

**SERVICE PROVIDER SWITCHING: A STUDY ON
THE SWITCHING PROCESS IN RETAIL BANKING**

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under

the Faculty of Social Sciences

by

NEETHA J. EAPPEN

Under the guidance of

Prof. (Dr.) K. B. PAVITHRAN



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**Service Provider Switching: A Study on the Switching
Process in Retail Banking**

Ph.D. Thesis under the Faculty of Social Sciences

Author

Neetha J. Eappen

Research Scholar

School of Management Studies

Cochin University of Science and Technology

Kochi – 682 022

Email: neetha.je@gmail.com

Supervising Guide

Dr. K.B. Pavithran

Former Director and Professor

Faculty of Social Sciences

Cochin University of Science and Technology

Kochi – 682 022

Email: pavithrankb@yahoo.co.in

School of Management Studies

Cochin University of Science and Technology

Kochi – 682 022

May 2014



School of Management Studies
Cochin University of Science and Technology
Kochi - 682 022

Dr. K. B. Pavithran
Former Director and Professor

Ph: 9847956553
email: pavithrankb@yahoo.co.in

Certificate

This is to certify that the thesis entitled “**Service Provider Switching: A Study on the Switching Process in Retail Banking**” is a record of the bona fide research work done by Ms. Neetha J. Eappen under my supervision and guidance.

The thesis is the outcome of her original work and has not formed the basis for the award of any degree, diploma, associateship, fellowship or any other similar title or recognition from this or any other Institute or University and is worth submitting for the award of the Degree of Doctor of Philosophy under the Faculty of Social Sciences of Cochin University of Science and Technology.

Kochi
May 01, 2014

Prof. K. B. Pavithran
(Supervising Guide)

Declaration

I hereby declare that the thesis entitled “**Service Provider Switching: A Study on the Switching Process in Retail Banking**” submitted to the Cochin University of Science and Technology for the award of the Degree of Doctor of Philosophy in Management under the Faculty of Social Sciences is a record of the bona fide research work done by me, under the supervision and guidance of Prof. (Dr). K. B. Pavithran, Former Director and Professor, School of Management Studies under the Faculty of Social Sciences of Cochin University of Science and Technology.

I further declare that this thesis has not previously formed the basis for the award of any degree, diploma, associateship, fellowship or any other similar title or recognition.

Kochi
May 01, 2014

Neetha J. Eappen

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Abbreviations

ANOVA	Analysis of Variance
APC	Average Path Coefficient
ARS	Average R Squared
ATM	Automatic Teller Machine
AVE	Average Variance Extracted
AVIF	Average Variance Inflation Factor
BSQ	Bank Service Quality
CFA	Confirmatory Factor Analysis
CIT	Critical Incident Technique
EBM	Engel, Blackwell and Miniard
EFA	Exploratory Factor Analysis
EKB	Engel, Kollat and Blackwell
FD	Fixed Deposit
FDI	Foreign Direct Investment
HSQM	Hierarchical Service Quality Model
KMO	Kaiser Meyer Olkin
PCARDB	Primary Cooperative Agriculture and Rural Development Bank
PLS	Partial Least Squares
PSQ	Perceived Service Quality
RBI	Reserve Bank of India
SBI	State Bank of India
SCARDB	State Cooperative Agriculture and Rural Development Bank
SCB	Scheduled Commercial Banks
SEM	Structural Equation Modeling
SLBC	State Level Bankers' Committee
SMS	Short Message Service
SPAT	Switching Path Analysis Technique
SQ	Service Quality
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
VIF	Variance Inflation Factors

QUESTIONNAIRE

Bank Switching Behaviour of Customers

In order to gain an understanding of the process of switching of customers in the retail banking industry, I invite your participation in this survey. Your responses will help me to understand how and why customers switch from one retail bank to another. I would appreciate your honest responses, as your answers are extremely valuable for the study. I assure you that any information you provide will be treated with strict confidentiality.

*The questionnaire contains questions that pertain to your banking experience. The questionnaire contains **six** sections. Kindly mark your responses to the statements in the sections.*

*Most of the questions refer to your **main bank/primary account**. Your main bank or primary account is the bank where your salary or wages are paid into and/or where most transactions take place.*

SECTION I

With regard to your banking transactions, please answer the questions below.

1. During the last three years, have you closed your primary account with a bank?

Yes No

If YES, please go to question 3

If NO, please go to question 2

2. During the last three years, have you moved your primary account from one bank to another bank (even while still maintaining your account in the previous bank)?

Yes No

If YES, please go to question 3

If NO, please go to section II

3. When is the last time you closed your account with the bank or moved your primary account from the bank?

< 6 months back 6 months – 1 year back
 1 year – 2 years back 2 years – 3 years back

4. For how long did your relationship with the previous bank last?

< 1 year 1-3 years 3-5 years 5-10 years 10 years

Please continue to complete SECTION II

SECTION II

For questions A, B and C in this section please mark 'Yes' or 'No' in the appropriate box.

- A. During the past three years did you experience any changes in your family, living or working situations?

Yes No

- B. During the past three years, did you get attracted by any offers by other banks when compared to the services offered by your bank?

Yes No

- C. During the past three years did you experience any displeasure with the quality of service of your bank?

Yes No

For questions 1-9 in this section, please mark how strongly you agree or disagree with each of the statements.

1. I will consider closing /moving my primary account to another bank if there are any changes in my family situations.

Strongly disagree Disagree Neutral Agree Strongly agree

2. I will consider closing /moving my primary account to another bank if there is a change in my working condition or in the working condition of any of my close family members.

Strongly disagree Disagree Neutral Agree Strongly agree

3. I will consider closing /moving my primary account to another bank if there is any change in my living conditions.

Strongly disagree Disagree Neutral Agree Strongly agree

4. I will consider closing /moving my primary account to another bank if the services offered by my bank do not satisfy my specific needs.

Strongly disagree Disagree Neutral Agree Strongly agree

5. I will consider closing /moving my primary account to another bank if the bank does not provide services as promised.
 Strongly disagree Disagree Neutral Agree Strongly agree
6. I will consider closing /moving my primary account to another bank if there is deterioration in the quality of services offered by my bank.
 Strongly disagree Disagree Neutral Agree Strongly agree
7. I will consider closing /moving my primary account to another bank if I find that another bank is charging lower fees and charges.
 Strongly disagree Disagree Neutral Agree Strongly agree
8. I will consider closing /moving my primary account to another bank if I find that another bank is offering higher interest rates on deposits.
 Strongly disagree Disagree Neutral Agree Strongly agree
9. I will consider closing /moving my primary account to another bank if I find that another bank is offering better services.
 Strongly disagree Disagree Neutral Agree Strongly agree

(Please continue to Section III)

SECTION III

For questions 1-28 in this section, please mark how strongly you agree or disagree with each of the statements.

1. The employees of the bank take the time to find the right service/account for me.
 Strongly disagree Disagree Neutral Agree Strongly agree
2. The employees of my bank are very courteous and polite.
 Strongly disagree Disagree Neutral Agree Strongly agree
3. The employees of my bank show a sincere interest in solving my problems, if any.
 Strongly disagree Disagree Neutral Agree Strongly agree
4. The employees of my bank are always helpful.
 Strongly disagree Disagree Neutral Agree Strongly agree
5. The employees of my bank are knowledgeable and possess necessary information on requested services
 Strongly disagree Disagree Neutral Agree Strongly agree
6. My bank provides quick and efficient service
 Strongly disagree Disagree Neutral Agree Strongly agree
7. My bank understands my needs.
 Strongly disagree Disagree Neutral Agree Strongly agree
8. My bank provides personalized services to me.
 Strongly disagree Disagree Neutral Agree Strongly agree
9. My bank offers competitive interest rates.
 Strongly disagree Disagree Neutral Agree Strongly agree

10. My bank handles my transactions accurately.
 Strongly disagree Disagree Neutral Agree Strongly agree
11. My bank has a wide range of products and services that satisfy my needs.
 Strongly disagree Disagree Neutral Agree Strongly agree
12. When I call my bank, I get the right person on the phone
 Strongly disagree Disagree Neutral Agree Strongly agree
13. My bank provides services promptly and on time.
 Strongly disagree Disagree Neutral Agree Strongly agree
14. My bank provides the services at the time it promises to do so.
 Strongly disagree Disagree Neutral Agree Strongly agree
15. My bank has convenient branch/ATM locations
 Strongly disagree Disagree Neutral Agree Strongly agree
16. My bank has convenient operating hours
 Strongly disagree Disagree Neutral Agree Strongly agree
17. I do not have to wait in long queues at my bank
 Strongly disagree Disagree Neutral Agree Strongly agree
18. My bank has a reliable online system
 Strongly disagree Disagree Neutral Agree Strongly agree
19. My bank has visually appealing signs, symbols and communication materials.
 Strongly disagree Disagree Neutral Agree Strongly agree
20. My bank offers has visually appealing interiors.
 Strongly disagree Disagree Neutral Agree Strongly agree
21. The bank staffs appear neat and professional.
 Strongly disagree Disagree Neutral Agree Strongly agree

22. The website of my bank contains relevant information in an easy to understand language.
 Strongly disagree Disagree Neutral Agree Strongly agree
23. The website of my bank is always up to date
 Strongly disagree Disagree Neutral Agree Strongly agree
24. The website of my bank is equipped with adequate security features
 Strongly disagree Disagree Neutral Agree Strongly agree
25. It is easy to navigate through the website of my bank
 Strongly disagree Disagree Neutral Agree Strongly agree
26. It is easy to complete transactions on the website of my bank
 Strongly disagree Disagree Neutral Agree Strongly agree
27. It is easy to pay my utility bills through internet banking facility of the bank
 Strongly disagree Disagree Neutral Agree Strongly agree
28. My bank provides good mobile banking facility.
 Strongly disagree Disagree Neutral Agree Strongly agree

(Please continue to Section IV)

SECTION IV

For questions 1-11 in this section, please mark how strongly you agree or disagree with each of the statements.

1. I take pleasure in being a customer of the bank.
 Strongly disagree Disagree Neutral Agree Strongly agree
2. My bank is the bank that best takes care of its customers.
 Strongly disagree Disagree Neutral Agree Strongly agree
3. There is a presence of mutuality in my relationship with my bank
 Strongly disagree Disagree Neutral Agree Strongly agree
4. I have feelings of trust towards my bank.
 Strongly disagree Disagree Neutral Agree Strongly agree
5. Even if it were to my advantage, I do not feel it would be right to close / move my primary account from my bank now.
 Strongly disagree Disagree Neutral Agree Strongly agree
6. My bank deserves my loyalty.
 Strongly disagree Disagree Neutral Agree Strongly agree
7. I would feel guilty, if I closed / moved my primary account from my bank now.
 Strongly disagree Disagree Neutral Agree Strongly agree
8. I would not close /move my primary account from my bank right now, because I have a sense of obligation to them.
 Strongly disagree Disagree Neutral Agree Strongly agree
9. It would be very hard for me to close / move my primary account from my bank right now, even if I wanted to.
 Strongly disagree Disagree Neutral Agree Strongly agree

10. Too much of my life would be disrupted if I decided I wanted to close / move my primary account from my bank now.

Strongly disagree Disagree Neutral Agree Strongly agree

11. I feel that I have too few options to consider if I close / move my primary account from my bank now.

Strongly disagree Disagree Neutral Agree Strongly agree

(Please continue to Section V)

SECTION V

For questions 1-3 in this section, please mark how strongly you agree or disagree with each of the statements

1. I am likely to close /move my primary account to another bank within the next twelve months.
 Strongly disagree Disagree Neutral Agree Strongly agree
2. It is probable that I will close /move my primary account to another bank within the next twelve months.
 Strongly disagree Disagree Neutral Agree Strongly agree
3. I am certain that I will close /move my primary account to another bank within the next twelve months
 Strongly disagree Disagree Neutral Agree Strongly agree

(Please continue to Section VI)

SECTION VI

The questions below relate to personal information. Please TICK the appropriate box.

1. What is your gender?

- Male Female

2. To which age group do you belong?

- 18-25 years 26-35 years 36-45 years
 46-59 years 60 year and above

3. What is your occupation?

- Not employed Part time employed Full time employed
 Self employed Retired

4. What is your annual income?

- < 2 lakhs 2-5 lakhs 5-8 lakhs
 8-12 lakhs > 12 lakhs

Your participation in this survey is greatly appreciated. Thank you for your valuable time and cooperation. I once again assure you that your identity will remain strictly confidential.

Appendix 2A

QUALITATIVE WORK TO IDENTIFY SWITCHING TRIGGERS

In January 2012, interviews were held with managers of 8 banks in Kochi which included State Bank of India, State Bank of Travancore, Bank of India, Canara Bank, ICICI Bank, HDFC Bank, South Indian Bank and Federal Bank. Interviews were also held with 24 customers during February 2012 and March 2012. These interviews were conducted to identify switching triggers for the study.

The three questions that all the bank managers were asked were¹:

“Do you have customers closing their account with your bank?”

“Do you have customers who have stopped/reduced their major transactions through this account although they haven’t closed their account with your bank?”

“What do you think are the reasons that make customers consider closing their account or moving their transactions from your bank before they actually do so?”

The following were the two questions that were asked to the retail banking customers²:

“When did you close your account in your previous bank/move your major transactions to another bank?”

“What do you think are the reasons that make customers consider closing their account or moving their transactions from a bank before they actually do so?”

¹ The questions were presented verbally to the interviewees and the exact wordings were changed depending on the flow of the interview.

² These questions were presented orally to the interviewees and the exact wordings were changed depending on the flow of the interview.

Appendix 2B

QUALITATIVE WORK TO IDENTIFY SWITCHING TRIGGERS

The switching triggers listed by the interviewees during the interviews held with them are as given below.

New job	Bank's services not satisfying specific needs
Promotion in job	
Change in new employer's salary bank	Bank not providing services efficiently
Children becoming independent	Unfair levy of charges
Children getting married	Deterioration in the quality of service provided by the bank
Children's education	Inconsistent quality
Change in family size	Another bank's advertising campaign
Death of family member	Additional services provided by another bank
Shifting to a new location	
Change in financial circumstances	Lower fees charged by other bank
Changes in mobility (vehicle, old age)	Lower interest for loans charged by other bank
Loss of job	Higher interest rates on deposits offered by other bank
Loss of spouse's job	
Change in savings income	Opening of the new bank's branch/ATM close to home
Other source of income	
Bank transactions not administrated accurately	Opening of the new bank's branch/ATM close to workplace
Unreliable online system	New bank's concept
Impolite and disinterested bank staff	
Not providing services as promised	

Appendix 3A

QUALITATIVE WORK TO IDENTIFY INDICATORS OF PERCEIVED SERVICE QUALITY

To identify indicators of service quality which customers perceive as important in their assessment of overall quality of bank, the managers of eight banks (refer Appendix B for list) and 24 customers were asked to mark 30 attributes that they thought were most important. The list of 60 attributes presented to each interviewee is given below:

From the list of 60 attributes given in the list, please mark 30 that you think are important in customers' assessment of service quality of bank.

S. No	Attribute	Please tick (✓) if important	S. No	Attribute	Please tick (✓) if important
1.	Polite staff		12.	Prompt and on time service	
2.	Courteous staff		13.	Neatness of staff	
3.	Friendly staff		14.	Personal attention given	
4.	Professionalism of staff		15.	Technical skill of staff	
5.	Helpful staff		16.	Understanding customer need	
6.	Knowledgeable staff		17.	Providing service on time	
7.	Competence of staff		18.	Keeping promises	
8.	Staff willingness to solve problems		19.	Communication of staff	
9.	Staff keeping promises		20.	Patient staff	
10.	Quick service		21.	Trustful dealings	
11.	Efficient service		22.	Visually appealing	
23.	Operating hours		42.	Appearance of website	
24.	Short queues		43.	Relevant information on website	
25.	Wide range of products and services		44.	Up to date website	

26.	Convenient ATM/ branch location		45.	Easy navigation on website	
27.	Special services for elderly or disabled		46.	Reliable online system	
28.	Modern looking equipment		47.	Security features on website	
29.	Appealing interiors		48.	Mobile banking facility	
30.	Administering transactions accurately		49.	Payment of utility bills online	
31.	Appealing communication materials and signs		50.	Providing right service first time	
32.	Getting right person on phone		51.	Providing statements on demand	
33.	Appealing physical facilities		52.	Providing cheque books on demand	
34.	Competitive interest rates		53.	Ease of completing transactions on website	
35.	Competitive charges and fees		54.	Variety and features of banking cards	
36.	Providing service at promised time		55.	Convenient and easy to use banking cards	
37.	Providing adequate guidance and information on services		56.	Hassle free and error free processing	
38.	Wide network of ATM		57.	Advanced computer/IT to serve customers	
39.	Trustworthy employees		58.	Attractiveness of bank branch	
40.	Safety in transactions		59.	Accessibility of bank branch	
41.	Good parking facility		60.	Variety and features of loans	

Your participation is greatly appreciated. Thank you for your valuable time and cooperation

Appendix 3B

QUALITATIVE WORK TO IDENTIFY INDICATORS OF PERCEIVED SERVICE QUALITY

From the 32 (8 managers + 24 customers) responses collected, the total number of ticks (√) received for each of the 60 indicators were found out. The frequency of ticks received for each indicator is as given below in table. The thirty indicators with highest frequency were selected³.

S. No	Attribute	Frequency	S. No	Attribute	Frequency
1.	Polite staff	28	13.	Neatness of staff	17
2.	Courteous staff	28	14.	Personal attention given	20
3.	Friendly staff	14	15.	Technical skill of staff	6
4.	Professionalism of staff	22	16.	Understanding customer need	21
5.	Helpful staff	26	17.	Providing service on promised time	18
6.	Knowledgeable staff	25	18.	Correcting mistakes promptly	13
7.	Competence of staff	14	19.	Communication of staff	10
8.	Staff willingness to solve problems	24	20.	Patient staff	13
9.	Staff keeping promises	9	21.	Trustful dealings	14
10.	Quick service	27	22.	Visually appealing from outside	6
11.	Efficient service	27	23.	Operating hours	21
12.	Prompt and on time service	25	24.	Short queues	20
25.	Wide range of products and services	17	43.	Relevant information on website	18
26.	Convenient ATM/ branch location	20	44.	Up to date website	17
27.	Special services for elderly or	2	45.	Easy navigation on	20

³ From the 30 highest ranked indicators, “polite staff” and “courteous staff” were combined as “polite and courteous staff” and “quick service” and “efficient service” were combined as “quick and efficient service” This made a total of 28 indicators to measure perceived service quality.

	disabled			website	
28.	Modern looking equipment	3	46.	Reliable online system	18
29.	Appealing interiors	18	47.	Security features on website	17
30.	Administering transactions accurately	20	48.	Mobile banking facility	17
31.	Appealing communication materials and signs	17	49.	Payment of utility bills online	18
32.	Getting right person on phone	17	50.	Providing right service first time	15
33.	Appealing physical facilities	10	51.	Providing statements on demand	12
34.	Competitive interest rates	21	52.	Providing cheque books on demand	12
35.	Competitive charges and fees	15	53.	Ease of completing transactions on website	19
36.	Attractive banking cards	13	54.	Variety and features of banking cards	8
37.	Providing adequate guidance and information on services	16	55.	Convenient and easy to use banking cards	10
38.	Wide network of ATM	13	56.	Hassle free and error free processing	14
39.	Trustworthy employees	15	57.	Advanced computer/IT to serve customers	10
40.	Safety in transactions	14	58.	Attractiveness of bank branch	13
41.	Good parking facility	7	59.	Accessibility of bank branch	11
42.	Appearance of website	13	60.	Variety and features of loans	13

Appendix 4

LIST OF BANKS VISITED FOR DATA COLLECTION

Data was collected from respondents visiting the following branches of banks in Thiruvananthapuram, Ernakulam and Kozhikode.

	No.of branches		
	Thiruvananthapuram	Ernakulam	Kozhikode
State Bank Group			
State Bank of India	2	2	2
State Bank of Travancore	2	2	2
Nationalized Banks			
Canara Bank	2	2	2
Union Bank of India	2	2	2
Syndicate Bank	2	2	2
Indian Overseas Bank	2	2	2
Old Private Sector Banks			
Federal Bank	2	2	2
South Indian Bank	2	2	2
New Private Sector Banks			
HDFC Bank	2	2	2
ICICI Bank	2	2	2
Total	20	20	20

Appendix 5

DETAILS OF QUESTIONNAIRES COLLECTED

The questionnaires distributed and collected from respondents were checked for missing values and response to switching trigger filter questions to arrive at the final completed usable questionnaires. Questionnaires with missing responses and those which did not qualify the trigger filter question check were eliminated.

	Thiruvananthapuram	Ernakulam	Kozhikode	Total
Questionnaires distributed	200	200	200	600
Questionnaires collected (1)	181	186	176	543
Missing responses identified (2)	34	28	35	97
Trigger filter question “No” to all 3 questions (3)	29	17	15	61
Total completed usable questionnaires [= (1)-(2)-(3)]	118	141	126	385

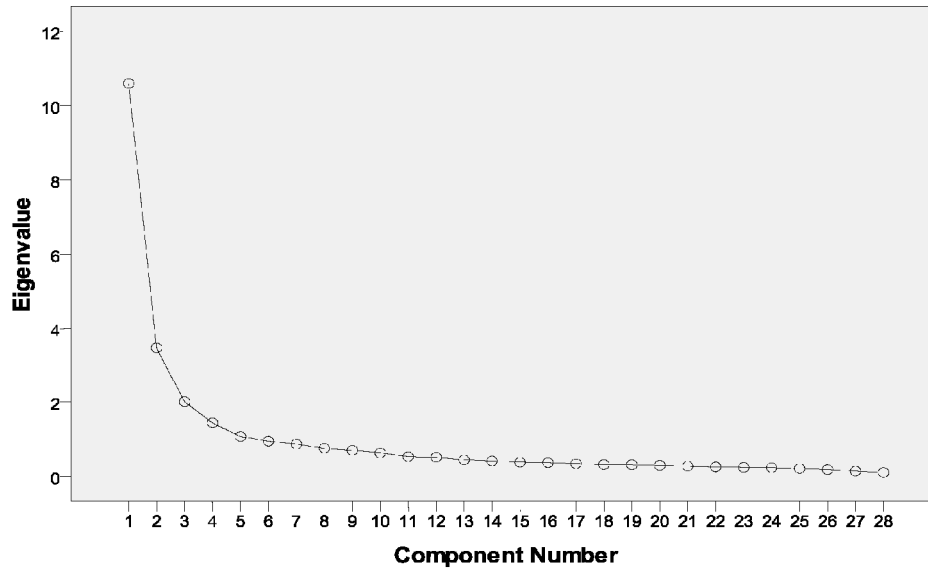
Appendix 6

EXPLORATORY FACTOR ANALYSIS OF PERCEIVED SERVICE QUALITY

KMO and Bartlett's Test^a		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.927
Bartlett's Test of Sphericity	Approx. Chi-Square	7202.958
	Df	378
	Sig.	.000
a. Based on correlations		

Communalities				
	Raw		Rescaled	
	Initial	Extraction	Initial	Extraction
humanint1	.872	.465	1.000	.533
humanint2	.724	.399	1.000	.551
humanint3	.953	.584	1.000	.613
humanint4	.942	.543	1.000	.576
humanint5	1.031	.642	1.000	.623
coreservice1	.807	.476	1.000	.589
coreservice2	.917	.635	1.000	.692
coreservice3	.995	.588	1.000	.591
coreservice4	.962	.559	1.000	.582
coreservice5	.849	.614	1.000	.723
coreservice6	.841	.647	1.000	.769
coreservice7	.871	.717	1.000	.823
coreservice8	.694	.489	1.000	.704
coreservice9	.747	.209	1.000	.280
convenience1	1.229	.933	1.000	.760
convenience2	.907	.519	1.000	.573
convenience3	1.077	.722	1.000	.671
convenience4	.977	.655	1.000	.670
tangibles1	.649	.353	1.000	.544
tangibles2	.852	.600	1.000	.704

tangibles3	.978	.754	1.000	.771
technology1	.663	.395	1.000	.596
technology2	.813	.495	1.000	.608
technology3	.787	.602	1.000	.765
technology4	.740	.616	1.000	.832
technology5	.774	.632	1.000	.816
technology6	.897	.711	1.000	.793
technology7	.794	.608	1.000	.766
Extraction Method: Principal Component Analysis.				



Correlation Matrix

		humanint1	humanint2	humanint3	humanint4	humanint5	coreservice1	coreservice2	coreservice3	coreservice4
Correlation	humanint1	1.000	.702	.444	.413	.349	.563	.564	.423	.469
	humanint2	.702	1.000	.496	.471	.428	.580	.616	.444	.419
	humanint3	.444	.496	1.000	.441	.451	.568	.521	.454	.398
	humanint4	.413	.471	.441	1.000	.609	.433	.483	.499	.469
	humanint5	.349	.428	.451	.609	1.000	.401	.531	.476	.400
	coreservice1	.563	.580	.568	.433	.401	1.000	.601	.491	.482
	coreservice2	.564	.616	.521	.483	.531	.601	1.000	.656	.573
	coreservice3	.423	.444	.454	.499	.476	.491	.656	1.000	.685
	coreservice4	.469	.419	.398	.469	.400	.482	.573	.685	1.000
	coreservice5	.477	.432	.362	.427	.386	.584	.522	.516	.578
	coreservice6	.507	.472	.402	.455	.425	.581	.559	.515	.549
	coreservice7	.523	.493	.451	.508	.458	.628	.594	.539	.578
	coreservice8	.471	.444	.425	.473	.431	.576	.576	.514	.570
	coreservice9	.362	.328	.293	.309	.261	.340	.377	.255	.320
	convenience1	.221	.245	.357	.231	.311	.316	.353	.287	.294
	convenience2	.255	.217	.233	.268	.258	.297	.292	.208	.339
	convenience3	.242	.200	.189	.198	.186	.246	.261	.248	.374
	convenience4	.341	.268	.192	.275	.237	.332	.344	.309	.387
	tangibles1	.284	.266	.211	.298	.331	.368	.349	.291	.367
	tangibles2	.161	.194	.226	.270	.232	.217	.225	.160	.224
	tangibles3	.140	.178	.287	.317	.285	.252	.209	.240	.234
	technology1	.304	.331	.244	.282	.294	.381	.332	.288	.271
	technology2	.214	.203	.211	.212	.228	.305	.235	.204	.250
	technology3	.249	.198	.157	.094	.138	.236	.228	.204	.188
	technology4	.184	.179	.180	.088	.127	.201	.249	.227	.197
	technology5	.222	.222	.165	.175	.166	.213	.252	.217	.217
	technology6	.284	.208	.198	.184	.170	.233	.271	.243	.271
	technology7	.239	.169	.154	.118	.119	.200	.244	.213	.241

Correlation Matrix (continued)

		coreservice5	coreservice6	coreservice7	coreservice8	coreservice9	convenience1	convenience2	convenience3	convenience4
Correlation	humanint1	.477	.507	.523	.471	.362	.221	.255	.242	.341
	humanint2	.432	.472	.493	.444	.328	.245	.217	.200	.268
	humanint3	.362	.402	.451	.425	.293	.357	.233	.189	.192
	humanint4	.427	.455	.508	.473	.309	.231	.268	.198	.275
	humanint5	.386	.425	.458	.431	.261	.311	.258	.186	.237
	coreservice1	.584	.581	.628	.576	.340	.316	.297	.246	.332
	coreservice2	.522	.559	.594	.576	.377	.353	.292	.261	.344
	coreservice3	.516	.515	.539	.514	.255	.287	.208	.248	.309
	coreservice4	.578	.549	.578	.570	.320	.294	.339	.374	.387
	coreservice5	1.000	.750	.762	.653	.353	.327	.366	.304	.404
	coreservice6	.750	1.000	.880	.709	.360	.341	.374	.300	.384
	coreservice7	.762	.880	1.000	.771	.409	.367	.416	.351	.429
	coreservice8	.653	.709	.771	1.000	.448	.323	.395	.349	.434
	coreservice9	.353	.360	.409	.448	1.000	.228	.280	.267	.302
	convenience1	.327	.341	.367	.323	.228	1.000	.450	.499	.469
	convenience2	.366	.374	.416	.395	.280	.450	1.000	.483	.553
	convenience3	.304	.300	.351	.349	.267	.499	.483	1.000	.579
	convenience4	.404	.384	.429	.434	.302	.469	.553	.579	1.000
	tangibles1	.377	.389	.462	.446	.346	.360	.573	.400	.576
	tangibles2	.237	.271	.297	.331	.285	.266	.381	.283	.311
	tangibles3	.280	.309	.306	.288	.212	.273	.287	.277	.295
	technology1	.326	.366	.400	.425	.211	.251	.276	.342	.365
	technology2	.284	.306	.322	.301	.206	.213	.314	.343	.321
	technology3	.292	.277	.278	.238	.180	.201	.278	.244	.334
	technology4	.265	.252	.280	.243	.164	.194	.268	.228	.352
	technology5	.268	.276	.287	.245	.184	.146	.289	.172	.320
	technology6	.245	.277	.292	.283	.204	.139	.278	.158	.314
	technology7	.243	.241	.262	.251	.130	.102	.290	.200	.328

Correlation Matrix (continued)

		tangibles1	tangibles2	tangibles3	technology1	technology2	technology3	technology4	technology5	technology6	technology7
Correlation	humanint1	.284	.161	.140	.304	.214	.249	.184	.222	.284	.239
	humanint2	.266	.194	.178	.331	.203	.198	.179	.222	.208	.169
	humanint3	.211	.226	.287	.244	.211	.157	.180	.165	.198	.154
	humanint4	.298	.270	.317	.282	.212	.094	.088	.175	.184	.118
	humanint5	.331	.232	.285	.294	.228	.138	.127	.166	.170	.119
	coreservice1	.368	.217	.252	.381	.305	.236	.201	.213	.233	.200
	coreservice2	.349	.225	.209	.332	.235	.228	.249	.252	.271	.244
	coreservice3	.291	.160	.240	.288	.204	.204	.227	.217	.243	.213
	coreservice4	.367	.224	.234	.271	.250	.188	.197	.217	.271	.241
	coreservice5	.377	.237	.280	.326	.284	.292	.265	.268	.245	.243
	coreservice6	.389	.271	.309	.366	.306	.277	.252	.276	.277	.241
	coreservice7	.462	.297	.306	.400	.322	.278	.280	.287	.292	.262
	coreservice8	.446	.331	.288	.425	.301	.238	.243	.245	.283	.251
	coreservice9	.346	.285	.212	.211	.206	.180	.164	.184	.204	.130
	convenience1	.360	.266	.273	.251	.213	.201	.194	.146	.139	.102
	convenience2	.573	.381	.287	.276	.314	.278	.268	.289	.278	.290
	convenience3	.400	.283	.277	.342	.343	.244	.228	.172	.158	.200
	convenience4	.576	.311	.295	.365	.321	.334	.352	.320	.314	.328
	tangibles1	1.000	.497	.401	.430	.395	.354	.381	.348	.373	.367
	tangibles2	.497	1.000	.636	.449	.474	.158	.221	.202	.205	.207
	tangibles3	.401	.636	1.000	.540	.540	.262	.316	.261	.276	.280
	technology1	.430	.449	.540	1.000	.666	.438	.482	.442	.413	.425
	technology2	.395	.474	.540	.666	1.000	.401	.411	.357	.401	.385
	technology3	.354	.158	.262	.438	.401	1.000	.794	.760	.682	.681
	technology4	.381	.221	.316	.482	.411	.794	1.000	.828	.729	.740
	technology5	.348	.202	.261	.442	.357	.760	.828	1.000	.768	.713
	technology6	.373	.205	.276	.413	.401	.682	.729	.768	1.000	.775
	technology7	.367	.207	.280	.425	.385	.681	.740	.713	.775	1.000

Anti-image Correlation

		humanint1	humanint2	humanint3	humanint4	humanint5	coreservice1	coreservice2	coreservice3	coreservice4
Anti-image Correlation	humanint1	.922 ^a	-.464	-.072	-.023	.044	-.090	-.073	.049	-.090
	humanint2	-.464	.920 ^a	-.099	-.115	-.040	-.136	-.212	.019	.029
	humanint3	-.072	-.099	.925 ^a	-.068	-.123	-.293	-.048	-.074	-.016
	humanint4	-.023	-.115	-.068	.930 ^a	-.376	.009	.047	-.122	-.065
	humanint5	.044	-.040	-.123	-.376	.928 ^a	.073	-.183	-.068	.033
	coreservice1	-.090	-.136	-.293	.009	.073	.956 ^a	-.127	-.012	.011
	coreservice2	-.073	-.212	-.048	.047	-.183	-.127	.954 ^a	-.303	-.056
	coreservice3	.049	.019	-.074	-.122	-.068	-.012	-.303	.924 ^a	-.425
	coreservice4	-.090	.029	-.016	-.065	.033	.011	-.056	-.425	.937 ^a
	coreservice5	-.042	.014	.105	-.002	-.010	-.162	.032	-.044	-.164
	coreservice6	-.063	-.027	.062	.060	-.024	.009	-.024	-.026	-.014
	coreservice7	-.012	.016	-.056	-.110	.005	-.084	-.017	.004	.013
	coreservice8	.040	.048	-.047	-.029	-.020	-.063	-.079	-.009	-.098
	coreservice9	-.094	-.015	-.043	-.043	.023	.012	-.091	.073	.001
	convenience1	.077	.007	-.190	.076	-.097	-.010	-.096	-.014	.050
	convenience2	.007	.026	-.045	-.037	-.007	.014	-.001	.115	-.037
	convenience3	-.016	-.003	.024	.021	.044	.058	.038	.018	-.182
	convenience4	-.117	.025	.110	-.056	.064	-.008	-.005	-.032	.005
	tangibles1	.037	.001	.133	.039	-.134	-.113	.013	-.003	-.045
	tangibles2	.005	-.035	-.028	-.026	.059	.086	-.043	.076	-.008
	tangibles3	.084	.042	-.131	-.125	-.037	.012	.094	-.059	.020
	technology1	-.046	-.098	.108	-.003	-.042	-.092	.001	-.027	.084
	technology2	.022	.045	-.006	.031	-.033	-.078	.008	.044	-.045
	technology3	-.098	.016	.034	.059	-.028	-.047	.055	-.019	.078
	technology4	.102	-.011	-.095	.130	.048	.075	-.057	-.065	.053
	technology5	.078	-.080	.043	-.116	-.017	.003	.005	.037	-.018
	technology6	-.119	.067	-.018	-.043	.010	.011	.014	.002	-.078
	technology7	-.047	.041	-.011	.029	.033	.021	-.059	.016	-.040

Appendices

	coreservice5	coreservice6	coreservice7	coreservice8	coreservice9	convenience1	convenience2	convenience3	convenience4
humanint1	-.042	-.063	-.012	.040	-.094	.077	.007	-.016	-.117
humanint2	.014	-.027	.016	.048	-.015	.007	.026	-.003	.025
humanint3	.105	.062	-.056	-.047	-.043	-.190	-.045	.024	.110
humanint4	-.002	.060	-.110	-.029	-.043	.076	-.037	.021	-.056
humanint5	-.010	-.024	.005	-.020	.023	-.097	-.007	.044	.064
coreservice1	-.162	.009	-.084	-.063	.012	-.010	.014	.058	-.008
coreservice2	.032	-.024	-.017	-.079	-.091	-.096	-.001	.038	-.005
coreservice3	-.044	-.026	.004	-.009	.073	-.014	.115	.018	-.032
coreservice4	-.164	-.014	.013	-.098	.001	.050	-.037	-.182	.005
coreservice5	.963a	-.203	-.196	-.084	-.026	-.030	-.033	.056	-.056
coreservice6	-.203	.921a	-.622	-.076	.041	-.039	-.025	.050	.012
coreservice7	-.196	-.622	.920a	-.268	-.028	-.007	-.017	-.055	.030
coreservice8	-.084	-.076	-.268	.962a	-.166	.066	-.032	-.021	-.072
coreservice9	-.026	.041	-.028	-.166	.956a	.021	.016	-.074	-.009
convenience1	-.030	-.039	-.007	.066	.021	.911a	-.168	-.265	-.167
convenience2	-.033	-.025	-.017	-.032	.016	-.168	.935a	-.153	-.162
convenience3	.056	.050	-.055	-.021	-.074	-.265	-.153	.902a	-.298
convenience4	-.056	.012	.030	-.072	-.009	-.167	-.162	-.298	.935a
tangibles1	.052	.080	-.121	-.002	-.088	.006	-.263	.039	-.252
tangibles2	.024	.005	.026	-.096	-.090	-.029	-.102	.019	.050
tangibles3	-.060	-.099	.059	.091	-.012	-.045	.045	-.005	-.018
technology1	.075	.032	-.019	-.189	.094	-.019	.117	-.082	-.009
technology2	-.025	-.023	-.004	.095	-.017	.081	-.062	-.113	.019
technology3	-.081	-.051	.062	.016	-.036	-.063	-.003	-.071	.031
technology4	-.037	.069	-.069	.016	.009	-.038	.086	-.014	-.063
technology5	-.012	-.047	.009	.066	-.031	.054	-.100	.056	-.019
technology6	.108	-.016	.010	-.059	-.056	-.041	.016	.116	.007
technology7	-.015	.026	.000	-.013	.104	.139	-.073	-.032	-.030

		tangibles1	tangibles2	tangibles3	technology1	technology2	technology3	technology4	technology5	technology6	technology7
Anti-image Correlation	humanint1	.037	.005	.084	-.046	.022	-.098	.102	.078	-.119	-.047
	humanint2	.001	-.035	.042	-.098	.045	.016	-.011	-.080	.067	.041
	humanint3	.133	-.028	-.131	.108	-.006	.034	-.095	.043	-.018	-.011
	humanint4	.039	-.026	-.125	-.003	.031	.059	.130	-.116	-.043	.029
	humanint5	-.134	.059	-.037	-.042	-.033	-.028	.048	-.017	.010	.033
	coreservice1	-.113	.086	.012	-.092	-.078	-.047	.075	.003	.011	.021
	coreservice2	.013	-.043	.094	.001	.008	.055	-.057	.005	.014	-.059
	coreservice3	-.003	.076	-.059	-.027	.044	-.019	-.065	.037	.002	.016
	coreservice4	-.045	-.008	.020	.084	-.045	.078	.053	-.018	-.078	-.040
	coreservice5	.052	.024	-.060	.075	-.025	-.081	-.037	-.012	.108	-.015
	coreservice6	.080	.005	-.099	.032	-.023	-.051	.069	-.047	-.016	.026
	coreservice7	-.121	.026	.059	-.019	-.004	.062	-.069	.009	.010	.000
	coreservice8	-.002	-.096	.091	-.189	.095	.016	.016	.066	-.059	-.013
	coreservice9	-.088	-.090	-.012	.094	-.017	-.036	.009	-.031	-.056	.104
	convenience1	.006	-.029	-.045	-.019	.081	-.063	-.038	.054	-.041	.139
	convenience2	-.263	-.102	.045	.117	-.062	-.003	.086	-.100	.016	-.073
	convenience3	.039	.019	-.005	-.082	-.113	-.071	-.014	.056	.116	-.032
	convenience4	-.252	.050	-.018	-.009	.019	.031	-.063	-.019	.007	-.030
	tangibles1	.932 ^a	-.244	-.013	-.045	.023	-.038	-.061	.065	-.061	-.027
	tangibles2	-.244	.877 ^a	-.443	-.045	-.141	.109	.012	-.050	.045	.000
	tangibles3	-.013	-.443	.887 ^a	-.199	-.151	-.003	-.058	.067	-.010	-.034
	technology1	-.045	-.045	-.199	.916 ^a	-.426	-.005	-.088	-.089	.063	-.040
	technology2	.023	-.141	-.151	-.426	.911 ^a	-.088	-.013	.097	-.130	.008
	technology3	-.038	.109	-.003	-.005	-.088	.935 ^a	-.340	-.227	-.063	-.107
	technology4	-.061	.012	-.058	-.088	-.013	-.340	.900 ^a	-.430	-.064	-.208
	technology5	.065	-.050	.067	-.089	.097	-.227	-.430	.902 ^a	-.317	-.037
	technology6	-.061	.045	-.010	.063	-.130	-.063	-.064	-.317	.912 ^a	-.417
	technology7	-.027	.000	-.034	-.040	.008	-.107	-.208	-.037	-.417	.926 ^a

Total Variance Explained

Component	Initial Eigenvalues ^a			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings			
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	
Raw	1	9.150	37.584	37.584	9.150	37.584	37.584	4.284	17.599	17.599
	2	2.861	11.754	49.337	2.861	11.754	49.337	3.481	14.301	31.899
	3	1.838	7.548	56.886	1.838	7.548	56.886	3.316	13.622	45.521
	4	1.327	5.452	62.337	1.327	5.452	62.337	2.346	9.637	55.158
	5	.987	4.052	66.390	.987	4.052	66.390	2.734	11.231	66.390
	6	.826	3.391	69.781						
	7	.746	3.064	72.845						
	8	.724	2.973	75.817						
	9	.595	2.443	78.261						
	10	.536	2.200	80.460						
	11	.481	1.976	82.436						
	12	.449	1.845	84.282						
	13	.403	1.655	85.937						
	14	.366	1.505	87.441						
	15	.332	1.365	88.806						
	16	.327	1.343	90.149						
	17	.297	1.219	91.368						
	18	.275	1.131	92.499						
	19	.258	1.061	93.560						
	20	.242	.995	94.555						
	21	.223	.914	95.469						
	22	.208	.856	96.325						
	23	.204	.839	97.164						
	24	.178	.731	97.895						
	25	.174	.713	98.608						
	26	.143	.586	99.194						
	27	.108	.443	99.637						
	28	.088	.363	100.000						

Rescaled	1	9.150	37.584	37.584	10.571	37.755	37.755	5.055	18.053	18.053
	2	2.861	11.754	49.337	3.476	12.415	50.171	4.360	15.571	33.624
	3	1.838	7.548	56.886	1.969	7.031	57.202	3.589	12.818	46.442
	4	1.327	5.452	62.337	1.442	5.149	62.352	2.769	9.889	56.332
	5	.987	4.052	66.390	1.058	3.777	66.129	2.743	9.797	66.129
	6	.826	3.391	69.781						
	7	.746	3.064	72.845						
	8	.724	2.973	75.817						
	9	.595	2.443	78.261						
	10	.536	2.200	80.460						
	11	.481	1.976	82.436						
	12	.449	1.845	84.282						
	13	.403	1.655	85.937						
	14	.366	1.505	87.441						
	15	.332	1.365	88.806						
	16	.327	1.343	90.149						
	17	.297	1.219	91.368						
	18	.275	1.131	92.499						
	19	.258	1.061	93.560						
	20	.242	.995	94.555						
	21	.223	.914	95.469						
	22	.208	.856	96.325						
	23	.204	.839	97.164						
	24	.178	.731	97.895						
	25	.174	.713	98.608						
	26	.143	.586	99.194						
	27	.108	.443	99.637						
	28	.088	.363	100.000						

Extraction Method: Principal Component Analysis.

