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Prediction of attitude and behavioural intentions in retail banking

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Abstract

Purpose – This research seeks to explore the factors predicting customer loyalty in retail banking. Loyalty was measured in terms of a customer's willingness to recommend a bank and their intention to remain with their main bank short-term (in the next six months) and long-term (from six months to five years).

Design/methodology/approach – The study was based on a mail survey of 1,951 individuals. Potential predictors were drawn from the literature and included in three separate regression models to model different types of loyalty.

Findings – The results indicate that willingness to recommend is best predicted by affective attitude, overall satisfaction and empathy. Short-term behavioural intentions, however, were best predicted by overall satisfaction and responsiveness, while long-term intentions were predicted by overall satisfaction, affective attitude and empathy. The three models explained a substantial amount of the variation in the dependent variables: 71 per cent for willingness to recommend, 43 per cent for short-term intentions and 46 per cent for long-term intentions.

Research limitations/implications – The study adds to the discussion of the relationship between perceived satisfaction, service quality and a customer's intentions to recommend a bank and/or remain a customer. The results also contribute to the development of more parsimonious models, suggesting that affective attitude, overall satisfaction, empathy and responsiveness together explain a large percentage of the variation in customers' intentions.

Practical implications – Based on this study's findings, banks can profile customers with potential for defection based on only four variables.

Originality/value – The results demonstrate the importance of satisfaction measures and some SERVQUAL dimensions in predicting loyalty in retail banking. It also found evidence that not all five SERVQUAL measures are needed to profile customers and predict loyalty.

Keywords Attitudes, Customer satisfaction, Customer loyalty, Customer services quality, SERVQUAL

Paper type Research paper

Introduction

Attempts to improve the understanding and prediction of customer loyalty have become common in both marketing research and practice, but customers can express loyalty in a variety of ways, including their willingness to recommend a product to others, a variable identified by Reichheld as "the one number you need to grow" (2003, p. 46), and also in terms of their intentions to remain with a service provider. This article explores the prediction of different forms of customer loyalty in retail banking, drawing on a variety of measures which have been used in previous research.

The literature has previously established a relationship between *customer satisfaction* and behavioural intentions (Cronin and Taylor, 1992; Levesque and McDougall, 1996; McDougall and Levesque, 2000; Mooradian and Olver, 1997; Oliver, 1980; Oliver and Swan, 1989) as well as between *service quality* and behavioural intentions (Bitner, 1990; Spreng *et al.*, 1995; Taylor and Baker, 1994; Zeithaml *et al.*, 1996). Generally, strong associations have been found, indicating that both customer satisfaction and perceived service quality are associated with customers' stated intentions to remain loyal. However, Jones and Sasser (1995) have concluded that the only truly loyal customers are those who are totally satisfied, and suggested that the link between satisfaction and loyalty is complex.

This study investigates these complex associations in the retail banking industry. In particular, the study examines the predictive power of the SERVQUAL dimensions (Parasuraman *et al.*, 1985) and compares the predictive power of the SERVQUAL dimensions to other predictors such as overall satisfaction and affective attitude.

Literature review

Service quality is known to be an important factor in banking, and "SERVQUAL provides a technology for measuring and managing service quality" (Buttle, 1996, p. 8). Essentially, "SERVQUAL measures customers' expectations of what firms should provide in the industry being studied and their perceptions of how a given service provider performs against these criteria" (East, 1997, p. 201). The concept was originally developed by Parasuraman *et al.* (1985) and then further developed for the next eight years by the same researchers. Many other researchers have used the SERVQUAL dimensions as the basis for their research, and consequently SERVQUAL "has undoubtedly had a major impact on the business and academic communities" (Buttle, 1996, p. 24), and has been said to be "insightful and [to remain] a practical framework to use in service quality management" (Christopher, Payne & Ballantyne, 2002, p. 177). Nevertheless, SERVQUAL "has been criticized by different authors for diverse reasons, such as the operationalization of expectations, the reliability and validity of the instrument's difference score formulation and the scale's dimensionality across disparate industrial settings" (Sureshchandar, Rajendran & Kamalanabhan, 2001, p. 111). One particular area of criticism has been the scale's comparison of a customer's expectations and their perceptions, and Cronin and Taylor (1992) have suggested that it is not necessary to include a customer's expectations, arguing that modelling perceived performance is sufficient. Cronin and Taylor modified the gap-based SERVQUAL scale into SERVPERF, a performance-only index. Their study was later replicated (Brady *et al.*, 2002) and both studies' findings suggest that in a number of industries such as fast food, pest control, dry cleaning, but also in banking, SERVPERF outperforms SERVQUAL.

