higher the level of employee PCHB, as a component of CFEBEH, the higher will be the impact on CS. Customers' rating of this component as being key shows their perception and reaction to the poor quality of service they receive in Nigerian banks, thus signifying that service firms must focus on improving the training of employees to meet this aspect of their customer service. According to Ford (1995) and Rao and Tombs (2011), decreased employee helpfulness generally results in customer perception of poor service and hence dissatisfaction.

These findings confirm the validity of PCHB, ATI, and WS as components of CFEBEH and enhance current understanding of the relationship between CFEBEH and CS, which is in line with findings from previous studies such as Schwartz (2010) and Barnes, et al. (2014). Specifically, the study provides support for the idea that customers' perception of service employees' CFEBEH during service encounter has a positive effect on their perception of satisfaction with banking services. By this, it means that behaviours have a significant effect in relation to CS, particularly in a bank service delivery. Service organisations such as banks should, therefore, seek to encourage the CFEBEH in each service encounter involving their customers. The importance of this is that it encourages employees to demonstrate behaviours that appeal to the satisfaction of consumers with every encounter.

7.10.1.2 ATI

With regard to ATI, the findings indicate that bank employees who are attached to the task are better able to enhance their relationship with their customers compared

to other colleagues who show less of this behaviour. Apart from its financial benefits, ATI can lead to other outcomes such as enhanced proactive or personal initiative, stronger employee commitment, greater involvement, and more vigorous role expansion, which are critical to CS enhancement (Bakker & Schaufeli, 2008; Schneider, et al., 2009). By implication, ATI can have a significant impact on CS because it is inspired by an innate passion for the work role (Yeh, 2012; Menguc, et al., 2013; Taheri, Hosany, & Altinay, 2019). Therefore, given that such employees are more self-motivated because of their innate passion, ATI can lead to the expression of self-in-task behaviours that improve work and other connections, including those that exist with customers (Lin, 2010; Sulaiman, et al., 2012; Hayati, et al., 2014). Studies consistent with this view include Tang and Tang (2012) and Atmojo (2015), which show that customers can measure the performance of employees' ATI through the quality of their service delivered. H1 is therefore accepted.

7.10.1.3 WS

In relation to WS, the results show that bank customers' perceptions of the benefit of WS can positively influence their judgement of satisfaction. Thus, encouraging the increase in this aspect of CFEBEH is beneficial to fostering the relationship between CFEBEH and CS in the banking sector. This finding supports previous studies indicating that WS is an important indicator of CFEBEH that can lead to CS as it allows employees to change their service delivery approach including the use of vocabulary (Skaggs & Youndt, 2004; Gwinner, et al., 2005; Sadler, et al., 2009). This can mean speaking in a language customers understand rather than employing jargons which confuses them. Therefore, these improved customer-oriented behaviours can become a constant focus in customer service deliveries in enhancing

satisfaction. WS also, therefore, enables employees to properly communicate to bank customers, which helps in enhancing CS. In this case, bank employees become mindful of their CFEBEH. H1 is therefore accepted.

Customer service satisfaction, as well as the whole process of customer service delivery, can be a bit technical due to the implications of human behaviour as well as the influence of other factors, which might influence customer expectations and eventual satisfaction. As part of this study, CFEBEH has been designed and measured by PCHB, ATI and WS as a latent variable. This is the case because PCHB, ATI, and WS are considered as key CFEBEH indicators and are among the most effective CFEBEH practices in improving CS (Sujan, et al., 1994; Penner, et al., 2005; Halbesleben & Wheeler, 2008; Maxwell-Stuart, et al., 2018). The SEM results suggest that the hypotheses regarding the impact of CFEBEH on CS are supported. This implies that the existence of CFEBEH factors in the banking environment indicates that the role of employees and their behaviour towards customers is crucial in delivering CS. The findings also indicate that for the Nigerian banking service consumers, PCHB, ATI and WS, are important service components, which needs to be encouraged and enhanced to increase CS.

CFEBEH is therefore shown to be an important signal regarding the efforts of employees to improve their service performance. Thus, the presence of CFEBEH factors creates and enhances the banking relationship between bank employees and customers in the service encounter process. In these circumstances, employees feel motivated and encouraged to respond to the needs of customers, which has the potential to engender higher satisfaction in the services used by customers in the bank. Consumers might only rate services, such as banking services, as meeting their satisfaction after an experience of the actual performance of the service and in

relation to their initial expectations (Oliver, 1977; Cronin Jr & Taylor, 1992; 1994; Oliver, et al., 1997; Mosahab, et al., 2010). This view aligns with the EDT theory discussed in chapter five, which propounds that customers assess satisfaction with a product or service based on a comparison of their initial expectations and then their actual exposure to the performance of the service or product (Oliver, 1980). When consumers perceive that their exposure to service has made them feel 'worse or better than expected,' then their perception of the product or service becomes a judgment of dissatisfaction or satisfaction (Oliver, 1981; Pizam & Milman, 1993).

Through its various components, CFEBEH has been shown to exert a significant impact on CS, which could also be related to the fact that when employees demonstrate actions directly channelled to address the concerns of the customer, it generates a sense of satisfaction among consumers (Podsakoff, et al., 2000; Maxwell-Stuart, et al., 2018; Taheri, Hosany, & Altinay, 2019). This could be synonymous with the fact that actions consolidated by acts of goodwill, which are characterised by passionate care for the consumer, can engender in customers a feeling of being valued. The resultant effect could, therefore, leave a sense of satisfaction even long after the needs have been met (Schneider, 1980; Parasuraman, et al., 1991; Michel, et al., 2009). By implication, customers take notice of every act of helpfulness shown to them during a service encounter. Thus, when employees show positive assistance by acting courteously and helpfully at all times, this can influence the quality of consumer satisfaction and can be reflected in their evaluation of the service.

Again, the findings show that banks that developed high CFEBEH in their employees have greater chances of satisfying their customers than their counterparts with low CFEBEH in their employees. This is crucial considering that a 1-unit increase in

CFEBEH led to a .40 increase in CS levels (figure 7.1 and table 7.7). By implication, organisations that promote CFEBEH will be exerting a powerful influence on their employees' ability to satisfy their customers. Therefore, the more organisations encourage CFEBEH, the more energised employees become to offer services that meet CS. A direct relationship of this sort is key especially for banks seeking to sustain competitiveness and attain profitability goals (Bellon, et al., 2010). The present finding aligns with previous research indicating a positive relationship between CFEBEH and CS (Bellon, et al., 2010; Schwartz, 2010). The finding, therefore, extends previous research on CFEBEH and CS by showing empirically that at the service level, CFEBEH contributes to enhancing customers' judgment of satisfaction. In effect, customers look for CFEBEH to inform their judgment of satisfaction. The greater the CFEBEH, the greater the customer rating of service received. When CFEBEH is positive, customers might collectively rate employee services as up to satisfaction. The customer rating of CFEBEH appears to be a kind of positive feedback for employees showing CFEBEH in their service performance, which also appears to be positively linked to CS levels. Studies such as Ryan, et al. (1995) show similar results in the sense that customers can provide employees with guidance and perception of satisfaction with the quality of service received which can further increase satisfaction (Van Dolen, et al., 2002).

Therefore, it might be that CS is influenced by the unique and shared perception that the individual customer perceives about CFEBEH, which leads to a favourable judgment on the part of the customer. This means that the customer cares about the employee's CFEBEH if s/he feels good about the service provided and this could lead to a positive rating. At the same time, a significant part of the perceptions of CFEBEH by customers reflects the uniqueness of their different encounters with the

employee. This can be caused by the customer's traits, such as his personality or emotional state (Aidla, 2016). Employees can also treat customers differently based on the concept of service adaptation which can influence the customers' evaluation of the service (Rapp, et al., 2006; Bracha & Fershtman, 2013).

7.10.2 The Role of I-BT in CFEBEH and CS Relationship

I-BT resources in the retail banking sector in Nigeria is found to have contributed immensely to the CS of bank customers. The findings show that CFEBEH is positively related to I-BT (*H2* supported) and explains 0.39 of the variance in I-BT while I-BT contributes 0.17 to the value of CS (*H3* supported, figure 7.1 and table 7.8). Therefore, in consideration of the role of I-BT in this relationship, it is implied that I-BT has a mediating relationship involving CFEBEH rather than a direct relationship. Thus, it is impractical to conclude that there is a direct relationship between C-FBEH and I-BT since this study has investigated I-BT availability but not I-BT effectiveness. However, one cannot also say that higher CFEBEH would lead to higher I-BT availability, given that the availability of I-BT resources in the bank is dependent on the management of the bank. Therefore, one cannot assume that from the CFEBEH to I-BT path, when employees are engaged, it would lead to a sudden improvement in I-BT availability. Specifically, the result does not suggest that improving CFEBEH will or can influence I-BT since I-BT is independent. Thus, the insight or knowledge gained from the results is that there is a positive relationship between CFEBEH and I-BT, which means that if I-BT is available, it is likely that CS will be enhanced. Again, if I-BT is available, employees are likely to engage with the use of it to improve CS. This is to say that I-BT mediates the relationship.

In terms of the mediation, the results show that a partial mediation exists in the tested model. The partial mediation is 0.067 (table 7.8). Conversely, the main

relationship path (CFEBEH to CS) is .40. Therefore, the dominant impact is that CFEBEH will lead to higher levels of CS by a .40 margin, but if I-BT is available, it can provide an extra 0.067 level of satisfaction. This means that CFEBEH will improve CS by a margin of 0.067 through the I-BT path (*H4* is supported). Therefore, the study confirms that the use of I-BT plays a mediating impact and is likely to increase the level of satisfaction by 0.067. More so, the availability of I-BT resources can enable employees to provide an extra level of satisfaction to bank customers in service delivery. This study has a lot of implications for banks in the area of CS since the availability of I-BT in the bank could provide extra impetus to improvement in CS. Several other studies including Kärnä, et al. (2004) found that the information technology which has been used to automate call centres and traditional branch offices have improved the quality of customer service delivery through the use of different service delivery channels. Rodriguez and Ajjan (2014) also found that the emergence of technology, such as customer relationship management (CRM) systems and social media, has prompted a need to better understand how to handle customer interactions in today's internet era.

Although 0.067 may seem marginal, it can become an important scaling factor for various sizes of banks in enhancing CS for instance, in a highly disillusioned or disengaged sector, a 0.067 improvement in CFEBEH could mean a great deal. In the same vein, a 0.067 improvement in profit as a result of improving CS could mean a lot even for an organisation making a persistent loss. However, this may not mean much to a bank where it is easy for people to engage with tasks or to a bank which is already enjoying a high level of return on investment due to high CS. Nevertheless, having I-BT availability can create an additional impact on CS in the Nigerian retail banking sector. The additional impact created by I-BT on CS could also be because

of the convenience of using the I-BT infrastructure provided by the bank. For example, the ease with which customers can now access banking services from home, contact their banks or service employees, complain and resolve problems online, without the need to use the physical branches, is an important step in enhancing CS. This might be the reason why most service firms are moving their operations online.