- a. When analyzing a covariance matrix, the initial eigenvalues are the same across the raw and rescaled solution.

Rotated Component Matrix^a

	Raw Component					Rescaled Component				
	1	2	3	4	5	1	2	3	4	5
humanint1	.506					.542				
humanint2			.500					.588		
humanint3			.718					.735		
humanint4			.603					.621		
humanint5			.734					.723		
coreservice1	.515					.574				
coreservice2										
coreservice3			.566					.568		
coreservice4	.607					.618				
coreservice5	.728					.790				
coreservice6	.739					.806				
coreservice7	.760					.814				
coreservice8	.614					.737				
coreservice9										
convenience1					.865					.780
convenience2					.610					.640
convenience3					.796					.767
convenience4					.679					.687
tangibles1										
tangibles2				.734					.795	
tangibles3				.822					.831	
technology1				.478					.587	
technology2				.598					.664	
technology3		.749					.844			
technology4		.757					.880			
technology5		.773					.879			
technology6		.814					.859			
technology7		.756					.848			

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.
 a. Rotation converged in 8 iterations.

Appendix 7

WARPPLS 3.0 ANALYSIS OF PERCEIVED SERVICE QUALITY SCALE

*** General SEM analysis results ***

General project information

Version of WarpPLS used: 3.0

General model elements

Algorithm used in the analysis: Warp3 PLS regression
 Resampling method used in the analysis: Bootstrapping
 Number of data resamples used: 100
 Number of cases (rows) in model data: 385
 Number of latent variables in model: 5
 Number of indicators used in model: 25
 Number of iterations to obtain estimates: 5

*** Combined loadings and cross-loadings ***

	humanin	coreser	conveni	tangibl	technol	SE	P value
h2	0.739	0.201	-0.075	-0.067	0.057	0.057	<0.001
h3	0.740	-0.099	0.021	0.011	0.006	0.054	<0.001
h4	0.799	-0.089	-0.004	0.089	-0.084	0.052	<0.001
h5	0.782	-0.257	0.057	0.067	-0.043	0.052	<0.001
cs3	0.752	0.262	-0.002	-0.109	0.072	0.053	<0.001
cs1	0.228	0.769	-0.069	0.034	-0.015	0.049	<0.001
cs4	0.226	0.733	0.129	-0.098	0.014	0.045	<0.001
cs5	-0.221	0.851	-0.005	-0.010	0.003	0.043	<0.001
cs6	-0.200	0.886	-0.051	0.046	-0.021	0.048	<0.001
cs7	-0.132	0.915	0.006	0.039	-0.019	0.048	<0.001
cs8	-0.100	0.841	0.032	0.091	-0.048	0.054	<0.001
h1	0.334	0.686	-0.036	-0.143	0.109	0.048	<0.001
con1	0.252	-0.186	0.753	-0.053	-0.091	0.044	<0.001
con2	-0.062	0.060	0.782	0.028	0.042	0.049	<0.001
con3	-0.088	-0.005	0.811	0.057	-0.072	0.039	<0.001
con4	-0.084	0.118	0.826	-0.034	0.114	0.037	<0.001

Appendices

tan2	-0.004	-0.055	0.107	0.779	-0.206	0.054	<0.001
tan3	0.122	-0.134	-0.007	0.836	-0.089	0.057	<0.001
tec1	-0.005	0.118	-0.068	0.817	0.179	0.050	<0.001
tec2	-0.115	0.071	-0.026	0.825	0.107	0.046	<0.001
tec3	-0.059	0.040	0.055	-0.029	0.877	0.038	<0.001
tec4	-0.029	-0.037	0.033	0.046	0.918	0.036	<0.001
tec5	0.058	-0.033	-0.017	-0.032	0.913	0.035	<0.001
tec6	0.069	0.006	-0.056	-0.005	0.885	0.033	<0.001
tec7	-0.041	0.027	-0.016	0.019	0.874	0.036	<0.001

Note: P values < 0.05 are desirable for reflective indicators.

 * Pattern loadings and cross-loadings *

	humanin	coreser	conveni	tangibl	technol
h2	0.634	0.201	-0.075	-0.067	0.057
h3	0.812	-0.099	0.021	0.011	0.006
h4	0.850	-0.089	-0.004	0.089	-0.084
h5	0.939	-0.257	0.057	0.067	-0.043
cs3	0.566	0.262	-0.002	-0.109	0.072
cs1	0.228	0.620	-0.069	0.034	-0.015
cs4	0.226	0.528	0.129	-0.098	0.014
cs5	-0.221	1.028	-0.005	-0.010	0.003
cs6	-0.200	1.054	-0.051	0.046	-0.021
cs7	-0.132	1.004	0.006	0.039	-0.019
cs8	-0.100	0.876	0.032	0.091	-0.048
h1	0.334	0.475	-0.036	-0.143	0.109
con1	0.252	-0.186	0.812	-0.053	-0.091
con2	-0.062	0.060	0.744	0.028	0.042
con3	-0.088	-0.005	0.853	0.057	-0.072
con4	-0.084	0.118	0.766	-0.034	0.114
tan2	-0.004	-0.055	0.107	0.862	-0.206
tan3	0.122	-0.134	-0.007	0.899	-0.089
tec1	-0.005	0.118	-0.068	0.703	0.179
tec2	-0.115	0.071	-0.026	0.796	0.107
tec3	-0.059	0.040	0.055	-0.029	0.873
tec4	-0.029	-0.037	0.033	0.046	0.905
tec5	0.058	-0.033	-0.017	-0.032	0.929
tec6	0.069	0.006	-0.056	-0.005	0.886
tec7	-0.041	0.027	-0.016	0.019	0.872

*** Structure loadings and cross-loadings ***

	humanin	coreser	conveni	tangibl	technol
h2	0.739	0.611	0.293	0.278	0.219
h3	0.740	0.530	0.303	0.297	0.191
h4	0.799	0.556	0.306	0.332	0.148
h5	0.782	0.500	0.311	0.319	0.161
cs3	0.752	0.643	0.332	0.275	0.247
cs1	0.645	0.769	0.375	0.355	0.242
cs4	0.621	0.733	0.440	0.300	0.249
cs5	0.556	0.851	0.442	0.347	0.294
cs6	0.594	0.886	0.440	0.385	0.296
cs7	0.642	0.915	0.492	0.407	0.313
cs8	0.599	0.841	0.474	0.412	0.282
h1	0.608	0.686	0.335	0.252	0.263
con1	0.374	0.386	0.753	0.307	0.175
con2	0.311	0.431	0.782	0.385	0.314
con3	0.267	0.380	0.811	0.382	0.224
con4	0.336	0.476	0.826	0.396	0.369
tan2	0.285	0.308	0.391	0.779	0.223
tan3	0.344	0.321	0.356	0.836	0.313
tec1	0.377	0.435	0.391	0.817	0.493
tec2	0.277	0.349	0.377	0.825	0.438
tec3	0.206	0.309	0.334	0.389	0.877
tec4	0.208	0.287	0.330	0.441	0.918
tec5	0.247	0.304	0.294	0.388	0.913
tec6	0.262	0.329	0.282	0.399	0.885
tec7	0.202	0.294	0.292	0.400	0.874

*** Indicator weights ***

	humanin	coreser	conveni	tangibl	technol	SE	P value	VIF
h2	0.254	0.000	0.000	0.000	0.000	0.020	<0.001	1.545
h3	0.254	0.000	0.000	0.000	0.000	0.020	<0.001	1.548
h4	0.275	0.000	0.000	0.000	0.000	0.020	<0.001	1.855
h5	0.269	0.000	0.000	0.000	0.000	0.018	<0.001	1.778
cs3	0.258	0.000	0.000	0.000	0.000	0.019	<0.001	1.561
cs1	0.000	0.165	0.000	0.000	0.000	0.010	<0.001	1.984
cs4	0.000	0.158	0.000	0.000	0.000	0.012	<0.001	1.757
cs5	0.000	0.183	0.000	0.000	0.000	0.011	<0.001	2.801
cs6	0.000	0.190	0.000	0.000	0.000	0.012	<0.001	2.795
cs7	0.000	0.197	0.000	0.000	0.000	0.012	<0.001	2.017

Appendices

cs8	0.000	0.181	0.000	0.000	0.000	0.012	<0.001	2.700
h1	0.000	0.147	0.000	0.000	0.000	0.012	<0.001	1.643
con1	0.000	0.000	0.299	0.000	0.000	0.018	<0.001	1.483
con2	0.000	0.000	0.310	0.000	0.000	0.017	<0.001	1.591
con3	0.000	0.000	0.322	0.000	0.000	0.018	<0.001	1.722
con4	0.000	0.000	0.328	0.000	0.000	0.017	<0.001	1.813
tan2	0.000	0.000	0.000	0.294	0.000	0.019	<0.001	1.758
tan3	0.000	0.000	0.000	0.315	0.000	0.019	<0.001	2.013
tec1	0.000	0.000	0.000	0.308	0.000	0.023	<0.001	1.969
tec2	0.000	0.000	0.000	0.311	0.000	0.020	<0.001	1.998
tec3	0.000	0.000	0.000	0.000	0.220	0.010	<0.001	3.072
tec4	0.000	0.000	0.000	0.000	0.230	0.011	<0.001	2.362
tec5	0.000	0.000	0.000	0.000	0.229	0.010	<0.001	3.098
tec6	0.000	0.000	0.000	0.000	0.222	0.011	<0.001	3.315
tec7	0.000	0.000	0.000	0.000	0.219	0.011	<0.001	3.047

Note: P values < 0.05 and VIFs < 2.5 are desirable for formative indicators.

 * Correlations among latent variables *

Latent variable correlations

	humanin	coreser	conveni	tangibl	technol
humanin	0.763	.743	0.405	0.394	0.252
coreser	0.743	0.815	0.528	0.434	0.341
conveni	0.405	0.528	0.794	0.464	0.343
tangibl	0.394	0.434	0.464	0.815	0.452
technol	0.252	0.341	0.343	0.452	0.893

Note: Square roots of average variances extracted (AVE's) shown on diagonal.

P values for correlations

	humanin	coreser	conveni	tangibl	technol
humanin	1.000	<0.001	<0.001	<0.001	<0.001
coreser	<0.001	1.000	<0.001	<0.001	<0.001
conveni	<0.001	<0.001	1.000	<0.001	<0.001
tangibl	<0.001	<0.001	<0.001	1.000	<0.001
technol	<0.001	<0.001	<0.001	<0.001	1.000

Appendix 8

WARPPLS 3.0 ANALYSIS OF SWITCHING TRIGGER SCALE

*** General SEM analysis results ***

General project information

Version of WarpPLS used: 3.0

General model elements

Algorithm used in the analysis: Warp3 PLS regression
 Resampling method used in the analysis: Bootstrapping
 Number of data resamples used: 100
 Number of cases (rows) in model data: 385
 Number of latent variables in model: 3
 Number of indicators used in model: 9
 Number of iterations to obtain estimates: 7

*** Combined loadings and cross-loadings ***

	sit_tri	rct_tri	inf_tri	SE	P value
st1	0.717	-0.049	0.120	0.057	<0.001
st2	0.792	0.050	0.003	0.066	<0.001
st3	0.747	-0.006	-0.119	0.069	<0.001
rt1	0.004	0.811	0.071	0.047	<0.001
rt2	-0.054	0.825	-0.090	0.039	<0.001
rt3	0.048	0.859	0.019	0.035	<0.001
it1	-0.002	0.045	0.854	0.057	<0.001
it2	-0.042	-0.061	0.848	0.045	<0.001
it3	0.046	0.016	0.807	0.056	<0.001

Note: P values < 0.05 are desirable for reflective indicators.

Appendices

*** Pattern loadings and cross-loadings ***

	sit_tri	rct_tri	inf_tri
st1	0.690	-0.049	0.120
st2	0.785	0.050	0.003
st3	0.780	-0.006	-0.119
rt1	0.004	0.785	0.071
rt2	-0.054	0.863	-0.090
rt3	0.048	0.847	0.019
it1	-0.002	0.045	0.838
it2	-0.042	-0.061	0.880
it3	0.046	0.016	0.789

*** Structure loadings and cross-loadings ***

	sit_tri	rct_tri	inf_tri
st1	0.717	0.051	0.236
st2	0.792	0.105	0.198
st3	0.747	0.023	0.090
rt1	0.082	0.811	0.293
rt2	0.005	0.825	0.177
rt3	0.112	0.859	0.280
it1	0.197	0.291	0.854
it2	0.165	0.209	0.848
it3	0.220	0.254	0.807

*** Indicator weights ***

	sit_tri	rct_tri	inf_tri	SE	P value	VIF
st1	0.422	0.000	0.000	0.044	<0.001	1.183
st2	0.466	0.000	0.000	0.036	<0.001	1.285
st3	0.440	0.000	0.000	0.034	<0.001	1.222
rt1	0.000	0.390	0.000	0.019	<0.001	1.527
rt2	0.000	0.397	0.000	0.022	<0.001	1.596
rt3	0.000	0.414	0.000	0.020	<0.001	1.762
it1	0.000	0.000	0.407	0.025	<0.001	1.751
it2	0.000	0.000	0.404	0.028	<0.001	1.720
it3	0.000	0.000	0.384	0.025	<0.001	1.510

Note: P values < 0.05 and VIFs < 2.5 are desirable for formative indicators.

 * Correlations among latent variables *

Latent variable correlations

	sit_tri	rct_tri	inf_tri
sit_tri	0.752	0.080	0.231
rct_tri	0.080	0.832	0.300
inf_tri	0.231	0.300	0.836

Note: Square roots of average variances extracted (AVE's) shown on diagonal.

P values for correlations

	sit_tri	rct_tri	inf_tri
sit_tri	1.000	0.115	<0.001
rct_tri	0.115	1.000	<0.001
inf_tri	<0.001	<0.001	1.000

Appendix 9

WARPLS 3.0 ANALYSIS OF TRIGGER –PERCEIVED SERVICE QUALITY LINK

*** General SEM analysis results ***

General project information

Version of WarpPLS used: 3.0

Model fit indices and P values

APC=0.250, P<0.001

ARS=0.418, P<0.001

AVIF=1.110, Good if < 5

General model elements

Algorithm used in the analysis: Warp3 PLS regression

Resampling method used in the analysis: Bootstrapping

Number of data resamples used: 100

Number of cases (rows) in model data: 385

Number of latent variables in model: 8

Number of indicators used in model: 34

Number of iterations to obtain estimates: 7

*** Path coefficients and P values ***

Path coefficients

	sit_tri	rct_tri	inf_tri
humanin	-0.005	-0.306	-0.287
coreser	-0.044	-0.418	-0.342
conveni	-0.005	-0.962	-0.022
tangibl	-0.036	-0.412	-0.161
technol	-0.168	-0.237	-0.344

P values

	sit_tri	rct_tri	inf_tri
humanin	0.472	<0.001	<0.001
coreser	0.226	<0.001	<0.001
conveni	0.374	<0.001	0.074
tangibl	0.265	<0.001	<0.001
technol	<0.001	<0.001	<0.001

*** Standard errors for path coefficients ***

	sit_tri	rct_tri	inf_tri
humanin	0.065	0.056	0.061
coreser	0.058	0.052	0.052
conveni	0.016	0.008	0.015
tangibl	0.058	0.053	0.051
technol	0.051	0.048	0.050

*** Effect sizes for path coefficients ***

	sit_tri	rct_tri	inf_tri
humanin	0.000	0.118	0.106
coreser	0.007	0.217	0.161
conveni	0.001	0.932	0.007
tangibl	0.004	0.192	0.048
technol	0.048	0.088	0.160

*** Combined loadings and cross-loadings ***

	humanin	coreser	conveni	tangibl	technol	sit_tri	rct_tri	inf_tri	SE	P value
h2	0.739	0.196	-0.273	-0.077	0.061	-0.016	-0.217	0.042	0.057	<0.001
h3	0.740	-0.033	0.916	0.024	0.040	-0.001	0.926	0.021	0.054	<0.001
h4	0.799	-0.154	-0.714	0.079	-0.119	0.026	-0.734	-0.055	0.052	<0.001
h5	0.782	-0.257	0.140	0.074	-0.047	0.036	0.095	-0.049	0.052	<0.001
cs3	0.752	0.271	-0.020	-0.109	0.076	-0.049	-0.017	0.048	0.053	<0.001
cs1	0.192	0.769	0.251	0.042	-0.033	-0.048	0.320	-0.028	0.049	<0.001
cs4	0.280	0.733	-0.393	-0.102	-0.002	0.003	-0.533	-0.001	0.045	<0.001
cs5	-0.242	0.851	0.176	-0.005	-0.001	0.042	0.193	-0.066	0.043	<0.001

Appendices

cs6	-0.228	0.886	0.254	0.050	-0.007	0.016	0.318	-0.010	0.048	<0.001
cs7	-0.151	0.915	0.178	0.043	-0.020	0.007	0.179	-0.025	0.048	<0.001
cs8	-0.087	0.841	-0.102	0.087	-0.036	0.010	-0.136	0.033	0.054	<0.001
h1	0.388	0.686	-0.519	-0.160	0.121	-0.043	-0.513	0.119	0.048	<0.001
con1	0.001	0.000	0.753	-0.001	0.001	-0.001	2.663	-0.001	0.044	<0.001
con2	0.019	-0.040	0.782	0.021	-0.034	-0.009	-0.957	-0.109	0.049	<0.001
con3	-0.046	-0.013	0.811	0.049	-0.054	0.052	-0.437	0.076	0.039	<0.001
con4	0.026	0.051	0.826	-0.067	0.084	-0.042	-1.094	0.030	0.037	<0.001
tan2	0.005	-0.080	-0.017	0.779	-0.240	-0.055	-0.118	-0.047	0.054	<0.001
tan3	0.096	-0.135	0.261	0.836	-0.095	0.011	0.281	-0.052	0.057	<0.001
tec1	-0.001	0.128	-0.070	0.817	0.209	0.064	-0.008	0.031	0.050	<0.001
tec2	-0.101	0.085	-0.179	0.825	0.116	-0.022	-0.165	0.067	0.046	<0.001
tec3	-0.088	0.079	0.367	-0.025	0.877	-0.021	0.325	0.052	0.038	<0.001
tec4	-0.051	0.009	0.312	0.046	0.918	-0.020	0.289	0.084	0.036	<0.001
tec5	0.069	-0.056	-0.085	-0.031	0.913	-0.033	-0.074	-0.031	0.035	<0.001
tec6	0.078	-0.009	-0.186	-0.007	0.885	0.026	-0.134	-0.026	0.033	<0.001
tec7	-0.009	-0.021	-0.418	0.016	0.874	0.050	-0.416	-0.083	0.036	<0.001
st1	-0.143	0.163	0.450	0.073	0.073	0.717	0.473	0.180	0.057	<0.001
st2	0.153	-0.221	-0.265	-0.100	0.089	0.792	-0.288	-0.016	0.066	<0.001
st3	-0.025	0.077	-0.152	0.036	-0.164	0.747	-0.149	-0.156	0.069	<0.001
rt1	-0.019	0.040	0.170	-0.021	0.034	0.009	0.811	0.109	0.047	<0.001
rt2	0.046	0.013	-0.452	-0.049	0.054	-0.052	0.825	-0.076	0.039	<0.001
rt3	-0.026	-0.051	0.273	0.067	-0.084	0.042	0.859	-0.030	0.035	<0.001
it1	0.027	0.021	0.024	-0.045	-0.017	-0.010	0.058	0.854	0.057	<0.001
it2	0.031	0.045	-0.197	0.032	-0.168	-0.070	-0.248	0.848	0.045	<0.001
it3	-0.061	-0.070	0.182	0.014	0.194	0.084	0.199	0.807	0.056	<0.001

Note: P values < 0.05 are desirable for reflective indicators.

 * Pattern loadings and cross-loadings *

	humanin	coreser	conveni	tangibl	technol	sit_tri	rct_tri	inf_tri
h2	0.659	0.196	-0.273	-0.077	0.061	-0.016	-0.217	0.042
h3	0.725	-0.033	0.916	0.024	0.040	-0.001	0.926	0.021
h4	0.919	-0.154	-0.714	0.079	-0.119	0.026	-0.734	-0.055
h5	0.921	-0.257	0.140	0.074	-0.047	0.036	0.095	-0.049
cs3	0.573	0.271	-0.020	-0.109	0.076	-0.049	-0.017	0.048
cs1	0.192	0.630	0.251	0.042	-0.033	-0.048	0.320	-0.028
cs4	0.280	0.492	-0.393	-0.102	-0.002	0.003	-0.533	-0.001
cs5	-0.242	1.021	0.176	-0.005	-0.001	0.042	0.193	-0.066
cs6	-0.228	1.070	0.254	0.050	-0.007	0.016	0.318	-0.010
cs7	-0.151	1.007	0.178	0.043	-0.020	0.007	0.179	-0.025
cs8	-0.087	0.882	-0.102	0.087	-0.036	0.010	-0.136	0.033
h1	0.388	0.480	-0.519	-0.160	0.121	-0.043	-0.513	0.119

con1	0.001	0.000	3.333	-0.001	0.001	-0.001	2.663	-0.001
con2	0.019	-0.040	-0.170	0.021	-0.034	-0.009	-0.957	-0.109
con3	-0.046	-0.013	0.452	0.049	-0.054	0.052	-0.437	0.076
con4	0.026	0.051	-0.273	-0.067	0.084	-0.042	-1.094	0.030
tan2	0.005	-0.080	-0.017	0.869	-0.240	-0.055	-0.118	-0.047
tan3	0.096	-0.135	0.261	0.905	-0.095	0.011	0.281	-0.052
tec1	-0.001	0.128	-0.070	0.695	0.209	0.064	-0.008	0.031
tec2	-0.101	0.085	-0.179	0.791	0.116	-0.022	-0.165	0.067
tec3	-0.088	0.079	0.367	-0.025	0.896	-0.021	0.325	0.052
tec4	-0.051	0.009	0.312	0.046	0.938	-0.020	0.289	0.084
tec5	0.069	-0.056	-0.085	-0.031	0.906	-0.033	-0.074	-0.031
tec6	0.078	-0.009	-0.186	-0.007	0.882	0.026	-0.134	-0.026
tec7	-0.009	-0.021	-0.418	0.016	0.843	0.050	-0.416	-0.083
st1	-0.143	0.163	0.450	0.073	0.073	0.715	0.473	0.180
st2	0.153	-0.221	-0.265	-0.100	0.089	0.793	-0.288	-0.016
st3	-0.025	0.077	-0.152	0.036	-0.164	0.747	-0.149	-0.156
rt1	-0.019	0.040	0.170	-0.021	0.034	0.009	0.957	0.109
rt2	0.046	0.013	-0.452	-0.049	0.054	-0.052	0.437	-0.076
rt3	-0.026	-0.051	0.273	0.067	-0.084	0.042	1.094	-0.030
it1	0.027	0.021	0.024	-0.045	-0.017	-0.010	0.058	0.847
it2	0.031	0.045	-0.197	0.032	-0.168	-0.070	-0.248	0.843
it3	-0.061	-0.070	0.182	0.014	0.194	0.084	0.199	0.819

 * Structure loadings and cross-loadings *

	Humanin	coreser	conveni	tangibl	technol	sit_tri	rct_tri	inf_tri
h2	0.739	0.611	0.293	0.278	0.219	-0.084	-0.275	-0.297
h3	0.740	0.530	0.303	0.297	0.191	-0.062	-0.246	-0.260
h4	0.799	0.556	0.306	0.332	0.148	-0.028	-0.297	-0.275
h5	0.782	0.500	0.311	0.319	0.161	-0.026	-0.273	-0.267
cs3	0.752	0.643	0.332	0.275	0.247	-0.124	-0.308	-0.313
cs1	0.645	0.769	0.375	0.355	0.242	-0.134	-0.351	-0.379
cs4	0.621	0.733	0.440	0.300	0.249	-0.088	-0.441	-0.348
cs5	0.556	0.851	0.442	0.347	0.294	-0.092	-0.431	-0.429
cs6	0.594	0.886	0.440	0.385	0.296	-0.113	-0.424	-0.408
cs7	0.642	0.915	0.492	0.407	0.313	-0.124	-0.479	-0.437
cs8	0.599	0.841	0.474	0.412	0.282	-0.100	-0.473	-0.365
h1	0.608	0.686	0.335	0.252	0.263	-0.116	-0.337	-0.286
con1	0.374	0.386	0.753	0.307	0.175	-0.060	-0.568	-0.226
con2	0.311	0.431	0.782	0.385	0.314	-0.082	-0.811	-0.293
con3	0.267	0.380	0.811	0.382	0.224	-0.005	-0.825	-0.177
con4	0.336	0.476	0.826	0.396	0.369	-0.112	-0.859	-0.280
tan2	0.285	0.308	0.391	0.779	0.223	-0.079	-0.390	-0.175
tan3	0.344	0.321	0.356	0.836	0.313	-0.058	-0.344	-0.212

Appendices

tec1	0.377	0.435	0.391	0.817	0.493	-0.075	-0.395	-0.285
tec2	0.277	0.349	0.377	0.825	0.438	-0.118	-0.392	-0.213
tec3	0.206	0.309	0.334	0.389	0.877	-0.245	-0.343	-0.372
tec4	0.208	0.287	0.330	0.441	0.918	-0.247	-0.341	-0.349
tec5	0.247	0.304	0.294	0.388	0.913	-0.267	-0.314	-0.420
tec6	0.262	0.329	0.282	0.399	0.885	-0.214	-0.301	-0.414
tec7	0.202	0.294	0.292	0.400	0.874	-0.194	-0.328	-0.425
st1	-0.077	-0.080	-0.043	-0.028	-0.164	0.717	0.051	0.236
st2	-0.104	-0.196	-0.113	-0.144	-0.188	0.792	0.105	0.198
st3	-0.007	-0.020	-0.024	-0.051	-0.238	0.747	0.023	0.090
rt1	-0.311	-0.431	-0.782	-0.385	-0.314	0.082	0.811	0.293
rt2	-0.267	-0.380	-0.811	-0.382	-0.224	0.005	0.825	0.177
rt3	-0.336	-0.476	-0.826	-0.396	-0.369	0.112	0.859	0.280
it1	-0.305	-0.400	-0.294	-0.275	-0.406	0.197	0.291	0.854
it2	-0.267	-0.337	-0.218	-0.211	-0.449	0.165	0.209	0.848
it3	-0.358	-0.439	-0.259	-0.196	-0.250	0.220	0.254	0.807

* Indicator weights *

	Humanin	coreser	conveni	tangibl	technol	sit_tri	rct_tri	inf_tri	SE	P value	VIF
h2	0.254	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.020	<0.001	1.545
h3	0.254	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.020	<0.001	1.548
h4	0.275	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.020	<0.001	1.855
h5	0.269	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.018	<0.001	1.778
cs3	0.258	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.019	<0.001	1.561
cs1	0.000	0.165	0.000	0.000	0.000	0.000	0.000	0.000	0.010	<0.001	1.984
cs4	0.000	0.158	0.000	0.000	0.000	0.000	0.000	0.000	0.012	<0.001	1.757
cs5	0.000	0.183	0.000	0.000	0.000	0.000	0.000	0.000	0.011	<0.001	2.801
cs6	0.000	0.190	0.000	0.000	0.000	0.000	0.000	0.000	0.012	<0.001	2.795
cs7	0.000	0.197	0.000	0.000	0.000	0.000	0.000	0.000	0.012	<0.001	2.017
cs8	0.000	0.181	0.000	0.000	0.000	0.000	0.000	0.000	0.012	<0.001	2.700
h1	0.000	0.147	0.000	0.000	0.000	0.000	0.000	0.000	0.012	<0.001	1.643
con1	0.000	0.000	0.299	0.000	0.000	0.000	0.000	0.000	0.018	<0.001	1.483
con2	0.000	0.000	0.310	0.000	0.000	0.000	0.000	0.000	0.017	<0.001	1.591
con3	0.000	0.000	0.322	0.000	0.000	0.000	0.000	0.000	0.018	<0.001	1.722
con4	0.000	0.000	0.328	0.000	0.000	0.000	0.000	0.000	0.017	<0.001	1.813
tan2	0.000	0.000	0.000	0.294	0.000	0.000	0.000	0.000	0.019	<0.001	1.758
tan3	0.000	0.000	0.000	0.315	0.000	0.000	0.000	0.000	0.019	<0.001	2.013
tec1	0.000	0.000	0.000	0.308	0.000	0.000	0.000	0.000	0.023	<0.001	1.969
tec2	0.000	0.000	0.000	0.311	0.000	0.000	0.000	0.000	0.020	<0.001	1.998
tec3	0.000	0.000	0.000	0.000	0.220	0.000	0.000	0.000	0.010	<0.001	3.072
tec4	0.000	0.000	0.000	0.000	0.230	0.000	0.000	0.000	0.011	<0.001	2.362
tec5	0.000	0.000	0.000	0.000	0.229	0.000	0.000	0.000	0.010	<0.001	3.098
tec6	0.000	0.000	0.000	0.000	0.222	0.000	0.000	0.000	0.011	<0.001	3.315
tec7	0.000	0.000	0.000	0.000	0.219	0.000	0.000	0.000	0.011	<0.001	3.047
st1	0.000	0.000	0.000	0.000	0.000	0.422	0.000	0.000	0.044	<0.001	1.183

st2	0.000	0.000	0.000	0.000	0.000	0.466	0.000	0.000	0.036	<0.001	1.285
st3	0.000	0.000	0.000	0.000	0.000	0.440	0.000	0.000	0.034	<0.001	1.222
rt1	0.000	0.000	0.000	0.000	0.000	0.000	0.390	0.000	0.019	<0.001	1.527
rt2	0.000	0.000	0.000	0.000	0.000	0.000	0.397	0.000	0.022	<0.001	1.596
rt3	0.000	0.000	0.000	0.000	0.000	0.000	0.414	0.000	0.020	<0.001	1.762
it1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.407	0.025	<0.001	1.751
it2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.404	0.028	<0.001	1.720
it3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.384	0.025	<0.001	1.510

Note: P values < 0.05 and VIFs < 2.5 are desirable for formative indicators.

 * Correlations among latent variables *

Latent variable correlations

	humani	coreser	conveni	tangibl	technol	sit_tri	rct_tri	inf_tri
humanin	0.763	0.743	0.405	0.394	0.252	-0.084	-0.367	-0.370
coreser	0.743	0.815	0.528	0.434	0.341	-0.134	-0.516	-0.468
conveni	0.405	0.528	0.794	0.464	0.343	-0.082	-0.969	-0.307
tangibl	0.394	0.434	0.464	0.815	0.452	-0.101	-0.466	-0.272
technol	0.252	0.341	0.343	0.452	0.893	-0.262	-0.364	-0.443
sit_tri	-0.084	-0.134	-0.082	-0.101	-0.262	0.752	0.080	0.231
rct_tri	-0.367	-0.516	-0.969	-0.466	-0.364	0.080	0.832	0.300
inf_tri	-0.370	-0.468	-0.307	-0.272	-0.443	0.231	0.300	0.836

Note: Square roots of average variances extracted (AVE's) shown on diagonal.