While SERVQUAL has been criticised on theoretical and operational grounds, Buttle (1996, p. 25) offered directions for future research. One of them was to further investigate the "relationships between SQ [service quality], customer satisfaction, behavioural intention, purchase behaviour, market share, word-of-mouth and customer retention". This is, with the exception of "purchase behaviour" and "market share", precisely the focus of this current study. The lack of research in this field is also supported by Wright and Kearns who report that progress in research exploring the link between SERVQUAL and "success" (for example, retention or willingness to recommend) is "almost non-existent" (1998, p. 12).

In banking, Kwan and Hee (1994) investigated the link between SERVQUAL and overall customer satisfaction and propensity to recommend. They found relatively low betas for the five SERVQUAL dimensions – reliability, assurance, tangibles, empathy and responsiveness; the highest beta being 0.219 for assurance predicting overall customer satisfaction, and 0.230 for assurance and propensity to recommend. Their study also revealed relatively low R squares: 0.379 for the multiple regression predicting overall customer satisfaction based on the five SERVQUAL dimensions, and 0.342 for their model predicting propensity to recommend. Saurina and Coenders (2002) also used SERVQUAL as a basis for their banking study and applied Structural Equation Modelling (SEM), but had to exclude certain links in their model in order to achieve acceptable model fits. None of the original SERVQUAL dimensions remaining in their final SEM model predicted overall quality (p. 232).

The key purpose of this current study is not to evaluate the concept of SERVQUAL, but to use SERVQUAL as a basis to measure service quality within the banking sector and to examine its relationships with affective attitude and overall satisfaction. Subsequently, this current study explores the associations between the SERVQUAL dimensions and future behavioural intentions, including affective attitude and overall satisfaction as potential predictors. In measuring the five SERVQUAL dimensions, the study follows Brady *et al.*'s (2002) approach not to compare a customer's expectation with perceived performance of the banking service provider, but instead to measure perceived performance alone.

The importance of customers' behavioural intentions to predict customer retention has been recognised by many researchers (Godin *et al.*, 2004; Luarn and Lin, 2005; Norman and Smith, 1995; Patterson, 2004). Of all the behavioural intentions, Reichheld (2003) suggested that willingness to recommend was the most important for companies to measure, since his results showed that it was associated more strongly than any other with a company's growth. Three measures of behavioural intentions were therefore included in this study as dependent variables; short- and long-term intentions to remain a customer of the bank, and a customer's stated willingness to recommend their bank to others.

Methodology

The study is based on results of a mail survey of 5,000 individuals whose details were obtained from a commercial mailing list in Australia in December 2002. A total of 1,951 usable responses were received, which represents a 40 per cent response rate (after returned mail). This high response rate may have resulted from careful design and rigorous pre-testing of the questionnaire, and also from an apparent interest in the topic of banking (since some respondents offered passionate comments about their

banks' performance in their responses). Females (61 per cent) were over-weighted in the sample, reflecting the higher proportion in the sample frame (63 per cent females).

Rossiter (2002) argued that for judgments where respondents have to "think about it" (p. 314), such as in the case of service quality or attitude, multiple-item scales should be considered. Consequently, in this study, for service quality dimensions, affective attitude and future behavioural intentions, where the pre-testing of the questionnaire suggested that respondents need to think about the answers first, measures were multi-item scaled. Where the researchers' target was to obtain an *overall* perception and the respondent's *immediate* response (i.e. for overall satisfaction), the single-item approach was used.

For the multi-item constructs, principal components analysis was used for data reduction (Johnson and Wichern, 2002), providing a single value (based on a mean calculation), following Pritchard, *et al.*'s (1992) suggestion that multidimensional measurements are most appropriate for the attitudinal and behavioural aspects of loyalty. This data reduction process resulted in the formation of indices (e.g. "affective attitude towards the bank") based on "formative indicators", such as the variables: like, enjoy, feel and belong (Diamantopoulos and Winklhofer, 2001). See Appendix 1 for a list of all survey indices and indicators. The resulting variables from the data reduction process were then used in multiple regression analyses, to examine the predictors of affective attitude and overall satisfaction, and to model future behavioural intentions. The multiple regression models were derived using a backward deletion method, i.e. non-significant predictors were progressively excluded from the models until all remaining variables were significantly associated with the dependant variable. The final models were then tested for goodness of fit and for compliance with the assumptions of the model. Cases with missing values were excluded from the analyses, resulting in 1,874 cases being used for the analyses discussed in the following section.