Furthermore, organisations that embrace the CFEBEH strategy need to have I-BT available to have additional CS level to their customer service experience. Banks will need to develop operational strategies that build and maintain a productive relationship between CFEBEH and CS before making I-BT available. This will allow the effect of I-BT to be more visible as suggested by Rodriguez and Ajjan (2014). Consequently, the findings justify investing in I-BT as it leads to enhanced CS. Banks need to make I-BT available and ensure it is well-aligned with their approach to the management of CFEBEH and CS relationships. Integrating I-BT into this relationship leads to an extra level of CS to be added to the experience of customers with the services of banks. In turn, enhancing CS levels can lead to other benefits such as customer loyalty, retention, improved customer collaborative effort, and increased word of mouth advertising, which can impact on banks profitability (Gloor, et., 2017). As such, a method of integration of I-BT into the CFEBEH and CS relationship can also allow more efficient capturing of customer conversations and provide a holistic view of the customer. By implication, I-BT adds depth by capturing customers' contact and communication exchanges. In this way, banks can capture the most important and relevant information from the integration of I-BT into the CFEBEH and CS relationship, and these banks can also use to strengthen further their employee's CFEBEH approach. CS is likely to be enhanced through this

medium. It can also lead to greater comprehension of customer needs, which in turn can help banks to boost their performance level as well as gain greater economic return such as repeat transactions (Santoso & Erdaka, 2015; Gloor, et., 2017). Besides, this is because satisfied customers tend to be more open to paying more for the benefits they receive and are likely to accept price increases (Gloor, et., 2017). Therefore, this study is significant in adding to existing research (Agnihotri, et al., 2016; Ogilvie, et al., 2018), which has focused mainly on social media technology use and salesperson performance.

To date, no other studies appear to have empirically tested the mediating role of I-BT in the relationship between CFEBEH and CS, particularly in the context of a developing economy such as Nigeria, as explored in this study. In today's competitive marketplace, companies need to focus on providing their customers with high-quality service by integrating I-BT into the process. This is because consumer expectations/needs are constantly changing and banks will require a system such as I-BT that is capable of coping with such changing demands. I-BT has the potential to allow consumers to communicate effectively with their banks, which can enable banks to adapt their service offering to customers' ever-changing needs (Gorry & Westbrook, 2011; Yeh, 2012; Lepisto, et al., 2018). It is also shown in this study that I-BT will enhance the relationship between CFEBEH and CS, which could also be due to the ability it provides to customers to communicate their needs and also, for employees to meet them. In this study, the effect of CFEBEH on I-BT has been evaluated, which in turn has a positive impact on CS. Therefore, I-BT should be closely integrated into the relationship between CFEBEH and CS as it will result in an extra level of satisfaction. This will allow banks to develop a better understanding of their customers, thus further enhancing CS.

7.10.3 I-BT and Customer Perception Enhancement

This outcome is also consistent with another study conducted by Makarem, et al. (2009) who note that customer perception of convenience is another key determinant of satisfaction. In the context of this thesis, convenience could be linked to the time and effort required for service access and fulfilment (Taylor, 1994; Pruyn & Smidts, 1998) of which time and effort reflect the importance of waiting times and long queues typical of the Nigerian banking sector. The flexibility or customisation of the service employee may also be linked to the convenience which I-BT enables (Bitner, et al., 2000; Makarem, et al., 2009). Thus, the result suggests that because I-BT makes it convenient for customers to meet their unique needs and situations, this can add extra enhancement to their satisfaction.

7.10.4 I-BT and Service Enhancement

Although human touch may lead to CS, the addition of I-BT may allow for further enhancement of the CS level as found in the results (Table 7.8). This means that bank employees by using I-BT can improve CS. Technically, adding I-BT to complement employee input will add an extra level of satisfaction to the general service experience of customers than when it is not available. This finding demonstrates the importance of I-BT in complementing the services of employees, especially when customers currently prefer to have quick and convenient service (Haron, et al., 1994; Burke, 2002; Vitkauskait, 2016). Therefore, bank customer would want to engage with the I-BT resources provided by the bank in order to cut down an excessive waste of time in the banking hall. More so, bank customers expect their service employees to provide services quickly, using the latest available ideas and technology. Since I-BT is currently one of the latest ideas in enhancing service delivery, it is logical to see why it has become an important resource in the

Nigerian retail banking industry. Accordingly, the outcome that CFEBEH acting on CS via I-BT confirms the hypothesis (H₄), which proposed an indirect influence of I-BT on the relation between CFEBEH and CS (Agnihotri, et al., 2016). The influence of CFEBEH on CS was partially mediated by I-BT (Figure 7.1).

Furthermore, the finding that CFEBEH can be effective through the I-BT path in enhancing CS is also consistent with the results of previous studies (Rapp, et al., 2013; Rodriguez & Ajjan, 2014; Trainor, et al., 2014). For example, Rapp, et al. (2013) found that the use of social media positively contributes to brand performance, retailer performance, and consumer–retailer loyalty. Also, Trainor, et al. (2014) found that social media technology is a resource which positively influences customer relationship performance and firm-level capabilities.

7.10.5 The use of I-BT in Task Performance

Additionally, the result of this study shows that the mediator variable I-BT between CFEBEH and CS could also indicate that employees feel more engaged in their task performance when they perceive the availability of organisational resources (I-BT), which in turn leads to an improved CS. This is supported by Bakker and Albrecht (2018) for example, through their social media account, bank employees can solve a problem with a customer and offer useful advice that is faster than writing a formal letter to the bank for an issue to be resolved. On the other hand, employees can post a message on their social media, Apps, or company website to inform customers, in a matter of seconds, about service updates. This may be part of the reason why many service organisations like banks would suggest to their customers the option of receiving an electronic bank statement instead of a paper copy. Since this process is fast and efficient, it means that the problem of queues, for example, in banking halls can be curtailed as customers whose needs have been met online would not be

present in the physical branch to resolve the same issue. This can leave bank employees with extra energy to focus on other customers with more pressing needs. By implication, the energy saved can be diverted to service enhancement, which can add extra satisfaction to the overall service experience of customers.

This result further agrees with the views of previous studies on the role of I-BT as a positive influence in the relationship between CFEBEH and CS (Sashi, 2012; Malthouse, et al., 2013; Agnihotri, et al., 2015; Karampela, et al., 2018). It also agrees with previous research which indicates that I-BT is an important pointer to CS given that its rise has connected and empowered customers, which also determines how they evaluate services received (Rapp, et al., 2013; Agnihotri, et al., 2016). Furthermore, the result suggests that the demonstration of CFEBEH by the employees can be noticed by the customers, hence, improve their satisfaction. This outcome is similar to previous results on factors influencing CS (Farayibi, 2016).

7.10.6 I-BT and CS

In this study, CFEBEH was expected to affect CS through its components. However, the path from I-BT to CS has become an important one as indicated by the results (Table 7.8). In addition, this finding supports empirical evidence of the positive influence of I-BT on CS (Agnihotri, et al., 2015) and the influence of CFEBEH perceived by customers on their satisfaction (Bellon, et al., 2010; Barnes, et al., 2014). Previous research on CS predictors is thus extended by empirically showing that CFEBEH can also contribute to improving CS through the I-BT route. Based on the organisational resources' literature, it can, therefore, be argued that I-BT's interaction effects are indicators that organisational resources have some positive effect when coupled with employee CFEBEH management process. Based on this logic, it is plausible that banks with high I-BT resource availability in relation to their

CFEBEH approaches are more likely to develop a greater capacity for CS than other banks with low I-BT availability. This is because banks with high I-BT availability, banks can easily train their employees on how to use I-BT resources to the betterment of their customers. This can provide a competitive advantage to retail banks in Nigeria.

It can, therefore, be asserted that banks that integrate I-BT into their CFEBEH and CS relationship can have higher levels of CS. This enables them to benefit from customers' reviews that help further service improvement and employee appraisal. Thus, such banks would probably show a higher capacity for CS enhancement than their peers. The results from Trainor, et al. (2014, p.1206) is consistent with this view. Their result shows that social media technology empowers businesses to develop capabilities that enable them to meet their customers' needs better. Therefore, organisations that adopt I-BT without relating it to their CFEBEH approaches are likely to miss an opportunity to add additional satisfaction to their customer service experience.

7.10.7 The Impact of Control Variables

In the control variables, the results in figure 7.1 show that there are other variables (PEXP, gender, and AGEGRP, hereinafter, age) other than CFEBEH that have some form of relationship with CS. Due to the control nature of these variables, there is the need to correlate them with CFEBEH for the model to run in Amos version 24 software. Hence, PEXP is correlated with the value of .23, gender with the value of 0.1, and age with the value of 0.3 to CFEBEH (figure 7.1). These results provide knowledge on how much impact these variables can have in relation to CS; for example, the result of the analysis shows that the direct (unmediated) effect of past experience (PEXP) on CS is 0.34 (figure 7.1). That is, due to the direct (unmediated)

effect of PEXP on CS, when PEXP goes up by 1, CS goes up by 0.34. PEXP is shown to contribute a value of 0.34 to CS, which is higher than that of age (-0.01) and gender (0.02). Interestingly, the result for age (-0.01, figure 7.1) demonstrates that the relationship between age and CS is inverse, which could suggest that the higher the age, the less satisfied customers become, and so forth. However, the result shows that the degree of this relationship is not to a large extent, but minor given that it is just -0.01. Be that as it may, this is in contrast with the findings of Verhoef (2002), who found that age is one of the most important factors in regard to CS. Verhoef (2002) found that age increases the positive effect of CS. In terms of gender, the result shows that gender only contributes a value of 0.02 to CS, which is an indication that gender has an extremely weak effect on CS and may not account for how CS is evaluated or derived in the context of this study.

7.11 Chapter Summary

In this chapter, the demographics of respondents has been explained. The justification for employing SEM has also been discussed. The reliability and validity analysis have been addressed also. As a result, both the CFA and structural model analysis have been presented where it was shown that there was not much difference between the outcome of both analyses. Moreover, the outcome of both analyses shows that the proposed model fits quite well and meets all the recommended thresholds.

Also, in this chapter, the results of the structural model in relation to the proposed conceptual model have been discussed. Additionally, the results within the extant CFEBEH and CS literature have been discussed. The SEM results in relation to the proposed conceptual model have also been discussed. From the above discussion,

it was found that there is a relationship between the theoretical backgrounds examined and the hypotheses set out in this study. It was found that CFEBEH exerts a strong influence on CS. It was also found that a partial mediation exists in the tested relationship where CFEBEH improves CS through the I-BT pathway. A discussion within the extant CFEBEH, I-BT and CS literature indicating how CFEBEH has an impact on the delivery of CS in the Nigerian retail banking sector has therefore been provided. The results indicate a positive relationship between CFEBEH and CS while I-BT produced a mediating or partial effect on both variables. More importantly, this implies that if bank employees are engaged sufficiently in the performance of their functions, it will result in increased CS. The results, therefore, support the proposed conceptual framework underpinning this study (Figure 5.0). Thus, consistent improvement of CFEBEH through avenues such as regular training and employee appraisal can improve CS in the Nigerian banking sector. The next chapter focuses on the conclusions and recommendations of this thesis. It presents the theoretical implications and contributions, and managerial implications and contributions. Finally, the limitations and future directions of this study will also be provided.