P values for correlations

	humanin	coreser	conveni	tangibl	technol	sit_tri	rct_tri	inf_tri
humanin	1.000	<0.001	<0.001	<0.001	<0.001	0.100	<0.001	<0.001
coreser	<0.001	1.000	<0.001	<0.001	<0.001	0.009	<0.001	<0.001
conveni	<0.001	<0.001	1.000	<0.001	<0.001	0.110	<0.001	<0.001
tangibl	<0.001	<0.001	<0.001	1.000	<0.001	0.047	<0.001	<0.001
technol	<0.001	<0.001	<0.001	<0.001	1.000	<0.001	<0.001	<0.001
sit_tri	0.100	0.009	0.110	0.047	<0.001	1.000	0.115	<0.001
rct_tri	<0.001	<0.001	<0.001	<0.001	<0.001	0.115	1.000	<0.001
inf_tri	<0.001	<0.001	<0.001	<0.001	<0.001	<0.001	<0.001	1.000

WARPPLS 3.0 ANALYSIS OF RESEARCH MODEL

 * General SEM analysis results *

General project information

 Version of WarpPLS used: 3.0

Model fit indices and P values

 APC=0.249, P<0.001
 ARS=0.423, P<0.001
 AVIF=1.536, Good if < 5

General model elements

 Algorithm used in the analysis: Warp3 PLS regression
 Resampling method used in the analysis: Bootstrapping
 Number of data resamples used: 100
 Number of cases (rows) in model data: 385
 Number of latent variables in model: 8
 Number of indicators used in model: 28
 Number of iterations to obtain estimates: 9

 * Path coefficients and P values *

Path coefficients

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq	-0.047	-0.627	-0.296								
switchi				-0.314					-0.291	-0.052	0.119

P values

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq	<0.001	<0.001	<0.001								
switchi				<0.001					0.007	0.327	0.018

 * Standard errors for path coefficients *

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
psq	0.044	0.043	0.046								
switchi				0.053					0.117	0.115	0.056

 * Effect sizes for path coefficients *

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq	0.009	0.455	0.150								
switchi				0.119					0.110	0.015	0.028

 * Combined loadings and cross-loadings *

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co	SE	P value
st1	0.717	-0.02	0.114	0.025	-0.108	-0.27	0.05	-0.074	-0.084	-0.03	-0.026	0.058	<0.001
st2	0.792	-0.01	-0.029	-0.106	0.002	-0.049	0.1	0.095	0.009	0.071	0.068	0.066	<0.001
st3	0.747	0.033	-0.078	0.089	0.101	0.311	-0.155	-0.029	0.071	-0.047	-0.048	0.069	<0.001
rt1	-0.001	0.811	0.145	0.004	-0.126	0.024	-0.088	-0.027	-0.074	0.087	-0.039	0.047	<0.001
rt2	-0.086	0.825	-0.182	0.067	0.189	-0.049	0.088	0.042	-0.059	0.062	0.009	0.039	<0.001
rt3	0.084	0.859	0.038	-0.068	-0.063	0.024	-0.001	-0.015	0.126	-0.142	0.029	0.035	<0.001
it1	-0.065	0.043	0.854	-0.038	0.043	-0.228	0.143	-0.141	-0.068	0.007	0.018	0.057	<0.001
it2	0.047	-0.03	0.848	0.03	-0.3	0.164	-0.081	0.014	0.148	-0.088	0.08	0.045	<0.001
it3	0.019	-0.02	0.807	0.009	0.27	0.069	-0.067	0.135	-0.084	0.084	-0.102	0.056	<0.001
lv_huma	0.099	0.506	0.056	0.776	-0.035	-0.049	0.11	-0.143	-0.03	0.005	0.046	0.063	<0.001
lv_core	0.043	0.237	-0.036	0.845	-0.092	-0.067	0.058	-0.124	-0.028	-0.031	0.044	0.058	<0.001
lv_conv	0	-0.97	-0.009	0.741	-0.016	-0.016	-0.004	-0.034	-0.045	0.044	0.02	0.055	<0.001
lv_tang	0.054	0.126	0.282	0.731	-0.09	0.335	-0.26	0.054	0.136	-0.098	0.006	0.06	<0.001
lv_tech	-0.252	0.049	-0.35	0.605	0.302	-0.23	0.096	0.333	-0.033	0.102	-0.152	0.07	<0.001
sw1	-0.055	0.022	-0.326	-0.056	0.848	-0.05	-0.005	-0.043	0.008	0.008	0.022	0.057	<0.001
sw2	0.019	-0.02	0.701	0.009	0.702	0.069	-0.067	0.135	-0.084	0.084	-0.102	0.069	<0.001
sw3	0.038	-0.01	-0.254	0.048	0.851	-0.007	0.06	-0.068	0.061	-0.077	0.063	0.05	<0.001
ac1	0.057	-0.02	0.257	-0.034	-0.31	0.837	0.08	-0.079	0.046	-0.054	-0.02	0.046	<0.001
ac2	-0.036	-0.03	0.096	0.052	0.016	0.893	0.118	0.005	0.064	-0.059	0.015	0.04	<0.001
ac3	0.031	0.011	0.01	-0.062	0.103	0.839	-0.015	0.167	0.036	0.002	0	0.046	<0.001
ac4	-0.051	0.038	-0.384	0.043	0.196	0.807	-0.198	-0.097	-0.156	0.119	0.004	0.059	<0.001
ne1	-0.066	0.097	-0.117	0.126	0.154	-0.084	0.784	0.135	0.016	-0.048	0.025	0.062	<0.001
ne2	0.014	0.047	-0.015	0.071	0.034	-0.108	0.864	-0.222	-0.004	-0.016	0.024	0.04	<0.001
ne3	0.013	-0.05	-0.028	-0.067	0.094	0.212	0.886	-0.026	-0.034	0.042	-0.05	0.053	<0.001
ne4	0.051	-0.13	0.235	-0.183	-0.426	-0.053	0.548	0.201	0.038	0.025	0.008	0.061	<0.001
cc1	-0.018	0.015	0.052	0.009	-0.039	0.088	-0.311	0.85	0.038	0.021	-0.001	0.039	<0.001
cc2	-0.071	0.075	0.02	0.105	0.122	0.046	-0.005	0.851	-0.06	0.009	-0.038	0.054	<0.001
cc3	0.118	-0.12	-0.095	-0.15	-0.11	-0.177	0.416	0.645	0.029	-0.04	0.052	0.076	<0.001
ac1*lv_	-0.102	0.229	0.34	0.255	-0.136	0.302	-0.35	0.058	0.733	-0.067	-0.088	0.133	<0.001

Appendices

ac1*lv_	-0.131	0.049	0.081	0.002	-0.096	0.105	-0.202	-0.032	0.757	-0.079	-0.046	0.126	<0.001
ac1*lv_	-0.053	-0.27	-0.315	-0.151	0.364	-0.342	0.346	-0.059	0.548	0.612	-0.301	0.104	<0.001
ac1*lv_	-0.042	0.127	-0.228	0.206	0.428	0.039	0.038	-0.022	0.557	0.297	-0.116	0.091	<0.001
ac1*lv_	0.308	-0.27	0.148	-0.157	-0.509	0.544	-0.433	-0.069	0.494	-0.183	0.203	0.109	<0.001
ac2*lv_	-0.128	0.243	0.287	0.212	-0.123	0.12	-0.162	0.1	0.756	0.095	-0.032	0.127	<0.001
ac2*lv_	-0.174	0.077	0.152	0.011	-0.168	-0.002	-0.137	0.043	0.801	0.122	0.003	0.122	<0.001
ac2*lv_	-0.065	-0.25	-0.35	-0.225	0.301	-0.506	0.481	-0.056	0.572	0.799	-0.254	0.102	<0.001
ac2*lv_	0.033	0.091	-0.36	-0.002	0.342	-0.111	0.188	-0.004	0.623	0.445	-0.088	0.091	<0.001
ac2*lv_	0.355	-0.26	0.004	-0.251	-0.574	0.433	-0.436	-0.098	0.522	0.037	0.302	0.107	<0.001
ac3*lv_	-0.08	0.209	0.141	0.127	0.002	0.053	-0.058	0.045	0.766	-0.295	0.09	0.148	<0.001
ac3*lv_	-0.133	0.103	-0.027	-0.011	0.027	-0.093	0.02	0.005	0.817	-0.213	0.097	0.142	<0.001
ac3*lv_	-0.019	-0.21	-0.416	-0.249	0.397	-0.353	0.386	-0.034	0.604	0.281	-0.09	0.1	<0.001
ac3*lv_	0.06	0.073	-0.298	-0.024	0.309	-0.097	0.251	0.019	0.659	0.057	0.07	0.082	<0.001
ac3*lv_	0.166	-0.22	-0.238	-0.306	-0.338	0.427	-0.476	-0.061	0.489	0.039	0.29	0.119	<0.001
ac4*lv_	0.003	0.198	0.423	0.305	-0.133	-0.079	0.069	0.025	0.71	-0.558	0.006	0.15	<0.001
ac4*lv_	-0.002	0.038	0.279	0.099	-0.128	-0.074	0.033	0.041	0.758	-0.537	0.034	0.142	<0.001
ac4*lv_	0.036	-0.28	-0.093	-0.121	0.242	-0.365	0.412	-0.042	0.574	-0.097	-0.176	0.106	<0.001
ac4*lv_	0.083	0.059	-0.16	0.082	0.227	-0.181	0.259	-0.042	0.588	-0.248	0.021	0.094	<0.001
ac4*lv_	0.283	-0.25	0.238	-0.197	-0.538	0.361	-0.251	0.072	0.473	-0.097	0.145	0.134	<0.001
ac1*lv_	-0.186	0.057	0.471	0.173	-0.112	0.312	-0.367	0.133	0.055	0.687	0.002	0.17	<0.001
ac1*lv_	-0.17	-0.11	0.322	-0.051	-0.148	0.056	-0.174	0.047	0.083	0.726	0.066	0.165	<0.001
ac1*lv_	-0.065	-0.13	-0.183	0.075	0.294	-0.444	0.468	-0.091	-0.208	0.594	-0.121	0.109	<0.001
ac1*lv_	0.018	-0.19	-0.068	-0.14	0.169	0.084	0.013	0.072	-0.283	0.663	-0.01	0.11	<0.001
ac1*lv_	0.255	-0.51	0.04	-0.541	-0.476	0.236	-0.336	0.046	0.073	0.494	0.21	0.119	<0.001
ac2*lv_	-0.146	0.117	0.327	0.1	-0.172	0.258	-0.373	0.146	0.143	0.691	-0.131	0.154	<0.001
ac2*lv_	-0.159	0.075	0.09	-0.057	-0.159	-0.027	-0.124	0.072	0.087	0.742	-0.098	0.14	<0.001
ac2*lv_	-0.049	-0.04	-0.32	-0.047	0.263	-0.558	0.561	-0.067	-0.305	0.602	-0.273	0.106	<0.001
ac2*lv_	0.027	0.014	-0.165	-0.009	0.222	-0.081	0.164	0.021	-0.375	0.692	-0.216	0.096	<0.001
ac2*lv_	0.249	-0.36	0.082	-0.28	-0.557	0.242	-0.324	-0.128	0.069	0.516	0.215	0.12	<0.001
ac3*lv_	-0.103	0.375	0.287	0.405	-0.052	0.251	-0.253	0.082	0.492	0.724	0.066	0.161	<0.001
ac3*lv_	-0.129	0.235	0.136	0.187	-0.119	0.001	-0.09	-0.009	0.43	0.782	0.093	0.151	<0.001
ac3*lv_	-0.078	-0.1	-0.233	-0.004	0.317	-0.359	0.404	-0.078	-0.277	0.661	-0.178	0.099	<0.001
ac3*lv_	0.087	0.157	-0.093	0.27	0.247	-0.086	0.252	-0.028	0.003	0.716	-0.008	0.107	<0.001
ac3*lv_	0.224	-0.24	-0.036	-0.239	-0.469	0.204	-0.306	-0.133	0.318	0.56	0.283	0.113	<0.001
ac4*lv_	0.266	0.374	-0.198	0.244	0.193	0.102	0.151	-0.078	-0.163	0.313	0.039	0.138	0.012
ac4*lv_	0.262	0.262	-0.396	0.023	0.225	-0.135	0.337	-0.14	-0.193	0.277	0.153	0.154	0.036
ac4*lv_	0.022	-0.06	-0.354	-0.203	0.314	-0.108	0.169	-0.054	-0.259	0.355	0.007	0.106	<0.001
ac4*lv_	0.241	0.127	-0.409	-0.07	0.398	-0.124	0.308	-0.04	-0.2	0.328	0.093	0.125	0.005
ac4*lv_	0.257	-0.12	-0.484	-0.508	-0.066	0.166	-0.003	-0.074	-0.033	0.194	0.251	0.135	0.076
cc1*lv_	0.126	0.291	-0.04	0.38	0.188	-0.13	0.322	-0.115	-0.162	-0.081	0.62	0.084	<0.001
cc1*lv_	0.151	0.289	0.008	0.395	0.214	0.091	0.143	-0.068	-0.124	-0.104	0.693	0.084	<0.001
cc1*lv_	0.019	-0	0.091	-0.005	-0.12	0.417	-0.39	0.079	0.294	-0.482	0.587	0.075	<0.001
cc1*lv_	0.105	-0.02	0.105	0.006	-0.097	0.218	-0.096	0.133	0.226	-0.367	0.554	0.069	<0.001

cc1*lv_	-0.168	0.107	-0.613	-0.332	0.39	-0.418	0.234	0.045	-0.034	-0.144	0.393	0.086	<0.001
cc2*lv_	0.045	0.095	0.279	0.163	-0.094	-0.16	0.176	-0.08	-0.116	0.122	0.718	0.095	<0.001
cc2*lv_	0.078	0.033	0.225	0.1	-0.081	-0.058	0.079	-0.046	-0.07	0.14	0.761	0.103	<0.001
cc2*lv_	-0.024	-0.22	0.248	-0.094	-0.324	0.07	-0.116	0.048	0.005	-0.005	0.635	0.079	<0.001
cc2*lv_	0.165	-0.24	0.229	-0.181	-0.225	0.303	-0.238	0.216	-0.031	0.15	0.606	0.081	<0.001
cc2*lv_	-0.163	-0.22	-0.416	-0.615	-0.007	-0.529	0.112	-0.027	-0.178	0.27	0.448	0.121	<0.001
cc3*lv_	-0.142	0.015	0.126	0.142	0.031	0.155	-0.247	-0.066	-0.155	0.367	0.535	0.084	<0.001
cc3*lv_	-0.154	-0.11	0.011	-0.031	0.076	-0.027	-0.063	-0.082	0.01	0.188	0.623	0.101	<0.001
cc3*lv_	-0.138	0.201	-0.234	0.201	0.122	-0.239	0.237	-0.12	0.266	-0.148	0.49	0.099	<0.001
cc3*lv_	-0.009	-0.16	-0.157	-0.138	0.145	0.122	-0.068	0.122	0.091	0.039	0.504	0.082	<0.001
cc3*lv_	-0.111	-0.2	-0.52	-0.52	-0.042	-0.066	-0.089	0.02	0.082	0.004	0.408	0.094	<0.001

Note: P values < 0.05 are desirable for reflective indicators.

 * Pattern loadings and cross-loadings *

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
st1	0.652	-0.024	0.114	0.025	-0.108	-0.270	0.050	-0.074	-0.084	-0.030	-0.026
st2	0.791	-0.009	-0.029	-0.106	0.002	-0.049	0.100	0.095	0.009	0.071	0.068
st3	0.809	0.033	-0.078	0.089	0.101	0.311	-0.155	-0.029	0.071	-0.047	-0.048
rt1	-0.001	0.786	0.145	0.004	-0.126	0.024	-0.088	-0.027	-0.074	0.087	-0.039
rt2	-0.086	0.919	-0.182	0.067	0.189	-0.049	0.088	0.042	-0.059	0.062	0.009
rt3	0.084	0.793	0.038	-0.068	-0.063	0.024	-0.001	-0.015	0.126	-0.142	0.029
it1	-0.065	0.043	0.724	-0.038	0.043	-0.228	0.143	-0.141	-0.068	0.007	0.018
it2	0.047	-0.027	1.079	0.030	-0.300	0.164	-0.081	0.014	0.148	-0.088	0.080
it3	0.019	-0.017	0.701	0.009	0.270	0.069	-0.067	0.135	-0.084	0.084	-0.102
lv_huma	0.099	0.506	0.056	1.187	-0.035	-0.049	0.110	-0.143	-0.030	0.005	0.046
lv_core	0.043	0.237	-0.036	0.984	-0.092	-0.067	0.058	-0.124	-0.028	-0.031	0.044
lv_conv	-0.000	-0.965	-0.009	0.025	-0.016	-0.016	-0.004	-0.034	-0.045	0.044	0.020
lv_tang	0.054	0.126	0.282	0.941	-0.090	0.335	-0.260	0.054	0.136	-0.098	0.006
lv_tech	-0.252	0.049	-0.350	0.507	0.302	-0.230	0.096	0.333	-0.033	0.102	-0.152
sw1	-0.055	0.022	-0.326	-0.056	1.035	-0.050	-0.005	-0.043	0.008	0.008	0.022
sw2	0.019	-0.017	0.701	0.009	0.270	0.069	-0.067	0.135	-0.084	0.084	-0.102
sw3	0.038	-0.007	-0.254	0.048	1.022	-0.007	0.060	-0.068	0.061	-0.077	0.063
ac1	0.057	-0.017	0.257	-0.034	-0.310	0.726	0.080	-0.079	0.046	-0.054	-0.020
ac2	-0.036	-0.029	0.096	0.052	0.016	0.819	0.118	0.005	0.064	-0.059	0.015
ac3	0.031	0.011	0.010	-0.062	0.103	0.959	-0.015	0.167	0.036	0.002	-0.000
ac4	-0.051	0.038	-0.384	0.043	0.196	0.878	-0.198	-0.097	-0.156	0.119	0.004
nc1	-0.066	0.097	-0.117	0.126	0.154	-0.084	0.871	0.135	0.016	-0.048	0.025
nc2	0.014	0.047	-0.015	0.071	0.034	-0.108	0.952	-0.222	-0.004	-0.016	0.024
nc3	0.013	-0.049	-0.028	-0.067	0.094	0.212	0.744	-0.026	-0.034	0.042	-0.050
nc4	0.051	-0.134	0.235	-0.183	-0.426	-0.053	0.514	0.201	0.038	0.025	0.008
ce1	-0.018	0.015	0.052	0.009	-0.039	0.088	-0.311	0.862	0.038	0.021	-0.001
ce2	-0.071	0.075	0.020	0.105	0.122	0.046	-0.005	0.857	-0.060	0.009	-0.038
ce3	0.118	-0.118	-0.095	-0.150	-0.110	-0.177	0.416	0.621	0.029	-0.040	0.052
ac1*lv_	-0.102	0.229	0.340	0.255	-0.136	0.302	-0.350	0.058	0.807	-0.067	-0.088
ac1*lv_	-0.131	0.049	0.081	0.002	-0.096	0.105	-0.202	-0.032	0.802	-0.079	-0.046
ac1*lv_	-0.053	-0.273	-0.315	-0.151	0.364	-0.342	0.346	-0.059	-0.056	0.612	-0.301
ac1*lv_	-0.042	0.127	-0.228	0.206	0.428	0.039	0.038	-0.022	0.316	0.297	-0.116
ac1*lv_	0.308	-0.274	0.148	-0.157	-0.509	0.544	-0.433	-0.069	0.658	-0.183	0.203
ac2*lv_	-0.128	0.243	0.287	0.212	-0.123	0.120	-0.162	0.100	0.708	0.095	-0.032
ac2*lv_	-0.174	0.077	0.152	0.011	-0.168	-0.002	-0.137	0.043	0.697	0.122	0.003
ac2*lv_	-0.065	-0.245	-0.350	-0.225	0.301	-0.506	0.481	-0.056	-0.195	0.799	-0.254
ac2*lv_	0.033	0.091	-0.360	-0.002	0.342	-0.111	0.188	-0.004	0.230	0.445	-0.088
ac2*lv_	0.355	-0.256	0.004	-0.251	-0.574	0.433	-0.436	-0.098	0.504	0.037	0.302
ac3*lv_	-0.080	0.209	0.141	0.127	0.002	0.053	-0.058	0.045	1.063	-0.295	0.090
ac3*lv_	-0.133	0.103	-0.027	-0.011	0.027	-0.093	0.020	0.005	1.019	-0.213	0.097
ac3*lv_	-0.019	-0.210	-0.416	-0.249	0.397	-0.353	0.386	-0.034	0.321	0.281	-0.090

nc1	-0.292	-0.060	-0.220	0.142	-0.256	0.559	0.784	0.095	-0.047	-0.081	-0.033
nc2	-0.222	-0.040	-0.163	0.067	-0.284	0.672	0.864	-0.219	-0.023	-0.039	-0.024
nc3	-0.243	-0.034	-0.175	0.016	-0.263	0.754	0.886	-0.131	0.002	-0.014	-0.078
nc4	-0.166	-0.021	-0.138	0.020	-0.279	0.348	0.548	0.110	0.076	0.056	-0.095
cc1	-0.017	-0.004	-0.055	0.049	0.035	-0.383	-0.256	0.850	0.016	0.010	-0.021
cc2	-0.117	-0.005	-0.068	0.090	0.030	-0.209	-0.044	0.851	-0.096	-0.102	-0.022
cc3	-0.085	-0.049	-0.179	0.094	-0.160	-0.014	0.194	0.645	-0.015	-0.049	-0.043
ac1*lv	-0.086	0.061	0.012	-0.081	-0.093	-0.034	-0.051	-0.045	0.733	0.557	-0.261
ac1*lv	-0.101	0.017	-0.089	-0.072	-0.135	-0.010	-0.022	-0.067	0.757	0.570	-0.252
ac1*lv	-0.037	-0.126	-0.105	0.038	-0.068	-0.029	-0.013	0.004	0.548	0.523	-0.207
ac1*lv	-0.069	-0.015	-0.069	0.016	-0.005	0.004	-0.028	-0.035	0.557	0.483	-0.137
ac1*lv	0.012	-0.136	-0.147	0.077	-0.239	0.143	0.095	-0.179	0.494	0.375	-0.065
ae2*lv	-0.099	0.059	0.002	-0.088	-0.085	-0.059	-0.015	0.019	0.756	0.636	-0.207
ae2*lv	-0.118	0.016	-0.059	-0.073	-0.132	-0.051	-0.046	0.004	0.801	0.681	-0.191
ae2*lv	-0.041	-0.080	-0.099	0.007	-0.080	-0.042	-0.002	0.029	0.572	0.595	-0.161
ae2*lv	-0.052	0.026	-0.123	-0.058	-0.048	-0.007	-0.004	0.012	0.623	0.569	-0.160
ae2*lv	0.052	-0.128	-0.185	0.070	-0.261	0.091	0.001	-0.185	0.522	0.485	0.021
ac3*lv	-0.064	0.079	0.008	-0.121	-0.070	-0.042	-0.007	-0.026	0.766	0.543	-0.187
ac3*lv	-0.100	0.050	-0.074	-0.094	-0.104	-0.043	-0.012	-0.013	0.817	0.606	-0.186
ac3*lv	-0.027	-0.037	-0.087	-0.036	-0.043	-0.027	-0.005	0.003	0.604	0.503	-0.145
ac3*lv	-0.051	0.037	-0.073	-0.065	-0.064	0.020	0.057	0.003	0.659	0.524	-0.124
ac3*lv	-0.072	-0.110	-0.250	0.066	-0.218	0.088	-0.004	-0.112	0.489	0.447	0.011
ae4*lv	-0.019	0.060	0.067	-0.068	-0.068	-0.102	-0.011	-0.019	0.710	0.410	-0.264
ae4*lv	-0.031	0.032	0.005	-0.078	-0.086	-0.086	-0.025	0.006	0.758	0.456	-0.262
ae4*lv	-0.015	-0.070	-0.023	-0.012	-0.034	-0.049	-0.001	0.001	0.574	0.372	-0.255
ae4*lv	-0.033	0.022	-0.062	-0.029	-0.049	-0.037	0.014	-0.008	0.588	0.378	-0.187
ae4*lv	-0.007	-0.061	-0.102	-0.000	-0.212	0.083	0.081	-0.034	0.473	0.380	-0.096
nc1*lv	-0.069	-0.019	0.128	-0.057	0.072	-0.053	-0.096	-0.004	0.499	0.687	0.048
nc1*lv	-0.037	-0.034	0.086	-0.071	0.045	-0.076	-0.081	-0.028	0.544	0.726	0.072
nc1*lv	-0.046	-0.142	-0.069	0.114	-0.040	-0.027	-0.001	-0.015	0.458	0.594	-0.012
nc1*lv	-0.029	-0.065	0.013	-0.031	0.034	0.008	-0.027	-0.019	0.433	0.663	0.083
nc1*lv	0.098	-0.121	-0.045	-0.024	-0.097	-0.037	-0.075	-0.043	0.365	0.494	0.083
ne2*lv	-0.029	0.026	0.024	-0.082	-0.041	-0.065	-0.090	0.005	0.584	0.691	-0.129
ne2*lv	-0.048	0.054	-0.065	-0.075	-0.091	-0.045	-0.047	0.015	0.626	0.742	-0.128
ne2*lv	-0.034	-0.029	-0.120	0.026	-0.091	-0.014	0.029	0.025	0.500	0.602	-0.161
ne2*lv	-0.001	-0.000	-0.045	-0.035	-0.004	0.014	0.011	-0.010	0.480	0.692	-0.095
ne2*lv	0.049	-0.180	-0.114	0.099	-0.190	0.045	-0.012	-0.159	0.389	0.516	0.083
ne3*lv	-0.073	0.051	-0.006	-0.029	-0.016	-0.023	-0.037	-0.022	0.653	0.724	-0.040
ne3*lv	-0.076	0.040	-0.063	-0.032	-0.085	-0.026	-0.028	-0.048	0.704	0.782	-0.030
ne3*lv	-0.059	-0.069	-0.069	0.043	-0.035	0.018	0.010	-0.033	0.507	0.661	-0.040
ne3*lv	-0.002	-0.051	-0.043	0.055	-0.022	0.032	0.053	-0.048	0.550	0.716	0.018
ne3*lv	0.016	-0.125	-0.142	0.073	-0.170	0.023	-0.021	-0.153	0.485	0.560	0.068
ne4*lv	0.096	0.071	-0.031	-0.033	-0.027	0.106	0.068	-0.103	0.198	0.313	0.044
ne4*lv	0.102	0.082	-0.055	-0.060	-0.002	0.078	0.068	-0.100	0.137	0.277	0.127
ne4*lv	-0.003	0.002	0.000	-0.061	0.050	0.002	-0.031	-0.020	0.235	0.355	0.053
ne4*lv	0.100	0.071	0.030	-0.094	0.114	-0.027	-0.001	-0.034	0.194	0.328	0.099
ne4*lv	0.012	0.043	-0.117	-0.099	-0.100	0.158	0.110	-0.083	0.131	0.194	0.079
cc1*lv	0.056	-0.017	0.104	0.096	0.150	0.049	0.060	-0.055	-0.395	-0.245	0.620
cc1*lv	0.063	-0.020	0.168	0.085	0.203	0.064	0.034	-0.067	-0.415	-0.240	0.693
cc1*lv	0.005	-0.058	0.091	0.033	0.112	0.023	-0.035	-0.031	-0.290	-0.200	0.587
cc1*lv	0.039	-0.063	0.107	0.048	0.096	0.022	0.022	0.013	-0.255	-0.161	0.554
cc1*lv	0.007	0.146	0.037	-0.135	0.171	-0.137	-0.119	0.110	-0.211	-0.146	0.393
ce2*lv	0.073	-0.021	0.260	-0.006	0.218	-0.073	-0.043	-0.066	-0.202	-0.004	0.718
ce2*lv	0.080	-0.052	0.246	0.002	0.226	-0.071	-0.068	-0.058	-0.160	0.057	0.761
ce2*lv	-0.039	-0.171	0.122	0.112	0.042	-0.022	-0.032	-0.011	-0.145	0.017	0.635
ce2*lv	0.068	-0.106	0.166	0.006	0.127	-0.033	-0.080	0.037	-0.073	0.120	0.606
ce2*lv	0.015	0.055	0.072	-0.138	0.116	-0.241	-0.227	0.059	0.025	0.159	0.448
ce3*lv	-0.019	-0.099	0.106	0.067	0.133	-0.037	-0.115	-0.087	-0.002	0.217	0.535
ce3*lv	-0.018	-0.112	0.127	0.042	0.163	-0.052	-0.082	-0.065	-0.007	0.185	0.623
ce3*lv	-0.104	-0.081	-0.063	0.133	-0.012	0.031	0.048	-0.026	-0.018	0.055	0.490
ce3*lv	0.017	-0.106	0.029	0.054	0.093	-0.009	-0.028	0.030	-0.038	0.100	0.504
ce3*lv	-0.049	-0.031	-0.141	0.009	-0.052	0.023	0.003	0.017	0.016	0.117	0.408

Appendices

 * Indicator weights *

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co	SE	P value	VIF
st1	0.422	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.044	<0.001	1.183
st2	0.466	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.036	<0.001	1.285
st3	0.44	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.034	<0.001	1.222
rt1	0.000	0.39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.019	<0.001	1.527
rt2	0.000	0.397	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.022	<0.001	1.596
rt3	0.000	0.414	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.02	<0.001	1.762
it1	0.000	0.000	0.407	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.025	<0.001	1.751
it2	0.000	0.000	0.404	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.028	<0.001	1.72
it3	0.000	0.000	0.384	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.025	<0.001	1.51
lv_huma	0.000	0.000	0.000	0.281	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.021	<0.001	2.272
lv_core	0.000	0.000	0.000	0.306	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.023	<0.001	2.664
lv_conv	0.000	0.000	0.000	0.268	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.02	<0.001	1.549
lv_tang	0.000	0.000	0.000	0.264	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.022	<0.001	1.538
lv_tech	0.000	0.000	0.000	0.219	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.029	<0.001	1.316
sw1	0.000	0.000	0.000	0.000	0.438	0.000	0.000	0.000	0.000	0.000	0.000	0.028	<0.001	1.677
sw2	0.000	0.000	0.000	0.000	0.363	0.000	0.000	0.000	0.000	0.000	0.000	0.036	<0.001	1.227
sw3	0.000	0.000	0.000	0.000	0.44	0.000	0.000	0.000	0.000	0.000	0.000	0.029	<0.001	1.688
ac1	0.000	0.000	0.000	0.000	0.000	0.293	0.000	0.000	0.000	0.000	0.000	0.019	<0.001	2.231
ac2	0.000	0.000	0.000	0.000	0.000	0.313	0.000	0.000	0.000	0.000	0.000	0.019	<0.001	2.815
ac3	0.000	0.000	0.000	0.000	0.000	0.294	0.000	0.000	0.000	0.000	0.000	0.017	<0.001	2.056
ac4	0.000	0.000	0.000	0.000	0.000	0.283	0.000	0.000	0.000	0.000	0.000	0.016	<0.001	1.825
nc1	0.000	0.000	0.000	0.000	0.000	0.000	0.321	0.000	0.000	0.000	0.000	0.019	<0.001	1.589
nc2	0.000	0.000	0.000	0.000	0.000	0.000	0.353	0.000	0.000	0.000	0.000	0.022	<0.001	2.292
nc3	0.000	0.000	0.000	0.000	0.000	0.000	0.362	0.000	0.000	0.000	0.000	0.017	<0.001	2.479
nc4	0.000	0.000	0.000	0.000	0.000	0.000	0.224	0.000	0.000	0.000	0.000	0.031	<0.001	1.154
cc1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.456	0.000	0.000	0.000	0.032	<0.001	1.652
cc2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.457	0.000	0.000	0.000	0.026	<0.001	1.655
cc3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.346	0.000	0.000	0.000	0.037	<0.001	1.153
ac1*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.087	0.000	0.000	0.013	<0.001	7.046
ac1*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.09	0.000	0.000	0.011	<0.001	7.237

ac1 ² Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.065	0.000	0.000	0.019	<0.001	5.223
ac1 ³ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.066	0.000	0.000	0.015	<0.001	3.064
ac1 ⁴ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.059	0.000	0.000	0.014	<0.001	2.867
ac2 ² Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.09	0.000	0.000	0.013	<0.001	10.08
ac2 ³ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.095	0.000	0.000	0.016	<0.001	9.98
ac2 ⁴ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.068	0.000	0.000	0.02	<0.001	5.952
ac2 ⁵ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.074	0.000	0.000	0.017	<0.001	4.486
ac2 ⁶ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.062	0.000	0.000	0.015	<0.001	3.79
ac3 ² Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.091	0.000	0.000	0.014	<0.001	8.763
ac3 ³ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.097	0.000	0.000	0.016	<0.001	9.85
ac3 ⁴ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.072	0.000	0.000	0.022	<0.001	4.605
ac3 ⁵ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.078	0.000	0.000	0.016	<0.001	3.605
ac3 ⁶ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.058	0.000	0.000	0.016	<0.001	2.729
ac4 ² Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.084	0.000	0.000	0.014	<0.001	6.025
ac4 ³ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.09	0.000	0.000	0.011	<0.001	6.11
ac4 ⁴ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.068	0.000	0.000	0.017	<0.001	3.798
ac4 ⁵ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.07	0.000	0.000	0.014	<0.001	3.184
ac4 ⁶ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.056	0.000	0.000	0.018	<0.001	3.109
nc1 ² Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.098	0.000	0.018	<0.001	5.254
nc1 ³ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.103	0.000	0.016	<0.001	6.183
nc1 ⁴ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.085	0.000	0.023	<0.001	3.084
nc1 ⁵ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.095	0.000	0.017	<0.001	3.142
nc1 ⁶ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.07	0.000	0.017	<0.001	2.22
nc2 ² Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.098	0.000	0.018	<0.001	5.796
nc2 ³ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.106	0.000	0.019	<0.001	6.403
nc2 ⁴ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.086	0.000	0.023	<0.001	4.022
nc2 ⁵ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.099	0.000	0.02	<0.001	4.324
nc2 ⁶ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.074	0.000	0.018	<0.001	2.99
nc3 ² Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.103	0.000	0.019	<0.001	7.035
nc3 ³ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.112	0.000	0.017	<0.001	7.209
nc3 ⁴ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.094	0.000	0.022	<0.001	3.061
nc3 ⁵ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.102	0.000	0.019	<0.001	4.077
nc3 ⁶ Iv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.08	0.000	0.018	<0.001	3.621

Appendices

nc4*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.045	0.000	0.025	0.035	3.23
nc4*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.039	0.000	0.025	0.056	3.263
nc4*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.051	0.000	0.02	0.005	2.062
nc4*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.047	0.000	0.02	0.01	2.248
nc4*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.028	0.000	0.02	0.083	2.359
cc1*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.122	0.02	<0.001	4.955
cc1*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.137	0.019	<0.001	5.565
cc1*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.116	0.019	<0.001	2.13
cc1*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.109	0.021	<0.001	2.366
cc1*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.078	0.02	<0.001	2.563
cc2*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.142	0.019	<0.001	5.719
cc2*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.15	0.018	<0.001	6.412
cc2*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.016	<0.001	2.48
cc2*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.12	0.019	<0.001	3.049
cc2*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.088	0.025	<0.001	2.904
cc3*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.105	0.014	<0.001	2.609
cc3*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.123	0.017	<0.001	3.511
cc3*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.097	0.02	<0.001	1.691
cc3*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.099	0.017	<0.001	2.186
cc3*lv_	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.08	0.019	<0.001	1.748

 * Correlations among latent variables *

Latent variable correlations

sit_tri	0.752	0.080	0.231	-0.170	0.257	-0.337	-0.297	-0.091	-0.080	-0.025	0.031
ret_tri	0.080	0.832	0.300	-0.723	0.217	-0.051	-0.050	-0.021	-0.008	-0.040	-0.092
inf_tri	0.231	0.300	0.836	-0.498	0.642	-0.273	-0.223	-0.118	-0.098	-0.049	0.188
psq	-0.170	-0.723	-0.498	0.744	-0.365	0.064	0.080	0.096	-0.059	-0.023	0.055
switchi	0.257	0.217	0.642	-0.365	0.803	-0.324	-0.340	-0.025	-0.152	-0.058	0.216
aff_com	-0.337	-0.051	-0.273	0.064	-0.324	0.844	0.768	-0.275	-0.026	-0.012	-0.046
norm_co	-0.297	-0.050	-0.223	0.080	-0.340	0.768	0.782	-0.070	-0.005	-0.032	-0.069
cont_co	-0.091	-0.021	-0.118	0.096	-0.025	-0.275	-0.070	0.788	-0.042	-0.059	-0.035
aff_com	-0.080	-0.008	-0.098	-0.059	-0.152	-0.026	-0.005	-0.042	0.650	0.781	-0.265
norm_co	-0.025	-0.040	-0.049	-0.023	-0.058	-0.012	-0.032	-0.059	0.781	0.592	-0.006
cont_co	0.031	-0.092	0.188	0.055	0.216	-0.046	-0.069	-0.035	-0.265	-0.006	0.581

Note: Square roots of average variances extracted (AVE's) shown on diagonal.

P values for correlations

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri	1.000	0.115	<0.001	<0.001	<0.001	<0.001	<0.001	0.076	0.117	0.625	0.542
ret_tri	0.115	1.000	<0.001	<0.001	<0.001	0.320	0.324	0.681	0.878	0.429	0.071
inf_tri	<0.001	<0.001	1.000	<0.001	<0.001	<0.001	<0.001	0.020	0.055	0.335	<0.001
psq	<0.001	<0.001	<0.001	1.000	<0.001	0.211	0.119	0.059	0.247	0.654	0.280
switchi	<0.001	<0.001	<0.001	<0.001	1.000	<0.001	<0.001	0.620	0.003	0.258	<0.001
aff_com	<0.001	0.320	<0.001	0.211	<0.001	1.000	<0.001	<0.001	0.614	0.808	0.365
norm_co	<0.001	0.324	<0.001	0.119	<0.001	<0.001	1.000	0.173	0.920	0.531	0.178
cont_co	0.076	0.681	0.020	0.059	0.620	<0.001	0.173	1.000	0.410	0.248	0.497
aff_com	0.117	0.878	0.055	0.247	0.003	0.614	0.920	0.410	1.000	<0.001	<0.001
norm_co	0.625	0.429	0.335	0.654	0.258	0.808	0.531	0.248	<0.001	1.000	0.903
cont_co	0.542	0.071	<0.001	0.280	<0.001	0.365	0.178	0.497	<0.001	0.903	1.000

 * Block variance inflation factors *

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq	1.067	1.113	1.168								
switchi				1.085					2.677	2.453	1.187

Notes:
 - These VIFs are for the latent variables on each column (predictors), with reference to the latent variables on each row (criteria).

 * Indirect and total effects *

Indirect effects for paths with 2 segments

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq											
switchi	0.015	0.197	0.093								
aff_com											
norm_co											
cont_co											
aff_com											
norm_co											
cont_co											

Number of paths with 2 segments

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq											
switchi	1	1	1								
aff_com											
norm_co											
cont_co											
aff_com											
norm_co											
cont_co											

P values of indirect effects for paths with 2 segments

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq											
switchi											
aff_com											
norm_co											
cont_co											

Appendices

```

ret_tri
inf_tri
psq
switchi 0.157 <0.001 <0.001
aff_com
norm_co
cont_co
aff_com
norm_co
cont_co

```

Standard errors of indirect effects for paths with 2 segments

```

-----
sit_tri  ret_tri  inf_tri  psq  switchi  aff_com  norm_co  cont_co  aff_com  norm_co  cont_co
sit_tri
ret_tri
inf_tri
psq
switchi 0.015  0.034  0.023
aff_com
norm_co
cont_co
aff_com
norm_co
cont_co

```

Effect sizes of indirect effects for paths with 2 segments

```

-----
sit_tri  ret_tri  inf_tri  psq  switchi  aff_com  norm_co  cont_co  aff_com  norm_co  cont_co
sit_tri
ret_tri
inf_tri
psq
switchi 0.004  0.043  0.060
aff_com
norm_co
cont_co
aff_com
norm_co
cont_co

```

Sums of indirect effects

```

-----
sit_tri  ret_tri  inf_tri  psq  switchi  aff_com  norm_co  cont_co  aff_com  norm_co  cont_co
sit_tri
ret_tri
inf_tri
psq
switchi 0.015  0.197  0.093
aff_com
norm_co
cont_co
aff_com
norm_co
cont_co

```

Number of paths for indirect effects

```

-----
sit_tri  ret_tri  inf_tri  psq  switchi  aff_com  norm_co  cont_co  aff_com  norm_co  cont_co
sit_tri
ret_tri
inf_tri
psq
switchi 1 1 1
aff_com
norm_co
cont_co
aff_com
norm_co

```

cont_co

P values for sums of indirect effects

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq											
switchi	0.157	<0.001	<0.001								
aff_com											
norm_co											
cont_co											
aff_com											
norm_co											
cont_co											

Standard errors for sums of indirect effects

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq											
switchi	0.015	0.034	0.023								
aff_com											
norm_co											
cont_co											
aff_com											
norm_co											
cont_co											

Effect sizes for sums of indirect effects

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq											
switchi	0.004	0.043	0.060								
aff_com											
norm_co											
cont_co											
aff_com											
norm_co											
cont_co											

Total effects

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq	-0.047	-0.627	-0.296								
switchi	0.015	0.197	0.093	-0.314					-0.291	-0.052	0.119
aff_com											
norm_co											
cont_co											
aff_com											
norm_co											
cont_co											

Number of paths for total effects

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq	1	1	1								

Appendices

switchi	1	1	1	1					1	1	1
aff_com											
norm_co											
cont_co											
aff_com											
norm_co											
cont_co											

P values for total effects

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq	0.143	<0.001	<0.001								
switchi	0.157	<0.001	<0.001	<0.001					0.007	0.327	0.018
aff_com											
norm_co											
cont_co											
aff_com											
norm_co											
cont_co											

Standard errors for total effects

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq	0.044	0.043	0.046								
switchi	0.015	0.034	0.023	0.053					0.117	0.115	0.056
aff_com											
norm_co											
cont_co											
aff_com											
norm_co											
cont_co											

Effect sizes for total effects

	sit_tri	ret_tri	inf_tri	psq	switchi	aff_com	norm_co	cont_co	aff_com	norm_co	cont_co
sit_tri											
ret_tri											
inf_tri											
psq	0.009	0.455	0.150								
switchi	0.004	0.043	0.060	0.119					0.110	0.015	0.028
aff_com											
norm_co											
cont_co											
aff_com											
norm_co											
cont_co											

Appendix 11

WARPPLS 3.0 ANALYSIS OF RESEARCH MODEL WITHOUT COMMITMENT

*** General SEM analysis results ***

Model fit indices and P values

APC=0.338, P<0.001
 ARS=0.379, P<0.001
 AVIF=1.116, Good if < 5

General model elements

Algorithm used in the analysis: Warp3 PLS regression
 Resampling method used in the analysis: Bootstrapping
 Number of data resamples used: 100
 Number of cases (rows) in model data: 385
 Number of latent variables in model: 5
 Number of indicators used in model: 17
 Number of iterations to obtain estimates: 7

*** Path coefficients and P values ***

Path coefficients

	sit_tri	rct_tri	inf_tri	psq	switchi
sit_tri					
rct_tri					
inf_tri					
psq	-0.047	-0.627	-0.296		
switchi					-0.380

P values

Appendices

	sit_tri	rct_tri	inf_tri	psq	switchi
sit_tri					
rct_tri					
inf_tri					
psq	<0.001	<0.001	<0.001		
switchi				<0.001	

*** Standard errors for path coefficients ***

	sit_tri	rct_tri	inf_tri	psq	switchi
sit_tri					
rct_tri					
inf_tri					
psq	0.044	0.043	0.046		
switchi				0.053	

*** Effect sizes for path coefficients ***

	sit_tri	rct_tri	inf_tri	psq	switchi
sit_tri					
rct_tri					
inf_tri					
psq	0.009	0.455	0.150		
switchi				0.145	

*** Combined loadings and cross-loadings ***

	sit_tri	rct_tri	inf_tri	psq	switchi	SE	P value
st1	0.717	0.052	0.188	0.151	-0.033	0.057	<0.001
st2	0.792	-0.033	-0.047	-0.126	0.008	0.066	<0.001
st3	0.747	-0.014	-0.130	-0.011	0.024	0.069	<0.001
rt1	0.012	0.811	0.107	0.003	-0.059	0.047	<0.001
rt2	-0.070	0.825	-0.169	0.050	0.142	0.039	<0.001
rt3	0.056	0.859	0.061	-0.051	-0.080	0.035	<0.001
it1	0.008	0.041	0.854	-0.023	0.029	0.057	<0.001
it2	0.009	-0.065	0.848	-0.033	-0.293	0.045	<0.001

it3	-0.018	0.025	0.807	0.059	0.277	0.056	<0.001
lv_huma	0.107	0.482	0.099	0.775	-0.079	0.063	<0.001
lv_core	0.065	0.217	0.012	0.845	-0.122	0.058	<0.001
lv_conv	0.006	-0.956	0.005	0.741	-0.002	0.055	<0.001
lv_tang	-0.000	0.131	0.202	0.731	-0.049	0.060	<0.001
lv_tech	-0.235	0.092	-0.392	0.605	0.333	0.070	<0.001
sw1	-0.012	-0.007	-0.325	-0.078	0.848	0.057	<0.001
sw2	-0.018	0.025	0.708	0.059	0.702	0.069	<0.001
sw3	0.026	-0.014	-0.261	0.029	0.851	0.050	<0.001

Note: P values < 0.05 are desirable for reflective indicators.