Results

The major focus of this study was the extent to which overall satisfaction, affective attitude and future behavioural intentions in retail banking can be predicted. From a practitioner's point of view, it would be very valuable if the factors predicting and possibly influencing future intentions (in this current study defined and measured as willingness to recommend, and short- and long-term intentions to remain a customer) could be determined, since this may offer the opportunity for a bank to take action to identify the factors which are most important in influencing customer loyalty. In addition, identification of the major predictors of *dis*loyalty provides the opportunity to identify customers who are most likely to defect, and possibly allow preventative action *before* these customers defect.

Details of the survey measures can be found in Appendix 1. Correlations between all variables are shown in Appendix 2.

Predicting overall satisfaction

The first model to be tested was the prediction of overall satisfaction, shown in Table I. Approximately 62 per cent (Adjusted $R^2 = 0.623$) of the variation in overall satisfaction ("Overall, I am satisfied with my bank") could be explained by four SERVQUAL variables (from Table I). Tangibles, although significantly correlated with overall satisfaction (0.537 from Appendix 2), was not found to be significantly associated with overall satisfaction after allowing for the effects of all other predictors.

All the other SERVQUAL variables were significantly associated with overall satisfaction even after allowing for the effects due to the other variables in the model, though for reliability, this association was marginal ($p = 0.054$).

The strongest predictor after allowing for the effects of all other predictors in the model was empathy, followed by assurance, responsiveness and reliability. The residual analyses showed no evidence for lack of fit for this model.

Predicting affective attitude
The next model to be tested was the prediction of affective attitude towards the bank (see Table II). Roughly 72 per cent of the variation in affective attitude could be explained by only three of the five SERVQUAL variables. Responsiveness and reliability were both correlated (0.691 and 0.632 respectively) with affective attitude (see Appendix 2), but were not significant predictors of affective attitude after allowing for the effect of the other independent variables in the model (Table II). While tangibles was not significant in predicting overall satisfaction (see Table I), it was a significant predictor of affective attitude. The strongest predictor, as for overall satisfaction, was empathy. Assurance and tangibles were also significant unique predictors of affective attitude. The residual analyses again showed no evidence for lack of fit for this model.

Predicting willingness to recommend
The previous two models focused on the prediction of overall satisfaction and affective attitude; in contrast, the next three models concentrate on the prediction of future behavioural intentions. For these three models, overall satisfaction and affective attitude were included together with the five SERVQUAL dimensions as potential

Predictor	Unstandardised coefficients	Standard error	Standardised coefficients (beta)	t	p
Constant	0.201	0.043		4.681	< 0.001
Empathy	0.381	0.026	0.347	14.607	< 0.001
Assurance	0.443	0.038	0.336	11.535	< 0.001
Responsiveness	0.163	0.034	0.127	4.764	< 0.001
Reliability	0.055	0.029	0.048	1.930	0.054

Notes: $R^2 = 0.624$; adjusted $R^2 = 0.623$

Table I.
Predicting overall satisfaction: multiple regression analysis

Predictor	Unstandardised coefficients	Standard error	Standardised coefficients (beta)	t	p
Constant	−0.350	0.043		−8.212	< 0.001
Empathy	0.492	0.020	0.494	24.232	< 0.001
Assurance	0.416	0.025	0.347	16.447	< 0.001
Tangibles	0.118	0.026	0.074	4.493	< 0.001

Notes: $R^2 = 0.715$; Adjusted $R^2 = 0.715$

Table II.
Predicting affective attitude: multiple regression analysis

predictors. The first future intentions model to be tested was willingness to recommend. It was found that, in the multiple regression analysis (Table III), only one of the five SERVQUAL dimensions, empathy, was significantly associated with willingness to recommend after allowing for the effects due to overall satisfaction and affective attitude. Assurance, responsiveness, reliability and tangibles, while all being correlated with the dependent variable (see Appendix 2), were not significant unique predictors of willingness to recommend. Nearly 71 per cent of the variation of willingness to recommend could be explained, with the strongest predictor being affective attitude towards the bank, followed by overall satisfaction (from Table III). The residual analyses showed no evidence for lack of fit for this model.