CHAPTER EIGHT

CONCLUSIONS AND RECOMMENDATIONS

8.1 Introduction

This study investigated the impact of CFEBEH factors on CS and the role of I-BT in this relationship. Methodologically, the study adopted Structural Equations Model where both measurement and structural models were employed to design and test the above relationship. Theoretically, the study adopted four major but interconnected theories namely the Affect Theory (Westbrook & Oliver, 1991; Homburg, et al., 2006), the EDT (Oliver, 1980; Van Ryzin, 2004), the Kahn's Theory of Engagement (Kahn, 1990), and the JD-R in investigating CFEBEH, CS and the role of I-BT in this relationship. Using a sample of 426 bank customers from the Edo State in Nigeria, the study found that I-BT plays an important mediating role in ensuring CS among bank customers. Secondly, CFEBEH factors exhibited by bank employees have a positive relationship with CS without which I-BT use in the bank could be defective. Finally, the study also found that, some customer characteristics such as age, gender and educational level influence CS and how customers perceived CFEBEH in the bank.

This chapter, therefore, presents the findings from the study and how the hypotheses for the study were supported. Secondly, the theoretical contributions and how the objectives of this study were achieved are presented. Thirdly, the chapter also provides the methodological contributions made by this study. Fourthly, the managerial implications are presented. Fifthly, the limitations of the study and future research directions are provided. Lastly, the personal reflections of the research on the research are provided.

8.2 Summary of Research Findings

The findings in this study are herein summarised based on the tests conducted on the 4 hypotheses as set out in Tables 7.7 and 7.8 regarding the evidence drawn from the literature indicating the relationship between CFEBEH, I-BT and CS. Table 8.1 below presents the results of the 4 hypotheses tested in the SEM analysis (Also refer to Appendix 1.3 and 1.4).

Table 8.1 Summary of the results of Hypotheses Testing

Hypotheses	Sig.	Result
H1 CFEBEH of bank employees is positively related to CS	1%	Supported
H2 CFEBEH of bank employees is positively related to I-BT	1%	supported
H3 I-BT is positively related to CS	1%	supported
H4: CFEBEH will have a positive effect on CS through the I-BT pathway	1%	Supported

8.3 Theoretical contributions and objectives

In chapter one, it was stated that the objectives of this study were to (1) examine the impact of CFEBEH on CS, (2) investigate the role of I-BT in the relationship between CFEBEH and CS, and (3) design and propose a holistic conceptual model that can be applied to the Nigerian banking context. These objectives have now been achieved as presented below.

8.3.1 Objective 1: The impact of CFEBEH on CS

Regarding objective 1, this study has investigated and analysed the causal relationship between CFEBEH of bank employees and CS in Nigeria. CFEBEH, which has been measured in this study using three latent variables namely PCHB, ATI, and WS, is considered as an important factor in enhancing CS in the banking sector (Sujan, et al., 1994; Penner, et al., 2005; Halbesleben & Wheeler, 2008). This means that the availability of CFEBEH factors in banks provides an important behavioural input in enhancing CS through the available I-BT resources in the bank (Oliver, 1977; Oliver, et al., 1997; Mosahab, et al., 2010). The implication of this is that Nigerian banks need to encourage their employees in developing and exhibiting positive engagement behaviours towards customers in meeting their expectations. Even though this study is focused on the role of I-BT resources in the bank, I-BT resources in the bank cannot be effective without the exhibition of the needed CFEBEHs by bank employees (Keh, et al., 2013; Lemmink & Mattsson, 2002)

8.3.2 Objective 2: The role of I-BT in mediating CFEBEH factors and CS

Similar to objective 1 above, this study has also successfully investigated the role of I-BT in the relationship between CFEBEH and CS in the Nigerian banking sector using Edo State as a case study. The findings in relation to the role of I-BT resources in the bank indicate that CFEBEH explains .39 of the variance in I-BT while I-BT explains .17 of the variance in CS, which implies that I-BT has a positive effect on CFEBEH and CS relationship (Table 7.8 and figure 7.1). Since the result indicates that there is a direct and positive relationship between CFEBEH and I-BT at a mediation level of 0.067, the expectation is that Nigerian banks should increase the level of I-BT availability in the delivery of CS to enrich customer satisfaction (Bitner,

et al., 2000; Makarem, et al., 2009; Bakker & Albrecht, 2018). Thus, the availability of I-BT resources in the bank enhances CFEBEH in improving CS (Taylor, 1994; Pruyn & Smidts, 1998; Karna, et al., 2004).

8.3.3 Objective 3: The design and presentation of a conceptual model applicable to the Nigerian banking context:

In regards to objective 3, this study has also successfully designed, investigated, and proposed a conceptual model for the enhancement of CS based on the deployment of I-BT resources and the available CFEBEH factors exhibited by employees in the bank (see the conceptual model- figure 7.1). The model was presented given that existing studies do not fit into the Nigerian banking situation as discussed in section 1.3 (chapter 1). It is, therefore, the recommendation of this study that policymakers in the Nigerian banking sector, should consider the proposed model in enhancing the relationship between CFEBEH and CS in their banks (more on this discussion to follow in the managerial implications section). Therefore, based on the above objectives, this study has made several contributions to the field of I-BT as presented below.

First, previous models did not specify how CFEBEH can impact on CS through its various components such as PCHB, ATI, and WS. Although CFEBEH was included as a variable in these models, the design, content and measurement of CFEBEH as used in this study, has not been investigated since its various components were not measured and tested. Therefore, this study is the first of its kind to combine CFEBEH's three components in this way in an attempt to understand the impact of CFEBEH on CS. Hence, this study fills this gap by specifically researching into the impact of CFEBEH through its components on CS in the Nigerian banking context.

This is vital because, the nature of CFEBEH measurement determines to a large extent the nature of its impact on CS (Dallimore, et al., 2007; Mandal & Bhattacharya, 2013; Thai, 2016).

Second, the previous models studied have not investigated the role of I-BT in the CFEBEH and CS relationship. The closest study to this is that of Agnihotri, et al. (2016) which only examine social media as an aspect of I-BT and its influence on CS in a B2B context. However, the present study takes it further by examining the influence of CFEBEH on CS through the I-BT pathway. It does so, by examining the influence of the I-BT on this relationship. Moreover, since no study has combined the three elements of I-BT (mentioned before) to measure the I-BT construct and its effect on CS, this research is the first of its kind to explore this relationship this way by concentrating on the Nigerian banking sector. This is in response to a call from Agnihotri, et al. (2016) who suggest extending their analysis by calling for a consolidated investigation in a single study of the three elements. This has thus broadened existing knowledge relating to the role of I-BT resources in the delivery of customer service and satisfaction.

The findings suggest the ability of I-BT to influence the relationship between employees and customers could lead banks making more I-BT resources available to enhance CS. Also, the result suggests that the ability of CFEBEH to contribute to I-BT to a value of .39 might indicate that because employees predominantly use I-BT to perform their service functions, they are likely to suggest making this resource available to their banks, which is also likely to influence management's decision in this regard. This also extends previous research in this area such as Zhang and Phillips (2011) whose study suggests that job performance influences the availability of job resources and that job failure was due to resource unavailability.

The demand for the adoption of I-BT in the banking sector, therefore, remains important. These views are consistent with the findings of studies such as Sashi (2012), Rodriguez and Ajjan (2014) and Agnihotri, et al., (2016) regarding the important role I-BT plays in the delivery of bank CS. This study, however, has not only focused on social media but has also extended it to other I-BT aspects such as mobile apps and company review sites in the measurement of the I-BT construct. Overall, this research contributes to understanding the crucial role I-BT plays in impacting CS. A resource such as I-BT has also been found in this study to enhance the efficiency of employees' task engagement. According to the findings of this study, the more I-BT resources are available, the more the relationship between CFEBEH and CS will be enhanced and consequently, CS will be improved.

Third, the study was also focused on a developing country context which to the best knowledge of the author has not been previously explored. This contribution is therefore unique in the sense that Benin City, Nigeria, where the study was focused, provides a unique environment for which the role of I-BT in CS is investigated. The above gap is further supported by authors such as Rapp, et al., (2013), Trainor, et al. (2014), and Agnihotri, et al. (2016). For example, Rapp, et al. (2013, p.548) comment that "despite the widespread and growing interest in social media, empirical research is only in its infancy, no doubt contributing to the uncertainty surrounding the efficacy of its use". Trainor, et al. (2014, p.1) state that "little research has yet examined how social media technologies interact with customer relationship management systems and processes to enhance customer relationships". Agnihotri, et al. (2016, p.179) note that "the area of social media use in B2B buyer-seller relationship is still relatively new and academic literature and empirical research is extremely limited. The above authors, therefore, called for more

research in this area to be conducted to pinpoint its impact to such an extent that managers can make sound, informed decisions, regarding the presence of social media within their firm. This thesis, therefore, responds to this call by investigating the role of I-BT in CFEBEH and CS.

Fourth, I-BT provides a partially mediated effect in the relationship between CFEBEH and CS. Thus, the mere use of I-BT alone does not ensure service quality and enhancement. To attain the value of I-BT, it requires that the service employees use I-BT to display critical service behaviours such as PCHB, ATI, and WS that are key to the customer. As such, the findings of this research respond to calls by researchers to empirically examine the use of I-BT within the service industry. Consequently, the outcomes of this study suggest that the use of I-BT by an employee has a positive effect on their service interactions with customers, which encourages the responsiveness of employees to CFEBEH. While interactions over I-BT may not replace in-person interactions, bringing I-BT into a CFEBEH and CS relationship does appear to be beneficial. The findings strengthen recent theoretical assessments offered by researchers who argue that I-BT positively influences customer orientation activities, which in turn positively impact sales performance (Rodriguez & Ajjan, 2014; Trainor, et al., 2014).

Fifth, this study integrates the three disjointed streams of research namely CFEBEH, CS, and I-BT. Most of the studies in this area only focused on CFEBEH and CS or CS and one aspect of I-BT (e.g. social media). Typical examples of studies of this nature include Andzulis, et al. (2012), Agnihotri, et al. (2012), and Trainor, et al. (2014). However, none of these studies has combined the investigation of the three elements (CFEBEH, I-BT, and CS) which is the focus of this study. This limits our understanding of the knowledge that can be gained from these three streams of

research, particularly, the influence of other crucial I-BT aspects such as mobile apps and website reviews. By combining these three research streams, this research further expands the knowledge and understanding of the nature of the relationship between them. Most importantly, it provides a clear understanding of the influence of CFEBEH on CS from three components such as PCHB, ATI, and WS. It also confirms the influence of I-BT on the relationship between CFEBEH and CS from three I-BT components (social media, mobile apps, and company review sites). This extends the application of I-BT to the CFEBEH and CS domain and offers support to the theoretical propositions posited by researchers in this field.

8.4 Methodological contributions

In this study, the conceptualisation of CFEBEH as a second-order factor reflected by the first-order factors (PCHB, ATI, and WS) has contributed to advancing the academic knowledge in this area of study. Many studies in this area (e.g., Agnihotri, Rapp, & Trainor, 2009; Becker, Greve, & Albers, 2009; Ahearne & Rapp, 2010) do not conceptualise a second-order factor even though many of the constructs in this area of study (e.g., CFEBEH) are higher-order constructs. Thus, limiting the knowledge in this area in terms of methodology. Only a few meta-analysis papers, within this topic area, have looked at constructs from a second-order point of view. Typical examples are Mackay, Allen, and Landis (2017) which focused on 'Investigating the incremental validity of employee engagement in the prediction of employee effectiveness: A meta-analytic path analysis'; Palmatier, et al. (2006) which investigated 'Factors influencing the effectiveness of relationship marketing: A meta-analysis'; and Whitman, Van Rooy, and Viswesvaran (2010) which focused on

'Satisfaction, citizenship behaviors, and performance in work units: A meta-analysis of collective construct relations'.