*** Pattern loadings and cross-loadings ***

	sit_tri	rct_tri	inf_tri	psq	switchi
st1	0.698	0.052	0.188	0.151	-0.033
st2	0.775	-0.033	-0.047	-0.126	0.008
st3	0.783	-0.014	-0.130	-0.011	0.024
rt1	0.012	0.788	0.107	0.003	-0.059
rt2	-0.070	0.898	-0.169	0.050	0.142
rt3	0.056	0.812	0.061	-0.051	-0.080
it1	0.008	0.041	0.771	-0.023	0.029
it2	0.009	-0.065	1.025	-0.033	-0.293
it3	-0.018	0.025	0.708	0.059	0.277
lv_huma	0.107	0.482	0.099	1.176	-0.079
lv_core	0.065	0.217	0.012	0.978	-0.122
lv_conv	0.006	-0.956	0.005	0.044	-0.002
lv_tang	-0.000	0.131	0.202	0.912	-0.049
lv_tech	-0.235	0.092	-0.392	0.540	0.333
sw1	-0.012	-0.007	-0.325	-0.078	1.028
sw2	-0.018	0.025	0.708	0.059	0.277
sw3	0.026	-0.014	-0.261	0.029	1.022

*** Structure loadings and cross-loadings ***

	sit_tri	rct_tri	inf_tri	psq	switchi
st1	0.717	0.051	0.236	-0.101	0.217
st2	0.792	0.105	0.198	-0.199	0.215
st3	0.747	0.023	0.090	-0.080	0.148
rt1	0.082	0.811	0.293	-0.599	0.189
rt2	0.005	0.825	0.177	-0.558	0.177

Appendices

rt3	0.112	0.859	0.280	-0.647	0.176
it1	0.197	0.291	0.854	-0.448	0.528
it2	0.165	0.209	0.848	-0.390	0.388
it3	0.220	0.254	0.807	-0.410	0.702
lv_huma	-0.084	-0.367	-0.370	0.775	-0.292
lv_core	-0.134	-0.516	-0.468	0.845	-0.385
lv_conv	-0.082	-0.969	-0.307	0.741	-0.218
lv_tang	-0.101	-0.466	-0.272	0.731	-0.232
lv_tech	-0.262	-0.364	-0.443	0.605	-0.206
sw1	0.189	0.172	0.396	-0.279	0.848
sw2	0.220	0.254	0.807	-0.410	0.702
sw3	0.214	0.112	0.399	-0.213	0.851

*** Indicator weights ***

	sit_tri	ret_tri	inf_tri	psq	switchi	SE	P value	VIF
st1	0.422	0.000	0.000	0.000	0.000	0.044	<0.001	1.183
st2	0.466	0.000	0.000	0.000	0.000	0.036	<0.001	1.285
st3	0.440	0.000	0.000	0.000	0.000	0.034	<0.001	1.222
rt1	0.000	0.390	0.000	0.000	0.000	0.019	<0.001	1.527
rt2	0.000	0.397	0.000	0.000	0.000	0.022	<0.001	1.596
rt3	0.000	0.414	0.000	0.000	0.000	0.020	<0.001	1.762
it1	0.000	0.000	0.407	0.000	0.000	0.025	<0.001	1.751
it2	0.000	0.000	0.404	0.000	0.000	0.028	<0.001	1.720
it3	0.000	0.000	0.384	0.000	0.000	0.025	<0.001	1.510
lv_huma	0.000	0.000	0.000	0.280	0.000	0.021	<0.001	2.272
lv_core	0.000	0.000	0.000	0.306	0.000	0.023	<0.001	2.664
lv_conv	0.000	0.000	0.000	0.268	0.000	0.020	<0.001	1.549
lv_tang	0.000	0.000	0.000	0.264	0.000	0.022	<0.001	1.538
lv_tech	0.000	0.000	0.000	0.219	0.000	0.029	<0.001	1.316
sw1	0.000	0.000	0.000	0.000	0.438	0.028	<0.001	1.677
sw2	0.000	0.000	0.000	0.000	0.363	0.036	<0.001	1.227
sw3	0.000	0.000	0.000	0.000	0.440	0.029	<0.001	1.688

Note: P values < 0.05 and VIFs < 2.5 are desirable for formative indicators.

*** Latent variable coefficients ***

R-squared coefficients

sit_tri	rct_tri	inf_tri	psq	switchi
			0.614	0.145

Composite reliability coefficients

sit_tri	rct_tri	inf_tri	psq	switchi
0.796	0.871	0.875	0.859	0.844

Cronbach's alpha coefficients

sit_tri	rct_tri	inf_tri	psq	switchi
0.616	0.777	0.785	0.794	0.721

Average variances extracted

sit_tri	rct_tri	inf_tri	psq	switchi
0.566	0.692	0.699	0.553	0.645

Full collinearity VIFs

sit_tri	rct_tri	inf_tri	psq	switchi
1.085	2.124	1.986	2.586	1.743

Q-squared coefficients

sit_tri	rct_tri	inf_tri	psq	switchi
			0.616	0.147

*** Correlations among latent variables ***

Latent variable correlations

sit_tri	rct_tri	inf_tri	psq	switchi
---------	---------	---------	-----	---------

Appendices

sit_tri	0.752	0.080	0.231	-0.170	0.257
rct_tri	0.080	0.832	0.300	-0.723	0.217
inf_tri	0.231	0.300	0.836	-0.498	0.642
psq	-0.170	-0.723	-0.498	0.744	-0.365
switchi	0.257	0.217	0.642	-0.365	0.803

Note: Square roots of average variances extracted (AVE's) shown on diagonal.

P values for correlations

	sit_tri	rct_tri	inf_tri	psq	switchi
sit_tri	1.000	0.115	<0.001	<0.001	<0.001
rct_tri	0.115	1.000	<0.001	<0.001	<0.001
inf_tri	<0.001	<0.001	1.000	<0.001	<0.001
psq	<0.001	<0.001	<0.001	1.000	<0.001
switchi	<0.001	<0.001	<0.001	<0.001	1.000

* Block variance inflation factors *

	sit_tri	rct_tri	inf_tri	psq	switchi
sit_tri					
rct_tri					
inf_tri					
psq	1.067	1.113	1.168		
switchi					

Notes:

- These VIFs are for the latent variables on each column (predictors), with reference to the latent variables on each row (criteria).

Appendix 12

DESCRIPTIVE STATISTICS

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
humanint	385	1.00	5.00	3.5257	.73441
coreserv	385	1.00	5.00	3.6397	.74395
convenience	385	1.00	5.00	3.3890	.81000
tangible	385	1.75	5.00	4.0416	.69402
technology	385	1.40	5.00	4.1039	.79740
Valid N (listwise)	385				

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
sittrig	385	1.00	5.00	2.1922	.74185
reactrig	385	1.00	5.00	2.5714	.82611
infltrig	385	1.00	5.00	2.3619	.77021
psq	385	2.08	5.00	3.7400	.56491
affcom	385	1.00	5.00	4.0032	.86235
normcom	385	1.00	5.00	3.9604	.78243
calcom	385	1.00	5.00	3.5593	.90843
switchint	385	1.00	5.00	2.4061	.76066
Valid N (listwise)	385				

Demographic Profile of Respondents

Statistics					
		gender	age	occupation	income
N	Valid	385	385	385	385
	Missing	0	0	0	0

switchers & nonswitchers					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	nonswitcher	202	52.5	52.5	52.5
	switcher	183	47.5	47.5	100.0
	Total	385	100.0	100.0	

Appendices

gender * switchers & nonswitchers Crosstabulation				
Count				
		switchers & nonswitchers		Total
		nonswitcher	switcher	
gender	male	114	101	215
	female	88	82	170
Total		202	183	385

age * switchers & nonswitchers Crosstabulation				
Count				
		switchers & nonswitchers		Total
		nonswitcher	switcher	
age	18-25	25	38	63
	26-35	73	60	133
	36-45	59	55	114
	46-59	31	20	51
	Above 60	14	10	24
Total		202	183	385

occupation * switchers & nonswitchers Crosstabulation				
Count				
		switchers & nonswitchers		Total
		nonswitcher	switcher	
occupation	Not employed	19	16	35
	Part Time Employed	35	33	68
	Full Time Employed	91	76	167
	Self Employed	43	37	80
	Retired	14	21	35
Total		202	183	385

income * switchers & nonswitchers Crosstabulation				
Count				
		switchers & nonswitchers		Total
		nonswitcher	switcher	
income	less than 2 lakhs	31	20	51
	2-5 lakhs	53	43	96
	5-8 lakhs	58	45	103
	8-12 lakhs	39	43	82
	more than 12 lakhs	21	32	53
Total		202	183	385

Appendix 13

SPSS 17.0 ANOVA TEST – AGE

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
sittrig	Between Groups	5.844	4	1.461	2.702	.030
	Within Groups	205.488	380	.541		
	Total	211.332	384			
reactrig	Between Groups	6.989	4	1.747	2.603	.036
	Within Groups	255.074	380	.671		
	Total	262.063	384			
infltrig	Between Groups	2.614	4	.654	1.103	.355
	Within Groups	225.182	380	.593		
	Total	227.797	384			
switchint	Between Groups	2.680	4	.670	1.160	.328
	Within Groups	219.505	380	.578		
	Total	222.186	384			
psq	Between Groups	1.493	4	.373	1.172	.323
	Within Groups	121.049	380	.319		
	Total	122.542	384			

Test of Homogeneity of Variances				
	Levene Statistic	df1	df2	Sig.
sittrig	.461	4	380	.764
reactrig	2.433	4	380	.047
infltrig	1.811	4	380	.126
switchint	.871	4	380	.481
psq	1.789	4	380	.130

Appendices

Descriptives									
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
sittrig	18-25	63	2.0212	.70805	.08921	1.8428	2.1995	1.00	4.00
	26-35	133	2.1153	.73974	.06414	1.9884	2.2422	1.00	4.00
	36-45	114	2.3567	.76774	.07191	2.2143	2.4992	1.00	5.00
	46-59	51	2.2026	.66693	.09339	2.0150	2.3902	1.00	4.00
	Above 60	24	2.2639	.76125	.15539	1.9424	2.5853	1.00	4.33
	Total	385	2.1922	.74185	.03781	2.1179	2.2665	1.00	5.00
reactrig	18-25	63	2.5820	.97820	.12324	2.3357	2.8284	1.00	4.67
	26-35	133	2.5664	.82059	.07115	2.4257	2.7072	1.00	5.00
	36-45	114	2.5965	.76742	.07188	2.4541	2.7389	1.00	4.67
	46-59	51	2.3268	.79019	.11065	2.1046	2.5490	1.00	4.33
	Above 60	24	2.9722	.62875	.12834	2.7067	3.2377	2.00	4.33
	Total	385	2.5714	.82611	.04210	2.4886	2.6542	1.00	5.00
infltrig	18-25	63	2.3545	.74505	.09387	2.1669	2.5421	1.00	5.00
	26-35	133	2.3133	.86043	.07461	2.1657	2.4609	1.00	5.00
	36-45	114	2.4678	.67796	.06350	2.3420	2.5936	1.00	4.67
	46-59	51	2.2288	.73784	.10332	2.0212	2.4363	1.00	4.33
	Above 60	24	2.4306	.77696	.15860	2.1025	2.7586	1.00	4.00
	Total	385	2.3619	.77021	.03925	2.2847	2.4391	1.00	5.00
switchin t	18-25	63	2.3862	.71644	.09026	2.2058	2.5667	1.00	4.67
	26-35	133	2.3759	.81898	.07101	2.2355	2.5164	1.00	5.00
	36-45	114	2.5234	.68696	.06434	2.3959	2.6509	1.00	4.67
	46-59	51	2.2745	.82921	.11611	2.0413	2.5077	1.00	5.00
	Above 60	24	2.3472	.70525	.14396	2.0494	2.6450	1.00	3.67
	Total	385	2.4061	.76066	.03877	2.3298	2.4823	1.00	5.00
psq	18-25	63	3.7483	.53435	.06732	3.6137	3.8828	2.33	4.84
	26-35	133	3.7289	.63454	.05502	3.6200	3.8377	2.08	5.00
	36-45	114	3.7212	.53826	.05041	3.6214	3.8211	2.31	5.00
	46-59	51	3.8717	.49162	.06884	3.7334	4.0099	2.83	5.00
	Above 60	24	3.5889	.48345	.09868	3.3847	3.7930	2.64	4.28
	Total	385	3.7400	.56491	.02879	3.6834	3.7966	2.08	5.00

Multiple Comparisons

LSD							
Dependent Variable	(I) age	(J) age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
sittrig	18-25	26-35	-.09412	.11247	.403	-.3153	.1270
		36-45	-.33556*	.11544	.004	-.5625	-.1086
		46-59	-.18145	.13852	.191	-.4538	.0909
		Above 60	-.24272	.17639	.170	-.5896	.1041
	26-35	18-25	.09412	.11247	.403	-.1270	.3153
		36-45	-.24144*	.09386	.010	-.4260	-.0569
		46-59	-.08733	.12112	.471	-.3255	.1508
		Above 60	-.14860	.16309	.363	-.4693	.1721
	36-45	18-25	.33556*	.11544	.004	.1086	.5625
		26-35	.24144*	.09386	.010	.0569	.4260
		46-59	.15411	.12388	.214	-.0895	.3977
		Above 60	.09284	.16515	.574	-.2319	.4176
	46-59	18-25	.18145	.13852	.191	-.0909	.4538
		26-35	.08733	.12112	.471	-.1508	.3255
		36-45	-.15411	.12388	.214	-.3977	.0895
		Above 60	-.06127	.18203	.737	-.4192	.2966
	Above 60	18-25	.24272	.17639	.170	-.1041	.5896
		26-35	.14860	.16309	.363	-.1721	.4693
		36-45	-.09284	.16515	.574	-.4176	.2319
		46-59	.06127	.18203	.737	-.2966	.4192
reactrig	18-25	26-35	.01559	.12531	.901	-.2308	.2620
		36-45	-.01448	.12862	.910	-.2674	.2384
		46-59	.25521	.15433	.099	-.0482	.5587
		Above 60	-.39021*	.19653	.048	-.7766	-.0038
	26-35	18-25	-.01559	.12531	.901	-.2620	.2308
		36-45	-.03008	.10457	.774	-.2357	.1755
		46-59	.23962	.13494	.077	-.0257	.5049
		Above 60	-.40581*	.18170	.026	-.7631	-.0485
	36-45	18-25	.01448	.12862	.910	-.2384	.2674
		26-35	.03008	.10457	.774	-.1755	.2357
		46-59	.26969	.13802	.051	-.0017	.5411
		Above 60	-.37573*	.18400	.042	-.7375	-.0139
	46-59	18-25	-.25521	.15433	.099	-.5587	.0482
		26-35	-.23962	.13494	.077	-.5049	.0257
		36-45	-.26969	.13802	.051	-.5411	.0017
		Above 60	-.64542*	.20281	.002	-1.0442	-.2467
	Above 60	18-25	.39021*	.19653	.048	.0038	.7766
		26-35	.40581*	.18170	.026	.0485	.7631

Appendices

		36-45	.37573*	.18400	.042	.0139	.7375
		46-59	.64542*	.20281	.002	.2467	1.0442
inflttrig	18-25	26-35	.04121	.11774	.726	-.1903	.2727
		36-45	-.11334	.12085	.349	-.3510	.1243
		46-59	.12574	.14500	.386	-.1594	.4108
		Above 60	-.07606	.18465	.681	-.4391	.2870
		18-25	-.04121	.11774	.726	-.2727	.1903
	26-35	36-45	-.15455	.09825	.117	-.3477	.0386
		46-59	.08453	.12679	.505	-.1648	.3338
		Above 60	-.11727	.17072	.493	-.4530	.2184
	36-45	18-25	.11334	.12085	.349	-.1243	.3510
		26-35	.15455	.09825	.117	-.0386	.3477
		46-59	.23908	.12968	.066	-.0159	.4941
		Above 60	.03728	.17288	.829	-.3027	.3772
	46-59	18-25	-.12574	.14500	.386	-.4108	.1594
		26-35	-.08453	.12679	.505	-.3338	.1648
		36-45	-.23908	.12968	.066	-.4941	.0159
		Above 60	-.20180	.19055	.290	-.5765	.1729
	Above 60	18-25	.07606	.18465	.681	-.2870	.4391
		26-35	.11727	.17072	.493	-.2184	.4530
		36-45	-.03728	.17288	.829	-.3772	.3027
		46-59	.20180	.19055	.290	-.1729	.5765
switchint	18-25	26-35	.01030	.11624	.929	-.2183	.2389
		36-45	-.13715	.11931	.251	-.3717	.0975
		46-59	.11173	.14316	.436	-.1698	.3932
		Above 60	.03902	.18231	.831	-.3194	.3975
	26-35	18-25	-.01030	.11624	.929	-.2389	.2183
		36-45	-.14745	.09701	.129	-.3382	.0433
		46-59	.10143	.12518	.418	-.1447	.3476
		Above 60	.02872	.16856	.865	-.3027	.3601
	36-45	18-25	.13715	.11931	.251	-.0975	.3717
		26-35	.14745	.09701	.129	-.0433	.3382
		46-59	.24888	.12804	.053	-.0029	.5006
		Above 60	.17617	.17069	.303	-.1594	.5118
	46-59	18-25	-.11173	.14316	.436	-.3932	.1698
		26-35	-.10143	.12518	.418	-.3476	.1447
		36-45	-.24888	.12804	.053	-.5006	.0029
		Above 60	-.07271	.18814	.699	-.4426	.2972
	Above 60	18-25	-.03902	.18231	.831	-.3975	.3194
		26-35	-.02872	.16856	.865	-.3601	.3027

		36-45	-.17617	.17069	.303	-.5118	.1594
		46-59	.07271	.18814	.699	-.2972	.4426
psq	18-25	26-35	.01939	.08632	.822	-.1503	.1891
		36-45	.02701	.08860	.761	-.1472	.2012
		46-59	-.12340	.10631	.246	-.3324	.0856
		Above 60	.15938	.13539	.240	-.1068	.4256
	26-35	18-25	-.01939	.08632	.822	-.1891	.1503
		36-45	.00762	.07204	.916	-.1340	.1493
		46-59	-.14279	.09296	.125	-.3256	.0400
		Above 60	.13999	.12517	.264	-.1061	.3861
	36-45	18-25	-.02701	.08860	.761	-.2012	.1472
		26-35	-.00762	.07204	.916	-.1493	.1340
		46-59	-.15041	.09508	.114	-.3374	.0365
		Above 60	.13237	.12676	.297	-.1169	.3816
	46-59	18-25	.12340	.10631	.246	-.0856	.3324
		26-35	.14279	.09296	.125	-.0400	.3256
		36-45	.15041	.09508	.114	-.0365	.3374
		Above 60	.28278*	.13971	.044	.0081	.5575
	Above 60	18-25	-.15938	.13539	.240	-.4256	.1068
		26-35	-.13999	.12517	.264	-.3861	.1061
		36-45	-.13237	.12676	.297	-.3816	.1169
		46-59	-.28278*	.13971	.044	-.5575	-.0081

Appendix 14

SPSS 17.0 ANOVA TEST – OCCUPATION

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
sittrig	Between Groups	1.905	4	.476	.864	.485
	Within Groups	209.427	380	.551		
	Total	211.332	384			
reactrig	Between Groups	7.282	4	1.820	2.715	.030
	Within Groups	254.782	380	.670		
	Total	262.063	384			
inltrig	Between Groups	5.993	4	1.498	2.567	.038
	Within Groups	221.804	380	.584		
	Total	227.797	384			
switchint	Between Groups	.924	4	.231	.397	.811
	Within Groups	221.262	380	.582		
	Total	222.186	384			
psq	Between Groups	4.092	4	1.023	3.282	.012
	Within Groups	118.450	380	.312		
	Total	122.542	384			

Descriptives									
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
sitrig	Not employed	35	2.3238	.79822	.13492	2.0496	2.5980	1.00	3.67
	Part Time Employed	68	2.2745	.72378	.08777	2.0993	2.4497	1.00	4.00
	Full Time Employed	167	2.1896	.74219	.05743	2.0762	2.3030	1.00	5.00
	Self Employed	80	2.1125	.76481	.08551	1.9423	2.2827	1.00	4.33
	Retired	35	2.0952	.66456	.11233	1.8670	2.3235	1.00	3.67
	Total	385	2.1922	.74185	.03781	2.1179	2.2665	1.00	5.00
reactrig	Not employed	35	2.4095	.81684	.13807	2.1289	2.6901	1.00	4.33
	Part Time Employed	68	2.7059	.79911	.09691	2.5125	2.8993	1.00	5.00
	Full Time Employed	167	2.4491	.81315	.06292	2.3249	2.5733	1.00	4.67
	Self Employed	80	2.7417	.86659	.09689	2.5488	2.9345	1.00	4.67
	Retired	35	2.6667	.77121	.13036	2.4017	2.9316	1.00	4.67
	Total	385	2.5714	.82611	.04210	2.4886	2.6542	1.00	5.00
infiltrig	Not employed	35	2.2571	.58904	.09957	2.0548	2.4595	1.00	3.33
	Part Time Employed	68	2.3382	.80110	.09715	2.1443	2.5321	1.00	4.00
	Full Time Employed	167	2.2715	.74771	.05786	2.1572	2.3857	1.00	4.67
	Self Employed	80	2.4917	.81300	.09090	2.3107	2.6726	1.00	5.00
	Retired	35	2.6476	.80417	.13593	2.3714	2.9239	1.00	4.33
	Total	385	2.3619	.77021	.03925	2.2847	2.4391	1.00	5.00
switchint	Not employed	35	2.3238	.72077	.12183	2.0762	2.5714	1.00	4.33
	Part Time Employed	68	2.3775	.70040	.08494	2.2079	2.5470	1.00	4.33
	Full Time Employed	167	2.3872	.80852	.06257	2.2637	2.5108	1.00	5.00
	Self Employed	80	2.4667	.76233	.08523	2.2970	2.6363	1.00	5.00
	Retired	35	2.4952	.69250	.11705	2.2574	2.7331	1.00	4.67
	Total	385	2.4061	.76066	.03877	2.3298	2.4823	1.00	5.00
psq	Not employed	35	3.8337	.57238	.09675	3.6371	4.0303	2.09	4.95
	Part Time Employed	68	3.6670	.53211	.06453	3.5382	3.7958	2.08	4.96
	Full Time Employed	167	3.8371	.56036	.04336	3.7515	3.9227	2.31	5.00
	Self Employed	80	3.6083	.58924	.06588	3.4772	3.7394	2.39	4.96
	Retired	35	3.6255	.50838	.08593	3.4508	3.8001	2.69	4.77
	Total	385	3.7400	.56491	.02879	3.6834	3.7966	2.08	5.00

Test of Homogeneity of Variances				
	Levene Statistic	df1	df2	Sig.
sittrig	.594	4	380	.667
reactrig	.745	4	380	.562
infltrig	1.175	4	380	.321
switchint	.640	4	380	.634
psq	.510	4	380	.729

Multiple Comparisons							
LSD							
Dependent Variable	(I) occupation	(J) occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
sittrig	Not employed	Part Time Employed	.04930	.15444	.750	-.2544	.3530
		Full Time Employed	.13419	.13801	.332	-.1372	.4055
		Self Employed	.21131	.15045	.161	-.0845	.5071
		Retired	.22857	.17746	.199	-.1204	.5775
	Part Time Employed	Not employed	-.04930	.15444	.750	-.3530	.2544
		Full Time Employed	.08489	.10679	.427	-.1251	.2949
		Self Employed	.16201	.12245	.187	-.0788	.4028
		Retired	.17927	.15444	.246	-.1244	.4829
	Full Time Employed	Not employed	-.13419	.13801	.332	-.4055	.1372
		Part Time Employed	-.08489	.10679	.427	-.2949	.1251
		Self Employed	.07712	.10094	.445	-.1214	.2756
		Retired	.09438	.13801	.494	-.1770	.3657
	Self Employed	Not employed	-.21131	.15045	.161	-.5071	.0845
		Part Time Employed	-.16201	.12245	.187	-.4028	.0788
		Full Time Employed	-.07712	.10094	.445	-.2756	.1214
		Retired	.01726	.15045	.909	-.2786	.3131
	Retired	Not employed	-.22857	.17746	.199	-.5775	.1204
		Part Time Employed	-.17927	.15444	.246	-.4829	.1244
		Full Time Employed	-.09438	.13801	.494	-.3657	.1770
		Self Employed	-.01726	.15045	.909	-.3131	.2786
reactrig	Not employed	Part Time Employed	-.29636	.17034	.083	-.6313	.0386

		Full Time Employed	-.03958	.15222	.795	-.3389	.2597
		Self Employed	-.33214*	.16594	.046	-.6584	-.0059
		Retired	-.25714	.19574	.190	-.6420	.1277
	Part Time Employed	Not employed	.29636	.17034	.083	-.0386	.6313
		Full Time Employed	.25678*	.11779	.030	.0252	.4884
		Self Employed	-.03578	.13506	.791	-.3013	.2298
		Retired	.03922	.17034	.818	-.2957	.3741
	Full Time Employed	Not employed	.03958	.15222	.795	-.2597	.3389
		Part Time Employed	-.25678*	.11779	.030	-.4884	-.0252
		Self Employed	-.29256*	.11134	.009	-.5115	-.0737
		Retired	-.21756	.15222	.154	-.5169	.0817
	Self Employed	Not employed	.33214*	.16594	.046	.0059	.6584
		Part Time Employed	.03578	.13506	.791	-.2298	.3013
		Full Time Employed	.29256*	.11134	.009	.0737	.5115
		Retired	.07500	.16594	.652	-.2513	.4013
	Retired	Not employed	.25714	.19574	.190	-.1277	.6420
		Part Time Employed	-.03922	.17034	.818	-.3741	.2957
		Full Time Employed	.21756	.15222	.154	-.0817	.5169
		Self Employed	-.07500	.16594	.652	-.4013	.2513
infltrig	Not employed	Part Time Employed	-.08109	.15894	.610	-.3936	.2314
		Full Time Employed	-.01431	.14203	.920	-.2936	.2649
		Self Employed	-.23452	.15483	.131	-.5390	.0699
		Retired	-.39048*	.18263	.033	-.7496	-.0314
	Part Time Employed	Not employed	.08109	.15894	.610	-.2314	.3936
		Full Time Employed	.06678	.10990	.544	-.1493	.2829
		Self Employed	-.15343	.12602	.224	-.4012	.0943
		Retired	-.30938	.15894	.052	-.6219	.0031
	Full Time Employed	Not employed	.01431	.14203	.920	-.2649	.2936
		Part Time Employed	-.06678	.10990	.544	-.2829	.1493
		Self Employed	-.22021*	.10388	.035	-.4245	-.0160
		Retired	-.37616*	.14203	.008	-.6554	-.0969
	Self Employed	Not employed	.23452	.15483	.131	-.0699	.5390
		Part Time Employed	.15343	.12602	.224	-.0943	.4012
		Full Time Employed	.22021*	.10388	.035	.0160	.4245
		Retired	-.15595	.15483	.314	-.4604	.1485
	Retired	Not employed	.39048*	.18263	.033	.0314	.7496

Appendices

		Part Time Employed	.30938	.15894	.052	-.0031	.6219
		Full Time Employed	.37616*	.14203	.008	.0969	.6554
		Self Employed	.15595	.15483	.314	-.1485	.4604
switchint	Not employed	Part Time Employed	-.05364	.15874	.736	-.3658	.2585
		Full Time Employed	-.06342	.14186	.655	-.3423	.2155
		Self Employed	-.14286	.15464	.356	-.4469	.1612
		Retired	-.17143	.18241	.348	-.5301	.1872
	Part Time Employed	Not employed	.05364	.15874	.736	-.2585	.3658
		Full Time Employed	-.00977	.10977	.929	-.2256	.2061
		Self Employed	-.08922	.12586	.479	-.3367	.1583
		Retired	-.11779	.15874	.459	-.4299	.1943
	Full Time Employed	Not employed	.06342	.14186	.655	-.2155	.3423
		Part Time Employed	.00977	.10977	.929	-.2061	.2256
		Self Employed	-.07944	.10375	.444	-.2834	.1246
		Retired	-.10801	.14186	.447	-.3869	.1709
	Self Employed	Not employed	.14286	.15464	.356	-.1612	.4469
		Part Time Employed	.08922	.12586	.479	-.1583	.3367
		Full Time Employed	.07944	.10375	.444	-.1246	.2834
		Retired	-.02857	.15464	.854	-.3326	.2755
	Retired	Not employed	.17143	.18241	.348	-.1872	.5301
		Part Time Employed	.11779	.15874	.459	-.1943	.4299
		Full Time Employed	.10801	.14186	.447	-.1709	.3869
		Self Employed	.02857	.15464	.854	-.2755	.3326
psq	Not employed	Part Time Employed	.16672	.11615	.152	-.0617	.3951
		Full Time Employed	-.00345	.10379	.973	-.2075	.2006
		Self Employed	.22537*	.11315	.047	.0029	.4478
		Retired	.20820	.13346	.120	-.0542	.4706
	Part Time Employed	Not employed	-.16672	.11615	.152	-.3951	.0617
		Full Time Employed	-.17017*	.08032	.035	-.3281	-.0123
		Self Employed	.05865	.09209	.525	-.1224	.2397
		Retired	.04148	.11615	.721	-.1869	.2699
	Full Time Employed	Not employed	.00345	.10379	.973	-.2006	.2075
		Part Time Employed	.17017*	.08032	.035	.0123	.3281
		Self Employed	.22882*	.07591	.003	.0796	.3781
		Retired	.21166*	.10379	.042	.0076	.4157

	Self Employed	Not employed	-.22537*	.11315	.047	-.4478	-.0029
		Part Time Employed	-.05865	.09209	.525	-.2397	.1224
		Full Time Employed	-.22882*	.07591	.003	-.3781	-.0796
		Retired	-.01717	.11315	.879	-.2396	.2053
	Retired	Not employed	-.20820	.13346	.120	-.4706	.0542
		Part Time Employed	-.04148	.11615	.721	-.2699	.1869
		Full Time Employed	-.21166*	.10379	.042	-.4157	-.0076
		Self Employed	.01717	.11315	.879	-.2053	.2396

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Chapter 1

Introduction

<i>Contents</i>	1.1 Introduction
	1.2 Overview of Indian Retail Banking Industry
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1.1 Introduction

In a business environment that is characterized by intense competition, building customer loyalty has become a key area of focus for most financial institutions. The explosion of the services sector, changing customer demographics and deregulation and emergence of new technology in the financial services industry have had a critical impact on consumers' financial services buying behaviour. The changes have forced banks to modify their service offerings to customers so as to ensure high levels of customer satisfaction and also high levels of customer retention. Banks have historically had difficulty distinguishing their products from one another because of their relative homogeneity; with increasing competition,

the problem has only intensified with no coherent distinguishing theme. Rising wealth, product proliferation, regulatory changes and newer technologies are together making bank switching easier for customers. In order to remain competitive, it is important for banks to retain their customer base.

This chapter introduces the background of the study followed by the statement of the problem which gives an insight into the research area. The chapter also discusses the research questions and the objectives of the study. The disposition of the thesis is presented at the end of the chapter.

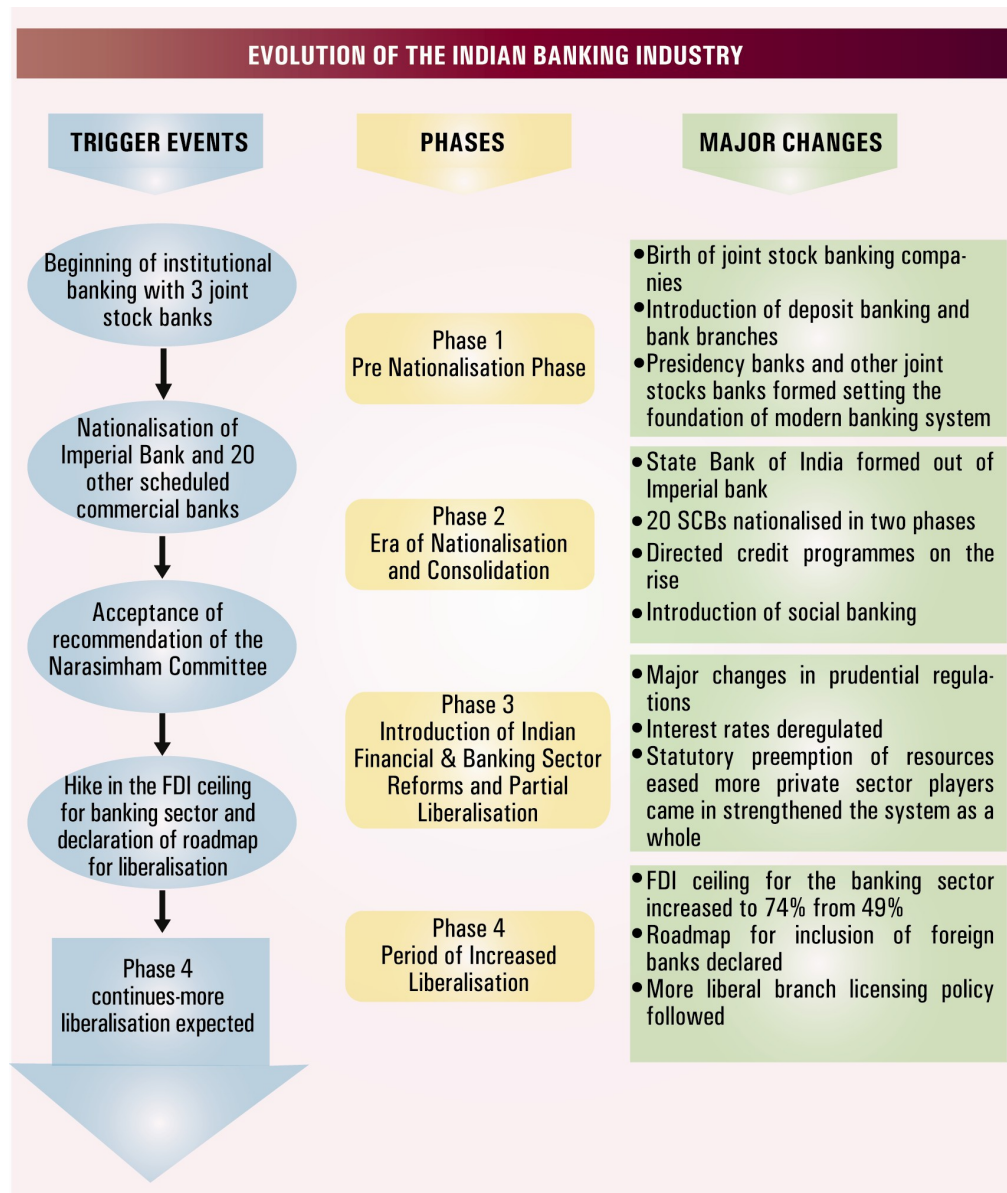
1.2 Overview of Indian Retail Banking Industry

Banks play a dominant role in India's financial system and are expected to play a key role in furthering the agenda of financial inclusion with a view to achieving inclusive growth and development. The banking system in India is as old as the Vedic times, during which period the transition from money lending to banking, it is believed, took place. During the Mughal period, the indigenous bankers played a very important role in not only lending money but also financing foreign trade and commerce. The agency houses carried out banking business during the days of the East India Company. The Reserve Bank which is the Central Bank was created in 1935 by passing the Reserve Bank of India Act 1934. The first bank in India, though conservative, was established in 1786. From 1786 till today, the journey of Indian Banking System can be segregated into three distinct phases. They are the early phase from 1786 to 1969 of Indian Banks, the nationalization of Indian Banks and up to Indian banking sector reforms and the third phase is the new phase of Indian

Banking System with the advent of Indian Financial & Banking Sector Reforms.

The country followed a socialist approach for well over 4 decades after independence till the economic reforms were initiated in the country by opening the door for liberalization. The government nationalized the banks in two different phases (1969 and 1980). In 1969, fourteen major banks of the country were nationalized and in 1980, six more commercial private sector banks were taken over by the government. The nationalized banks had a social obligation of taking the banking sector to the people by expanding the bank branches and by encouraging more people to open accounts. It also had to play a supportive role to other sectors of the economy like agriculture, small scale industries and exports.