Predicting short-term behavioural intentions (BI)
Approximately 43 per cent of the variation in short-term behavioural intentions (the extent to which a customer plans to remain with the bank in the next half year) could be explained by overall satisfaction and one of the five SERVQUAL dimensions, responsiveness (Table IV). All the other SERVQUAL dimensions, while correlated with the dependent variable (see Appendix 2), were not significant predictors in the multivariate analysis, i.e. after allowing for other variables in the model. Similarly, affective attitude, the strongest predictor in the willingness to recommend model (Table III), was not a significant predictor in this model (although it was also correlated with short-term behavioural intentions, from Appendix 2).

Predicting long-term behavioural intentions (BI)
Overall satisfaction and affective attitude, together with empathy, explained 46 per cent of the variation in long-term behavioural intentions (from Table V), i.e. the extent to which a customer plans to remain a customer of the bank for the next five years. The

Predictor	Unstandardised coefficients	Standard error	Standardised coefficients (beta)	t	p
Constant	− 0.006	0.027		− 0.210	0.834
Affective attitude	0.431	0.028	0.394	15.242	<0.001
Overall satisfaction	0.374	0.022	0.376	16.843	<0.001
Empathy	0.139	0.024	0.127	5.782	<0.001
Notes: $R^2 = 0.705$; Adjusted $R^2 = 0.705$					

Table III. Predicting willingness to recommend: multiple regression analysis

Predictor	Unstandardised coefficients	Standard error	Standardised coefficients (beta)	t	p
Constant	0.552	0.045		12.359	<0.001
Overall satisfaction	0.615	0.025	0.596	24.866	<0.001
Responsiveness	0.114	0.032	0.086	3.601	<0.001
Notes: $R^2 = 0.433$; Adjusted $R^2 = 0.432$					

Table IV. Predicting short-term BI: multiple regression analysis

other four SERVQUAL dimensions, assurance, responsiveness, reliability and tangibles, after allowing for all the other factors, were all correlated with the dependent variable (see Appendix 2) but were not significant predictors of long-term behavioural intentions in the multivariate analysis.

Discussion

The study's results provide interesting insights into the relationships between the five SERVQUAL dimensions, overall satisfaction, affective attitude and their predictive power in terms of future behavioural intentions. It was demonstrated, as expected, that the SERVQUAL dimensions can be used to predict overall satisfaction and affective attitude; 62 per cent and 72 per cent of the variation in the respective models could be explained using the five SERVQUAL dimensions as predictors (Tables I and II). Overall satisfaction and affective attitude themselves were found to be reliable predictors of future behavioural intentions (Tables III, IV and V). However, the SERVQUAL dimensions, after allowing for the effects of the other potential predictors in the multivariate analyses, with the exception of empathy and responsiveness, were not significant predictors of future behavioural intentions (Tables III, IV and V).

Overall satisfaction was predicted by four SERVQUAL dimensions, with the exception of tangibles (Table I) and only empathy, assurance and tangibles were good predictors of affective attitude (Table II). Tangibles such as nice facilities, neat employees and good statements may be important in forming a positive attitude towards a bank, but were not significantly associated with satisfaction in the multivariate analysis. One reason for this finding could be that tangible elements of retail banking may be perceived by consumers to be homogenous across the major banks and so may not be seen by consumers as differentiating the bank, and thus may not contribute to overall satisfaction.

Affective attitude, overall satisfaction and empathy were associated with customers' willingness to recommend a bank (Table III) and willingness to remain a customer long-term (Table V). However, only overall satisfaction and responsiveness were significantly associated with short-term intentions to remain a customer in the multivariate analysis (Table IV). This does not mean that the SERVQUAL dimensions are not associated with future behavioural intentions *per se*, but suggests that their effect is via satisfaction and/or attitude. Therefore, after allowing for the effects of satisfaction and affective attitude, the SERVQUAL dimensions were generally not found to be significant predictors of behavioural intentions.