Consequently, by conceptualising CFEBEH as a second-order factor, this study has contributed to the literature in the area of methodology.

8.5 Managerial implications

This study has implications for policymakers and practitioners in the Nigerian banking sector regarding the impact of CFEBEH on CS and the role of I-BT resources in enhancing CS. These implications are presented below.

8.5.1 Implications for Policy

The majority of studies in this area have been conducted in developed economies such as the US and UK. However, this study conducted in the context of Nigeria provides a necessary input into the design of customer service delivery in the Nigerian banking sector as well as in the deployment of I-BT resources. By focusing on CFEBEH, I-BT, and CS which involves issues of employee-customer interpersonal relationships and effective customer service delivery, the proposed framework could help to address the various bottlenecks of employee engagement, managing customer expectations and the deployment of I-BT resources. By addressing these lingering problems in the Nigerian employee CFEBEH and CS relations, this thesis contributes to the Nigerian workforce capacity development in the sense that WS, increased customer helpfulness and awareness, and ATI initiatives, are vital for increased workforce efficiency, productivity, and the overall economic prosperity of Nigeria.

Therefore, the findings of this study recommend bank managers or policymakers in Nigeria to consider making I-BT resources available in their banks as this can enhance the relationship between CFBEH and CS. By making I-BT available, this can also lead to increased CS levels, as the results of this study show. Improvements on CS levels might help to rebrand the Nigerian employee image perceptions before customers and restore customers' confidence in the Nigerian banking sector. In terms of rebranding employees' image perceptions, the outcome of this study also suggests that banks might need to consider focusing on specific I-BT programmes that are useful for optimising their employees' CFBEH. Such programmes could be captured from customers' reviews regarding their service experience, which can then be used for both employee appraisal and training purposes. This development could have implications in terms of how employees interact with customers (e.g., speed of service, promptness, and helpfulness). In general, service organisations in Nigeria who are interested in developing their CFBEH and CS relationships may find this research useful. Through the findings of this study, banks may be able to enhance their operations by developing customer service skills that are entrenched in the local context and unique to the people. This may give Nigerian banks, an unparalleled advantage over their rivals in the long-term in other contexts. Beyond this, banks and other service organisations may be inclined to consider the use of I-BT when making policies that affect their workforce and customers within their operations.

Furthermore, the findings of this research are likely to reduce the high spate of capital flight currently being experienced by Nigeria especially to its neighbouring countries. By introducing the strategy of I-BT into the relationship between CFBEH and CS in the Nigerian banking context, this can become a game-changer in terms

of enabling the Nigerian banks to compete effectively with their rivals, which could benefit the Nigerian economy particularly in terms of Gross Domestic Product (GDP) growth. GDP is the total value of all the goods and services produced in a country by all the people and organisations in that country regardless of whether they are citizens or not (Murry & Nan, 1994).

8.5.2 Implications for Practice

The findings suggest that consumers appear to have a positive perception of employee performance when they assess their banking experience positively in terms of the exhibition of CFEBEH. Banks must provide basic benefits and also meet the expectations of consumers in terms of service, ensuring that their services are helpful to consumers. Since banks often offer their customers other beneficial services such as convenient online facilities, satisfaction with those services will need to be considered with a wide range of factors specifically related to CFEBEH as defined by consumers. This is crucial, particularly, if banks must take the satisfaction of their consumers seriously as the results indicate. Thus, encouraging CFEBEH can have some positive benefits on both consumer satisfaction and banks in general, in terms of positive word of mouth from consumers that can lead to more financial gains to banks.

8.5.3 Implications for Researchers

This research on CFEBEH and CS relationship and the impact of I-BT on this relationship have provided some understanding which can benefit future researchers interested in this area of study. First, the collection of primary data of this kind can be difficult particularly in a banking setting due to their busy nature, which is often compounded by overcrowding of customers especially for banks in Nigeria. It is

therefore important for the researcher to pave his way through the managers before getting to their customers. This is also important for ethical purposes. Moreover, banks are governed by various data protection policies, therefore, it is important to work through the branch managers in order to be guided properly. This will enable researchers to avoid a breach of company policies.

Secondly, in achieving a higher response rate as observed in this study, the researcher should again work with the branch managers for access and necessary support during survey administration. This is key because banks are usually busy and therefore, require that minimum disruption to their services is always maintained. This can only be achieved when the researcher works closely with branch managers.

Thirdly, as a researcher, consideration must be given to maintaining a certain level of decorum when administering surveys in a banking environment. This is because confidentiality is very important to both banks and their customers and this assurance is needed to be given and observed during and even after the research.

Finally, in today's competitive market environment, it will be important to have a richer and deeper understanding of different CFEBEHs, which can be linked to I-BT and CS. Thus, it is expected that the results of this study will inspire other researchers to focus on the role of I-BT in the relationship between CFEBEH and CS using data from multiple sources and in other developing countries.

8.6 Limitations and future research

This section focuses first on the limitations of the present study and thereafter, the recommendations for future research directions are given.

8.6.1 Research Limitations

This study, like any other research, faced some limitations. First of all, to evaluate the research hypotheses, the model proposed in this study used cross-sectional data. This practice does not allow for strong causal conclusions. While the hypothesised relationships were developed based on empirical evidence, it would be beneficial in future studies to test the relationships reported in this study using longitudinal data. In this study, data were collected from bank customers using a convenience sampling technique and thus care must be taken in generalising the results of the study.

Second, PCHB, ATI, and WS were selected as the indicators or components of CFEBEH. However, there are also other components of CFEBEH such as obsessed passion to make a difference, attentiveness to and absorption in the work role, enthusiastically continual enhancement effort, job ownership and pride (Kahn, 1990 & 1992; Wellins & Concelman, 2005; Netemeyer, et al., 2005; Saks, 2006; Schneider, et al., 2009). The inclusion of other relevant CFEBEHs in the research model would make their relationship with I-BT and CS clearer. Moreover, a longitudinal study, in particular, would allow a more comprehensive examination of the potential change in customers' support for the use of I-BT in enabling CFEBEH in the banking sector.

Similarly, given that this study is a single regional study that has concentrated on the banks in Benin City, Edo State, Nigeria, this creates a potential regional bias and limits the strength of the study's generalisability. It will, therefore, be beneficial for future studies to evaluate the applicability of the research model to other cities in Nigeria and, perhaps, to other countries (e.g. China, India, Australia, Ghana) using cross-national samples. Although there is an argument that the relationship

investigated should be established with more than one sector to support the generalisability of the findings, this must be balanced with "chameleon effects," which are likely to vary in the meaning of CS due to the different research contexts (Giese & Cote, 2002, p.2).

Also, two major independent variables can be drawn from the model based on the result (i.e., CFEBEH and Past experience), and it would be interesting to see if I-BT can mediate both in terms of future research direction. From the model (figure 7.1), given that the result of past experience is 0.34, this can make an interesting area of investigation in future research endeavours. With a regression coefficient of 0.34, which is higher than the combined result of CFEBEH to I-BT and I-BT to CS which is equal to 0.067 (i.e., $0.39 \times 0.17 = 0.067$), past experience can be considered, in the future, as an independent variable while I-BT can be the mediator, in the context of this study. It would also be exciting to investigate whether other factors such as working in a customer-friendly organisation has a strong influence on CFEBEH's components (i.e. PCHB, ATI, and WS) and whether this has a positive effect on CS.

Furthermore, even though the research model was found to be effective in measuring the impact of I-BT on the relationship between CFEBEH and CS, not all components of I-BT were considered in this study. Other components such as email, text messaging, other social media aspects such as WhatsApp, Tweeter, LinkedIn, and YouTube, were not considered. This in itself poses as a limitation because the above components of I-BT may help to explain if consumers' perception of satisfaction regarding CFEBEH change according to the I-BT means used. It is also possible to examine the development of a richer model that combines other constructs, beyond the CFEBEH and I-BT used in this study, and their interactive effects. Similarly, the position of I-BT and its precise relationship with customer

loyalty and image perception of service providers would be an exciting area of research.

Moreover, most of the respondents in this study were a young group of customers (between the ages of 18 and 45, section 8.2.2), which itself can be a potential bias. The people that tend to complete their questionnaires were young group, which could indicate a potential bias.

Finally, the findings of this research also raised some theoretical as well as methodological concerns that demand further studies. For example, the study could benefit from a qualitative or mixed-method approach to confirm the results of this research. This will also provide us with both a closer and wider angle of view of the problems investigated in this research.

8.6.2 Future Research Directions

Following the above limitations, the findings from this study highlight some further research areas in which future research could be focused on.

Firstly, it is suggested that future research could be extended beyond the Benin City, Edo State, Nigeria, in testing the model proposed in this study. By so doing, the study could be replicated in other regions and eventually could be extended to cover the whole of Nigeria. It is recommended also to test the study model in other locations to further examine the magnitude and directions of the relationships, a process that can verify its consistency. At present, the results cannot be generalised beyond Edo state and hence the study can merely serve as a pilot and methodological test, upon which future research should be based in an attempt to understand how CFEBEH impacts CS and the causal role of I-BT in this relationship in the banking sector in Nigeria.

Secondly, future studies of this kind could consider investigating other components of I-BT not considered in this study like social media aspects such as WhatsApp, Tweeter, LinkedIn, and so forth, which will help to explain if consumers' perception of satisfaction regarding CFEBEH change according to the I-BT means used. In this case, these components could be used as mediating or moderating variables which will also help to compare which I-BT means most significantly impact the relationship between CFEBEH and CS.

Thirdly, given that this is a quantitative study, future research could focus on a qualitative or mixed-method study to understand why there is a mediation impact in the case of this study. Future studies may need to consider how I-BT can help customers improve their CS. The current study has only focused on whether I-BT can improve CS but not on how I-BT improves CS. This can constitute an interesting area of research in the future. By answering the question 'how', future research can be able to establish whether I-BT can have a negative or positive implication on CS.

Fourth, this thesis has only examined how PCHB, WS, and ATI as the three elements of CFEBEH can impact on CS. However, the direct impact of these three elements on CS was not tested. Therefore, it would be interesting for future research direction to consider how PCHB, ATI, and WS individually affect CS.

Fifth, since past experience has shown a very high result in the context of this study, future research could also consider using it as an independent variable to examine if past experience will have a positive or negative effect on CS. Moreover, it will be interesting to see if I-BT could mediate this relationship between past experience and CS.

Sixth apart from the banking sector, as examined in this thesis, this study could also be replicated in other sectors to determine whether the indirect effect of I-BT would differ from one sector to another or whether it would remain the same. The importance of this is that it will enable practitioners to understand how much indirect effect CFEBEH could have on CS through the I-BT path on a sector by sector basis. Will the indirect effect stay the same or will a substantial difference be found? Or perhaps will the outcome of the partial effect be more than the outcome of the direct effect in contrast to the findings of this thesis? Perhaps, if a substantial difference is found, it could enable organisation managers to make sound policies and decisions about applying I-BT to their CS enhancement. It might allow managers to rethink or reshape their holistic approach to CS enhancement. This means that future research could also consider using more case companies as only two branches of a selected company have been considered in the present study. This will further enrich the knowledge in this area.

Finally, future research could investigate the level at which the availability of I-BT has helped to reduce customer dissatisfaction and increase CFEBEH in the Nigerian banking sector. While I-BT is effective in influencing this relationship positively, as shown in this study, it is still important to examine the level to which customer dissatisfaction has been reduced as a result of CFEBEH through the I-BT path.