The financial sector reforms following the Narasimhan Committee Report in 1992, resulted in a lot of regulatory, structural and technological changes in the banking environment in the country. The reforms led to the introduction of internationally accepted banking practices in the country, liberalized norms for entry of private sector banks, liberalized policy towards foreign banks which wish to open offices in India, greater freedom to banks to determine their deposit and loan rates, greater freedom to banks to decide on their product range and deregulation of the interest rate structure. The Figure 1.1 shows the different phases of the evolution of the Indian Banking Industry.

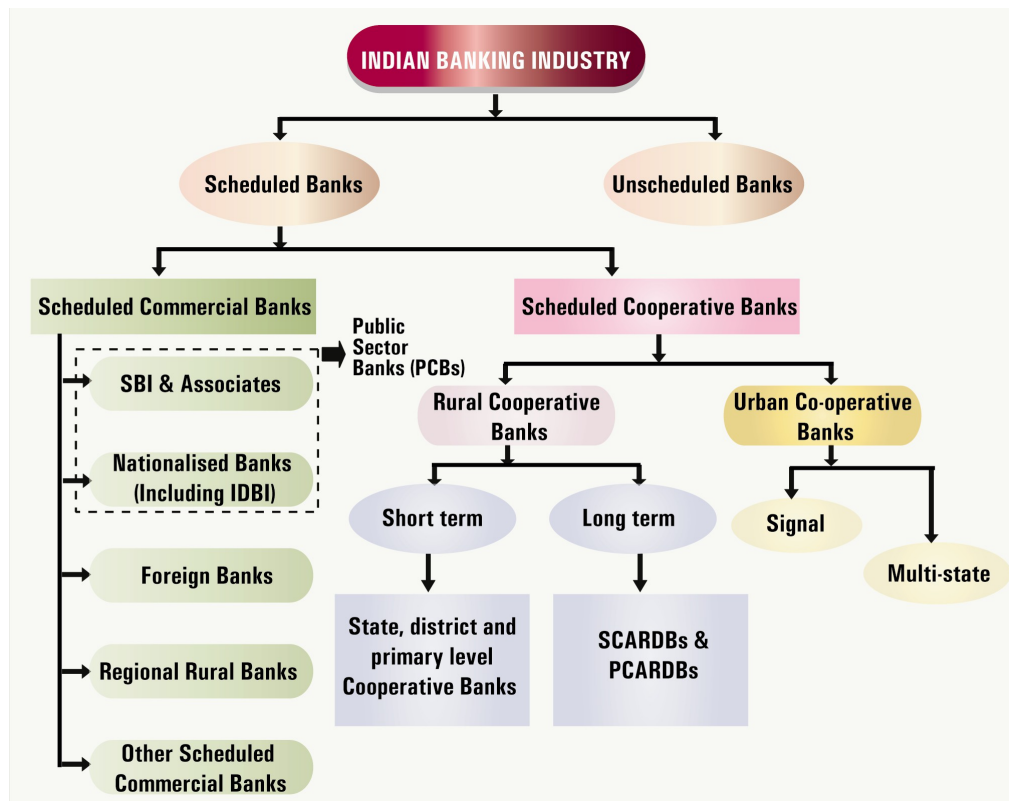


Source: D & B Industry Research Service

Figure 1.1 Evolution of the Indian Banking Industry

The retail banking sector is characterized by three basic characteristics: multiple products (deposits, credit cards, insurance, investments and securities);

multiple channels of distribution (call center, branch, ATM, internet banking, mobile banking) and multiple customer groups (consumer, small business, and corporate). There are currently 89 scheduled commercial banks in the country, with a total of 92114 offices¹. The State Bank of India and its associates include 6 banks; there are 20 nationalized banks, 20 private sector banks, (13 old private sector banks and 7 new private sector banks) and 43 foreign banks in the country as on March 2013. The Figure 1.2 shows the structure of the Indian banking industry.



Source: D & B Industry Research

Figure 1.2 Structure of the Indian Banking Industry

¹ Source- Reserve Bank of India's database on profile of Banks, 2012-13

Retail banking in India has taken a giant leap from the days of standing in bank queues for several hours for opening a saving account, withdrawing cash from account or trying to get some fixed deposits (FD) done. A paradigm shift in banking operations has been brought in by the tremendous advances in technology and the aggressive infusion of information technology in recent years. Information technology has emerged as a strategic resource for achieving higher efficiency, control of operations, productivity and profitability in banking operations. Banks today offer their customers not only anytime banking but also anywhere-anytime banking through the application of information technology. The financial services have increased manifold and now people have the choice to choose the service that most suitably fits the bill. The major drivers of the retail banking industry are economic growth and consequent increase in prosperity, changing consumer demographics and technological advancements. Until the banking sector reforms were introduced in 1992, the banking customers were offered standardized products and regulated interest rates. The reforms resulted in increased competition among banks in terms of product and service offerings and branch network. The influx of consumerism has resulted in increased demand of retail banking products- cards, loans, customized products and services. Traditional branch banking has changed. A number of banks have adopted a new model of branch banking, where one would find that only a small space is reserved for self service area and the rest is used for activities related to sales. With increased competition and relative homogeneity associated with banking products and services, retail banks have been finding it difficult to retain customers as customers have plenty of choices available. Pricing and basic service are becoming less important factors while customer and relationship orientation are becoming increasingly

significant. Banks are now focusing on enhancing service quality and using different marketing strategies to retain customers.

1.3 Background of the Study

The financial services sector is the foundation for any economy and plays the role of mobilization of resources and their allocation. The Indian Banking Sector is quite different from the banking system in the rest of Asia, because of the distinctive geographic, social and economic characteristics of the country. Post liberalisation and globalisation, there has been a great amount of regulatory, structural and technological changes that have taken place in the banking industry. The retail banking sector in India has emerged as one of the major drivers of the overall banking industry and has witnessed enormous growth². However, the relative homogeneity of banking products and services and the growing competition has made the banking industry very susceptible to customer switching behaviour (Chakravarty, Feinberg & Rhee, 2004). Customer switching has been related to perceptions of quality in the banking industry (Rust & Zahorik, 1993). Switching behaviour has a negative impact on the banks' market share and profitability (Ennew & Binks, 1996) as the costs of acquiring customers are much higher than the costs of retaining customers (Reichheld & Sasser, 1990).

When customers switch, the business loses the potential for additional profits from the customer (Reichheld & Sasser, 1990), the initial costs invested in the customer by the business get wasted (Colgate, Stewart & Kinsella, 1996) and additional costs have to be incurred by the business for

² Source- Retail Banking in India-The Comprehensive Industry Report, November 2009.

acquiring new customers as replacement (Fornell & Wernerfelt, 1987). These additional costs include the cost of setting up accounts; costs of explaining the procedures of the company to the customers; costs of inefficient dealings by the customer till the procedures of the business are learned (Mittal & Lassar, 1998). Besides these savings, customers who stay with a business generate increasingly more profits each year they stay with the business (Reichheld & Sasser, 1990). When customers switch, they carry along with them their revenue generating potential. Customer retention also has other advantages such as customers are less motivated to search for alternatives; they become more resistant to persuasion by competitors and they also engage in positive word-of-mouth communication thereby benefiting the business (Dick & Basu, 1994).

Services present a more difficult situation to understand switching behavior as compared to products. This difficulty arises because of the differences between services and products which makes it difficult to understand the basis of consumer choice in the case of services. In the case of services, what is given and what is received are intangible and therefore the assessment of the value received by the customer is very subjective. There is also a high degree of heterogeneity in services as the experiential component is dominant in services. Services, often, occur in the presence of the customer and this inseparability of service production from consumption makes it impossible to evaluate services before consumption.

Over the last few years, the profile of the Indian consumer has undergone a major transformation. The traditional debt-averse Indians who lived within their thrifty means, never to venture beyond their means, seem to have given way to a new consumer who is free from all inhibitions regarding

conspicuous consumption. In addition when compared with the past, consumers today are more knowledgeable, demand not only better value but also value for money. The dynamism of the environment makes customers experience various triggers which sensitize them about their relationship with their service provider. Customers today are no longer naïve to remain with a service provider and are willing to shift their purchases from one provider to another in search of better service or courtesy or for any other variety of reasons (Roos & Gustafsson, 2007).

A McKinsey 2011³ survey reported that even though 96% of Indians appeared satisfied with their banks, there was a dramatic drop in customers' willingness to recommend their banks to other customers from 91% in 2007 to just 71% in 2011 indicating a lower loyalty to their banks. According to a survey conducted by Capgemini and EFMA⁴, globally, nearly 10% of customers said they were likely to switch banks within the next six months, while more than 40% were not sure if they would stay with their bank in the next six months. In the Asia Pacific region alone, only 35% were sure that they would not leave their primary bank within the next six months. This means that a huge 65 % of customers in the region are not confident that they will stay with their existing primary banks. This is very disturbing for banks as losing customers will impact their profits and success.

There is hardly any doubt that banks need to retain customers in order to remain competitive. Customers' perception of service quality influences their

³ Source- McKinsey Report 2012, Asia Financial Institutions – Customer First: New Expectations for Asia's retail banks.

⁴ Source - World Retail Banking Report 2013, Capgemini and EFMA. The survey covered 18,000 customers in 35 countries including India and across six geographic regions.

intention (Henning-Thurau & Klee, 1997) and behaviour (Bitner, 1990). The prevailing consensus in the services literature is that switching from one service provider to another (Keaveney, 1995) involves a cognitive process that is initiated by a sensitizing stimuli called trigger (Roos, 1999). The trigger sensitizes the customer and puts the customer on a switching path. The presence of relational and contractual bonds on the other hand makes customers want to continue their relationship with the service provider. Consumer behaviour being a complex, dynamic, multidimensional process, understanding customers' consumption process, their perception of the quality of service they receive and their consequent behavior is rather complex and therefore developing a theory that completely explains consumer switching behaviour is difficult. It is important for banks to understand how customers form perceptions of service quality, what the different elements of service quality are, how triggers influence their perceptions of quality and how service quality and commitment influence behavioural intentions.

1.4 Statement of the Problem

Switching refers to the decision that a customer makes to stop purchasing particular products or services from a firm or stop patronizing the firm completely (Bolton & Bronkhurst, 1995; Boote, 1998). In the retail banking context, customer switching happens when customers close their account with a bank or when customers move their account from one bank to another bank. The decision to switch a service provider is not a clear cut decision made by the customer and most often not the result of a single critical incident (Keaveney, 1995). Gerrard and Cunningham (2004) argued that empirical investigation indicates that with customers of banks, switching is

less likely to be as a result of a single incident because customers normally develop bonds with their banks due to the existence of their accounts and the contractual nature of the relationship (as cited in Gerrard & Doyle, 1990 and Laidlaw & Roberts, 1990). Switching is a dynamic process which involves multiple problems encountered over time (Colgate & Hedge, 2001; Keaveney, 1995). The multiple problems are not evaluated in isolation by customers in their switching decision. Keaveney's work suggests that combination of factors interact to cause switching behavior. Switching therefore is not a static phenomenon but a complex process, an understanding of which is very important to prevent customers from switching. Determinants of customer switching behavior are classified in literature into two broad groups of antecedents: economic or cognitive and social or affective (Bolton, Lemon & Verhoef, 2004). Economic determinants focus on the economic value of the relationship with the firm (Bolton & Lemon, 1999) and social determinants consider more social and affective aspects such as trust and commitment (Verhoef, 2003), which together constitute a relationship quality construct.

In the financial services context, service providers tend to be viewed as relatively undifferentiated because of the homogeneity of offerings, and hence service quality becomes very relevant to competitive advantage (Almossawi, 2001; Stafford, 1996). Financial services, because of the characteristics of services as opposed to products, are difficult to evaluate and their assessment depends on experience and credence quality (Parasuraman, Zeithaml & Berry 1985; Zeithaml, 1981). Parasuraman et al. (1985) argued that the service quality attributes of search, experience, and credence are used by consumers to evaluate service quality. Search attributes, such as physical facilities, appearance of personnel, and the supplier's image are considered by customers

before consuming the service. Experience attributes, like responding quickly to a request and performing a service at the agreed time are assessed on the basis of the actual service experience. Finally, credence attributes like financial security of an investment cannot be determined even after repeated use of a service. In this respect, services are difficult to evaluate because they contain many experience and credence attributes and because the actual service varies from one customer to the other (Zeithaml, 1988).

Gerrard and Cunningham (2004) in their study reported that in the Asian banking market 90% of switching happens due to pricing, service quality and inconvenience. In the Indian context, pricing is largely regulated by the Reserve Bank of India and therefore service quality becomes a dominant factor for customer retention. Higher levels of service quality lead to higher revenues, increased cross-sell ratios, higher customer retention (Bennett & Higgins, 1988), customer loyalty (Lewis, 1993) and expanded market share (Bowen & Hedges, 1993). There is a constant demand for better service quality from the banking industry through better product offerings and value-added services which has led financial institutions to reexamine their current business practices (Brown & Kleiner, 1997). Customer retention can only be achieved through delivering high quality services (Lassar, Manolos & Winsor, 2000; Rust, Zahorik & Keiningham, 1995) especially under unregulated and volatile financial market conditions (Colgate & Lang, 2001). It is therefore imperative for banks to identify and manage the service quality dimensions which would lead to competitive advantage with their customers. Service quality has not been extensively explored in the Indian context (Jain & Gupta, 2004). Although researchers have studied the concept of service quality for decades, there is no single conceptualization of service quality (Cronin &

Taylor, 1992; Rust & Oliver, 1994). Different researchers have focused on different aspects of service quality. Consumer behaviour is largely influenced by culture and context and hence it becomes very important to identify the indicators that form the measure of service quality. The SERVQUAL scale has been extensively used to study service quality in different settings, but Imrie, Cadogan and Mcnaughton (2002) suggested that the use of SERVQUAL scale globally be avoided and instead scales of service quality which are relevant to the culture and context be developed. Angur, Nataraajan and Jaheera (1999) reported that the use of SERVQUAL scale has a poor fit with empirical data in the retail banking context. Perceived service quality, especially in retail banking sector, has been found to be a culture and context specific construct (Furrer, Liu & Sudharshan, 2000; Glaveli, Petridou, Liassides & Spathis, 2006) and is influenced by cultural and environmental factors.

A customer relationship is a dynamic process which involves the interaction between a service provider and customers (Bolton, 1998; LaBarbera & Mazursky, 1983; Rust, Inman, Jia & Zahorik, 1999). In this process, it is not just the purchase or exchange itself between two parties that is relevant to investigate; the entire consumption process, i.e. the influences on consumers before, during and after a purchase, are relevant to understand consumer behavior (Solomon, Bamossy, Askegaard, & Hogg, 2010). When switching is viewed as a process, there has to be a starting point for the switching process which make customers enter a switching path (Roos, Edvardsson & Gustafsson, 2004). Roos and Gustafsson (2011) argued that a cognitive process is based on an ignition and this cognitive process results later on as switching the service provider. This starting point or ignition is the switching trigger that sensitizes the customer to consider switching to another

service provider (Roos et al., 2004). The triggers alert the customers to some gap in their expectations and the actual performance of the service provider which makes them reassess the service quality of the provider. The effect of triggers on service quality and how the triggers cause the evaluation process to change has not been investigated much and hence an exploration of these linkages can help to better understand the customer switching process. A focus on triggers that influence customer relationships can help fill the gap of understanding of perception changes among customers.

Customers show favorable or unfavorable behavioral intentions towards their service provider (Ladhari, 2009; Zeithmal, Berry, & Parasuraman, 1996). Favorable behavioral intention leads to customer loyalty resulting in increased business and positive word of mouth for the service provider. Unfavorable behavioral intentions on the other hand, lead to switching and negative word of mouth (Zeithmal et al., 1996). The behavioral intentions of customers are capable of predicting actual behavior and hence can be considered to be a proxy for actual behavior (Ajzen, 1991). It is necessary for service providers to be aware of what various behavior signals indicate concerning switching so as to prevent customer switching (Roos, 1999). There is ample evidence in literature suggesting the relationship between service quality and behavioural intentions (Bansal & Taylor, 1999; Bitner, 1990; Bolton & Drew, 1991). To avoid the negative effects of customer switching and maintain a loyal customer base, service providers have been focusing on strategies to increase customers' commitment towards the service provider. Consumer commitment is a psychological sentiment that makes the customers continue the relationship with the service provider.

Most research on service provider switching has been limited to tests of nomological, measurement, or predictive validity of service quality-satisfaction models (Bitner, 1990; Boulding, Kalra, Staelin & Zeithaml, 1993; Cronin & Taylor, 1992; LaBarbera & Mazursky, 1983; Zeithaml et al., 1996). Keaveney's (1995) study explicitly explores the issue of service switching behaviour and provided a foundation for investigation in the area of customer switching in service industries. The direct linkage between service quality and behavioural intention is known, however, it is important also to understand the influence of triggers on service quality perceptions and consumer commitment on the linkage between service quality and switching intentions. Thus, the present study explores the major factors leading to customer switching and examines the link among the triggers, perceived service quality, consumer commitment and switching intentions in the context of retail banking.

1.5 The Research Questions

From the background of the study and problem statement, the research questions and the objectives of the research were developed. The overall objective of the research was to develop a theoretical framework to study the linkage among switching triggers, perceived service quality, consumer commitment and switching intention.

Service quality is the consumer's assessment of the overall superiority of the service provider and depends on the consumption process that the customer goes through. To understand customers' overall judgment about the superiority of the service provider, it is important to understand the key underlying dimensions which customers perceive as important while assessing

the quality of the service provider in the present retail banking environment. This led to the first research question:

“What are the relevant dimensions of bank service quality perceived as important by bank customers?”

Customers enter a switching path and begin to consider switching to another bank, when they experience a trigger. The triggers may arise from different sources. To examine the influence of triggers on perceived service quality, the various triggers that bank customers experience needed to be identified. The second research question in the study was:

“What are the different switching triggers that bank customers experience which initiate them on a switching path and how do these triggers influence the different dimensions of perceived service quality?”

Banking is a sector where relational and contractual bonds exist between the bank and customer. In the relationship between a customer and retail bank, customers’ intention to switch depends on the triggers experienced, the perceived service quality of the bank and the consumers’ commitment towards the bank. This led to the last research question in the study which was:

“What are the linkages among switching triggers, perceived service quality, consumer commitment and customer switching intention?”

1.6 The Objectives of the Research

From the research questions, the following objectives were developed for the study so as to develop a theoretical framework that explains the relationships among the different variables.

- 1) To identify the service quality dimensions that form perceptions of service quality in customers.
- 2) To identify the various triggers that bank customers experience which make them consider switching to another bank and also to examine the influence of the triggers on perceived service quality.
- 3) To identify the linkage among switching triggers, perceived service quality, consumer commitment and switching intentions in the retail banking context.

1.7 Expected Outcomes of the Study

The objectives of the study were developed such that the analysis would provide valuable insights into the cognitive process of customer switching behaviour. It was expected that the study would help to understand the various dimensions of customer perceptions of service quality in the present retail banking environment and what banks can do to improve customers' overall banking experience. The study was expected to identify switching triggers and explain the influence switching triggers have on customers' perception of perceived service quality and also on the dimensions that form the service quality. By establishing relationships among the various variables considered, the study was expected to provide recommendations to banks with respect to the issue of customer switching behaviour in the banking industry.

1.8 Scope of the Research

The objective of the thesis was to examine the relationship among triggers that customers experience, their perceptions of service quality, consumers' commitment and behavioral intentions in the contemporary Indian retail banking context through the eyes of the customer. To understand customers' perception of these aspects, data were collected from retail banking customers alone for the purpose of analysis, though the banks' views were considered during the qualitative work carried out prior to the main study. No respondent who is an employee of a banking organization was considered for the final study to avoid the possibility of any bias that could affect the results adversely. The data for the study were collected from customers who have switched banks and from those who were non switchers. The study was carried out among retail banking customers in three districts of Kerala representing the northern, southern and central geographic regions.

The retail banking sector was considered as the appropriate sector to study the linkage among triggers, perceived service quality, consumer commitment and switching intentions due to a number of reasons. The Indian retail banking industry caters to the requirements of a large number of customers with varied characteristics and is a service which customers avail on a frequent basis. There are a number of players in the market and intense competition among them to get a share of the retail pie. The presence of alternate service providers who offer similar services makes service quality all the more relevant in the industry. Being one of the major drivers of the Indian economy, the emerging trends in the financial services sector are readily adopted by the banks in the country and hence dimensions that contribute to quality perceptions keep constantly changing.

1.9 Structure of the Thesis

The structure of the thesis is as shown in Figure 1.3. The first chapter gives an overview of the Indian retail banking industry, discusses the background of the study and the statement of the problem with the objectives of the study and expected outcomes.

A review of prior research associated with consumer behaviour, switching triggers, perceived service quality, consumer commitment and behavioural intentions are discussed in Chapter 2. It includes discussions on how customers make purchase decisions, the various triggers customers may experience and how these triggers may influence their behavioural intentions, the various aspects customers consider while assessing quality of a provider, how commitment creates an attachment to the service provider and the various antecedents of behavioural intentions.

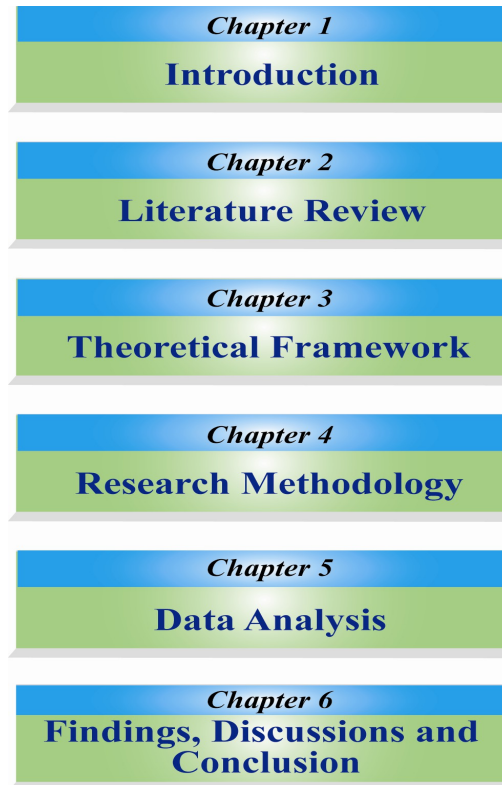


Figure 1.3 Structure of Thesis

Chapter 3 discusses the theoretical framework of the study. The chapter discusses the variables of the study, the theories underlying their relationships followed by the theoretical framework of the study and the various hypotheses which have been developed with respect to these relationships. A detailed discussion on the research methodology adopted for the study is given in Chapter 4. The chapter includes a summary of the research approach, the qualitative work carried out prior to the main study and the key findings from

it, the quantitative work carried out and details of the actual survey process and the data analysis strategy.

The empirical results of the study are discussed in Chapter 5. The chapters begins with the basic findings pertaining to perceived service quality and switching triggers and then moves to the results of hypothesis testing. The final chapter, Chapter 6, discusses the main findings of the study, implications of the findings and scope for future research.

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Chapter 2

Literature Review

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	2.3 Consumer Decision Making Models
	2.4 Switching Triggers
	2.5 Service Quality
	2.6 Service Quality in Banking Industry
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	2.8 Behavioural Intention
	2.9 Conclusion

2.1 Introduction

The participation of customers in the co-creation process of service entails that, besides the service outcome, the consumption process is important and affects service quality, service experience perceptions and behavioural intentions. This chapter presents a review on literature related to the research problem. The chapter will introduce the concepts of switching behaviour, consumer decision making, switching triggers, service quality and consumer commitment in order to give a clear idea about the research problem.

2.2 Service Switching

Service switching involves replacing the current service provider with another service provider (Bansal & Taylor, 1999; Bucklin & Srinivasan, 1991; Carpenter & Lehmann, 1985; Keaveney, 1995; Morgan & Dev, 1994).

Switching, also referred to as customer defection or customer exit (Hirschman, 1970; Stewart, 1994), happens when a customer transfers all or part of his purchases from one service provider to another. Switching may be complete or partial, depending on whether the transfer involves total loss of a customer or the loss of any portion of a customer's business (Roos et al., 2004). Customers who close their accounts and shift all their businesses to another firm are clearly switching. This type of switching is referred to as total switching. Customers may also switch by transferring only a part of their business to another firm, while still maintaining their account with the firm. This type of switching, where a customer shifts some part of his purchase to another firm is referred to as partial switching. Partial switching which is determined as a loss of any portion of a customer's business is difficult to detect (Siddiqui, 2011) while total switching is easy to detect since customers close all their accounts and switch their entire business to another service provider (Bolton & Bronkhorst, 1995; Boote, 1998).

When external switching i.e. total or partial is not an option, customers may also switch internally by deciding to stop using the product or service completely (Roos et al., 2004). Service industries present a more difficult situation to understand switching behavior compared to products. Services being intangible, heterogeneous, inseparable and perishable, the criteria by which customers evaluate services are less well articulated and the assessment of the value received is subjective (Berry, 1980; Keaveney, 1995) and it therefore becomes difficult to understand the basis of consumer choice in the case of services. It has been estimated that of all defecting customers, 35 per cent switch due to uncontrollable external factors from a customer satisfaction perspective; the remaining defections are caused by controllable internal

factors related to the organisation's treatment of its customers (Kaur, Sharma & Mahajan, 2011). Controllable factors that cause customers to switch include price, product problems, poor service quality, problem resolution, merger and location/convenience (Trubik & Smith, 2000).

The customers' consumption process leads to their decision of whether to stay with a provider or not (Roos & Gustaffson, 2007). As the service is consumed, the consumer compares actual perceptions of performance with expectations. When performance meets or exceeds expectations, satisfaction results. Customer dissatisfaction occurs when customer expectations exceed performance of product or service (Zeithaml, Parasuraman & Berry, 1990). When service experience exceeds expectation, customers form good impressions and may purchase the services from the provider again (Cina, 1989). When the service experience does not match with the expectation, customers experience cognitive dissonance and they respond by switching to a new supplier (exit), by attempting to remedy the problem by complaining (voice), or by staying with the supplier anticipating that the service experience will get better (Hirschman, 1970). Customer satisfaction is not necessarily a guarantee of loyalty because satisfied customers may also switch for reasons like a need for some variation (Storbacka & Lentinen, 2001) or hoping to receive even more satisfying results. Whatever the reason customers switch providers, customer switching, whether external or internal, total or partial, has significant impacts on a service provider's bottomline as the effect of switching of satisfied customers is by no means a less severe loss to a service provider compared to the switching of dissatisfied customers. When customers stop their business transactions with a service provider or partly shift their business transactions from a service provider, they take away with them their

revenue generating potential. In services like banking and insurance where the service is delivered continuously, switching behaviour can be particularly serious (Keaveney & Parthasarathy, 2001). Customer loyalty and disloyalty constitute two entirely separate bodies of literature. Though switching is loosely considered as the opposite of loyalty, the study of switching process differs remarkably from the models explaining consumer loyalty or commitment. According to recent studies in services marketing, satisfied and loyal customers may also decide to end relationships (Mittal & Lassar, 1998). Moreover, the variables having positive outcomes as in the case of loyalty or retention, may have an asymmetric effect when negative outcomes like dissolution are examined (Bansal & Taylor, 1999).

A decrease in customer switching leads to both higher revenues and lower costs for a service provider and has been shown to be effective from both offensive marketing perspective (the revenue side) and the defensive strategic marketing perspective (the cost side) (Fornell & Wernerfelt, 1987). Continuing customers purchase higher volumes at higher margins (Reichheld & Sasser, 1990); increase their usage of service even at higher prices (Bolton & Lemon, 1999); incur lower serving costs for the service provider and result in higher operating efficiencies (Reichheld & Sasser, 1990). Retained customers attract new customers through positive word of mouth, thereby increasing market share and also generate increasingly more profits each year they stay with a company (Reichheld & Sasser, 1990). Customer retention also results in motivational, perceptual and behavioural consequences that are beneficial to the service provider (Bansal & Taylor, 1999). For subscription or membership based services such as insurance, banking, telecommunications, cable etc. where customers commit to ongoing relationships, customer switching

behavior can be particularly damaging as these services depend on customers to pay all or part of their charges on a fixed fee continuous basis (Keaveney & Parthasarathy, 2001).

Literature on customer switching has investigated its potential antecedents (Bolton et al., 2004; Dick & Basu, 1994; Keaveney, 1995) and also the process of switching (Bansal & Taylor, 1999; Colgate & Hedge, 2001; Roos, 1999; Stewart, 1998a). Researchers have used several terms for the service provider-consumer relationship ending: consumer switching behavior (Athanasopoulos, 2000; Bansal & Taylor, 1999; Keaveney, 1995; Mittal & Lassar, 1998; Roos, 1999); customer exit (Bolton, 1998; Stewart, 1998a; 1998b); termination (Hocutt, 1998; Roos, 1999); breakdown (Stewart, 1998a); customer defection (Colgate et al., 1996); dissolution (Hocutt, 1998); ending (Stewart, 1998a). Keaveney's (1995) study across forty five different services using critical incident technique (CIT) to understand customer switching in service industries identified eight factors related to service problems and non-service problems. The eight factors included pricing, core service failures, service encounter failures, inconvenience, employee responses to service failures, attraction by competitors, ethical problems and involuntary switching and seldom mentioned incidents. Six of the eight factors were service related factors, implying that these factors were controllable from a service firm's side. Among these antecedents, pricing problem emerged as the most influential factor for switching, followed by service failures and denied services. Keaveney (1995) took a generalized view of investigating the antecedents of customer switching (Colgate & Hedge, 2001). According to Mittal and Lassar (1998), the unique characteristics of switching behaviour may be masked when generalized models are directly applied. Stewart (1998a)

in her review on the exit process in retail banking mentioned four types of switching incidents: charges and their implementation, facilities and their availability, provision of information and confidentiality and service issues relating to how customers are treated. Gerrard and Cunningham (2004) identified six incidents namely; inconvenience, service failures, pricing, unacceptable behavior, attitude or knowledge of staff members, and lastly involuntary or seldom mentioned incidents and the attraction power of competitors. From the reviews, it appears the major switching factors are pricing, core service failures, service encounter and recovery failures, inconveniences and competitor attractions.

Models that depict service switching behaviour indicate that switching involves a gradual dissolution of relationships due to multiple problems encountered over time (Bejou & Palmer, 1998; Hocutt, 1998). While a single critical incident can make a customer exit immediately, most often switching happens due to multiple problems, numerous and complex, encountered over time (Colgate & Hedge, 2001; Keaveney, 1995). The multiple problems are often not evaluated in isolation by customers in their switching decision; the combinations of factors interact to cause switching behaviour incustomers (Keaveney, 1995). The switching process starts with the customers' awareness of some negative aspects in the relationship and ends in a switching decision (Roos, 1999). Along the switching path, there may be many incidents which may be made up of several episodes or acts which the customers encounter and these acts or episodes move the customer along the switching path.

Roos (1999) applied the switching path analysis technique (SPAT) to study the whole process of switching, that is, the critical path leading from the

trigger of the incident to the switching outcome. The various switching elements identified in the switching process were relationship length; switching determinants which comprised of pushers, swayers and pullers; emotions, voice; decision whether total or partial; and the length of switching process. The switching determinant is the customers' own expression of the reasons why they switched from a provider (Roos et al., 2004). Roos (1999) identified three types of determinants in the switching process: determinants pushing customers to switch (pushers); determinants that encourage them to remain in the relationship (pullers); and determinants that after switching makes the customer revert back to the "switched from" provider. The pushing determinant is the switching determinant which the customer perceives as the reason for switching to another provider. A swaying determinant is one which either mitigates or prolongs the switching decision. It may act in either direction. The pulling determinant is the switching determinant which makes customers return back to the service provider from whom customers switched. The switching determinant explains what has occurred while the trigger explains why it has occurred (Roos & Gustafsson, 2007). In the case of services it is important to include 'relationship' when trying to understand switching because of the very nature of services. A central concept in the relationship-marketing paradigm is that of customer commitment. An examination of commitment helps in looking beyond transaction variables in understanding why consumers switch service providers (Bansal, Irving & Taylor, 2004). Coulter and Ligas (2000) identified three stages in the switching stage: the breakdown trigger i.e., any factor that initiates the switch; the breakdown phase i.e., the negative and positive experiences evaluated by the customers; and the determinant incident i.e., any factor that makes the

customer end the relationship. Halinen and Tahtinen (2002) argued for the need to categorize antecedents of switching in three levels: predisposing factors, precipitating factors and attenuating factors of switching intentions.

2.3 Consumer Decision Making Models

Consumer decision making has for a long time been a focal area of interest to researchers. A number of different approaches have been adopted in the study of decision making. These approaches draw on differing traditions of psychology and posit alternate models of man. These approaches include the economic man approach, psychodynamic approach, behaviourist approach, cognitive approach and humanistic approach. Since 1960s various models of consumer decision making process have been developed (Engel, Kollat & Blackwell, 1968; Howard & Sheth, 1969; Nicosia, 1966). Though they differ in approach, five similar decision process stages occur in all these models. These five stages include need recognition, search for information, evaluation of alternatives, purchase and post purchase behaviour.

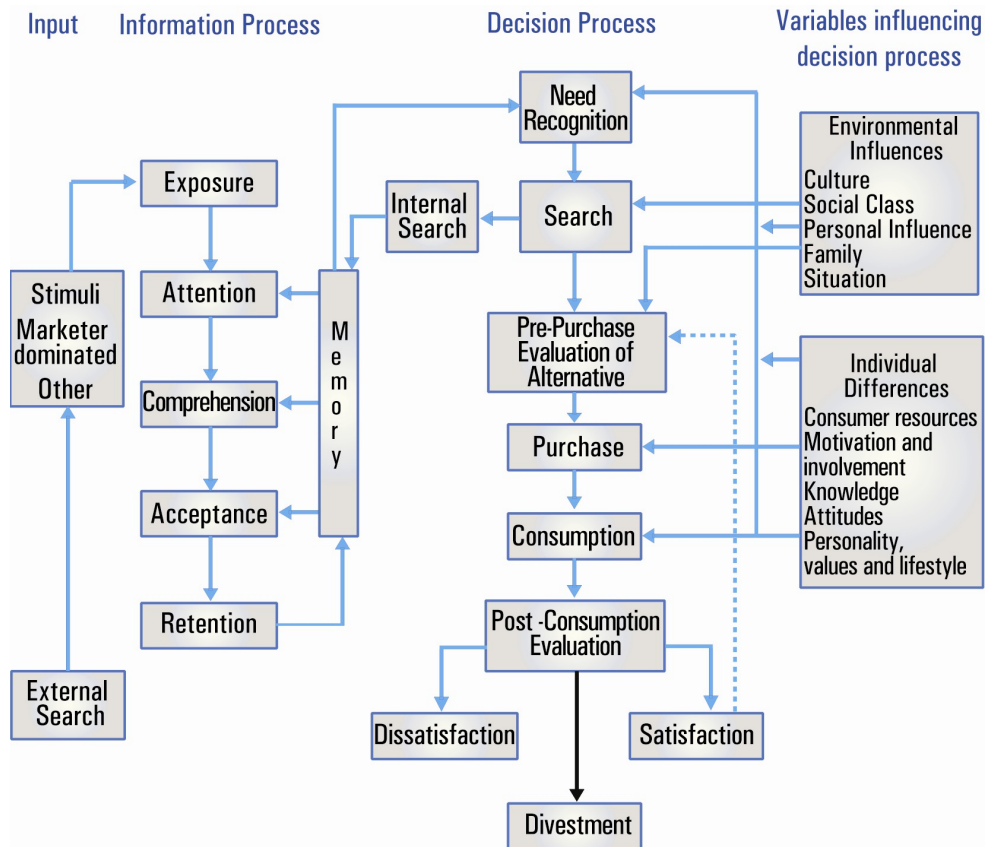
Need recognition is the first and crucial stage of the consumer decision making process as the customer purchase happens because of this stage. This stage depends on the degree of homeostasis, the balance between the customer's actual state and desired state. When there is a large deviation from homeostasis, a need or problem is recognized by a consumer. The second stage is the information search stage, during which the consumer actively searches for information, either internally or externally. Internal search involves information recall from memory and depends on the consumer's existing knowledge and ability to retrieve relevant information (Engel, Blackwell & Miniard, 1995). External search involves information obtained

largely from personal interaction by word of mouth or mass market communication (Holbrook & Hirschman, 1982). During the third stage which is the alternative evaluation stage, the various alternatives are evaluated by the consumer and selected so as to meet the consumer's needs. The consumer processes different competing alternatives and evaluates the value of each with respect to their attractiveness in terms of the extent to which the alternatives meet customer needs. The evaluation is both, cognitive and rational, where the individual compares the benefits of the alternatives (Solomon et al., 2010).

The cognitive approach views consumers as processors of information and attributes consumers' behaviour to intrapersonal cognition. Cognitivism as an approach explains consumer behaviour in simple explanations of daily discourse and has the advantage of giving explanations in the same terms as consumers describe their experiences (Foxall, 1990). The two major types of cognitive models are the analytic models and the prescriptive models. The analytical models provide a framework of the key elements that explain the behaviour of consumers. They follow the traditional five step classification which include problem recognition, information search, alternative evaluation, choice and outcome evaluation as the key stages in consumer decision processes (Erasmus, Boshoff & Rousseau, 2001; Schiffman & Kanuk, 2007). The prescriptive models on the other hand, provide certain guidelines or frameworks as to organise how consumer behaviour is structured. The most widely referenced and used prescriptive models are the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975) and the Theory of Planned Behaviour (TPB) (Ajzen, 1985).

Some of the best-known consumer decision-making models were developed in the 1960s and 1970s. Those consumer decision-making models

that are still used today reflect consumer decision process in terms of the interrelationship of concepts and the flow of activities. Howard developed the first consumer decision-making model in 1963 and the model was developed further in 1969 by Howard and Sheth which came to be known as the 'Theory of Buyer Behaviour' (Howard & Sheth, 1969). The theory provides an integration of the various social, psychological and marketing influences on consumers' choice into an organized, coherent sequence of information processing (Foxall, 1990). The Consumer Decision Model (Engel-Blackwell-Miniard Model) was originally developed in 1968 by Engel, Kollat, and Blackwell and went through numerous revisions. The Engel, Kollat and Blackwell Model, also referred to as the EKB model was proposed to organize and describe the growing body of knowledge/research concerning consumer behavior. A comprehensive model, it showed the various components of consumer decision making and the relationships among them. The model went through many revisions and modifications, with attempts to elaborate upon the interrelationship between the various components and sub-components; and, finally another model was proposed in the 1990s which came to be known as the Engel, Blackwell and Miniard (EBM) Model. The Engel, Blackwell and Miniard's Model (1995) shows the complexity of consumer behaviour and also the observable relationships and influencing variables. The model (Figure 2.1) provides a clear depiction of the process of consumption. Belch, Belch, Kerr, & Powell (2012) modified the basic EKB model of consumer decision making and described the consumer decision making model with two parts (Figure 3.2 in chapter 3), one part showing the consumer decision making process and the second part showing the corresponding psychological processes that complement each stage in the decision making process.