Predictor	Unstandardised coefficients	Standard error	Standardised coefficients (beta)	t	p
Constant	−0.100	0.031		−3.198	0.001
Overall satisfaction	0.270	0.026	0.316	10.498	<0.001
Affective attitude	0.240	0.033	0.255	7.323	<0.001
Empathy	0.149	0.028	0.159	5.363	<0.001

Notes: $R^2 = 0.462$; adjusted $R^2 = 0.461$

Table V.
Predicting long-term BI: multiple regression analysis

Implications for research/theory

This study's results extend the current literature on SERVQUAL. It was demonstrated that the five SERVQUAL dimensions have varying predictive power in terms of affective attitude, overall satisfaction and future behavioural intentions. The study also shows that, while some independent variables are highly correlated with the different dependent variables, they can become non-significant after allowing for the effect of the other predictors in a multiple regression model. This suggests that researchers do not have to incorporate all service quality factors in loyalty research in order to develop a valid model with high explanatory power; measuring and modelling the strong predictors suggested in this study may be sufficient. The perception of repetition in surveys has been shown to annoy survey respondents (Harrison *et al.*, 1996), and removing redundant survey questions could thus result in higher response rates, shorter surveys and lower costs.

The study also shows that it is possible to develop parsimonious and powerful models of customers' intentions, since the models in this study revealed high adjusted R squares. The model predicting overall satisfaction achieved an adjusted R square of 0.623 (Table I), while Kwan and Hee's (1994) comparable model had an R square of 0.379. The same applies to willingness to recommend; where this current study explained 70.5 per cent (Table III) of the variation of the dependent variable, Kwan and Hee's (1994) model explained 34.2 per cent (p. 11).

The study's results add to the discussion on whether service quality is an antecedent of satisfaction or vice-versa. These results are consistent with Cronin and Taylor"s (1992) finding that service quality is an antecedent of satisfaction, since the predictive power of overall satisfaction (as well as of affective attitude) was high. In terms of predicting future behavioural intentions, this study's results also suggest that adding affective attitude can enhance the explanatory power of the model. Affective attitude was found to be the strongest predictor of willingness to recommend and the second strongest predictor of long-term behavioural intentions. Researchers may therefore benefit from incorporating affective attitude as a separate predictor of satisfaction and/or customer loyalty.

Implications for practice

The SERVQUAL dimensions were found to have significant relationships with a customer's affective attitude and also with a customer's overall satisfaction. Hence, they may be helpful items for bank managers in order to identify problems and thus improve or maintain service quality. Nevertheless, when it comes to predicting customers" intentions to recommend a bank and to remain a customer, the results of this study suggest that overall satisfaction is more important than the SERVQUAL dimensions. These results are consistent with Cronin and Taylor (1992) who found that customer satisfaction had a stronger association with purchase intentions than did service quality. However, bankers must not neglect the service quality dimensions since they appear to have a direct effect on satisfaction, and an indirect effect on behavioural intentions. More precisely, since SERVQUAL was found to be such a strong predictor of overall satisfaction and affective attitude, the results suggest that bankers need to provide a high level of service quality as this is likely to result in positive affective attitudes and high levels of satisfaction. High satisfaction and

affective attitude are in turn strongly associated with customers' future behavioural intentions in terms of willingness to recommend and willingness to remain a customer.

Perhaps most importantly for research into customer satisfaction and loyalty, the results suggest that overall satisfaction and affective attitude, while correlated, are different constructs. The two measures were significantly and strongly correlated (0.817; from Appendix B), but they were separate (i.e. unique) predictors of long term behavioural intentions. It therefore appears to be important for a bank that their customers are not only satisfied with their products/services, but also have a positive attitude towards them. Satisfaction has been extensively explored in previous research, and clearly represents a positive customer affect, but our measure of affective attitude appears to assess a separate component of attitude, possibly representing customers' assessment of performance relative to that of the bank's competitors. Future research could benefit from exploring the distinction between affective attitude and satisfaction, with the aim of developing more accurate models of customer behaviour.

Finally if the *one* number a company needs to grow is a customer's willingness to recommend, as suggested by Reichheld (2003), then affective attitude, overall satisfaction and empathy appear to be key measures of customer attitude and longer term behaviour, since the results of this study suggest that 70 per cent of willingness to recommend is explained by these three factors.