8.7 Personal reflections on the research

Starting a PhD can at first seem endless and much more so as one gets to the end of the study. But the comfort is that there is light at the end of the tunnel. It has been

a difficult, exhausting, but fascinating and often enjoyable experience completing a PhD.

I always recall how I felt when I began my PhD research. The 3- 4-year journey that lay ahead appeared like centuries. My first year was slow and hasty at the same time. Reviewing the literature was practically a herculean task. Although it helped address a variety of issues, it presented fresh challenges and gave me a starting point while I focused on a topic that I had suggested. That was the period during which I got used to the way things were done and got into the flow of things. Moreover, I have made friends and some of them are still with me.

In my second year, I had a clearer understanding of things in terms of my study and what I wanted to achieve from it. This was when the 'actual' research began. My second year had gone better than the first. It was my opportunity to learn and play, to seek out new ways to do things and to carve out my path.

However, it is a little blurry from when I first began my third year to when I submitted my thesis. It went quickly and was a time of tension. As I realised, from discussions with colleagues that the end of one's PhD is the moment that something that may go wrong is more likely to go wrong. During this time there were a few challenges and glitches, but I managed to get a lot of work completed as well. The third year, from my perspective, is the moment of truth (the period that you realise what you need to accomplish and want to accomplish). It is often when the time is most squeezed. This was the moment I understood that 3-4 years was a small amount of time to accomplish ground-breaking research.

Lastly, I believe finalising one's PhD is something like a feeling of accomplishment. It was a difficult yet fascinating journey. During this time, I have learned and evolved,

and I go better prepared to build a profession that will satisfy me. Every path taken in this journey has led to my learning, growth as a researcher, and has brought me to where I am today. I am proud to have decided to take up the opportunity of obtaining a doctoral degree. Some of my takeaways from this journey are that I am more resilient and determined than I thought I was. I realise a PhD is not just about your chosen subject but about how you develop as a researcher. Reflecting on how you position yourself with your work is a crucial part of this process. I have also realised that the more you know, the more you realise how little you know.

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List of Appendices

Appendix 1: Survey questionnaire for the current study



Survey Questionnaire No. -----

CUSTOMER- FOCUSED ENGAGEMENT BEHAVIOUR AND CUSTOMER SATISFACTION RELATIONSHIP PROJECT

The purpose of this study is to examine the impact of internet-based technology (I-BT) on the relationship between Customer-Focused Engagement Behaviour (CFEBEH) and customer satisfaction (CS) in the context of commercial banks in Nigeria.

The target group for the primary study (survey) is bank customers. To verify the proposed research model, perspectives are sought through separate interviews involving a few bank practitioners. You have been randomly selected to participate in the primary study.

*You are encouraged to give your views freely and accurately and please note that your name will not be indicated on any document associated with this research. **All information provided in this questionnaire/interview will remain absolutely confidential.** Thank you very much for your cooperation and help without which this study would not be successful.*

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TEL: [REDACTED]
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If you would like to receive an executive summary of the research report, please tick the appropriate box

Yes No If yes, please provide an email address:

SECTIONS A: RESPONDENT PROFILE

A01. Do you use online banking services? Yes No

A02. Age group 18-35 , 36-45 , 46-55 , 56-65 , 66 and above

A03. Gender: Male Female

A04. Education level primary school Secondary school Tertiary education Non-formal education

SECTIONS B: CUSTOMER- FOCUSED ENGAGEMENT BEHAVIOUR

In the questionnaire value-scales below, some statements are positive while others are negative. For each statement indicate your level of agreement with it (e.g., strongly agree, agree, neither agree nor disagree, disagree, or strongly disagree) by ticking in the answer boxes provided. Only one answer is required in each question except in a few cases which are expressly indicated.

Please mark the most appropriate response below	Strongly agree	Agree	Neither agree or disagree	Disagree	Strongly disagree
EMPLOYEE HELPFULNESS					
B01. In this bank, staff members try to help customers achieve their goals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B02. In this bank, staff members try to figure out what a customer's needs are	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B03. In this bank, staff members try to influence a customer by information rather than by pressure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B04. In this bank, staff members try to offer the product of theirs that is best suited to the customer's problem	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B05. In this bank, staff members try to find out what kind of product would be most helpful to a customer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SERVICE ATTACHMENT					
B06. At work, it seems employees of this bank feel bursting with energy (have a lot of energy to carry out work)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B07. At work, it seems employees of this bank feel strong and vigorous (they love what they do)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B08. It seems staff members of this bank are enthusiastic (very interested) about their job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B09. It seems staff members of this bank, are proud of the work they do	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B10. In this bank, staff members are immersed (devoted) in their task	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B11. When attending to a customer, it seems employees of this bank forget everything else around them (they are focused on their duty)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
WORKING SMART					

B12. When a service approach is not working, (e.g., using a chequebook/withdrawal slip) it seems employees of this bank can easily change to another approach (i.e., refer you to other options e.g. online transfer mobile transfer)	<input type="checkbox"/>				
B13. It seems staff members of this bank like to experiment with different service approaches (e.g., online transfer vs withdrawal slip approach above)	<input type="checkbox"/>				
B14. In this bank, it seems staff members are very sensitive to the needs of their customers (they show concern)	<input type="checkbox"/>				
B15. It seems staff members of this bank are very flexible in the service approach they use (i.e., they are open to change in the service approach they use)	<input type="checkbox"/>				
B16. It seems staff members of this bank can easily use a wide variety of service approaches (e.g., online transfer vs withdrawal slip example above)	<input type="checkbox"/>				
B17. It seems staff members of this bank vary their service style from situation to situation (i.e., from time to time e.g., as a result of poor network service or overpopulation of customers waiting to use a service, e.g., if long queues, the bank encourages the use of withdrawal slip or online transfers)	<input type="checkbox"/>				

SECTIONS C: I-BT IN SERVICE PERFORMANCE

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Not applicable
C01. In this bank, there is a well-designed website that enables customers access online banking services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C02. In this bank, there is a mobile banking app that enhances the efficiency of customers' banking activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C03. There are online chat services in this bank that enables information sharing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C04. In this bank, there is a messaging app that enables conversation support between workers and customers (e.g., Skyemobile app)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C05. There is a social media technology in this bank, that enables professional relationship support e.g., LinkedIn	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C06. There is a social media technology in this	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

bank, that enables social relationship support e.g., Facebook fan page						
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SECTIONS D: CUSTOMER SATISFACTION

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
D01. I am happy with my decision to use this bank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D02. My choice to use this bank is a wise one	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D03. Choosing to use this bank is the right thing for me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D04. I feel that my experience with this bank has been enjoyable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D05. The employees' knowledge of banking procedures makes me feel comfortable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTIONS E: PAST EXPERIENCE WITH BANK (PEB)

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
E01. My past experience with this bank left a positive impression	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Thank you very much for your cooperation and time.

Appendix 2 Ethical approval from the University of Wolverhampton Faculty of Social Sciences Ethical Committee

██████████ Ethics Approval Application – APPROVED

To: Mordi, Oluchukwu J. ██████████

Cc: MRCadmin

Jul 13, 2017 at 11:17 AM

Dear Jones

I am pleased to inform you that the Ethical Approval application ID117674 has been APPROVED.

Regards [REDACTED]

[REDACTED]

Faculty Research Administrator

University of Wolverhampton Business School

Faculty of Social Sciences

MH Building, Room MH211

[REDACTED]

[REDACTED] **Single response: Ethical Approval Form (Faculty of Social Science)**

1. Please enter your surname and first name below. (SURNAME, FIRST NAME)

MORDI JONES OLUCHUKWU

2. Please enter your University email address (e.g. M.Name@wlv.ac.uk)

[REDACTED]

3. Please enter the name of your Project Supervisor, Director of Studies, or Principal Investigator.

Dr. Ade Oriade
Dr. Yong Wang
Dr. Roya Rahimi

4. Please enter the date by which a decision is required below. (Note that decisions can take up to 4 working weeks from date of submission)

August 2017

5. Which subject area is your research/project located?

1. Science (including Pharmacy)
2. Engineering & the Built Environment
3. Computing
4. Health and Wellbeing (including Psychology)
5. Education
6. Business
7. **Social Sciences & Humanities**
8. Art
9. Sport

6. Please select your Faculty, Department or Research Centre

1. **Faculty of Social Science**
2. Faculty of the Arts
3. Faculty of Science and Engineering
4. Faculty of Education Health and Wellbeing
5. CADRE
6. CEDARE
7. Centre for Discourse and Cultural Studies
8. Engineering and Computer Science Research Centre
9. CHSCI
10. RIHS
11. Centre for Historical Research

12. RILLP
13. Centre for Research in Law
14. Centre for Transnational and Transcultural Research
15. Management Research Centre
16. RCSEP
17. Centre for Academic Practice
18. IT Services
19. Human Resources
20. Learning Information Services
21. Registry
22. Don't know
23. Other (please specify below)

7. Does your research fit into any of the following security-sensitive categories? (For a definition of security-sensitive categories see RPU webpages (www.wlv.ac.uk/rpu) follow links to Ethical Guidance).

1. commissioned by the military
2. commissioned under an EU security call
3. involve the acquisition of security clearances
4. concerns terrorist or extreme groups
5. **not applicable**

8. Does your research involve the storage on a computer of any records, statements or other documents that can be interpreted as promoting or endorsing terrorist acts?

1. YES
2. NO

9. Might your research involve the electronic transmission (eg as an email attachment) of any records or statements that can be interpreted as promoting or endorsing terrorist acts?

1. YES
2. NO

10. Do you agree to store electronically on a secure University file store any records or statements that can be interpreted as promoting or endorsing terrorist acts? Do you also agree to scan and upload any paper documents with the same sort of content? Access to this file store will be protected by a password unique to you. Please confirm you understand and agree to these conditions?

1. YES I understand and agree to the conditions
2. NO (please explain below)
3. I do not understand the conditions

11. You agree NOT to transmit electronically to any third-party documents in the University secure document store?

1. YES I agree
2. NO, I don't agree

12. Will your research involve visits to websites that might be associated with extreme, or terrorist, organisations? (for a definition of extreme or terrorist organisations see RPU webpages (www.wlv.ac.uk/rpu) and follow links to Ethical Guidance.

1. YES (Please outline which websites and why you consider this necessary)
2. NO

13. You are advised that visits to websites that might be associated with extreme or terrorist organisations may be subject to surveillance by the police. Accessing those sites from university IP addresses might lead to police enquiries. Do you understand this risk?

1. YES I understand
2. NO I don't understand

14. What is the title of your project?

Determining the Impact of Employee Engagement on Customer Satisfaction with Brand in Commercial Banks in Edo State, Nigeria

15. Briefly outline your project, stating the rationale, aims, research question/hypothesis, and expected outcomes. Max 300 words.

Background to the study:

Increasingly, it has been shown that customer-focused engagement behaviour (CFEBEH, dimensions e.g., positive and constantly helpful behaviour [PCHB], working smart [WS] and attachment to task itself [ATI]) involves the delivery of services valued by customers (Macey & Schneider, 2006; Schneider et al., 2009; Bowden et al., 2015).

CFEBEH is one such approach that service organizations like banks can use to meet CS (Kahn, 1992; Markos & Sridevi, 2010; Plouffe et al., 2016).