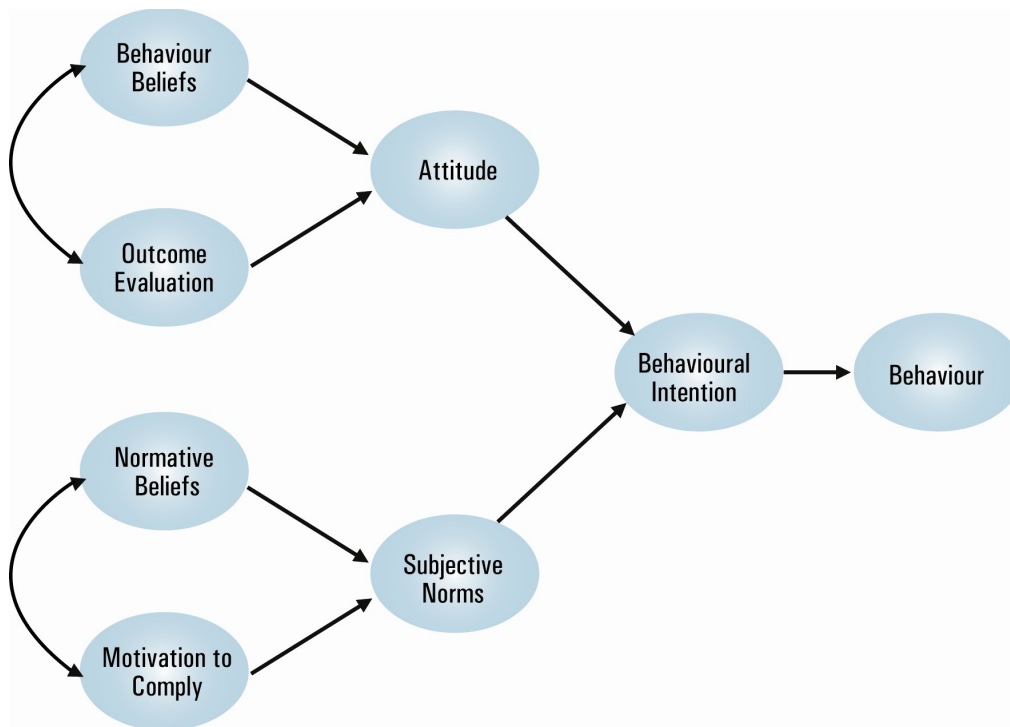


Source: Engel, Blackwell and Miniard (1995)

Figure 2.1 Engel Blackwell Miniard Model

The most influential work in the prescriptive area was by Martin Fishbein who proposed a model of attitude formation, the 'Fishbein Model' (Fishbein, 1967). The model proposed that a person's overall attitude towards an object is derived from his beliefs and feelings about various attributes of the object. It was developed further, and extended significantly to not only assess attitudes, but also behaviour (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). Ajzen and Fishbein formulated in 1980 the Theory of Reasoned Action (TRA) (Figure 2.2). This resulted from attitude research from the Expectancy

Value Models and Ajzen and Fishbein formulated the theory after trying to estimate the discrepancy between attitude and behaviour.

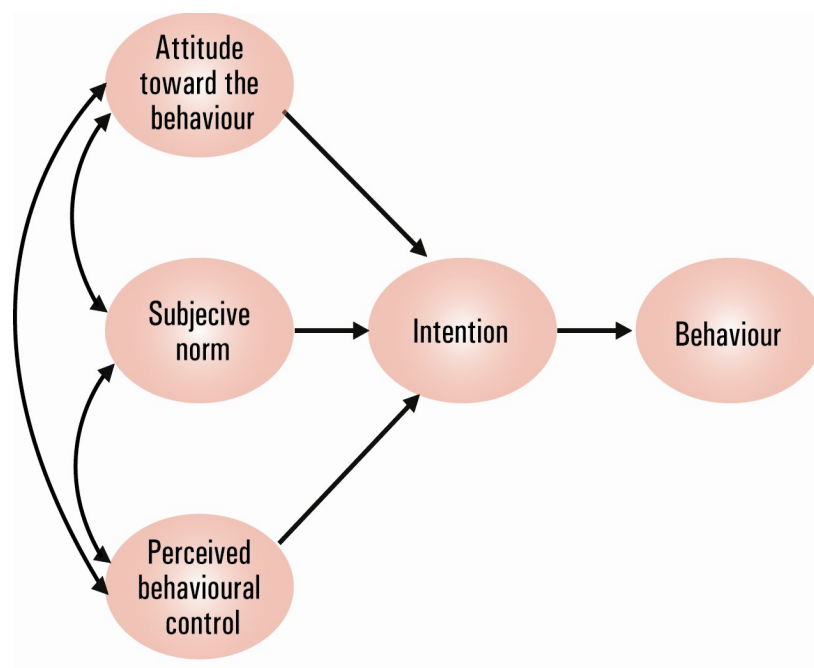


Source: Ajzen and Fishbein (1969, 1980)

Figure 2.2 Theory of Reasoned Action

The Theory of Reasoned Action (TRA) suggests that a person's behavior is determined by his/her intention to perform the behavior and that this intention is, in turn, a function of his/her attitude toward the behavior and his/her subjective norm. The TRA was related to voluntary behaviour. However, it was assumed that behaviour is not always within the complete control of the consumer, and as such an additional variable mediating between intentions and behaviour was necessary (Warshaw, 1980). Ajzen provided this additional variable in 1985 when he published the Theory of Planned

Behaviour (TPB) (Ajzen, 1985) which is shown in figure 2.3. The Theory of Planned Behaviour is a theory which predicts deliberate behaviour, because behaviour can be deliberate and planned. In TPB, behavioural intention is controlled by attitude towards the behavior, subjective norms and perceived behavioural control. Actual behavior is derived largely from behavioural intention but is mediated to some extent by perceived behavioural control. Although there is not a perfect relationship between behavioural intention and actual behaviour, intention can be used a proxy measure of behaviour. This observation is one of the most important contributions of the TPB model compared to previous models of the attitude-behaviour relationship. Since its publication, the TPB has become the dominant expectancy-value theory and has been applied in a wide variety of behavioural domains.



Source: Ajzen (1991)

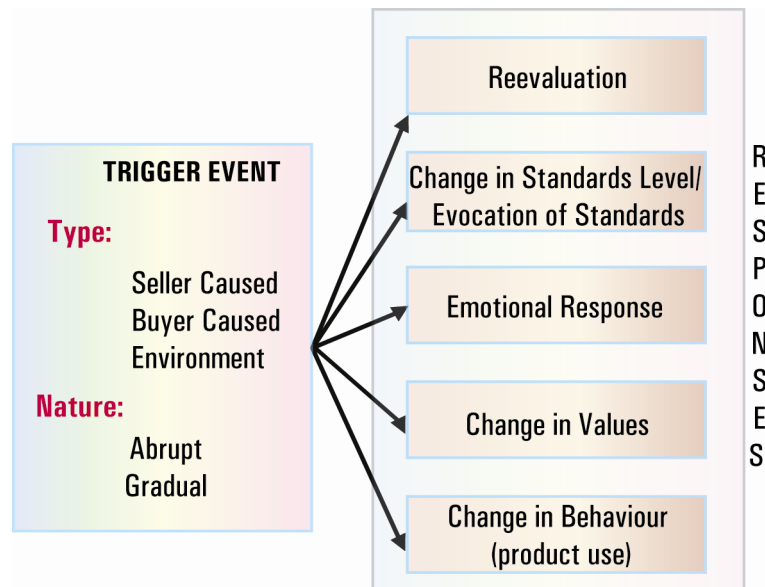
Figure 2.3 Theory of Planned Behaviour

2.4 Switching Triggers

Literature describes triggers of varying nature. In psychology, triggers indicate the factor which is the cause of a change of the conditional state. As cited by Edvardsson, Gustafsson and Roos (2002), medical literature explains triggers as the final reason for breaking down of defense against diseases (Eby, Deena, Michael, & Charles. 1999); in financial literature, trigger is sometimes used to explain for prompt capital outflows and rapid deterioration of stable economies (Paasche, 2001) and in marketing literature, trigger takes the role of alarm clocks (Gardial, Flint & Woodruff, 1996), providing signals for further actions in perception processes (Edvardsson & Strandvik, 2000; Roos & Strandvik 1997).

Process theories generally comprise three components: a set of starting conditions, an emergent process of change and a functional endpoint (Van de Ven, 1992). The identification of the triggers in the switching process offers a good starting point to understand the process of switching (Roos et al., 2004) as trigger events are crucial in the consumption process (Gardial et al., 1996). The cues that lead to trigger raise the customer's awareness of the consumption process (Day, 1976) and may cause a devaluing of the current service (Woodruff, 1993). A trigger event is something specific that can be identified and that which causes a change in the customer's response to a service and is seen from the point of view of the individual being alerted. Gardial et al. (1996) defined trigger as 'a stimulus in the environment that is perceived by the consumer to be out of the ordinary and relevant to his/her product/service use and which results in some form of change in cognitive, emotional and/or behavioural evaluative response relative to the particular

product/service/seller in question' (p. 36). They consider triggers as events that lead to five different kinds of responses among customers (Figure 2.4) in satisfaction determination and post purchase evaluation process: a reevaluation of the service, a change in standards level, an emotional response, a change in values and a change in behaviour. Different triggers may evoke different responses in customers as attribution theory suggests that consumers respond differently depending on the source of event (Folkes, 1984; Swan & Trawick, 1994).



Source: Gardial, Flint and Woodruff (1986)

Figure 2.4 Trigger Response Model

Based on the source of trigger, Gardial et al. (1996) classified triggers as consumer caused, vendor caused and environment caused. Previous studies have suggested that triggers can be classified in terms of the customers' own lives (situational triggers), the market impact (influential triggers), and

traditional critical incidents (reactional triggers) (Gustafsson, Johnson & Roos, 2005; Roos, 1999; Roos et al., 2004; Roos, Gustafsson & Edvardsson, 2006). Situational triggers are those reasons which are not related to the service provider but arise due to changes in the customers' own lives like demographic changes, changes in the work situation or changes in the customers' living conditions. A situational trigger is often linked to the customer's private life. In a way, the service expires and no longer reflects the need of the customer (Gustafsson et al., 2005). Influential triggers are those reasons that arise due to competitive situations. These triggers arise due to efforts or actions by competitors to increase their market share. Reactional triggers are triggers caused by critical incidents between customers and service providers. Such critical incidents redirect the customers' attention to evaluate the performance of their service provider which may put them on a switching path (Gustafsson et al., 2005).

The customer relationship study in the Swedish telecommunication industry by Roos and Friman (2008) throws light on the three different types of triggers. Situational triggers cause sensitivity for switching in customer relationships and the factors are related to customers' own lives and change the customers' perspective of the value of the service received by them with implication for the relationship strength. 'Situationally triggerered' customers are aware of the change and actively search for new alternatives. These triggers reflect a change in the customer's own situation and the change provokes reconsideration of his or her relationship with the service provider. The influential-trigger situation occurs when competitors use different marketing strategies to sway customers into switching to their products or services by offering more attractive solutions. The competitors'

efforts to increase their market share comprise the most common influential trigger (Roos et al., 2004). Reactional triggers are factors that cause sensitivity for switching in customer relationships because of a reduction in the customers' trust towards the service provider. The customer perceived deterioration in the relationships with the service providers can either be interaction-related or organization-related causing the customers to actively search for alternatives. Though mostly formed through critical incidents in service relationships (Edvardsson, 1988; Strauss, 1993), reactional triggers may also result from a slow deterioration in the level of service provided by the provider.

Halinen & Tahtinen (2002) classified triggers into three: predisposing elements, precipitating elements and attenuating elements. Predisposing elements and precipitating elements promote ending of relationship while attenuating elements hinder the process. Predisposing elements are fairly static and inherent to the relationship and they exist when customers enter into the relationship. Circumstances may have forced the two parties to enter into the relationship and the predisposing elements remain. Precipitating events bring change to the existing relation and function as impulses for the parties to take action to end their relationship. Attenuating elements moderate the effect of predisposing and precipitating elements and if the perceived importance of the attenuating elements is high, the customer will be more likely to continue the relationship.

Triggers represent the reasons why customers begin to consider switching and are the sensitizing factors that influence the customer behaviour change and provide the switching path with energy and direction

(Roos et al., 2004). The trigger makes a customer more conscious and more sensitive to all perceptions of the relationship. The changes that trigger events evoke can give valuable insights into consumer behaviour (Gardial et al., 1986). Once customers perceive the trigger they enter a switching path and become more sensitive to all concerns of the particular company (Roos et al., 2004). The consequence is that the sensitiveness is not increased only regarding the source of the trigger, but regarding the whole service provider. Customers become more aware and they seem to be better at evaluating the service provider than those customers that have not perceived any trigger. The triggered customers have distinct and different characters concerning their awareness of their service providers' quality compared to those customers who have not perceived a trigger. Therefore, when customers are more sensitive towards the company they simultaneously become more aware of the option to switch.

2.5 Service Quality

Parasuraman, Zeithaml & Berry (1988) defined service quality as a global judgment or attitude, relating to the overall superiority of the service. Bitner, Booms and Mohr (1994) defined service quality as the consumer's overall impression of the relative inferiority/superiority of the organisation and its services. While service quality is viewed in some studies (Cronin & Taylor, 1994) as a form of attitude representing a long-run overall evaluation, Parasuraman et al. (1985) defined service quality as a function of the differences between expectation and performance along the quality dimensions. This has appeared to be consistent with Roest and Pieters' (1997) definition that service quality is a relativistic and cognitive discrepancy between experience-based norms and

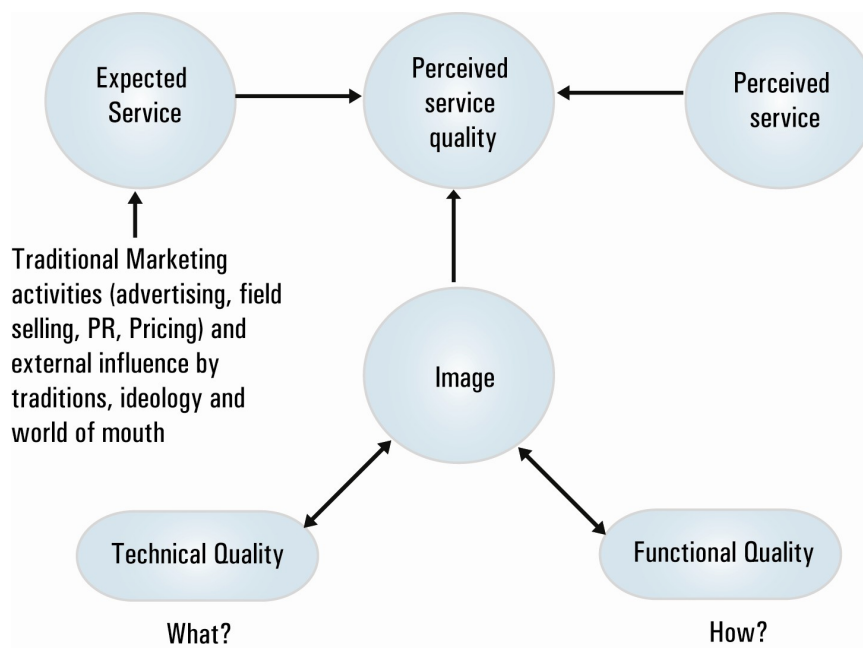
performances concerning service benefits. Across service quality literature, there have been various definitions of the term service quality. A few of these definitions are listed in Table 2.1. All the definitions contain expectations or judgments, perception, and satisfaction and hence service quality could be specified as the degree to which a service can meet customer expectations that leads to the customer's satisfaction or dissatisfaction.

Table 2.1 Definitions of Service Quality

Author	Definition
Lewis & Booms, 1983	How well the service level delivered matches the expectations of the customer
Parasuraman, Zeithaml & Berry (1985)	A function of the differences between expectation and performance along the quality dimensions
Zeithaml, 1987	Customer's judgment about an entity's overall excellence or superiority
Parasuraman, Zeithaml & Berry, 1988	The global overarching judgment or attitude relating to the overall excellence or superiority of the service
Bitner, Booms & Mohr (1994)	The consumer's overall impression of the relative inferiority/superiority of the organisation and its services
Roest & Pieters (1997)	A relativistic and cognitive discrepancy between experience-based norms and performances concerning service benefits.

Early conceptualization of service quality was formed by Gronroos (1982, 1984), who defined service quality by technical or outcome dimensions (what consumers receive) and functional or process related

dimensions (how consumers receive the service). Gronroos' model was general and without offering any technique on measuring technical and functional quality (Figure 2.5). Technical quality is the quality of what the consumer actually receives as a result of his or her interaction with the service firm and is important to him or her and to his or her evaluation of the quality of service. Functional quality is how the customer gets the technical outcome. This is important to the customer and to his or her views of the service received. Image is very important to service firms and this can be expected to be built up mainly by technical and functional quality of service including the other factors like tradition, ideology, word of mouth, pricing and public relation.

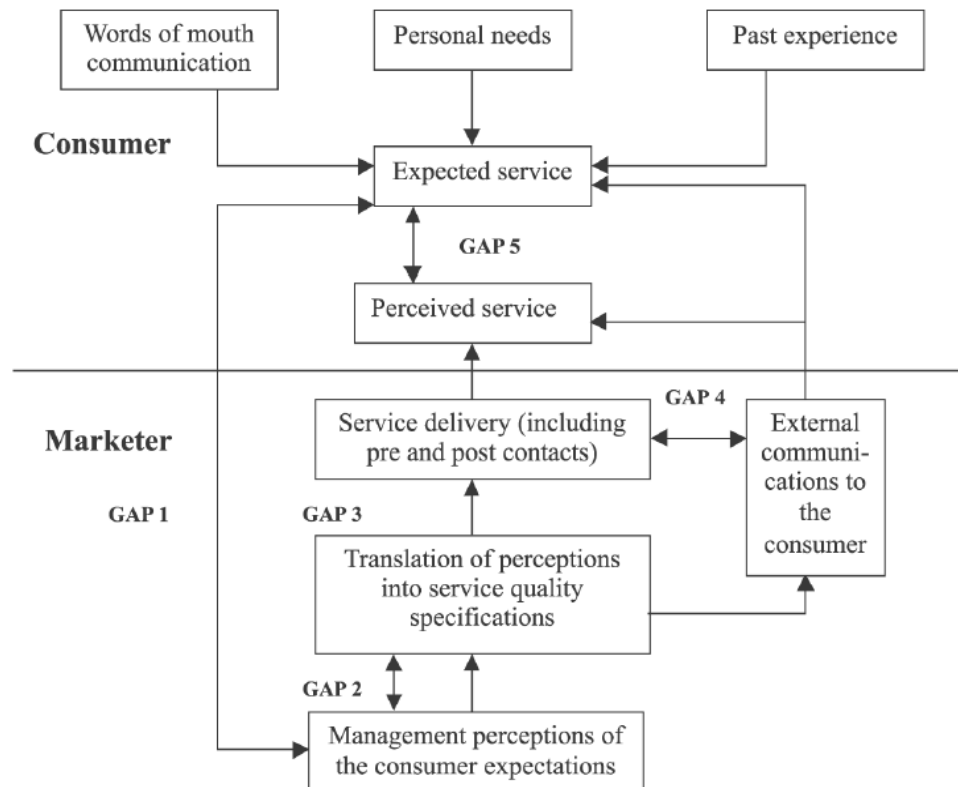


Source: Goonroos (1984)

Figure 2.5 Goonroos Model of Service Quality (Nordic Model)

Parasuraman et al. (1985) developed a service quality model (Figure 2.6) and proposed that service quality is a function of the differences between expectation and performance along the quality dimensions. According to this model service quality is a function of perceptions and expectations. The model was based on the analysis of gap between customer expectations and service performance. Five gaps identified in the model were:

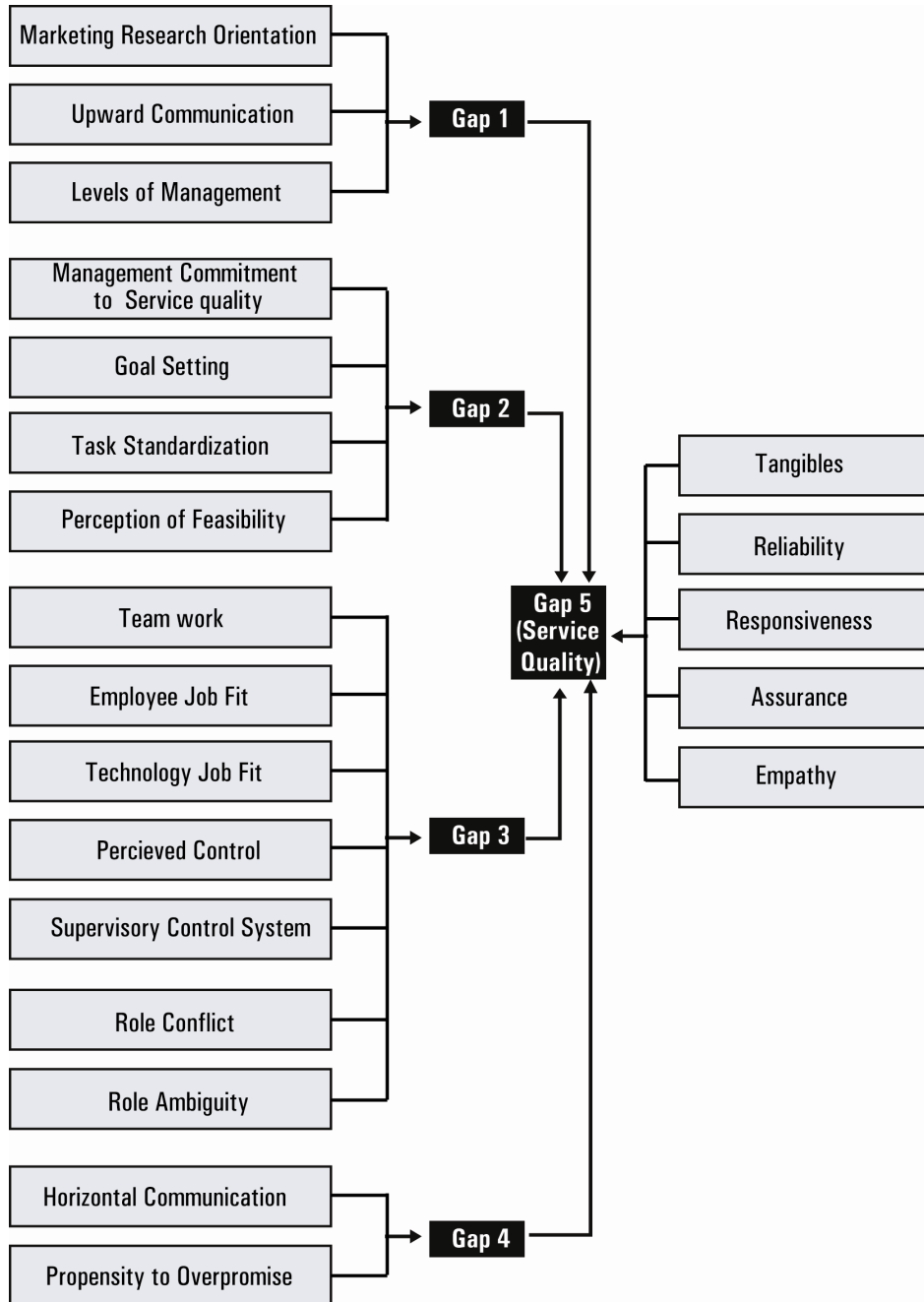
- Gap 1: The difference between consumers' expectations and management's perceptions of those expectations.
- Gap 2: The difference between management's perceptions of consumer's expectations and service quality specifications.
- Gap 3: The difference between service quality specifications and service actually delivered.
- Gap 4: The difference between service delivery and the communication to consumers about service delivery.
- Gap 5: The difference between consumers' expectation of service and the customer perceived service.



Source: Parasuraman, Zeithaml and Berry (1985)

Figure 2.6 GAP Model of Service Quality

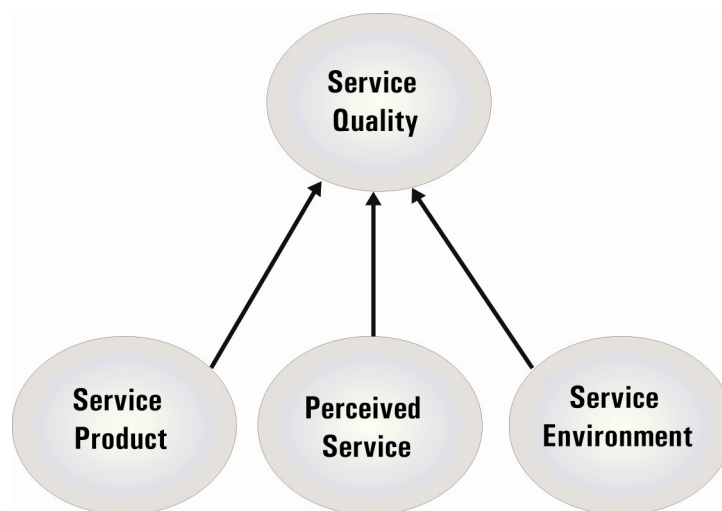
The exploratory research by Parasuraman et al. (1985) was refined with their subsequent scale named SERVQUAL for measuring customers' perceptions of service quality (Parasuraman et al., 1988). The original ten dimensions of service quality were reduced to five dimensions: reliability, responsiveness, tangibles, assurance (communication, competence, credibility, courtesy, and security) and empathy. The SERVQUAL was revised in 1991 by replacing the word "should" with the word "would" and in 1994 by reducing the total number of scale items to 22, retaining the five dimensional structure. This led to the extended service quality model (Figure 2.7).



Source: Parasuraman, Zeithaml and Berry (1988)

Figure 2.7 Extended Service Quality Model

Rust and Oliver (1994) developed a three component model of service quality (Figure 2.8). The three components of the model were service product (technical quality), service delivery (functional quality) and service environment. The model was not empirically tested, but support has been found for similar models in retail banking (McDougall & Levesque, 1994).

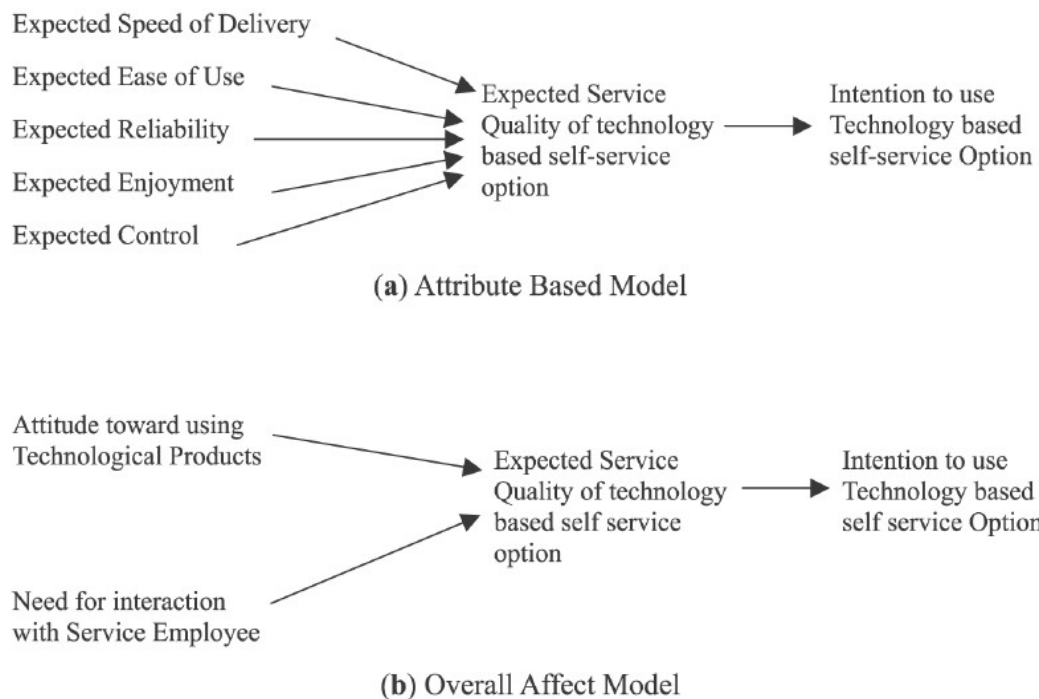


Source: Rust and Oliver (1994)

Figure 2.8 Three Component Model of service Quality

Dabholkar (1996) proposed two alternative models of service quality for technology-based self-service options. The attribute model (Figure 2.9a) is based on what consumers would expect from such option. It is based on a cognitive approach to decision making, where consumers would use a compensatory process to evaluate attributes associated with the technology based self service option in order to form expectations of service quality. The overall affect model (Figure 2.9b) is based on the consumers' feeling towards the use of technology. It is based on an affective approach to decision making where consumers would use

overall predispositions to form expectation of self-service quality for a technology-based self-service option. In both the models expected service quality would influence intentions to use technology-based self-service option.

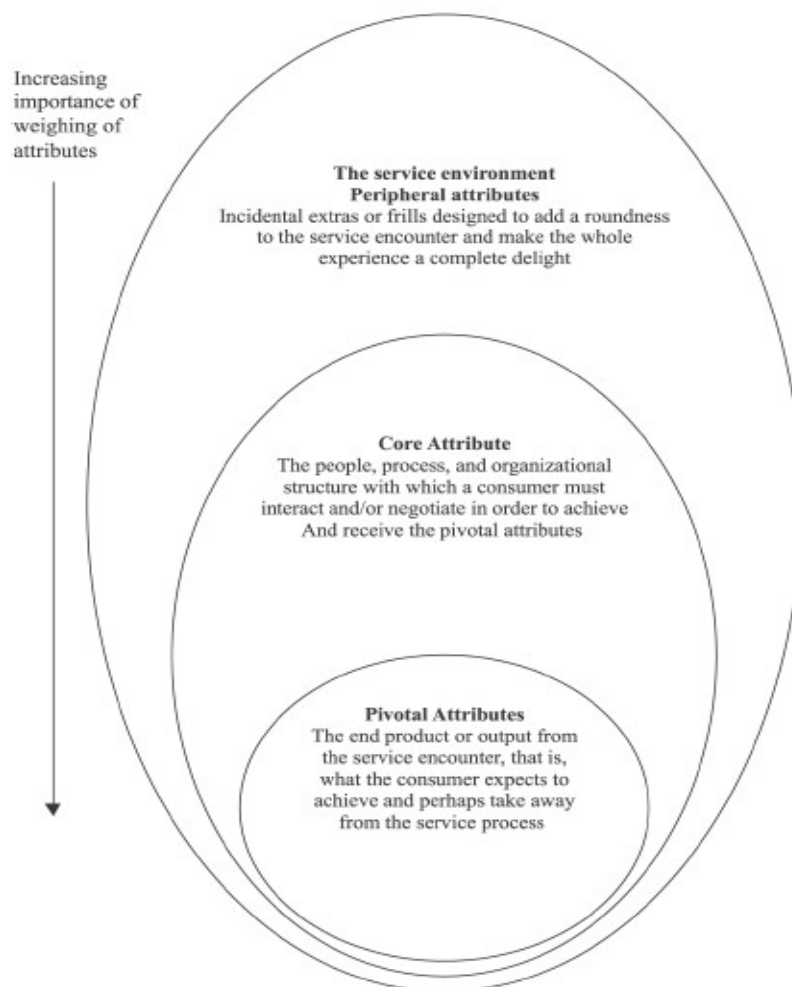


Source: Dabholkar (1996)

Figure 2.9a Attribute Based Model & Figure 2.9b Overall Affect Model

Philip and Hazlett (1997), proposed a model (Figure 2.10) that takes the form of a hierarchical structure – based on three main classes of attributes – pivotal, core and peripheral. According to the model every service has overlapping of the above attributes, where majority of the dimensions and concepts used to define service quality are contained. The pivotal attributes, located at the core, are considered collectively to be the single most determining influence on consumer decision in selecting a particular organization and they

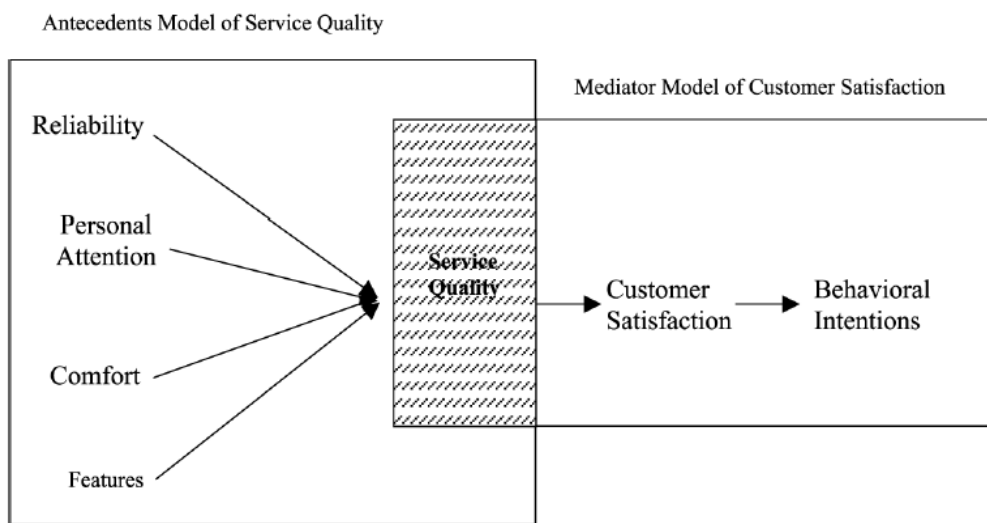
exert the greatest influence on the satisfaction levels. Core attributes, centered on the pivotal attributes, can best be described as the amalgamation of the people, processes and the service organizational structure through which consumers must interact and/or negotiate so that they can achieve/receive the pivotal attribute. The peripheral attributes are defined as the incidental extras or frills designed to add roundness to the service encounter and to make the whole experience for the consumer a complete delight.



Source: Philip and Hazlett (1997)

Figure 2.10 Philip and Hazlett Model

The antecedents and mediator model (Dabholkar, Shepherd & Thorpe, 2000) is a comprehensive model of service quality (Figure 2.11) which provides a deeper understanding of conceptual issues related to service quality by examination of antecedents, consequences, and mediators of service quality.

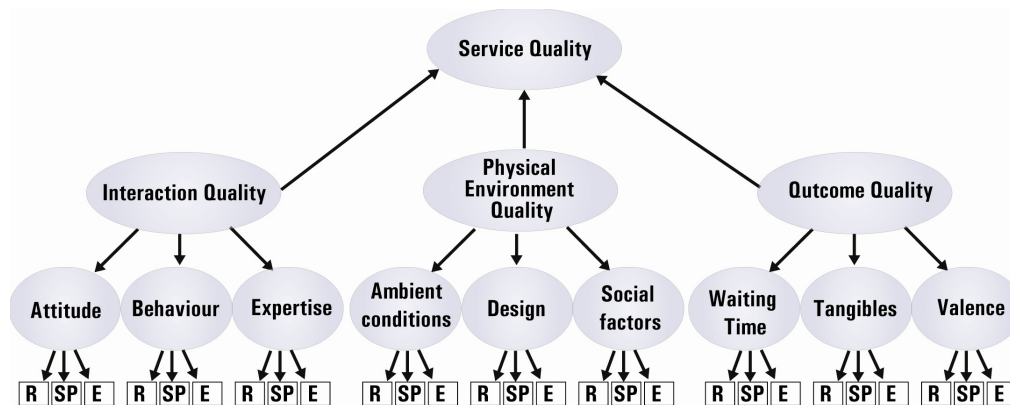


Source: Dabholkar, Shepherd and Thorpe (2000)

Figure 2.11 Antecedents and Mediator Model of Service Quality

Brady and Cronin (2001), proposed the hierarchical service quality model (HSQM) (Figure 2.12) where service quality was conceptualized as a multilevel construct consisting of three primary dimensions: interaction quality, physical environment quality, and outcome quality. Each of these three broad dimensions was composed of various lower-level dimensions. The interaction quality dimension comprised of attitude, behaviour and expertise of the service provider. The physical environment quality dimension comprised

of ambient conditions, design, and social factors. The outcome quality dimension comprised of waiting time, tangibles, and valence.



Source: Brady and Cronin (2001)

Figure 2.12 Hierarchical Service Quality Model

There does not seem to be a well-accepted conceptual definition and model of service quality nor is there any generally accepted operational definition of how to measure service quality. However majority of models and definitions support the view of evaluating service quality by comparing customers' service quality expectation with their perceptions of the service quality they have experienced (Seth, Deshmukh & Vrat, 2004). The SERVQUAL scale has been widely used for measuring service quality in various studies on service quality. The original SERVQUAL scale consisted of 22 pairs of items representing five service quality dimensions—tangibles, reliability, responsibility, assurance, and empathy. The 22 items were used to evaluate the level of the customers' expectations over a service delivered by a service provider. The other 22 items were used to evaluate the actual level of the service performance as perceived by the customers (Parasuraman et al., 1988). While the SERVQUAL scale has been applied across a wide range of services,

there has been lack of consensus on the same and SERVQUAL has been criticized on the applicability and the generalizability of the SERVQUAL scale across different service industries (Carman, 1990) and other issues. Various researchers have criticized it over its use of gap scores, measurement of expectations, positively and negative worded items, problems with the reliability and the validity, and the defining of a baseline standard for good quality (Babakus & Boller, 1992; Brown, Churchill, & Peter, 1993; Carman, 1990; Cronin & Taylor, 1992; Oliver, 1993). The controversy centers around issues based on the dimensionality of the scale (Babakus & Boller, 1992; Mittal & Lassar, 1996; Peter, Churchill & Brown, 1993), the lack of constancy of factor structure across studies (Parasuraman et al., 1988), universal applicability across diverse industries (Carman, 1990), the lack of convergent validity especially when judged by factor loadings of scale items on the intended factors (Headley & Miller, 1993) and the measuring of expectations as well as perceptions, rather than just the perceptions (Cronin & Taylor, 1992). Subsequently, Cronin and Taylor introduced the SERVPERF scale, a performance-based approach as an alternative method for measuring service quality based on customers' perceptions of service performance only. The researchers reported that the performance-based approach has a higher degree of model fit, and explains more of the variations in an overall measure of service quality than the gap-based SERVQUAL scale. Though Parasuraman, Zeithaml & Berry (1994) defended measuring customers' expectations as appropriate in order for marketing practitioners to understand customers' expectations, they (Zeithaml et al., 1996) later conceded that the performance-based approach is more appropriate if the primary purpose of a research is to explain the variance in a dependent construct.