Conclusion

In conclusion, the results provide evidence that the SERVQUAL dimensions are a useful tool to predict overall satisfaction and affective attitude. Overall satisfaction and affective attitude, in contrast, were found to be the most powerful predictors of future behavioural intentions. The five models developed in this study explain large proportions of the dependent variables with good model fits (based on residual analyses). Based on the fact that affective attitude and overall satisfaction have different predictors, and affective attitude and overall satisfaction in return have varying power predicting future behavioural intentions, the results of this study also suggest that affective attitude and overall satisfaction are indeed separate constructs which may be beneficial to include in future studies.

Practitioners can use the results of this study to enhance their understanding of which service quality dimensions are associated with overall satisfaction and with affective attitude, should they wish to specifically improve one area based on market research, complaints or declining business. The results can also assist in parsimonious research to assess service quality, overall satisfaction and affective attitude, and in using those results to predict future behaviour, and/or profile customers who are likely to defect. It appears from the results of this study that the customers who are most likely to defect short-term are those who are dissatisfied and who believe that their bank does not respond to their requests. Those who are likely to defect long-term are dissatisfied, have a negative attitude towards their bank and rate their bank low on empathy. While these predictors should ideally be validated by other research, a sample could be tested in order to profile customers who are intending to leave the bank. This in turn would assist the bank in using those profiles for targeted marketing activities such as direct mail or visits from a financial planner should the volume and potential of the customer suggest that such action is justified.

The study's findings support the importance of customers having a positive affective attitude, being satisfied with the bank and perceiving it to have empathy (e.g. to understand and value customer needs), since these factors were significantly and directly linked with future behavioural intentions. Other SERVQUAL dimensions may have an indirect effect on future behavioural intentions via overall satisfaction and/or affective attitude. However the results of this study show that it is not necessary to include all SERVQUAL dimensions in order to model customers' behavioural intentions, and that more parsimonious models can be used, without sacrificing predictive power.

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Appendix 1 Survey measures

Multi-item scales were used for all but one measure in this study since this approach appeared to be more suited to measure latent constructs such as affective attitude (Pritchard *et al.*, 1992). This appendix provides an overview of variables resulting from the data reduction process. As a result of the principal component analyses, means for each construct were calculated and then used in the subsequent regression analyses (see Tables AI-AX). The variables are listed in alphabetical order. All variables were measured on a 7 point Likert scale.

Factor loadings	Variable name	Question in questionnaire	Min	Max	Mean	Std dev
0.919	LIKE	I like my bank	-3	3	0.94	1.619
0.869	ENJOY	I enjoy visiting my bank	-3	3	0.19	1.784
0.937	FEEL	I feel good about my bank	-3	3	0.58	1.698
0.823	BELONG	I have a sense of belonging to my bank	-3	3	0.29	1.715

Note: Cronbach's alpha (standardised) = 0.9083

Table AI.
Affective attitude towards the bank

Factor loadings	Variable name	Question in questionnaire	Min	Max	Mean	Std dev
0.871	TRUSTM	I trust the management of my bank	-3	3	0.73	1.707
0.877	TRUTHFUL	If I ask management or an employee of my bank a question, I feel that they are truthful to me	-3	3	1.46	1.365
0.854	BELIEVED	The communication I receive from my bank (letters, promotional material, advertising) can be believed	-3	3	1.10	1.467
0.842	FEELSAFE	I feel safe in my transactions with my bank	-3	3	1.33	1.484
0.803	KNOWLEDGE	Employees of my bank have the knowledge to answer my questions	-3	3	1.24	1.451

Note: Cronbach's alpha (standardised) = 0.9017

Table AII.
Assurance (Trust)

Factor loadings	Variable name	Question in questionnaire	Min	Max	Mean	Std dev
0.812	ATTENTIO	The employees of my bank give me personal attention	-3	3	1.12	1.547
0.905	HEART	My bank has my best interests at heart	-3	3	-0.32	1.861
0.927	SPENEEDS	My bank understands my specific needs	-3	3	0.14	1.728

Note: Cronbach's alpha (standardised) = 0.8571

Table AIII.
Empathy

Factor loadings	Variable name	Question in questionnaire	Min	Max	Mean	Std dev
0.871	COMPETIT	I would stay with my bank even if competitors offered lower charges and/or better interest rates	−3	3	−0.08	1.820
0.822	ATTOFFER	If I saw an attractive offer in another bank branch, I would leave my bank (this variable had previously been reverse-scored)	−3	3	0.27	1.589
0.820	FIVEYEAR	In five years' time, I expect that I will still be doing most banking with my current bank	−3	3	1.00	1.600