Customers assess CFEBEH through their service experience (Komunda & Osarenkhoe, 2012; Pareek, 2014).

The relationship between the service provider (employee) and consumer impacts satisfaction (Brown & Lam, 2008; Zafar et al., 2012; Mullins et al., 2014).

Job resources e.g., Internet-based technology (I-BT) can influence the relationship between CFEBEH and CS (CS) (Bull, 2010; Setia et al., 2013).

The agency and stewardship theories and Job-Demands and Resources' model have been used to explain the relationship between I-BT, CFEBEH and CS (Walczuch et al., 2007; Venkatesh et al., 2010; Schepers et al., 2012).

The rationale of the Study:

The reason for the relationship between CFEBEH's dimensions and CS is unknown (Kular et al., 2008; Markos & Sridevi, 2010)

The introduction of I-BT into this relationship has been identified as dearth in current literature (Andzulis et al., 2012; Yousafzai & Yanide-Soriano, 2012).

Whether (1) this relationship can be established or confirmed (2) the findings suggested by the literature review can hold or be accepted or whether there is a need for modification because each researcher's study context can be different of which in this research's context, whether this kind of findings suggested by the literature review can hold or not, is unknown.

Theories in this study have been used by western researchers but that does not mean that they directly apply in the Nigerian context.

Aim:

To explain or justify (1) the reason for the relationship between CFEBEH dimensions and CS, and the introduction of internet-based technology (I-BT) into this relationship.

To determine whether the findings suggested by the literature can hold or be accepted or whether there is a need for modification as each researcher's study context can be different.

Research Questions:

What are the reasons for the relationship between CFEBEH dimensions and CS?

Can I-BT influence the relationship between CFEBEH dimensions and CS?

Hypothesis

H1: CFEBEH leads to higher levels of CS

H2: The CFEBEH is positively related to I-BT

H3: Perceived I-BT use is positively associated with CS

H4: I-BT mediates the relationship between CFEBEH and CS

Expected outcome

This study will contribute to the ongoing research around the relationship between employee engagement and CS. Its original contribution will be the introduction of internet-based technology (I-BT) into this relationship, which has been identified as lacking in current literature.

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16. How will your research be conducted?

Describe the methods so that it can be easily understood by the ethics committee. Please ensure you clearly explain any acronyms and subject-specific terminology. Max 300 words

Due to the nature of the research problem, the study will adopt a mixed method approach following the pragmatic paradigm.

The stratified sampling technique will be used so that the measurement items can be relevant. To get a representative sample of the population, customers will be grouped in terms of gender (male or female), age, etc., then a simple random sample will be drawn proportionately from each of the group. Saunders et al. (2009) note that with this approach, the sample is likely to be more representative, as the researcher can ensure that each group is represented proportionally within his/her sample.

One bank, but two branches (case companies) in Benin City, Nigeria, will be used as a context- one case company from the city centre and another from outside the city centre. For the former, more business focused customers are present, staff members are more professional, and I-BT resources are more available, and satisfaction is likely to be more with the customers than the latter that are more relaxed. A comparison will then be made between the two case companies.

Paper-based survey will be used to administer the questionnaires to the customers on their exit from the bank. This approach was adopted because not everyone has access to internet (Sax et al., 2003) or where access to internet is available, the cost of subscription may be too high as with the case of Nigeria.

According to Sax et al. (2003, p410)

"Security and data integrity also present potential problems. Individuals may harbour suspicions about online survey administration and may have concerns about confidentiality that discourage participation (Smith, 1997). Hamilton (1999) notes that the growth of internet-based research has surpassed the development of ethical guidelines to regulate such research. This has left researchers with little direction as to what constitutes appropriate conduct in internet research settings".

In addition, majority of the customers in Nigeria still go to the physical bank for their transactions. In 2016, a reputable Nigerian newspaper (Thisdaylive.com, 2016) published that about 58per cent of bank customers in Nigeria used the physical banks for their transactions while about 42per cent use the online banking service.

However, most customers who use online services may still use the physical bank because Nigeria is predominantly a cash economy. Even with the government's new policy on cash based transactions which stipulates a charge on daily cash withdrawals that exceed N500,000 for individuals and N3,000,000 for corporate bodies, people still rely more on physical cash transaction than the cash-less system (e.g., online banking) (cbn.gov.ng, 2017).

Hence, in the context of this study, using a paper-based survey will be more practicable/reliable as it will increase the returns rate than the web-based survey. Moreover, people may not want to spend their costly internet-data subscription just to complete a survey for a researcher.

Furthermore, semi-structured interviews will be conducted from the two case-companies (mentioned above) and will be used for exploratory purposes in order to reinforce the quantitative data that will be collected. The interviews will be tape recorded and transcribed immediately after conducting the interviews.

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17. Is ethical approval required by an external agency? (e.g. NHS, company, other universities, etc)

1. **NO**
2. YES - but ethical approval has not yet been obtained
3. YES - see contact details below of the person who can verify that ethical approval has been obtained)

I have obtained verbal approval from the branch manager of Skye bank Plc, Edo State, Nigeria, who happens to be a family friend, with regards to the data collection.

18. What in your view are the ethical considerations involved in this project? (e.g. confidentiality, consent, risk, physical or psychological harm, etc.) Please explain in full sentences. Do not simply list the issues. (Maximum 100) words)

Ethical approval from the University of Wolverhampton will be requested before any fieldwork is conducted. As with all qualitative research, some issues may arise during data collection in the field, and the participants' confidentiality and anonymity will be respected, and they will be informed of this before conducting the interviews and survey questionnaires. The purpose of the study will be explained from the onset, and deception will not be entertained (Creswell, 2013). Here are the major ethical issues and how they will be dealt with according to the ethical regulations of the University:

1. The sample is adults, therefore, no child protection issues arise.
2. Respondents will be asked to con sign a standard consent form that will be disposed of according to the University of Wolverhampton's rules and regulations once the research is finished.
3. The respondents will have access to their data if they so require it.

19. Have participants been/will participants be, fully informed of the risks and benefits of participating and of their right to refuse participation or withdraw from the research at any time?

1. **YES (Outline your procedures for informing participants in the space below.**
2. NO (Use the space below to explain why)
3. Not applicable - There are no participants in this study

The respondents will be informed before the survey questionnaire and interviews are administered and that they can stop the interview or questionnaire if they find themselves uncomfortable with the proceedings. They can also withdraw data from the research within 30 days from their interviews. This gives them a reasonable amount of time to pull out if they choose to after having a second thought for any reason. Also, they will be informed that they will not directly benefit from participating in the study, but the information they provide will contribute to a better understanding of employee engagement and customer satisfaction relationship.

20. Are participants in your study going to be recruited from a potentially vulnerable group? (See RPU website (www.wlv.ac.uk/rpu) and follow the link to Ethical Guidance pages for a definition of vulnerable groups)

1. YES (Describe below which groups and what measures you will take to respect their rights and safeguard them)
2. **NO**

21. How will you ensure that the identity of your participants is protected (See RPU website (www.wlv.ac.uk/rpu) and follow the link to Ethical Guidance pages for guidance on anonymity)

Names will not be used throughout the interviews to maintain confidentiality. Pseudonyms and codes will be used to identify the participants. These will be used in order for the researcher to store the collected data and to simplify the identification, retrieval and analysis of the interviews.

22. How will you ensure that data remains confidential ((See RPU website (www.wlv.ac.uk/rpu) and follow the link to Ethical Guidance pages for a definition of confidentiality)

All the interviews and survey questionnaires collected will be kept safe and secure on the university systems. Codes and pseudonyms will be known by the researcher and the supervisory team only.

23. How will you store your data during and after the project? (See RPU website (www.wlv.ac.uk/rpu) and follow link to Ethical Guidance pages for a definition of and guidance on data protection and storage).

Data will be held securely on the university system, and access by the researcher has to be through the University of Wolverhampton's systems which is accessible using ID and password. Once the thesis is completed the documentary evidence will be destroyed.

Appendix 3 Direct Effects (Group number 1 - Default model)

	CFEBE H	PEX P	Gende r	AGEGR P	I-BT	CS	WS	ATI	PCH B
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	CFEBE H	PEX P	Gende r	AGEGR P	I-BT	CS	WS	ATI	PCH B
I-BT	.390	.000	.000	.000	.000	.000	.000	.000	.000
CS	.402	.339	.021	-.005	.172	.000	.000	.000	.000
WS	1.000	.000	.000	.000	.000	.000	.000	.000	.000
ATI	1.273	.000	.000	.000	.000	.000	.000	.000	.000
PCHB	1.351	.000	.000	.000	.000	.000	.000	.000	.000
CS3A	.000	.000	.000	.000	.000	1.16 8	.000	.000	.000
CS2A	.000	.000	.000	.000	.000	.737	.000	.000	.000
CS1A	.000	.000	.000	.000	.000	.686	.000	.000	.000
CS4A	.000	.000	.000	.000	.000	1.10 0	.000	.000	.000
CS5A	.000	.000	.000	.000	.000	1.00 0	.000	.000	.000
I-BT5A	.000	.000	.000	.000	1.00 0	.000	.000	.000	.000
I-BT4A	.000	.000	.000	.000	1.22 6	.000	.000	.000	.000
I-BT3A	.000	.000	.000	.000	1.37 8	.000	.000	.000	.000
WS2A	.000	.000	.000	.000	.000	.000	.863	.000	.000
WS3A	.000	.000	.000	.000	.000	.000	1.04 1	.000	.000
WS4A	.000	.000	.000	.000	.000	.000	1.15 1	.000	.000
WS5A	.000	.000	.000	.000	.000	.000	1.03 1	.000	.000
WS6A	.000	.000	.000	.000	.000	.000	1.00 0	.000	.000
ATI2A	.000	.000	.000	.000	.000	.000	.000	.779	.000
ATI3A	.000	.000	.000	.000	.000	.000	.000	1.01 8	.000
ATI4A	.000	.000	.000	.000	.000	.000	.000	1.00 2	.000
ATI5A	.000	.000	.000	.000	.000	.000	.000	1.02 1	.000
ATI6A	.000	.000	.000	.000	.000	.000	.000	1.00 0	.000
PCHB2 A	.000	.000	.000	.000	.000	.000	.000	.000	.715
PCHB3 A	.000	.000	.000	.000	.000	.000	.000	.000	.633
PCHB4 A	.000	.000	.000	.000	.000	.000	.000	.000	.877
PCHB5 A	.000	.000	.000	.000	.000	.000	.000	.000	1.000

Appendix 4 Indirect Effects (Group number 1 - Default model)