In spite of criticisms, researchers and practitioners agree that the 22 items are good predictors of overall evaluation of service quality by customers. Sureshchandar, Rajendran, and Anantharaman (2002) claimed that most of the items of the SERVQUAL scale focus on human aspects of service delivery and the remaining on the tangibles of service. Though there is lack of consensus on the conceptualization and measurement of service quality, various academics agree that service quality is a multidimensional, higher order construct (Brady & Cronin, 2001; Carman, 1990; Dabholkar, Thorpe, & Rentz, 1996; Gronroos, 1984; Parasuraman et al., 1988). Brady and Cronin's (2001) and Dabholkar et al's (2000) findings revealed that service quality as perceived by customers is a multi dimensional hierarchical construct consisting of customer's overall perception of service quality; the primary dimensions; and the sub-dimensions. The sub-dimensions are treated as first-order factors of the service quality construct, and the primary dimensions are treated as second-order factors of the service quality construct. The hierarchical approach has been adopted by a number of marketing academics for measurement of service quality in various service contexts such as agribusiness (Gunderson, Gray & Akridge, 2009), airport services (Fondness & Murray, 2007), education (Clemes, Gan & Kao, 2007), electronic services (Fassnacht & Koese, 2006), health services (Dagger, Sweeney & Johnson, 2007), mobile communication services (Kang, 2006; Lu, Zhang, & Wang, 2009), recreational sport industries (Alexandris, Kouthouris & Meligdis, 2006; Ko & Pastore, 2005), transport services (Martínez & Martínez, 2007), travel services (Martínez & Martínez, 2008) and a variety of other service businesses (Liu, 2005).

2.6 Service Quality in Banking Industry

Customers' perceptions of service quality is influenced by the service encounter and covers all aspects of the service provider with which the customer interacts, both human and non-human (Meuter, Ostrom, Roundtree & Bitner, 2000) and includes all the physical facilities, employees and other tangibles (Bitner, 1992; Bitner, Booms & Tetreault, 1990). The role of service quality in retail banking and its measurement has been the focus of a number of studies. In retail banking services, Zeithaml and Bitner (2000) initially suggested that service quality includes perceptions of multiple factors and is not a unidimensional concept. The number of dimensions identified by researchers subsequently varied from two (McDougall & Levesque, 2000); to six dimensions (Bahia & Nantel, 2000); to eighteen by Johnston (1997). Most of the service quality studies in traditional face-to-face retail banking have adopted the five dimensional SERVQUAL model (Parasuraman et al., 1985, 1988) or SERVPERF approach (Cronin & Taylor, 1992) or some customized version of it (Angur, 1999; Chi-Cui, Lewis & Park, 2003; Dash, 2006; Lassar et al., 2000; Yavas & Benkenstein, 2007).

The measures of service quality assessment in retail banking have been developed by many researchers. Bahia and Nantel (2000) proposed BSQ (Bank Service Quality) as an alternative to SERVQUAL by developing a 31 item six dimensional scale (effectiveness and assurance; access; price; tangibles; service portfolio; and reliability) by adapting the SERVQUAL scale items. Adlaigan and Buttle (2002) developed a 21 item scale SYSTRA-SQ to measure perceptions of service quality among bank customers. The scale consisted of four dimensions of service quality- system quality (refers to the service organization as a system and included such attributes as listening to customers, ease of availability and accessibility, speed of response and

organizational appearance); behavioural SQ (refers to how the service was performed by employees); machine SQ (the reliability and performance of machines) and service transactional accuracy (assessed perceptions of the accuracy of transactions in terms of both system output and employee output). They proposed that customers evaluate service quality at two levels: organizational and transactional and they reported that the parsimony, reliability and validity of SYSTRA-SQ suggest that the measure is of high utility to the banking industry.

Sureshchandar et al. (2002) developed a 41 item scale with five dimensions (the Human-Societal model) of perception-only in Indian context consisting of core service or service product (5 items), human element of service delivery (17 items), systemization of service delivery (6 items), tangibles of service (6 items) and social responsibility (10 items). Among the five dimensions identified, two dimensions (namely, the human element of service delivery and tangibles of service- the servicescape) were primarily based on SERVQUAL and the other three dimensions (namely, core service, systemization of service and social responsibility) were newly added. Jabnoun and Al-Tamimi (2003) examined perceived services quality in commercial banks in the United Arab Emirates and emphasized the importance of service quality to maintain market share. The study of consumers of commercial banks in United Arab Emirates revealed three dimensions of service quality: human skills, tangibles and empathy and identified human skills as the most significant dimension in service quality. Al-Hawari, Hartley and Ward (2005) developed a comprehensive model for measurement of automated service quality by incorporating the unique attributes of automated service delivery channels. They proposed a five dimensional scale consisting of dimensions of

ATM service; internet-banking service; telephone-banking service; core service; and customer perception of price. Karatepe, Yavas and Babakus (2005) developed a 20 item four dimensional measure of service quality for retail banking in Northern Cyprus context. The construct consisted of dimensions of service environment (four items); interaction quality (seven items); empathy (five items); and reliability (four items). Vanniarajan and Anbazhagan (2007) identified seventeen important service quality attributes in retail banking and using factor analysis results these variables were then grouped into four important service quality factors namely reliability, responsiveness, assurance and tangibles. Guo, Duff and Hair (2008) conducted a study to measure service quality in the Chinese Corporate Banking and concluded that service quality contained two higher-order constructs (functional quality and technical quality) and four lower-order dimensions (reliability, human capital, technology and communication).

Tsoukatos and Mastrojianni (2010) developed a 27-item BANQUAL-R scale consists of 12 SERVQUAL items, seven BSQ items, two items common in SERVQUAL and BSQ and six setting-specific items in context of Greek banking. Ravichandran, Bhargavi and Kumar (2010) conducted a study in Indian banking context to identify the influence of service quality on customer satisfaction using SERVQUAL Model and found that customers were satisfied with the quality of banks' services (all the five dimensions) but in varying degrees. It was further identified that with respect to overall satisfaction of banks services, responsiveness was the only significant dimension. Mittal and Gera (2012) identified two dimensions of service quality in their study on the relationship between service quality dimensions and behavioural intentions in

the public sector retail banks in India. The two dimensions identified were service system (human and technology) and core service or service product.

Table 2.2 Dimensions of Service Quality used in a few Banking Studies

Author	Year	Context	No. of Dimensions	Dimensions
Avkiran	1994	Banking (Australia)	4	staff conduct, credibility, communication and access to teller service
Johnston	1995	Banking (UK)	18	commitment, attentiveness, friendliness, care, courtesy, responsiveness, flexibility, competence, comfort, communication, availability, access, cleanliness, security, reliability, functionality, integrity and aesthetics
Stafford	1996	Banking	7	bank atmosphere, customer-employee relationship, interest rates and charges, available and convenient services, availability of ATM, reliability, adequate tellers.
Levesque and McDougall	1996	Banking	3	core dimension, relational dimension, bank dimension
Oppewal and Vriens	2000	Banking (UK)	4	accessibility, competence, accuracy & friendliness, tangibles
Bahia and Nantel	2000	Banking (Canada)	6	effectiveness and assurance, access, price, service portfolio and reliability
Othman and Owen	2001	Banking (Kuwait)	6	compliance with Islamic law, reliability, responsiveness, tangibles, assurance and empathy
Aldaigan and Buttle	2002	Banking (UK)	5	service system quality, behavioural service quality,

				machine service quality and service transactional accuracy
Sureshchandar, Rajendran and Anantharaman	2002	Banking (India)		core service, human element of service delivery, systematization of service delivery, servicescapes and social responsibility
Gounaris Stathakopoulos, Antreas and Athanassopoulos	2003	Banking (Greece)	6	employee competence, reliability, innovativeness of products, pricing, physical evidence and convenience
Joshua and Koshi	2005	Banking (India)	6	reliability, responsiveness, assurance empathy, tangibility and price
Bhat	2005	Banking (India)	5	tangibles, reliability, responsiveness, assurance and empathy
Elango and Gudep	2006	Banking (India)	10	reliability, responsiveness, tangibility, competence, courtesy, credibility, security, access, communication and understanding the customer
Al Hawari and Ward	2005	Banking (Australia)	5	ATM service, Telephone banking service, internet banking service, price, core service
Ibrahim, Joseph and Ibeh	2006	Banking (UK)	5	provision of convenient/accurate electronic banking operations, the accessibility and reliability of service provision, good queue management, service personalization, the provision of friendly and responsive customer service and the provision of targeted customer service
Nam	2008	Banking (US and South)	4	trustworthiness, functionality, appearance and helpful employees(4)

		Korea)		
Guo, Duff and Hair	2008	Banking (China)	5	reliability, technology, communication, technical quality and human capital
Kumar, Kee and Manshor	2009	Banking (Malaysia)	4	tangibility, reliability, convenience and competence
Dutta and Dutta	2009	Banking (India)	4	tangibles, assurance, empathy, reliability
Ravichandran, Bhargavi and Kumar	2010	Banking (India)	6	reliability, tangibles, assurance , empathy and price
Bedi	2010	Banking (India)	4	assurance, reliability, empathy, tangibles
Mittal and Gera	2012	Banking (India)	2	service quality dimension1(listening staff, availability of enquiry desks, overdraft charges) and service quality dimension 2 (queue length, availability of counters at busy times, ability of staff to answer queries in English)

Banking through digital channels has been growing rapidly around the world and technology has played an extraordinary role in the growth of service delivery options (Dabholkar & Bagozzi, 2002) and has had a deep effect on service marketing (Bitner, Brown, & Meuter, 2000). Banks have been increasing their technology based service options so as to develop sustainable competitive advantage and this increase in technology adoption has resulted in reduced costs, the creation of value added services for customers (Zhu & Chen, 2002) and the provision of self-service options for customers (Dabholkar & Bagozzi, 2002). In the area of retail banking, service providers

have integrated electronic service delivery channels to bring banking services to customers and this is said to be influencing how banks interact with their customers in the market space (Bauer, Hammerschmidt & Falk, 2005; Parasuraman & Zinkhan, 2002). Extensive research on traditional service quality has been conducted during the past 20 years but in contrast, only a limited number of articles deal directly with how customers assess electronic service quality and its antecedents and consequences.

Studies have categorised electronic banking (e-banking) mostly into internet banking, telephone banking and automated teller machines (Ibrahim, Joseph, & Ibeh, 2006; Joseph & Stone, 2003) and most recently mobile banking has also made its foray into electronic banking. For banks, delivering a superior quality of service as compared to that of competitors, offers an opportunity to achieve competitive differentiation ([Ranganathan & Ganapathy, 2002](#)). Given the lack of geographical or other physical constraints associated with electronic banking, attracting, and retaining customers is largely determined by the quality of service delivered ([Liao & Cheung, 2002](#)). Telephone banking provides services such as account balances, instruction to issue bank cheques, account payments. Mobile banking is an application of mobile computing which provides customers with the support needed to be able to bank anywhere, anytime using a mobile handheld device and a mobile service such as Short Message Service (SMS). Mobile banking facility removes the space and time limitations from banking activities. The ATM which is the most frequently used electronic distribution channel, allows customers to perform their main banking transactions, such as deposits and withdrawals, 24 hours a day (Davies, Moutinho, & Curry, 1996). Internet banking allows consumers to check account balances, conduct credit card

payments/transfers, transfer funds and account payments (Jun & Cai, 2001). The growth of internet-based services has changed the manner in which service providers and consumers interact. Internet banking has become increasingly popular, and banks have limited avenues to exploit in terms of establishing a differentiation ([Jayawardhena & Foley, 2000](#)). Customers' ability to subscribe to the internet-based banking services depend on several factors such as user-friendly interface, level of internet experience, types of services provided, attitude and perception, access and delivery time and experience with the Internet.

Joseph, McClure and Joseph (1999) identified 6 dimensions of internet banking service quality: convenience and accuracy, feedback and complaint management, efficiency, queue management, accessibility and customization. Jun and Cai (2001) identified seventeen dimensions of service quality in Internet banking grouped in three categories customer service quality, online systems quality, and banking service product quality. Zeithaml, Parasuraman and Malhotra (2001) identified 11 dimensions for measuring service quality in the online context after a series of focus group interviews. These were access, ease of navigation, efficiency, flexibility, reliability, personalization, security, responsiveness, assurance/trust, site aesthetics, and price knowledge. Cox and Dale (2001) proposed that traditional service quality dimensions, such as competence, courtesy, cleanliness, comfort, and friendliness, are not relevant in the context of online retailing, whereas other factors, such as accessibility, communication, credibility, and appearance, are critical to the success of online businesses. Jayawardhena (2004) used 21 items to assess service quality in e-banking by transforming the original SERVQUAL scale. The study identified five quality dimensions: access, web site interface, trust, attention

and credibility. Siu and Mou (2005) examined the customers' service quality perceptions in Internet banking in Hong Kong and identified four key dimensions - credibility, efficiency, problem handling and security.

2.7 Consumer Commitment

The nature of services is such that it is particularly important that practitioners and researchers consider relationship marketing phenomena (Berry, 1995; Bitner, 1995). Consumer commitment is a central concept in marketing literature. Research has identified customer commitment as a powerful predictor of various metrics related to customer retention, like switching/staying intentions and repurchase intentions (Bansal et al., 2004; Fullerton, 2003; Venetis & Ghauri, 2004). However, there is a lot of debate on the nature of the construct. It has been defined as a desire to maintain a relationship (Morgan & Hunt, 1994); pledge of continuity with a party (Dwyer, Schurr & Oh, 1997); forsaking of alternative options (Gundlach, Achrol & Mentzer, 1995); resistance to change (Pritchard, Havitz & Howard, 1999) and a type of attitude strength (Ahluwalia, Burnkrant & Unnava, 2000); a force that binds an individual to a course of action of relevance to one or more targets (Meyer & Herscovitch, 2001). Commitment has often been defined according to the definition by Morgan and Hunt (1994) that is, as the desire to maintain a relationship and was viewed as a unidimensional concept (Garbarino & Johnson, 1999; Morgan & Hunt, 1994).

In organisational behaviour literature, the attempts to distinguish the theoretical basis of commitment have taken two distinct directions: behavioural and attitudinal commitment (Meyer & Allen, 1997; Meyer & Herscovitch, 2001). The behavioural approach focuses on the impact of

behaviour on changing attitudes, searching for patterns of attitude changes in dealing to remain committed to a taken decision. The attitudinal approach on the other hand, focuses on commitment within psychological states, and their impact on behaviour relying on the theory of reasoned action (Meyer & Allen, 1991; Meyer & Allen, 1997). In the literature of marketing and organisational behaviour, attitude-based commitment is most frequently used. All definitions of commitment that appear in psychology, organizational behaviour and marketing reflect that commitment to a relationship involves both a psychological state (a binding force) and a motivational factor (to maintain a relationship) (Jones, Fox, Taylor, & Fabrigar, 2010). Research findings suggest three generalizations about the commitment construct (Allen & Meyer, 1990; Bansal et al., 2004; Gruen, Summers & Acito, 2000): commitment is directed at a specific target; commitment has multiple dimensions and the different dimensions of commitment generate different effects on relationship related outcomes (Jones et al., 2010). The first generalization implies that people become committed to different things. Studies in marketing have distinguished between commitment to the person who provides the service and commitment to the organization (Hansen, Sandvik & Selnes, 2003). The second generalization about commitment implies that people experience commitment in different forms. The three dimensions of commitment typically discussed in literature are loosely known as want to stay, should stay and have to stay and they denote the emotional, moral and rational forms of commitment (Johnson, 1991). The third generalization implies that the different dimensions of commitment have different effects on focal and discretionary consumer responses. In marketing, repurchase intentions and relative attitude are

considered focal responses and word of mouth, willingness to pay more, altruism are examples of discretionary outcomes (Jones & Taylor, 2007).

Marketing scholars and practitioners recognize that customer commitment is a complex, multidimensional construct in the services marketing literature (Gruen et al., 2000; Harrison-Walker, 2001). The number of dimensions used across studies has only been moderately consistent, with many studies suggesting two dimensions of commitment – affective and continuance. There has been substantial research done on commitment in the field of organizational behaviour. Allen and Meyer (1990) developed and tested a three-component model of commitment to the commitment of an employee to an organization. More recent studies (Bansal et al., 2004; Gruen et al., 2000) have used the three dimensional model originating from the organization behaviour literature. The three components of the model, as formulated by Allen and Meyer (1990), are continuance, normative, and affective. The continuance component of commitment refers to the employees' perception of the costs of leaving the organization as opposed to the benefits of remaining. The term calculative is more commonly used in consumer behavior research for the continuance component of commitment. The affective component operates when employees are loyal because they want to be. These are employees who feel very connected and have strong affective feelings toward the organization. Allen and Meyer (1990) later suggested a third distinguishable component of commitment, normative commitment, which reflects a perceived obligation to remain in the organization. The normative component occurs when employees are loyal to the organization because they feel that it is the moral and correct thing to do—that they have a responsibility to the organization. Normative commitment has been well established in

organisational behaviour domains (Meyer & Allen, 1991; Wiener, 1982) and is believed to be linked to turnover intentions (Chang, Chi & Miao, 2007; Herscovitch & Meyer, 2002; Meyer & Allen, 1991) and desirable work behaviour (performance, attendance, citizenship) (Herscovitch & Meyer, 2002).

There is sufficient evidence in organizational behaviour to show that all three bases of commitment are negatively related to employee turnover. Irrespective of the underlying psychological state that reflects the nature of commitment, it reduces the likelihood of employees leaving their organizations. Meyer and Herscovitch (2001), in a comprehensive review of workplace commitment literature established support for the three dimensions of commitment proposed by Meyer and Allen (1997) regardless of the target of commitment. They suggested that the three dimensions of commitment reflect different underlying psychological states concerning an employee's relationship and therefore, these develop in different ways and have potentially different implications for behaviour. It is also recognized that different forms of commitment in the employment relationship have different consequences (Mathieu & Zajac, 1990).

Bansal et al., (2004) applied the three component model of customer commitment to switching intentions in the services context. Just as employee turnover involves termination of relationship between the employee and employer, switching involves a termination of the relationship between the customer and the service provider. In marketing relationships, a consumer is likely to be committed to a relationship through continuance commitment if he or she faces concrete switching costs or if the benefits that he or she receives

from the partner are not easily replaceable from other potential exchange partners (Bendapudi & Berry, 1997; Dwyer et al., 1987; Gundlach et al., 1995). Although the affective commitment construct was developed as a means of explaining employee attachment to work groups and organizations, it can be applied in situations when there is a consumption relationship between a consumer and an organization (Gruen et al., 2000). Affective commitment arises from feelings of attachment and identification and is very different from continuance commitment which stems from feelings of dependence and entrapment. However, although affective and continuance commitments are distinct components of commitment, they are not necessarily mutually exclusive conditions (Allen & Meyer, 1990). Researchers who have examined the dark side of marketing relationships (Fournier, Dobscha & Mick, 1998; Grayson & Ambler, 1999) have implicitly recognized that commitment can have an effect on consumer behaviour via both feelings of positive affection and feelings of continuance. A single relationship could be based on either affective or continuance commitment, both forms of commitment, or (if it was a very weak relationship) neither form of commitment. The person who has a strong normative commitment feels that one should continue the relationship for moral or duty-related reasons (Bansal et al., 2004; Gruen et al., 2000). To date, there has been limited research conducted in marketing explicitly investigating normative commitment. Bansal et al. (2004) in an auto-repair setting found normative commitment, among the three dimensions of commitment, to score the highest negative impact on switching intention.

Researchers have opined that the three components of commitment should be regarded as components and not as different types of commitment (Anderson & Weitz, 1992; Martin, 2008; Rylander, Strutton & Pelton, 1997).

Roxenhall and Andresen (2012) argue that an individual has elements of all the components at one and the same time of commitment and it is therefore not meaningful to regard them as separate forms but only as components. According to the researchers, a committed person may, for example, have both an emotional (affective) and business (calculative) commitment to preserve a particular relationship, but at the same time may not feel a particular moral duty (normative) to the relationship; another person may be less committed in terms of business, but all the more so emotionally and morally (Roxenhall & Andresen, 2012). Considering commitment in this perspective implies that variations of commitment affect the relationships in question in different ways (Meyer & Allen, 1991).

Recent examinations of the nature and role of commitment in marketing relationships have identified at least a partial mediating role of commitment on relational intentions (Garbarino & Johnson, 1999; Gruen et al., 2000; Morgan & Hunt, 1994; Pritchard et al., 1999). Even in those studies that have employed a multicomponent perspective on commitment, there has been no attempt to determine the existence of the interactive effects of various types of customer commitment (Gruen et al., 2000). The identification of interactive effects between the components of commitment may help in explaining the mixed feelings that consumers have about their relationships with organizations (Fournier et al., 1998). The existence of a moderating relationship between components of commitment may also explain the mixed effectiveness of customer loyalty enhancement programs in services industries (Bolton, Kannan & Bramlett, 2000; Rigby, Reicheld & Schefter, 2002).

2.8 Behavioural Intention

The intention to perform a specific behavior is believed to predict actual behavior (Ajzen, 1991). Intentions have been defined as subjective judgments about how a person will behave in the future and usually serve as dependent variables in many service research and satisfaction models (Boulding et al., 1993; Soderlund & Ohman, 2003). Intentions are explicit decisions to act in a certain way, and they concentrate on a person's motivation towards a goal in terms of direction and intensity (Sheeran, 2002). Triandis (1980) defined behavioral intention as instructions that people give to themselves to behave in a certain way. Ajzen (2002) defined behavioral intention as an indication of an individual's readiness to perform a given behavior. Warshaw and Davis (1985) defined behavioral intention as the degree to which a person has formulated conscious plans to perform some specified future behavior.

The importance of customers' behavioural intentions to predict customer retention has been recognised by researchers (Norman & Smith, 1995; Patterson, 2004). Intentions are considered as proxy for behaviour and as immediate predictor of behaviour. They have been at the centre of research for many years and find an important place in the theories of planned behaviour and reasoned action (Ajzen, 1991). An intention materializes when an individual makes a proposition that connects him/her with a future behavioural act (Soderlund & Ohman, 2003). Intentions may be viewed as basic units in a network of propositions that emerge when customers engage in future oriented cognitive activities such as mental simulation, planning, imagination and thoughts. All these cognitive activities are consumers' windows on the future. Behaviour intention can be defined as an affirmed likelihood to engage in a specific behaviour (Oliver, 1997). In the absence of measuring the actual behaviour, Zeithaml et al. (1996) view behavioural intention as an indicator

that predicts whether consumers will remain with or switch from the company. An important consideration is that intention is only expected to predict an individual's attempt to perform a specific behavior and high intention does not necessarily guarantee that the individual will perform the behavior (Ajzen, 1991). The general rule is that when individuals have high control in performing specific behaviors, i.e. high perceived behavioral control, intentions can be predicted with good accuracy (Ajzen, 1991). It has been mentioned that it is hard to find an effective measurement for future behaviour; research suggests that past behaviour could be used as a good predictor for future behavior (Shiu, Hair, Bush & David, 2009). Minami and Dawson (2008) suggested that behavioural intentions of the customer contribute to profitability of the firm. Boulding et al (1993) reported that overall service quality perceptions were positively related with willingness to recommend and negatively related with switching and complaining behavior (Kelley, Hoffman, & Davis, 1993). Empirical studies based on composite models show evidence of direct and indirect effects of service quality on behavioural intentions mediated by value and satisfaction (Cronin, Brady, & Hult, 2000). Yavas, Benkenstein and Stuhldreier (2004) in their study on private bank customers in Germany showed that service quality is at the root of customer satisfaction and is linked to behavioural outcomes as word of mouth, complaint, recommending and switching.

According to the Theory of Reasoned Action (TRA), behavioural intention explains the most immediate determinant of any social behaviour but only under conditions where the behaviour in question remains under volitional control and behavioural intention remains unchanged. The theory proposes that an individual's intention is determined by attitudes and

subjective norms regarding the performance of the behaviour. Attitude towards the behaviour accounts for beliefs about the outcomes of the behaviour and evaluations of those outcomes. Subjective norm is determined by perceived pressure from specified significant others to carry out the behaviour and motivation to comply with the wishes of those significant others.

Ajzen (1991) extended the theory of reasoned action to better account for behaviours which are not fully under volitional control by introducing the Theory of Planned Behaviour (TPB). The theory of planned behaviour, in addition to the original components of the reasoned action model, includes a perceived behavioural control variable, defined as, the perceived ease or difficulty of performing the behaviour. According to Ajzen where behaviours are not fully under volitional control of the individual, perceived behavioural control and behavioural intention together account for behaviour, at least when perceptions of control are accurate reflections of actual control over a behaviour. The theory of planned behaviour also proposes that, along with attitude and subjective norm, perceived behavioral control is a determinant of behavioural intention.

2.9 Conclusion

Service switching involves the customers' decision to replace an existing service provider with another service provider. Switching is a dynamic process that culminates over time and is often the result of multiple problems encountered over time. The customers' consumption process leads to the decision of whether to stay with an existing provider or to switch. The switching process begins with the experience of a sensitizing factor or a

trigger which puts the customer on a switching path. Service quality plays a critical role in customer retention. It is the customers' overall impression of the relative superiority or excellence of an organization's service. The nature of services makes it important to consider customer commitment in relationships as customer commitment has been identified as a powerful predictor of a customers' switching or staying reasons with a service provider.

The next chapter discusses the theoretical framework of the study.

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Theoretical Framework

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	3.2 Consumer Decision Making
	3.3 The Basic Components of a Process
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	3.9 Hypotheses of the Study
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3.1 Introduction

Theoretical framework is the foundation on which any research is based. It is a conceptual model of how the researcher makes logical sense of the relationship among the various factors that have been identified as important to the problem being studied. This chapter explains the theoretical framework of the study and discusses the relationships among the variables that have been identified, explains the theories underlying these relations and also describes the nature and direction of the relationships. The framework has been developed from the extensive literature survey done and from the interviews that were conducted with bank managers, customers and experts in the field. The chapter also explains the choice of theories that compose the theoretical framework. The theories have been chosen with consideration to the research question and objectives.

3.2 Consumer Decision Making

Service switching involves replacing the existing service provider with another service provider. It involves the transfer of all or part of a customer's purchase from one service provider to another. In Stewart's (1998b) study of the exit process in the retail banking context, bank switching was considered as the end of the main current account where the customer may run down the account to a negligible balance and have no further transactions or the customer may close the account and formally close the contract with the bank. Customer switching is a clear problem for the service provider and an important decision for the customer (Anton, Camarero, & Carrero, 2007). When a customer switches the service provider, the customer breaks his relationship with the provider and may start purchasing services from another provider. The consumer decision-making process can be used as a foundation for understanding the cognitive part of consumers' purchase decisions (Hansen, 2005).

The consumer decision making process has been an area of interest for researchers for a long time and since 1960, a large number of researches have been done in this area and various models have been developed (Belch et al., 2012; Engel et al., 1995; Engel et al., 1968; Howard & Sheth, 1969; Nicosia, 1966). Although all these models are different in their description of consumer decision making process, across these models there is similarity with regard to the various stages involved in the decision making process. As seen in Figure 3.1, all these models show five stages in the decision making process, starting with need recognition, search for information, evaluation of alternatives, purchase and post purchase behaviour.

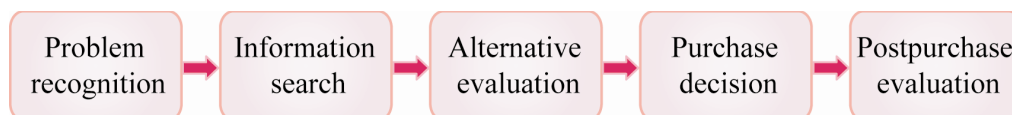


Source: Williams (2002)

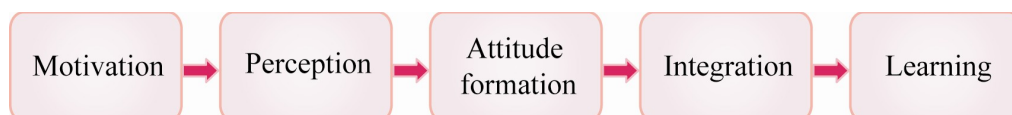
Figure 3.1 Basic EKB Model of Consumer Decision Making

Belch et al. (2012) modified the basic EKB model of consumer decision making and described the consumer decision making model with two parts (Figure 3.2). Part A shows the five stages of the consumer decision making process and part B shows the corresponding psychological processes that complement each stage in the decision making process.

A. Stages in the consumer decision – making process



B. Relevant internal psychological process



Source: Belch, Belch, Kerr and Powell (2012)

Figure 3.2 Belch, Belch, Kerr and Powell (2012) Model of Consumer Decision Making

The consumer's decision making process begins with the recognition of some problem which motivates him to search for alternatives. As the consumer searches for information, he/she begins to evaluate the various alternatives that he/she gets exposed to. The consumer forms perceptions about the quality of the service leading him/her to form attitudes regarding his/her subsequent behavior which may be to stay with the service provide or switch or engage in word of mouth. The consumer integrates the perceptions and attitude he/she forms, and if he/she decides to switch the service provider, then he/she makes a new purchase decision. After purchase and consumption, learning happens as the customer makes post purchase evaluations of the quality of service from the new provider.

3.3 The Basic Components of a Process

The decision to switch a service provider is not a clear cut decision made by the customer. It is a dynamic process that gradually evolves over time and finally culminates in the customer's decision to switch to a new provider (Keaveney, 1995; Colgate & Hedge, 2001). Switching therefore happens due to the cumulative effect of the interaction effect between these multiple problems that results in switching. To understand this dynamic process of switching, it is important to have a clear idea about the meaning of a process. According to Van de Ven (1992), a process can be viewed as having three basic components: a set of starting conditions, an emergent process of change and a functional endpoint (Figure 3.3). For any research on process, researchers suggest that viewing process as a developmental event sequence is perhaps the best (Langley, 1999; Miles & Huberman, 1994). A process when viewed from this perspective is a set of events leading to an outcome. The

emergent events are the critical incidents that contribute to the resulting outcome (Peterson, 1998).

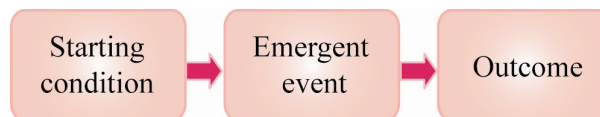


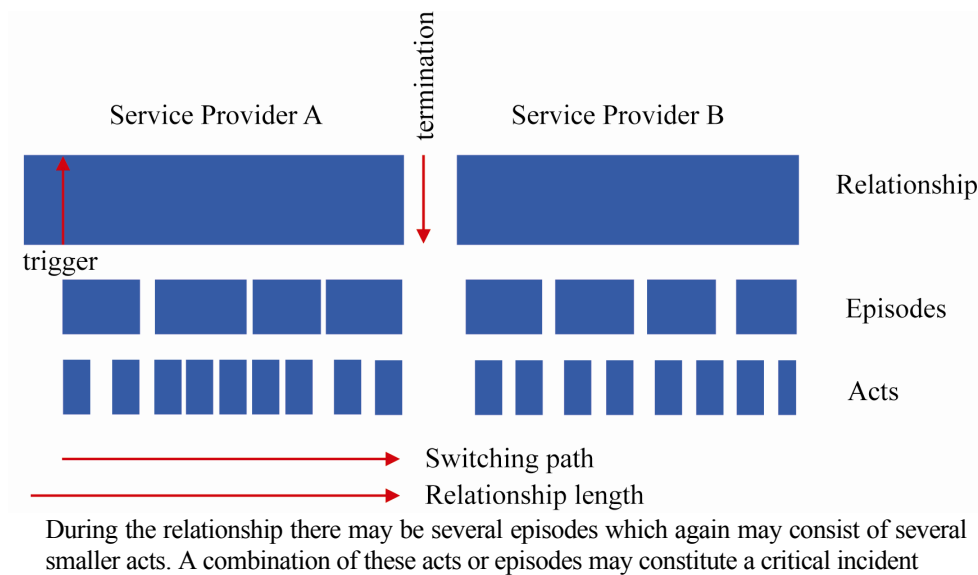
Figure 3.3 Components of Process

3.4 Customer Switching Process

Customer switching process can be viewed as a set of events leading to a customer changing his/her service provider. The switching process starts with the customers' awareness of some negative aspects in the relationship and ends in a switching decision. The awareness of some negative aspects in the relationship with an existing service provider represents a trigger that the customer experiences during his/her relationship. The trigger, which is the starting condition of the process, provides some kind of a motivation for the subsequent behavior of the customer by sensitizing the customer to consider switching. This trigger is also the problem/need recognition stage of the consumer decision making process. The decision to switch corresponds to the fourth stage, i.e., the purchase stage in the consumer decision making process.

Once faced with a trigger, the customer then enters a switching path and the critical incidents that the customer encounters are the events that will eventually lead to the decision to stay or to switch (Figure 3.4). The events that a customer encounters along the switching path can be classified as pushers, swayers and pullers (Roos, 1999). The pushers are the switching determinants which the customers perceive as the reason for switching to another provider. A swaying determinant is one which either mitigates or

prolongs the switching decision. It may act in either direction. The pullers are the switching determinants which make customers stay with the service provider.



Source: Adapted from Roos, 1999

Figure 3.4 Switching Process

Service industries present a more difficult situation to understand switching behavior compared to products because of the very nature of services. The intangibility, perishability, simultaneity and heterogeneity of services make it difficult to understand the basis of consumer choice in the case of services (Mittal & Lassar, 1998). After experiencing the trigger, during the emergent process that results in the behavioural change, the critical incidents that the customer encounters leads him/her to form perceptions about the quality of the service. Service quality, which is a commonly studied predictor of service provider switching, is a cognitive judgement about the relative inferiority or superiority of an organization's services (Fogli, 2006)

and has been conceptualized as a general attitude. Cronin and Taylor (1994) view service quality as a form of attitude representing a long-run overall evaluation of the service.

Parasuraman et al. (1985) defined service quality as ‘a function of the differences between expectation and performance along the quality dimensions’. Expectations are the wants and desires of customers in terms of what they feel a service provider should offer. According to the Service Quality Model proposed by them, customers form expectations of service through past experiences, personal needs and word of mouth. Past experiences, personal needs and word of mouth represent the motivation for expectations which can be related to the need identification stage of consumer decision making process.

The Theory of Planned Behavior (Ajzen, 1991) conceptualizes behavior and the antecedents that are believed to affect this specific behavior. According to Ajzen, behavioural intention is the most proximate predictor of behaviour. Intention is the cognitive representation of a person's readiness to perform a given behavior and according to the Theory of Planned Behaviour it is the immediate antecedent of behaviour. Many studies use behavioural intentions as a proxy for behaviour (Liao, Shao, Wang & Chen, 1999). There is sufficient theoretical and empirical evidence in literature suggesting a direct linkage between service quality and behavioural intentions (Bansal & Taylor, 1999; Bitner, 1990; Bolton & Drew, 1991). Bolton (1998) suggested that service quality influences a customer's subsequent behaviour, intentions and preferences. Bansal and Taylor (1999) adapted the theory of planned behavior to the context of the switching of service provider. The researchers found that

service quality indirectly influences customer intention to switch through satisfaction as well as attitude towards switching.

The nature of services makes it important to include ‘relationship’ when trying to understand switching. A central concept in the relationship-marketing paradigm is customer commitment. An examination of commitment helps in looking beyond transaction variables in understanding why consumers switch service providers (Bansal et al., 2004). Commitment, being a force that binds a customer to the service provider, the level of commitment customers have towards the service provider, can interact with customers’ perception of service quality and influence their switching intention. The relation among trigger, perceived service quality, commitment and intention to switch is shown in Figure 3.5.

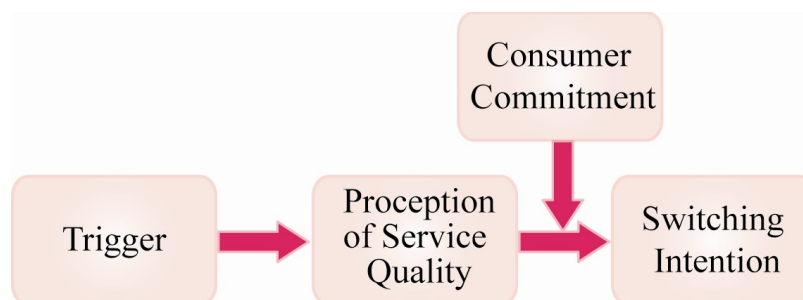


Figure 3.5 Relations between Concepts

3.5 Switching Triggers

During the consumption process, something out of the ordinary can occur, that alerts the customer or calls his/her attention to some aspect of his/her relationship with the service provider (Day, 1976). According to Day, the trigger initiates an awareness or sensitivity to the purchase or consumption

process and leads to conscious feelings of being satisfied or dissatisfied. Triggers are the starting points for customers to consider switching (Roos et al., 2004) and they initiate sensitivity to the consumption process and stimulate the customer to evaluate the relationship from that point of time more critically. The trigger events besides many other responses, leads to five specific responses in the customer: a reevaluation, a change in standards level or those that are evoked, an emotional response, a change in values and a behavioural change (Gardial et al., 1996). The experience of a trigger puts the customer on a switching path and the trigger provides the switching path with energy and direction and the events that follow move the customer along the switching path (Roos et al., 2004).

Engel et al. (1995) recognized that individual and environmental factors were likely to affect the recognition of need of consumers during the decision making process. Individual influences starting with consumers' knowledge of the product, their motivation, attitudes, beliefs and values, lifestyle and demographics, and the like, influence recognition of a need. Similarly, environmental influences such as culture, social class, family and friends, and shared views impact on the evaluation of the need.

The three kinds of triggers (Figure 3.7) that can cause changes in the basis of a customer's relationship with the service provider are situational triggers, influential triggers and reactional triggers (Roos et al., 2004). Changes in the living or working situations of the customer like change of job or change in family situations call the attention of the customer to reevaluation of the relationship with the existing service provider because of some unmet need of the customer. These situational triggers, which arise from the personal needs of the

customer, make the customer realize that the existing service/service provider no longer satisfies his need fully. Reactional triggers are experiences of the customer which arise due to critical incidents during interaction between the customer and the service provider. As a result of this experience, the customer perceives something negative about the relationship. Influential triggers arise from certain efforts or actions by competitors like announcement of more attractive interest rates or lower fees and charges which alert the customer about something better and more attractive being offered by the competitor which makes the customer view the relationship with the service provider critically.

The situational triggers arise from personal needs of the customer, influential trigger from experience of customer and reactional trigger from actions of competitor and these triggers can be linked to the source of expectations in the Service Quality Model (Figure 2.5) proposed by Parasuraman et al. (1985). From the service provider's point of view, the situational and influential triggers are external while reactional triggers are internal.