Note: Cronbach's alpha (standardised) = 0.7874

Table AIV.
Long-term behavioural intentions

Variable name	Question in questionnaire	Min	Max	Mean	Std dev
SATISFIE	Overall, I am satisfied with my bank	−3	3	1.14	1.653

Note: Single-item measurement was used for satisfaction, following Drolet and Morrison (2001)

Table AV.
Overall satisfaction

Factor loadings	Variable name	Question in questionnaire	Min	Max	Mean	Std dev
0.919	INSTRUCT	Employees of my bank always follow my exact instructions	−3	3	1.18	1.495
0.919	ERRORS	My bank conducts all my transactions without errors	−3	3	0.90	1.653

Note: Cronbach's alpha (standardised) = 0.8136

Table AVI.
Reliability

Factor loadings	Variable Name	Question in Questionnaire	Min	Max	Mean	Std dev
0.906	HELP	Employees of my bank are always willing to help me	−3	3	1.61	1.329
0.906	PROMPTLY	My bank responds to my requests promptly	−3	3	1.24	1.525

Note: Cronbach's alpha (standardised) = 0.7761

Table AVII.
Responsiveness

Factor loadings	Variable name	Question in questionnaire	Min	Max	Mean	Std dev
0.922	NEWB6MTS	It is very unlikely that I will be looking for a new bank in the next six months	−3	3	1.57	1.843
0.907	NEWP6MTS	It is very unlikely that I will choose a product from another bank in the next six months	−3	3	1.23	1.954
0.915	CLOSEACC	It is very unlikely that I will close an account with my bank within the next six months.	−3	3	1.51	1.819

Note: Cronbach's alpha (standardised) = 0.9018

Table AVIII.
Short-term behavioural intentions

Factor loadings	Variable name	Question in questionnaire	Min	Max	Mean	Std dev
0.779	APPEALING	My bank has visually appealing physical facilities	−3	3	0.90	1.419
0.836	NEAT	Employees of my bank have a neat appearance	−3	3	1.90	1.015
0.768	EASY	The statements I receive from my bank are easy to understand	−3	3	1.92	1.122

Note: Cronbach's alpha (standardised) = 0.6922

Table AIX.
Tangibles

Factor loadings	Variable name	Question in questionnaire	Min	Max	Mean	Std dev
0.978	RECINQ	*If other people inquired* about my bank then I would recommend it	−3	3	0.80	1.643
0.978	RECVOL	I am happy to *voluntarily* recommend my bank to others	−3	3	0.56	1.743

Note: Cronbach's alpha (standardised) = 0.9532

Table AX.
Willingness to recommend

Appendix 2

The following correlation table shows the associations between the attitude, behavioural intentions and service quality variables.

	Dependent variables in the regression models of this study					Service quality variables (SERVQUAL)				
	A	B	C	D	E	F	G	H	I	J
Overall satisfaction	–	0.817	0.791	0.655	0.642	0.747	0.735	0.639	0.687	0.537
Affective attitude	0.817	–	0.804	0.548	0.643	0.782	0.810	0.632	0.691	0.592
Willingness to recommend	0.791	0.804	–	0.589	0.683	0.696	0.722	0.566	0.630	0.522
Short-term BI	0.655	0.548	0.589	–	0.619	0.509	0.511	0.432	0.495	0.389
Long-term BI	0.642	0.643	0.683	0.619	–	0.565	0.598	0.485	0.519	0.399
Assurance	0.747	0.782	0.696	0.509	0.565	–	0.784	0.779	0.802	0.638
Empathy	0.735	0.810	0.722	0.511	0.598	0.784	–	0.666	0.729	0.602
Reliability	0.639	0.632	0.566	0.432	0.485	0.779	0.666	–	0.776	0.552
Responsiveness	0.687	0.691	0.630	0.495	0.519	0.802	0.729	0.776	–	0.620
Tangibles	0.537	0.592	0.522	0.389	0.399	0.638	0.602	0.552	0.620	–

Note: All significant at $p < 0.001$ (1-tailed)
A = Overall satisfaction; B = Affective attitude; C = Willingness to recommend; D = Short-term BI; E = Long-term BI; F = Assurance; G = Empathy; H = Reliability; I = Responsiveness; J = Tangibles

Table AXI.
Correlation table

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