	CFEBEH	PEXP	Gender	AGEGRP	I-BT	CS	WS	ATI	PCHB
I-BT	.000	.000	.000	.000	.000	.000	.000	.000	.000
CS	.067	.000	.000	.000	.000	.000	.000	.000	.000
WS	.000	.000	.000	.000	.000	.000	.000	.000	.000
ATI	.000	.000	.000	.000	.000	.000	.000	.000	.000
PCHB	.000	.000	.000	.000	.000	.000	.000	.000	.000
CS3A	.547	.395	.024	-.006	.201	.000	.000	.000	.000
CS2A	.346	.250	.015	-.004	.127	.000	.000	.000	.000
CS1A	.322	.232	.014	-.004	.118	.000	.000	.000	.000
CS4A	.516	.372	.023	-.006	.189	.000	.000	.000	.000
CS5A	.469	.339	.021	-.005	.172	.000	.000	.000	.000
I-BT5A	.390	.000	.000	.000	.000	.000	.000	.000	.000
I-BT4A	.478	.000	.000	.000	.000	.000	.000	.000	.000
I-BT3A	.537	.000	.000	.000	.000	.000	.000	.000	.000
WS2A	.863	.000	.000	.000	.000	.000	.000	.000	.000
WS3A	1.041	.000	.000	.000	.000	.000	.000	.000	.000
WS4A	1.151	.000	.000	.000	.000	.000	.000	.000	.000
WS5A	1.031	.000	.000	.000	.000	.000	.000	.000	.000
WS6A	1.000	.000	.000	.000	.000	.000	.000	.000	.000
ATI2A	.991	.000	.000	.000	.000	.000	.000	.000	.000
ATI3A	1.296	.000	.000	.000	.000	.000	.000	.000	.000
ATI4A	1.275	.000	.000	.000	.000	.000	.000	.000	.000
ATI5A	1.299	.000	.000	.000	.000	.000	.000	.000	.000
ATI6A	1.273	.000	.000	.000	.000	.000	.000	.000	.000
PCHB2A	.967	.000	.000	.000	.000	.000	.000	.000	.000
PCHB3A	.856	.000	.000	.000	.000	.000	.000	.000	.000
PCHB4A	1.186	.000	.000	.000	.000	.000	.000	.000	.000
PCHB5A	1.351	.000	.000	.000	.000	.000	.000	.000	.000

Appendix 5: Test for normality (skewness and kurtosis)

Statistics		PCHB1A	PCHB2A	PCHB3A	PCHB4A	PCHB5A	ATI1A	ATI2A
N	Valid	426	426	426	426	426	426	426
	Missing	0	0	0	0	0	0	0
Skewness		-1.637	-1.324	-1.120	-.943	-.864	-.810	-.781
Std. Error of Skewness		.118	.118	.118	.118	.118	.118	.118

Kurtosis								
Std. Error of Kurtosis		3.009	1.955	1.381	.685	.131	.222	.293
Skewness		.236	.236	.236	.236	.236	.236	.236

Statistics		ATI3A	ATI4A	ATI5A	ATI6A	WS1A	WS2A	WS3A
N	Valid	426	426	426	426	426	426	426
	Missing	0	0	0	0	0	0	0
Skewness		-.744	-.639	-.996	-.728	-1.097	-.913	-.872
Std. Error of Skewness		.118	.118	.118	.118	.118	.118	.118
Kurtosis		.264	.003	1.016	-.046	1.089	.912	.408
Std. Error of Kurtosis		.236	.236	.236	.236	.236	.236	.236

Statistics		WS4A	WS5A	WS6A	I-BT1A	I-BT2A	I-BT3A	I-BT4A
N	Valid	426	426	426	426	426	426	426
	Missing	0	0	0	0	0	0	0
Skewness		-.573	-.714	-.891	-1.369	-.793	-.904	-.771
Std. Error of Skewness		.118	.118	.118	.118	.118	.118	.118
Kurtosis		-.208	.334	.530	3.146	2.295	.625	.571
Std. Error of Kurtosis		.236	.236	.236	.236	.236	.236	.236

Statistics		I-BT5A	I-BT6A	CS1A	CS2A	CS3A	CS4A	CS5A	PEXP
N	Valid	426	426	426	426	426	426	426	426
	Missing	0	0	0	0	0	0	0	0
Skewness		-.580	-.695	-.926	-.723	-.772	-.847	-.279	-1.154
Std. Error of Skewness		.118	.118	.118	.118	.118	.118	.118	.118
Kurtosis		.488	.770	1.495	1.013	.448	.590	4.883	1.311
Std. Error of Kurtosis		.236	.236	.236	.236	.236	.236	.236	.236

Appendix 6: Existing studies around EE, CS, and I-BT from 2005-2019

	AUTHOR	YEAR	RESEARCH FOCUS	KEY FINDINGS	WHAT IS MISSING/GAP
1	Jayachandran, Satish Sharma, Subhash Kaufman, Peter Raman, Pushkala	2005	The Role of Relational Information Processes and Technology Use in Customer Relationship Management	Jayachandra et al (2005) found that relational information processes play a vital role in enhancing an organization's customer relationship performance	This paper's conceptual framework focused on constructs such as customer orientation, customer-centric management system, customer relationship potential, and CRM technology use and how they affect organisational performance. These are different from the constructs investigated in this thesis which are CFEBEH (PCHB, ATI, and WS), I-BT (social media, Apps, and company review sites), and CS.
2	Craig M. Froehle	2006	Service Personnel, Technology, and Their Interaction in Influencing Customer Satisfaction	The results of this study by Froehle (2006) show that Customer service representative (CSR) characteristics have a similar impact on customer service satisfaction across all three technology-mediated contexts (i.e., telephone, e-mail, and online chat) examined in their study.	This study by Froehle (2006) focused on the interaction of media richness represented by three different technology contexts: telephone, email and online chat, with six customer service representatives and their influences on CS. These are not quite the same as the contexts this thesis is focusing on as mentioned above.
3	Arakawa, D., and Greenberg	2007	Optimistic managers and their influence on productivity and employee engagement in a technology organisation: Implications for coaching psychologists	The findings of this study show that positive leadership correlated with optimism, engagement and project performance of employees	Similar to the above observations, this study by Arakawa and Greenberg (2007), has done some work on leadership and employee engagement in a technology organization, but not on I-BT's influence on the relationship between CFEBEH and CS that this thesis focuses on. This makes both studies entirely different from each other.
4	Wang, Ping Burton Swanson, E.	2008	Customer relationship management as advertised Exploiting and sustaining technological momentum	This study found that producers in the advertising section have used technology over several years to recurrently produce and disseminate credible discourse advancing CRM, incorporating models of action and giving new meanings to the organizing vision of this technology in order to accentuate its progress and keep it worthy of continued attention	The title of this paper makes it evident that there is a gap between this paper and this thesis. Their findings confirm this by showing that what has been investigated is a completely different context from the focus of this thesis. Therefore, both studies cannot be said to be the same.
5	Suzanne C. Makarem	2009	Satisfaction in technology-enabled service encounters	This study found that human touch is a significant factor in both customer satisfaction and behavioural intentions, even for tech-savvy customers.	While this study did some work on technology in service encounters, which is related to the focus of this thesis, it was, however, limited to the U.S. and telephone-based service encounters, which is the gap between it and this thesis.

6	Winston, Sally	2010	Using technology to connect with people on employee engagement	The findings of this study indicate that since the launch of 'highlight', which is an online survey tool developed in the study, it has received over 300,000 hits, signifying the importance attached on the Civil Service People Survey and the success of the tool in communicating the survey results in an efficient, user-friendly manner.	This study appears to be closely related to this thesis from its title. However, the gap becomes apparent when the contexts investigated are carefully examined. One would have expected it to show how technology enables employees to be engaged, but the study merely showed how an online survey tool called "highlight", which was developed by the authors, allows civil services to conduct surveys of their people and communicate results in an efficient and user-friendly manner. Thus, it has not covered the topic investigated by this thesis.
7	Saradha, H; Patrick, Harold Andrew	2011	Employee Engagement in Relation To Organizational Citizenship Behaviour (OCB) In Information Technology Organizations – ProQuest	The outcome of this study is that a moderate level of engagement and OCB was experienced by employees examined in the study and that a significant relationship exists between engagement and OCB. They further found that employee engagement was significantly influenced by factors such as current career intention, job satisfaction, pay and benefits, management, equal opportunities, and OCB.	This study by Saradha and Andrew (2011) investigated EE and organisational citizenship behaviour, while this thesis focused on CFEBEH and CS, which makes both studies complete opposite of each other.
8	Yuan, Benjamin J. C.; Lin, Michael B. H.; Shieh, Jia-Horng; Li, Kuang-Pin	2012	Transforming employee engagement into long-term customer relationships: evidence from information technology salespeople in Taiwan	The outcome of this study shows that perceived transformational leadership, over time, is significantly linked to increases in work engagement development of salespeople in Taiwan.	The difference between this study by Yuan et al. (2012) and this thesis is that it focused on the impact of leadership on EE in a Taiwan-based IT company, while this thesis focuses on the relationship between CFEBEH and CS in commercial banks in Nigeria and the impact of I-BT on this relationship.
9	Sashi, C. M.	2012	Customer engagement, buyer-seller relationships, and social media	This article only created a model of customer engagement cycle with connection, interaction, satisfaction, retention, loyalty, advocacy and engagement as cycle phases. The model which was not empirically tested only displays customers in a customer engagement matrix based on the degree of relationship exchange and emotional bonds that characterize their relationship with sellers	While this paper investigated the construct customer engagement, this thesis investigated the relationship between CFEBEH and CS. This study by Sashi (2012) displays customers in a customer engagement matrix based on the degree of relationship exchange and emotional bonds that characterize their relationship with sellers, which is not the same as the aim of this thesis as earlier indicated. Moreover, the model developed by Sashi (2012) has not been empirically tested and therefore cannot be generalised .

10	Agnihotri, Raj Dingus, Rebecca Hu, Michael Y. Krush, Michael T.	2013	Social media: Influencing customer satisfaction in B2B sales	Key findings of this study are that the use of social media by salespersons affects information communication behaviours that enhance the responsiveness of salespersons and customer satisfaction.	In this paper, the authors used salesperson reported data to test the mediating effects of salesperson information communication behaviours between social media use and CS. It did not cover the relationship between CFEBEH and CS, and the effect of I-BT on this relationship as investigated in this thesis.
11	Rapp, A., Beitelspacher, L. S., Grewal, D., & Hughes, D. E.	2013	Understanding social media effects across seller, retailer, and consumer interactions	The outcome of this study shows that social media use has a positive effect on retailer performance, brand performance, as well as consumer- retailer loyalty.	The conceptual framework of this study by Rap <i>et al.</i> (2013) addresses the contagion effects of social media usage across the channel of distribution as well as important social mechanisms that enhance these effects. The paper also examined the effect of supplier social media usage on retailer social media usage and, in turn, on customer social media usage, which is moderated by brand reputation and service dexterity. Clearly, this is a different context to what this thesis is investigating as mentioned earlier.
12	Malthouse, E.C., Haenlein, M., Skiera, B., Wege, E. and Zhang, M.	2013	Managing Customer Relationships in the Social Media Era: Introducing the Social CRM House	Key findings of this study are that “CRM must evolve if it is to survive in this marketplace, by producing contact points that engage the consumer and provide value to both the company and consumer” (p. 278)	This study is about CRM in the social media era. It is not about the relationship between CFEBEH and CS as investigated in this thesis. The study did not also cover the influence of other I-BT components like mobile apps and company review sites on this relationship.
12	Trainor, Kevin J. Andzulis, James (Mick) Rapp, Adam Agnihotri, Raj	2014	Social media technology usage and customer relationship performance: A capabilities- based examination of social CRM	Social media technology use, when viewed as a resource, positively influences customer relationship performance via firm-level capabilities	This study examined the use of social media technology and customer-centric management systems and how they contribute to a firm-level capability of social customer relationship management. Like the studies above, it did not cover the topic of this thesis. CFEBEH's components such as PCHB, ATI, and WS, were not investigated. It did not also consider mobile apps and company review sites as components of I- BT, which makes it different from this thesis.
13	Mazidi, A. R. K., Amini, A., & Latifi, M.	2014	The impact of information technology	The authors found that Information Technology (IT) capability and all the three variables of Employee-	This paper used service process innovation as a mediator to test the effect of IT capability on the

			capability on firm performance; a focus on employee-customer profit chain.	customer profit (ECP) chain are correlated. More specifically, they found that the relationship between IT capability and employees' satisfaction and firm performance is direct but that Service Process Innovation (SPI) fully mediates the impact of IT capability on customer services.	employee-customer-profit chain, which is obviously different from the focus of this thesis.
14	Shami, N. Sadat Muller, Michael Pal, Aditya Masli, Mikhail Geyer, Werner	2015	Inferring Employee Engagement from Social Media	The outcome of this study, which was conducted by combining demographics with social media text to predict engagement scores on a survey, shows that social media text has significant predictive power compared to demographic data alone. The authors also found that engagement could be a state rather than a stable trait as social media posts closer to the survey administration had the most predictive power.	This paper by Shami et al. (2015), investigated how social media predicts EE and not the relationship between CFEBEH and CS as discussed in this thesis, which makes it different from the focus of this thesis.
15	Calefato, F., Lanubile, F., & Novielli, N.	2015	The role of social media in affective trust-building in customer-supplier relationships	The results of this study suggest the importance of combining the various elements of information (examined in their study) in the definition of an effective online communication strategy. The authors' findings also provide evidence that online presence can foster both cognitive and affective trust successfully.	This paper has done some work on the role of social media in affective trust-building in the customer-supplier relationships. What it has not done is to look at the relationship between CFEBEH and CS and the influence of I-BT on this relationship, which makes both papers different.
16	Agnihotri, Raj Dingus, Rebecca Hu, Michael Y. Krush, Michael T.	2016	Social media: Influencing customer satisfaction in B2B sales	This study reveals that social media is key to communicating information to customers but as a background in improving salespeople's behaviour to increase customer satisfaction rather than a direct factor	While this paper is about the role of social media in influencing CS, this thesis' focus is on the relationship between CFEBEH and CS and the influence of I-BT on this relationship. Furthermore, this thesis focused on other aspects of I-BT such as mobile apps and company review sites that Agnihotri et al. (2016) did not cover.
17	William Y.C. Wang, David J. Pauleen, Tingting Zhang	2016	How social media applications affect B2B communication and improve business performance in SMEs	This study found that Media Synchronicity Theory (MST) explains Social Media Apps' (SMA) media capabilities. They also found that information security and control which are missing parts of SMA can be an important addition to MST.	In relation to this thesis, what is missing from this study by William et al. (2016) is that it investigated how social media apps were used in business-to-business performance but did not cover the CFEBEH and CS constructs in this relationship, which makes both studies different. Moreover, this thesis' focus is on B2C and not B2B as focused by William et al. (2016).
18	Ramanathan, U., Subramanian,	2017	Role of social media in retail network	The findings of this study indicate that social media reviews dramatically impact upon customer	This study by Ramanathan <i>et al.</i> (2017), examined the nexus of a brand, promotional offers, service

	N., Parrott, G.		operations and marketing to enhance customer satisfaction	satisfaction. The empirical analysis of the study also identifies the important and positive role of service operations in determining the level of customer satisfaction.	operations; and their interaction through social media reviews on CS levels. This makes it not the same as the context investigated in this thesis, as mention before.
19	Zhang, Mingli Guo, Lingyun Hu, Mu Liu, Wenhua	2017	Influence of customer engagement with company social networks on stickiness: Mediating effect of customer value creation	This study reveals that customer engagement has a direct and positive influence on customer stickiness as well as an indirect influence through customer value creation.	What is missing from this paper in relation to this thesis is that it focused on the influence of customer engagement on stickiness rather than on CFEBEH, CS, and I-BT as investigated by this thesis.
20	Larivière, B., Bowen, D., Andreassen, T. W., Kunz, W., Sirianni, N. J., Voss, C., and ... De Keyser, A.	2017	Service Encounter 2.0”: An investigation into the roles of technology, employees, and customers.	The evidence from this study is that technology augments service employees and can foster network connections. In turn, it found that employees and customers play an enabler, innovator, coordinator and differentiator role.	While this study investigated the role of technology in service encounters, it did not consider how various aspects of I-BT such as social media, apps, and company website affect this relationship. Moreover, the CFEBEH construct, investigated in this thesis, was not taken into consideration in this study by Lavriviere <i>et al.</i> (2017), which makes it not the same as this thesis.
21	Karampela, Lacka, and McLean	2018	The role of social media presence, responsiveness, and interactivity in enhancing key relationship strength indicators within B2B contexts: the customer's perspective	The authors discovered that the existence of social media has a beneficial impact on all the indicators they examined such as responsiveness positively affects commitment, while interactivity enhances perceptions of brand partner quality.	The focus of this paper was on the impact of B2B brands’ social media presence, interactivity, and responsiveness on key supplier-customer relationship indicators (commitment, interactivity, satisfaction, and partner quality). While the focus of this thesis is on B2C. Furthermore, this research by Karampela and co (2018) did not concentrate on the banking sector as this thesis did and, like the above research, did not cover the factors examined in this thesis (i.e., CFEBEH, I-BT, and CS).
22	Marino, V., and Lo Presti	2018	Engagement, satisfaction and customer behavior-based CRM performance: An empirical study of mobile instant messaging	The authors found that the dimension of cognitive engagement and the dimension of emotional engagement affects the level of satisfaction, but only the dimension of emotional engagement affects behavioural CRM performance, whereas social engagement does not affect satisfaction and CRM performance.	The aim of this paper by Marino and Lo Presti (2018) was to verify which aspects of consumer engagement generated satisfaction and optimized customer relationship management, which clearly differs from the aim of this thesis as mentioned previously.
23	Ogilvie, J., Agnihotri, R., Rapp, A., and Trainor, K.	2018	Social media technology use and salesperson performance: A two study examination of the role of	The findings from this study, show the impacts of SMT [Social Media Technology] on communication, diligence, product understanding, and adaptability of product information to salespersons. The moderating impacts of this	This study by Ogilvie et al. (2018) was aimed to investigate the impacts of Social media technology in B2B sales contexts on customer relationship performance and objective sales performance through key

			salesperson behaviors, characteristics, and training	research suggest that SMT integration may not produce the highest outcomes in the lack of technology training. Accordingly, results indicate that companies need to allocate the funds needed to implement SMT policies correctly.	mediating behaviours and characteristics. What is missing are constructs such as CFEBEH (PCHB, ATI, and WS) and I-BT (in terms of Apps, and reviews on company website), which were considered in this thesis
24	Line and Hanks	2019	The social servicescape: understanding the effects in the full-service hotel industry	The findings suggest that social servicescape can have a significant impact on satisfaction and behavioural intentions in the field of hotel experiences driven by leisure.	this research conceptualised the hotel social servicescape as a function of the mere presence of the other social actors that occupy the hotel's shared consumption space, which clearly is a far contrast to the focus of this thesis as mentioned before.

1

Appendix 8 Reliability statistics

Item-Total Statistics							Reliability (Cronbach's Alpha)
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted		
PCHB1A	15.8221	8.859	.440	.288	.721		.743
PCHB2A	15.9615	8.185	.566	.387	.676		
PCHB3A	15.9760	8.775	.450	.229	.718		
PCHB4A	16.1458	8.067	.540	.316	.685		
PCHB5A	16.2099	7.758	.538	.312	.686		
ATI1A	19.0753	12.927	.390	.187	.762		.765
ATI2A	18.9856	12.313	.542	.349	.722		
ATI3A	18.9872	11.814	.607	.405	.704		
ATI4A	18.9231	12.472	.535	.322	.724		
ATI5A	19.0401	12.382	.535	.331	.723		
ATI6A	19.0673	12.416	.452	.224	.746		
WS1A	19.1827	13.626	.456	.246	.788		.798
WS2A	19.3590	13.014	.596	.369	.758		
WS3A	19.4567	12.865	.525	.303	.773		
WS4A	19.4968	12.571	.589	.391	.758		
WS5A	19.3638	12.620	.621	.403	.751		
WS6A	19.4471	12.630	.535	.309	.771		
IBT1A	18.7644	12.392	.403	.227	.743		.755

IBT2A	18.8285	12.739	.428	.246	.737	
IBT3A	19.1843	10.793	.549	.316	.704	
IBT4A	19.2548	10.787	.557	.351	.702	
IBT5A	19.3494	10.680	.568	.369	.698	
IBT6A	19.1058	11.806	.466	.233	.727	
SAT1A	15.4215	9.532	.630	.515	.812	.840
SAT2A	15.5208	9.313	.664	.543	.803	
SAT3A	15.6699	8.687	.688	.484	.795	
SAT4A	15.6667	8.768	.656	.460	.804	
SAT5A	15.6506	8.584	.601	.383	.823	

Appendix 9 Common Method Bias test

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.267	25.058	25.058	7.267	25.058	25.058
2	2.595	8.949	34.006			
3	1.999	6.894	40.900			
4	1.748	6.029	46.930			
5	1.207	4.163	51.093			
6	1.052	3.628	54.721			
7	1.007	3.471	58.192			
8	.949	3.272	61.464			
9	.881	3.038	64.502			
10	.791	2.726	67.228			
11	.753	2.597	69.826			
12	.734	2.530	72.356			
13	.658	2.271	74.626			
14	.609	2.101	76.727			
15	.604	2.082	78.809			
16	.574	1.978	80.787			
17	.570	1.966	82.753			
18	.539	1.859	84.612			
19	.514	1.774	86.386			
20	.489	1.685	88.071			

21	.466	1.606	89.677			
22	.461	1.588	91.265			
23	.435	1.500	92.765			
24	.412	1.421	94.186			
25	.398	1.372	95.558			
26	.379	1.306	96.864			
27	.327	1.129	97.993			
28	.299	1.030	99.023			
29	.283	.977	100.000			

Extraction Method: Principal Component Analysis.

Appendix 10: Multi-collinearity Test

Model		Coefficients ^a					Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	2.019	.229		8.819	.000		
	PCHB1A	.134	.040	.152	3.352	.001	.666	1.501
	PCHB2A	.016	.042	.019	.384	.701	.572	1.749
	PCHB3A	-.021	.038	-.023	-.544	.586	.732	1.367
	PCHB4A	.051	.038	.062	1.351	.177	.648	1.543
	PCHB5A	.101	.035	.132	2.853	.004	.636	1.572
	ATI1A	-.001	.033	-.001	-.034	.973	.781	1.280
	ATI2A	-.074	.040	-.087	-1.836	.067	.606	1.651
	ATI3A	.062	.040	.075	1.536	.125	.574	1.744
	ATI4A	-.060	.040	-.069	-1.516	.130	.652	1.534
	ATI5A	.079	.040	.093	1.998	.046	.628	1.592
	ATI6A	.039	.034	.051	1.157	.248	.710	1.408
	WS1A	-.029	.038	-.034	-.776	.438	.704	1.420
	WS2A	.096	.043	.106	2.241	.025	.613	1.631
	WS3A	.039	.038	.048	1.022	.307	.613	1.632
	WS4A	.070	.040	.084	1.746	.081	.582	1.717
	WS5A	.012	.042	.014	.282	.778	.577	1.733
	WS6A	.010	.036	.013	.288	.774	.657	1.522

a. Dependent Variable: SAT1A