When faced with a trigger, the customers perceive a discrepancy between what the bank should offer and what the bank is offering. This gap leads to a reevaluation of the quality of the service being offered by the bank. The cues that lead to trigger raise customers' awareness of the consumption process (Day, 1976) and may cause a devaluing of the current service (Woodruff, 1993). As the trigger has the potential to provide the switching path with energy and direction, the trigger has an influence on customers' perceptions of service quality. For the study, from the above observations, trigger was conceptualized to be of three types viz. situational triggers, reactional triggers and influential triggers (Figure 3.7).

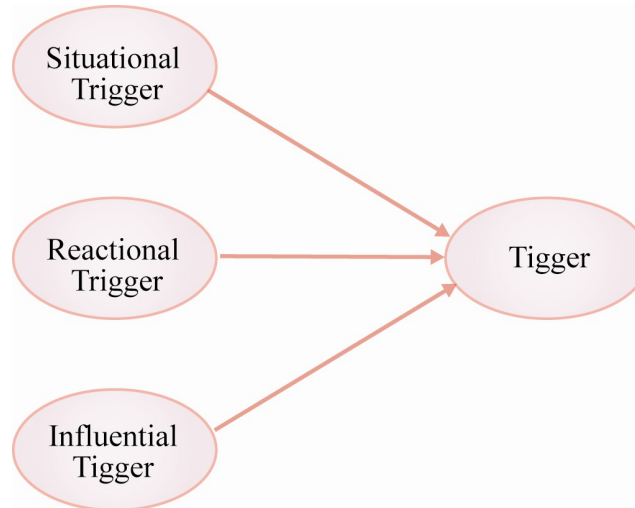


Figure 3.7 Types of Triggers

3.6 Perceived Service Quality

Provision of high quality of service results in higher customer satisfaction and enhances customer loyalty. Banks that excel in quality service have a distinct marketing edge since improved levels of service quality are related to higher revenues, increased cross-sell ratios, higher customer retention (Bennett & Higgins, 1988) and expanded market shares (Bowen & Hedges, 1993). This is because satisfied customers, lead to customer loyalty and in return translate into higher profit.

The construct of service quality as conceptualized in literature has been based on the definition by Zeithaml (1987) wherein perceived quality is defined as consumer's judgement about an entity's overall excellence or superiority. Service quality is a measure of how well the service level delivered matches customer expectations (Lewis & Booms, 1983). Service quality has been conceptualized in literature as a multidimensional multi level construct

(Carman, 1990; Dabholkar et al., 1996; McDougall & Levesque, 1994). Perceived service quality, especially in retail banking sector, has been found to be a culture and context specific construct (Furreret al., 2000; Glaveli et al., 2006) and is influenced by cultural and environmental factors.

The consumption process that the consumer goes through during his relationship with the service provider makes him form judgments about the overall superiority of the service provider. Customers' perceptions of service quality is influenced by the service encounter and covers all aspects of the service provider with which the customer interacts, both human and non-human (Meuter et al., 2000) and includes all the physical facilities, employees and other tangibles (Bitner, 1992; Bitner et al., 1990). The judgement or the evaluations of service quality which the customer makes guides his subsequent behavior in terms of switching or staying.

Service quality studies in traditional face-to-face retail banking have mostly adopted the five dimensional SERVQUAL model (Parasuraman et al. 1985, 1988) or SERVPERF (Cronin & Taylor, 1992) approach or some customized version of it (Angur et al., 1999; Chi-Cui et al., 2003; Cronin & Taylor, 1992; Dash, 2006; Lassar et al., 2000; Yavas & Benkenstein, 1997). Identification of the service quality dimensions is important to be able to measure, control and improve perceived service quality (Johnston, 1995). The internet, mobile banking and other forms of technology have transformed the way banking transactions are carried out today. These aspects of banking are considered by customers when they form judgments about the overall quality of service provided by the bank as customers today can do most of their transactions without physically visiting the bank.

Most measures of perceived retail banking service quality have assumed a first order reflective model and there has been little effort to develop and test a hierarchical second order model in the Indian context. This study aims to develop and validate a hierarchical model of retail-banking specific service quality measure, by examining its factorial structure and assessing its reliability and validity, so that there is a better understanding of its determinants. There is theoretical support in literature for a multi dimensional, multi level model of service quality (Carman, 1990; McDougall & Levesque, 1994; Dabholkar et al., 1996; Brady & Cronin, 2001) though there has been little effort to empirically test such a structure. This study therefore attempted to develop and test a multi level model or hierarchical model of retail banking service quality using multiple and multi level dimensions in retail banking.

In order to conceptualize service quality, from the extensive review of literature and discussions with bank managers and experts, five dimensions of service quality which are critical from the customer's point of view were identified and they included: Human Interaction, Core Service, Convenience, Tangibles and Technology. These five dimensions were assumed to form the perceived service quality construct in retail banking (Figure 3.8).

The importance of the human interaction element in service delivery has been recognized by many studies (Schneider & Bowen, 1985, 1993, 1995). Service delivery occurs during interaction between service provider personnel and customers and therefore attitudes and behaviours of the contact personnel can influence customers' perceptions of service quality (Schneider & Bowen, 1985). In the SERVQUAL scale, four out of the five dimensions, namely, reliability, responsiveness, assurance and empathy relate to human element of

service delivery. Core service refers to the essence of a service and the nature and quality of core service largely influences the quality perceptions of customers (Sureshchandar et al., 2002). According to Schneider and Bowen (1995), core service has perceivable and tangible quality features that could distinguish services. The core service, besides portraying the service, includes features that are offered in a service. The importance of tangibles or the physical facets of service have been recognized in previous studies (Bitner, 1992; Booms & Bitner, 1982; Parasuraman et al., 1985). Tangibles are used by firms to convey image and signal quality (Zeithaml, Bitner, & Gremler, 2006) and can therefore influence customers' perceptions of service quality. Service convenience is defined as a customer's perception of the time and effort to buy or use a service (Berry, Seiders & Grewal, 2002) and is generally regarded as an important factor in consumer behaviour and influences quality perceptions of customers. In retail environment, convenience facilitates the service process and leads to customers enjoying the benefits expected from the service (Bitner 1992). Convenience is a critical factor which influences customers' evaluation about a firm's performance (Levesque & McDougall, 1996). Convenience has been identified as to all products or methods that save customers time and effort, both physical or services. Perceptions of service convenience affect customers' overall evaluation of the service, including satisfaction with the service and perceived service quality and fairness (Berry et al., 2002). As a result of advancement in communication and information technology, service providers have found alternative means of delivering services to their customers. Retail banks have integrated electronic service delivery channels to bring banking services to customers and this influences how banks interact with their customers (Parasuraman & Zinkhan, 2002).

Perceived service quality was conceptualized in the study as a five dimensional second order formative construct, the five first order dimensions measured using reflective indicators (Figure 3.8).

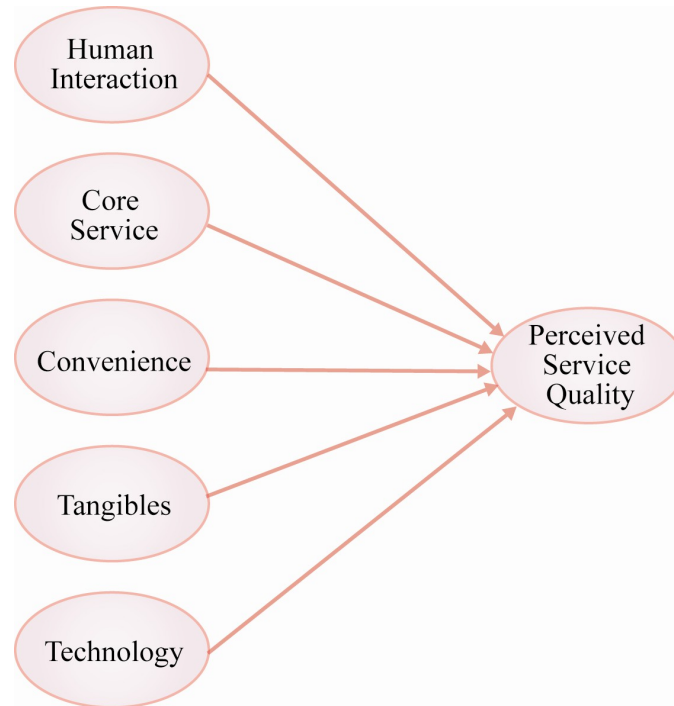


Figure 3.8 Dimensions of Perceived Service Quality

3.7 Consumer Commitment

Consumer commitment is regarded as a key variable in marketing relationships as customer bonding helps in achieving stable relationship marketing (Smith, 1998). There is substantial evidence in marketing literature showing that commitment enhances customer loyalty (Bendapudi & Berry, 1997; Morgan & Hunt, 1994). According to Morgan & Hunt (1994), commitment promotes successful long term relationships and is an important driver of customer loyalty in services. Commitment is a customer's belief that the existing

relationship is worth investing in (Sharma & Patterson, 2000) and it creates stickiness between the customer and service provider (Gustafsson et al., 2005) so that the customer continues to purchase from the same service provider.

Meyer and Allen (1997) proposed commitment as having three dimensions – affective, continuance and normative. Affective commitment is a “desire based want to” commitment because a commitment of this type makes customers feel that they want to continue being with the same service provider due to some affection towards the service provider. Continuance commitment is a “cost based need to” commitment where the customer feels he needs to continue with the same service provider because of some effort or cost which he may otherwise have to incur and normative commitment is an “obligation based ought to” commitment where the customer feels he ought to continue his relationship with the same service provider because of some obligation towards the provider (Bansal et al., 2004). Meyer and Herscovitch (2001) suggested that the three different dimensions of commitment reflect different underlying psychological states of an individual regarding the individual’s relationship with the organization and as the different dimensions of commitment develop in different ways, they will have different implications for behavior. Bansal et al. (2004) found support for this notion in a service provider context and found that the three bases of consumer commitment can differently influence a customer’s decision to stay with or switch a service provider.

For the purpose of study, consumer commitment was conceptualized as having three dimensions – affective, continuance and normative (Figure 3.9). Affective commitment is emotional, normative commitment is moral and continuance commitment is rational (Johnston, 1991).

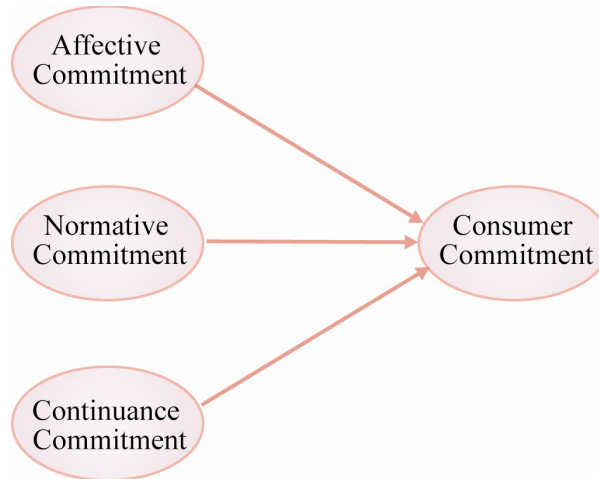


Figure 3.9 Dimensions of Commitment

3.8 The Conceptual Model

Based on literature review, concepts that are important predictors of customers' switching behaviour were identified. From the observations made about the concepts, the conceptual framework was developed as shown in Figure 3.10. The dependent variable for the study was consumer switching intention. Perceived service quality is an important antecedent of customers' intention to switch. The starting condition of switching behaviour is the switching trigger and the triggers (situational, influential and reactional) influence customers' perception of quality of the service provider. Consumer commitment - affective commitment, continuance commitment and normative commitment were considered as variables, moderating the link between perceived service quality and customer switching intentions.

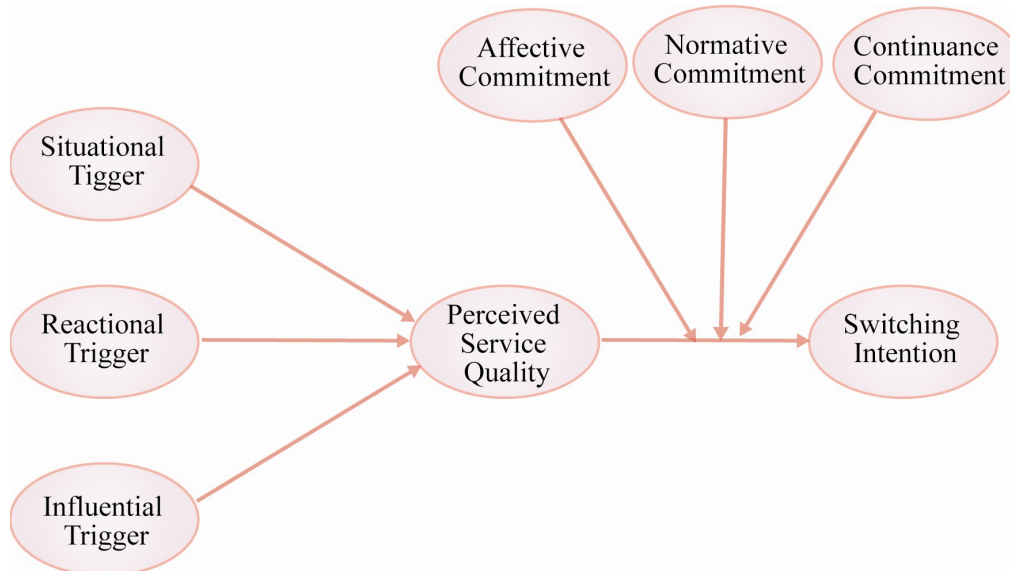


Figure 3.10 Conceptual Model of the Study

3.9 Hypotheses of the Study

From the theoretical framework developed for the study, several hypotheses were formulated to answer the research questions.

3.9.1 The Linkage between Switching Triggers and Perceived Service Quality and the Dimensions of Perceived Service Quality

Perceived service quality was conceptualized as the consumers' judgment about the overall excellence or superiority of the service provider (Parasuraman et al., 1988). The trigger is the sensitizing factor which provides the stimulus for a change in the behavioural, cognitive or emotional response in an individual with regard to a service provider (Gardial et al., 1996). As triggers initiate the customers on a switching path, the stronger the influence of the trigger, customers will perceive a larger gap between their existing state and desired state. Hence the following hypotheses were formulated:

Hypothesis 1: Situational trigger has a significant influence on customers' perceptions of service quality of the service provider.

Hypothesis 2: Reactional trigger has a significant influence on customers' perceptions of service quality of the service provider.

Hypothesis 3: Influential trigger has a significant influence on customers' perceptions of service quality of the service provider.

Different triggers may evoke different responses in customers as attribution theory suggests that consumers respond differently depending on the source of event (Folkes, 1984; Swan & Trawick, 1994). Additionally, the following hypotheses were also formulated to examine the influence of the various triggers on the different dimensions of perceived service quality.

Hypothesis 1a: Situational trigger has a significant influence on human interaction.

Hypothesis 1b: Situational trigger has a significant influence on core service

Hypothesis 1c: Situational trigger has a significant influence on convenience

Hypothesis 1d: Situational trigger has a significant influence on tangibles

Hypothesis 1e: Situational trigger has a significant influence on technology

Hypothesis 2a: Reactional trigger has a significant influence on human interaction

Hypothesis 2b: Reactional trigger has a significant influence on core service

Hypothesis 2c: Reactional trigger has a significant influence on convenience

Hypothesis 2d: Reactional trigger has a significant influence on tangibles

Hypothesis 2e: Reactional trigger has a significant influence on technology

Hypothesis 3a: Influential trigger has a significant influence on human interaction

Hypothesis 3b: Influential trigger has a significant influence on core service

Hypothesis 3c: Influential trigger has a significant influence on convenience

Hypothesis 3d: Influential trigger has a significant influence on tangibles

Hypothesis 3e: Influential trigger has a significant influence on technology

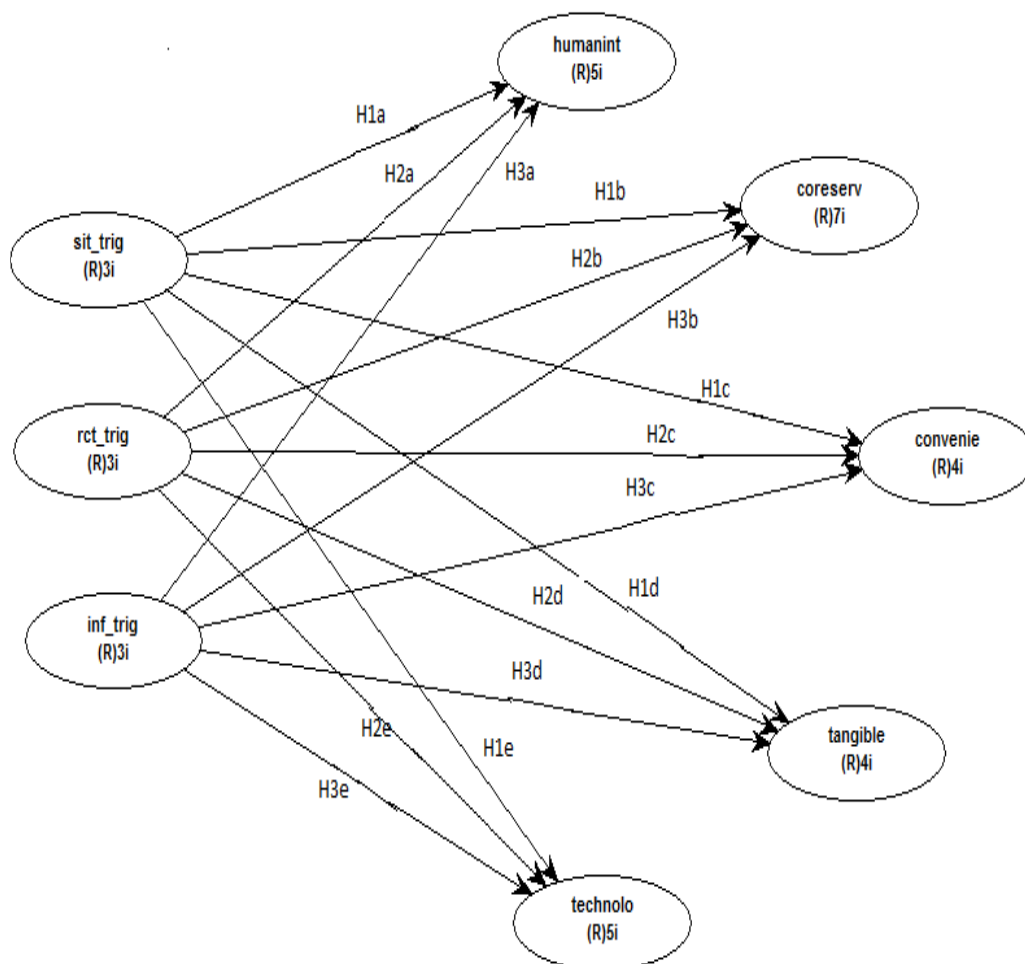


Figure 3.11 Hypotheses 1a-1e, 2a-2e, 3a-3e

3.9.2 The Linkage between Service Quality Dimensions and Perceived Service Quality

Though both products and services are a mix of both products and services, service quality, owing to its marketing and operations orientations, is important from the perspective of customers' perception of services. Service quality is crucial for retaining customers and also for giving competitive advantage to firms through differentiation. As production and consumption are inseparable in the case of services, the interaction between the customer and the service provider, gives customers the opportunity to critically assess the service quality aspects of the provider.

From the extensive review of literature and feedback from bank managers, experts and customers of retail banking, five dimensions of service quality were identified – personnel interaction, core service, convenience, tangibles and technology - which were found to be critical in customers' perception of service quality in the contemporary retail banking context. Hence the following hypotheses were formulated:

Hypothesis 4a: Human interaction has a significant influence on perceived service quality

Hypothesis 4b: Core service has a significant influence on perceived service quality

Hypothesis 4c: Convenience has a significant influence on perceived service quality

Hypothesis 4d: Tangibles has a significant influence on perceived service quality

Hypothesis 4e: Technology has a significant positive influence on perceived service quality

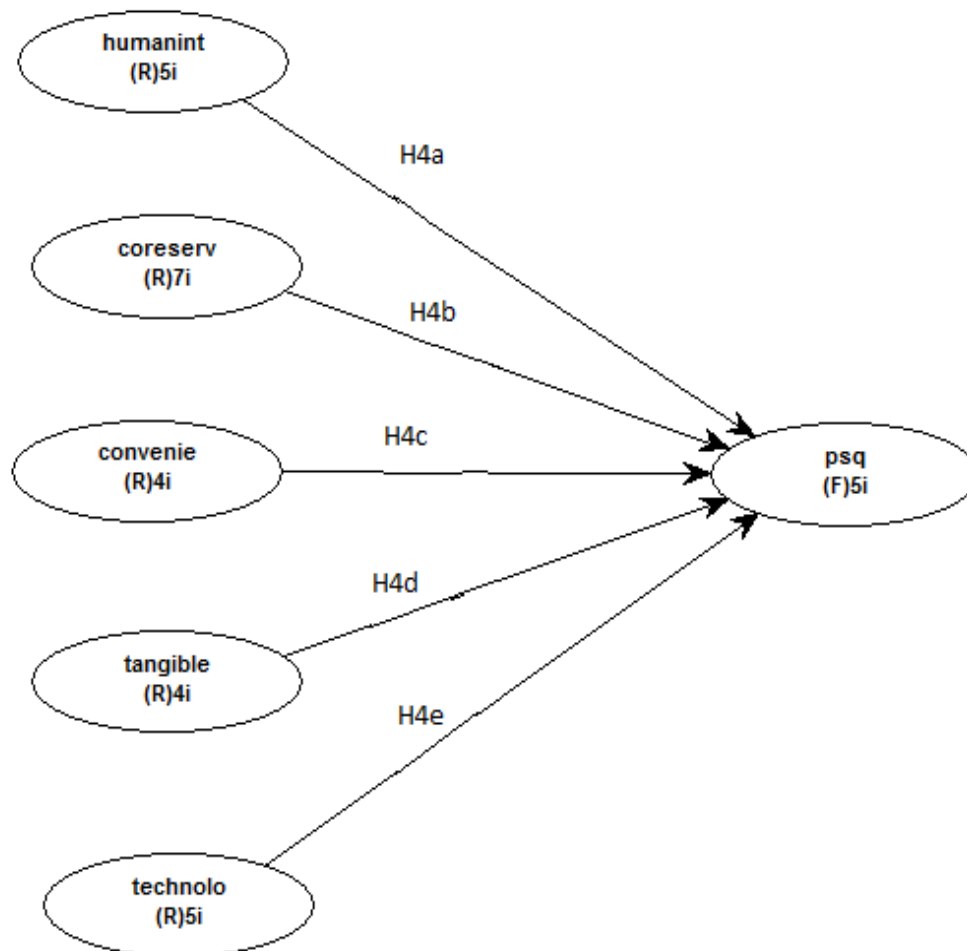


Figure 3.12 Hypotheses 4a-4e

3.9.3 The Linkage between Perceived Service Quality and Intention to Switch

Zeithaml et al. (1996) confirmed that poor service quality leads to unfavourable behavioural intentions. According to Zeithaml et al.'s model, the

behavioral consequences of service quality mediate between service quality and the financial gains or losses that the service provider makes from retention or defection. When customers' perceptions of service quality are high, the behavioral intentions are favorable, which strengthens their relationship with the organization. On the other hand, when service quality assessments are low, customers' behavioral intentions are unfavorable and as a consequence the relationship with the service provider deteriorates. Zeithaml et al. (1996) also suggested that behavioral intentions were indicators, which showed whether customers will remain with the service provider or switch. Substantial empirical and theoretical evidence exists in literature suggesting that there is a direct link between service quality and behavioural intentions (Bitner, 1990; Bolton & Drew, 1991; Cronin & Taylor, 1994; Cronin, Brady & Hult, 2000). Bansal and Taylor (1999) showed that perceived service quality has an indirect influence on switching intention, mediated by both satisfaction and also attitude towards switching and Bansal, Taylor and James (2005) showed the direct influence of low quality on switching intention. The following hypothesis was formulated:

Hypothesis 5: Perceived service quality has a significant influence on customer's intention to switch the service provider.

3.9.4 The Influence of Consumer Commitment on the Linkage between Perceived Service Quality and Intention to Switch

According to Morgan and Hunt (1994), commitment stems from trust, shared values and the belief that it will be difficult to find service providers who can offer the same value and encourages maintaining the relationship with the existing service provider. Commitment is regarded as an antecedent

of repeat purchase behaviour. Even if the perceived service quality is less favourable, when consumer commitment is strong, the intention to switch the service may be influenced by the customers' level of commitment. Moderating effects are evoked by variables whose variation influences the strength or the direction of a relationship between an exogenous and an endogenous variable (Baron & Kenny, 1986). The presence of commitment can influence the strength or direction of the relationship between service quality and intention to switch. The three dimensions of commitment (affective, normative and continuance) reflect different underlying psychological states concerning a customer's relationship and therefore, these develop in different ways and have potentially different implications for behaviour (Meyer & Herscovitch, 2001). As there is support in marketing literature for the three-component model and that there might be differences between the dimensions and their antecedents and outcomes (Bansal et al., 2004; Allen & Meyer, 1990), it is argued that not all three dimensions have the same influence on the linkage between service quality and switching intention. The level of commitment moderates customers' perception of the service quality of the bank and influences their switching intention. Hence, the following hypotheses were proposed regarding the role of commitment:

Hypothesis 6: Affective commitment moderates the link between perceived service quality and intention to switch.

Hypothesis 7: Normative commitment moderates the link between perceived service quality and intention to switch.

Hypothesis 8: Continuance commitment moderates the link between perceived service quality and intention to switch.

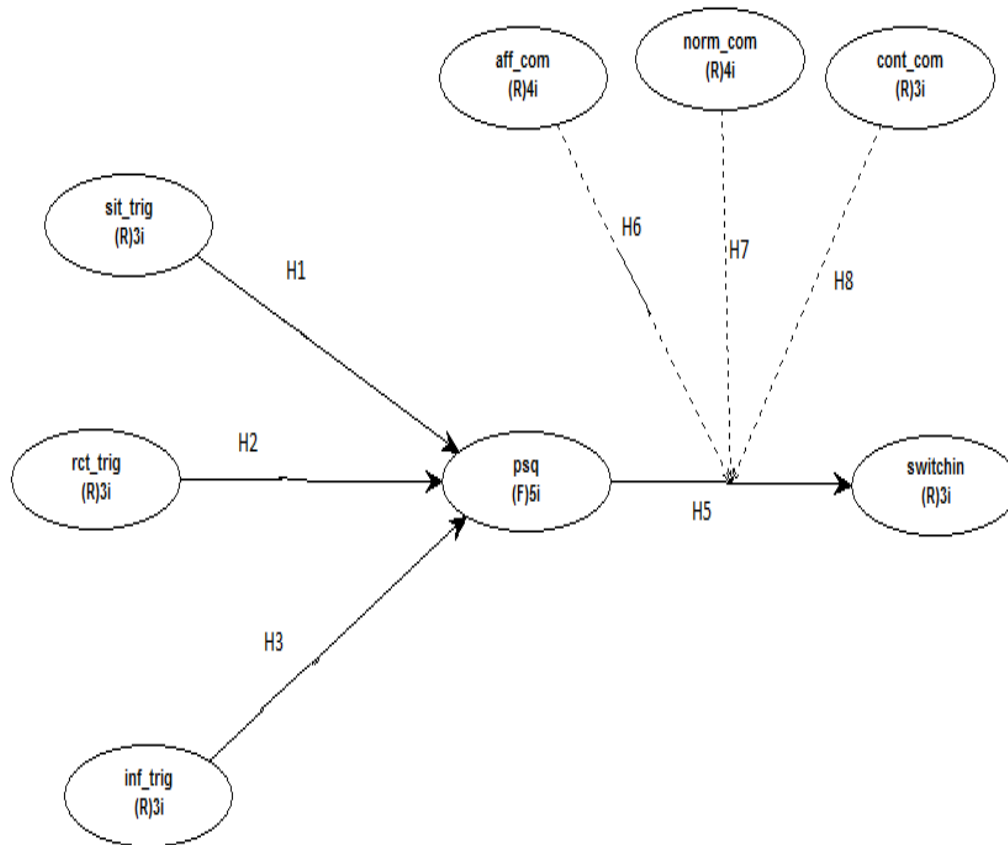


Figure 3.13 Hypotheses 1,2,3,5,6,7,8

3.10 Conclusion

The chapter discussed the theoretical framework of the study. The different triggers that influence customers' perception of the service quality of the retail bank were identified from literature and hypotheses were formulated to examine the influence of customers' perceived likelihood of considering switching their primary account due to these triggers on perceived service quality. The moderating influences of affective commitment, normative commitment and calculative commitment on the link between perceived service quality and intention to switch are also being examined. Twenty seven

Chapter 3

hypotheses were formulated, seven pertaining to the research model and the remaining twenty pertaining to sub models.

The next chapter discusses the research methodology employed in the study.



Chapter 4

Research Methodology

<i>Contents</i>	4.1 Introduction
	4.2 Research Process
	4.3 Research Design
	4.4 Scale Development
	4.5 Data Collection Method
	4.6 Questionnaire Development
	4.7 Sampling Design
	4.8 Data Collection
	4.9 Data Analysis Strategy
	4.10 Conclusion

4.1 Introduction

This chapter explains the methodology and the statistical methods that were adopted to test the hypotheses and answer the research questions validly, objectively and accurately. The chapter includes the research design, data collection methods, population, sample, research instrument, measurement of variables, data analysis methods, statistical analysis tools, and reliability and validity of the instrument.

4.2 Research Process

This study was carried out in three phases (Figure 4.1). The first phase of the study covered the broad identification of the research area to the formulation of hypotheses. The broad problem identified was “customer

switching behaviour in the retail banking industry”. To narrow down the research area, an extensive review of literature was carried out. After the literature review, the problem was narrowed down from its broad base, the issues of concern were identified and the problem was defined as “how do the various triggers that retail banking customers experience influence their perceptions of service quality and consequently their intention to switch their banks”. To have a conceptual foundation for proceeding with the research, the theoretical framework was developed showing the relationships among the various constructs identified as important to the problem and the hypotheses were also formulated.

The second phase of the study included the design of the research which is explained in detail in this chapter, so that the requisite data could be collected and analysed. The research design involved a series of rational decision making and covered decisions pertaining to purpose of study, the type of investigation, the study setting, the time horizon and the unit of analysis. This phase of the study also covered decisions regarding type of sample to be used, data collection methods, measurement scale design and decisions on how data was to be analysed.

The third phase of the study covered data collection, detailed analysis of the data, making inferences and deductions based on the results obtained as to whether the hypotheses were substantiated and research questions answered.

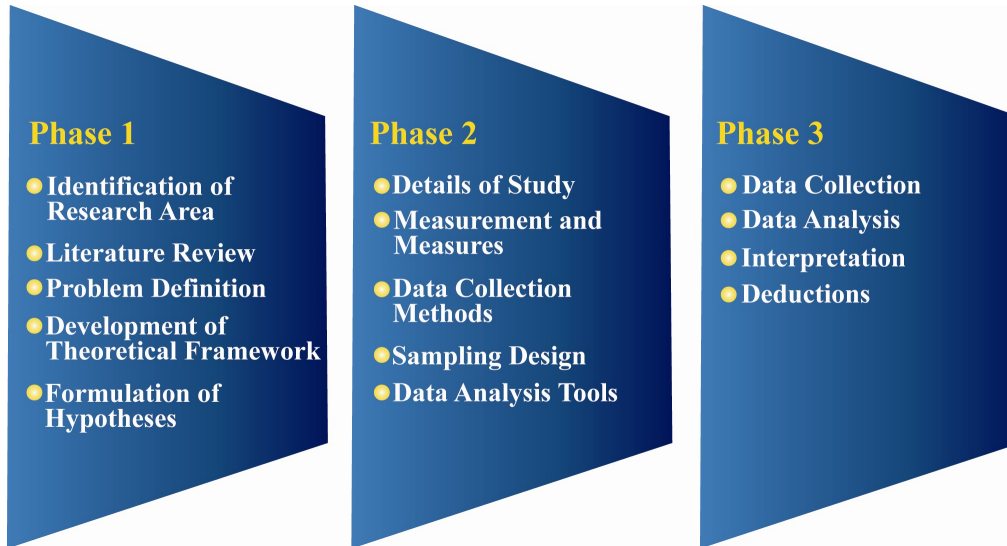


Figure 4.1 Phases of the Research

4.3 Research Design

In this study, both deductive and inductive research approaches were followed. The study used a mixed method approach, using both quantitative and qualitative methods as the purpose of the study was to have a better understanding about the relationship among the antecedents of customer switching intentions and also to explain the nature of relationships.

The study investigated the opinion of customers in order to understand the cognitive part of customer switching behaviour in retail banking and also to explain why and how the antecedents of customer switching are related. To get insights about triggers that cause customers to switch banks, exploratory work was undertaken. During the exploratory phase, a thorough review of literature was carried out on studies done in similar areas. In addition to this, experience survey was done by way of interviewing and discussing the issues

concerning the area of study with eight practising banking professionals, who have had specific experiences dealing with the issues in their day-to-day work. Interviews were also held with twenty four customers who have experienced the issues. The input so obtained during the exploration phase through the literature survey and experience survey was used in questionnaire/research instrument development.

Descriptive research was used in the study to make descriptions of the phenomena and characteristics associated with the sample. The study, using a survey method, tried to understand the customers' perceived likelihood of considering switching of primary accounts due to switching triggers, perception of service quality, commitment and switching intentions among different demographic groups. The study also identified the characteristics of switchers and non-switchers with respect to these variables. Explanatory research aims to provide a causal explanation of the phenomena. The dominant methodology used in the study was explanatory as the study examined the relationship among switching triggers, perceived service quality, commitment and switching intentions among banking customers. Hence, from the perspective of purpose of study, the study was exploratory, descriptive as well as explanatory. The combination of the three allowed not only to describe the phenomena but also to explain why it happened and also to explore factors that influenced and interacted with it.

The objective of the research being relationship among various factors that influence customers' bank switching behaviour, the type of investigation carried out in the study was causal. The research strategy followed was field study as no variables were manipulated and the study was carried out in non

contrived settings. From the perspective of time horizon, this study required only one contact with the study population when all the requisite data could be collected. Therefore, a cross sectional survey was designed for the study.

4.4 Scale Development

For measuring switching intentions and consumer commitment, scales used in previous studies were adapted and for measuring switching triggers and service quality, scales were developed. For the development of scales, to objectively define the constructs, the C-OAR-SE procedure proposed by Rossiter (2002) which has an increased emphasis on conceptualization of constructs was followed. C-OAR-SE is acronym for Construct definition, Object classification, Attribute classification, Rater identification, Scale formation, and Enumeration and reporting. The C-OAR-SE theory requires that “constructs be conceptually defined in terms of (1) the object, including its constituents or components, (2) the attribute, including its components, and (3) the rater entity” (Rossiter, 2002, p 308). Rossiter suggests that if the three conditions are not met, the conceptual definition of the construct will be inadequate for indicating how the construct should be (operationally) measured. The object is the focal object which is rated, the attribute is the dimension on which the object is being judged and the rater entity is the raters or judges who judge the attribute.

According to Rossiter (2002), the object part of the construct can be classified as concrete singular, abstract collective or abstract formed; the attribute may be concrete, (abstract) formed or (abstract) eliciting and the rater entity may be individual, experts or group. The constructs differ depending on whose perspective they represent. The scale formation involves putting

together of all the object item parts with the attribute item parts to form the scale items. A construct is defined by the object type and the attribute type. Rossiter laid down enumeration rules for deriving a total score for the scale items and the rules are as shown in Table 4.1.

Table 4.1 Scale Enumeration Rules for the Different Object on Attribute Cells

Attribute	Object	
	Concrete singular	Abstract Collective or Abstract Formed
Concrete	Single item score	Index over O_i
Formed	Index over A_j	Index (doubly) over O_iA_j
Eliciting	Average (mean) over A_j	Average (mean) over A_j , and index over O_j
O = object and subscript 'i's are item parts for constituents or components. A = attribute and subscript 'j's are item parts for components.		

Source: Rossiter, 2002

4.4.1 Construct for Switching Trigger

The scale for switching trigger was developed to measure customers' perception of their likelihood of considering switching (their primary account) when faced with a switching trigger. The focal object being rated was the customers' likelihood of considering switching their main or primary account. According to Rossiter (2002), the object is concrete singular if all the raters or respondents can describe the object identically and if there is only one object to be rated by the raters. Nearly all customers know what their primary account is and there is only one primary account for customers. In the case of the object 'likelihood of considering switching primary account', there is only one object to be rated and hence the object is concrete singular. The dimension

on which the customers' likelihood of considering switching was being judged was switching triggers. A formed attribute is an abstract attribute in which the main components add to form the attribute. The triggers which make customers consider switching are situational triggers, reactional triggers and influential triggers. Each of the three triggers, in this case was abstract formed and the components that form each trigger were concrete and were included in the scale. The components that make up each of the main components were concrete as all respondents would describe the sub components similarly. The study was conducted among a sample of bank customers and the rater entity of the construct therefore was group of individual customers. The scale enumeration rule suggested by Rossiter (2002) (Table 4.1) shows that the scale for concrete singular object and formed attribute should have an index over the different components of the attribute 'switching trigger'.

4.4.2 Construct for Perceived Service Quality

The object is concrete singular if all the raters or respondents can describe the object identically and if there is only one object to be rated by the raters. In the study, the object being studied was the retail bank with reference to the primary or main account of customers in Kerala. The primary account bank can be clearly identified by the raters (respondents) and there would be only one retail bank with a primary account for all customers. Furthermore, in India, the banking products are largely regulated by the Reserve bank of India and can be considered to be functionally homogeneous. Therefore, across banks the 'object' could be described as homogeneous in nature. Thus, the object in the study was classified as concrete singular. A formed attribute is an abstract attribute in which the main components add to form the attribute.

In the case of the scale for service quality, the attribute was service quality. Service quality is the customers' judgement of the overall superiority of the bank's service and is formed from five dimensions: human interaction, core service, convenience, tangibles and technology. It is a summative type of judgement and was therefore a formed attribute of the second order. Each of the five dimensions or components that form service quality is also a formed attribute. Each dimension is made of components, each of which was a concrete attribute. Service is experiential in nature and has both cognitive as well as emotional aspects. The object 'service quality' should be considered from the customer perspective and the rater entity therefore was group of individual customers. The scale enumeration rule suggested by Rossiter (2002) (Table 4.1) shows that the scale for concrete singular object and formed attribute should have an index over the different components of the attribute service quality.

4.5 Data Collection Method

Both primary and secondary sources of data were used in the study. The secondary data sources used in the study primarily consisted of the following: published studies in various international and national journals and conference proceedings; articles published in periodicals relating to the above subjects; information contained in websites such as RBI website, websites of various banks in India, website of State Level Bankers' Committee; banking reports and unpublished studies pertaining to the above topics.

The primary research was quantitative in nature with qualitative methods facilitating the quantitative research. The qualitative approach involved face to face interviews with bank managers and customers of various banks as

discussed in sections 4.5.1.1 and 4.5.1.2 of section 4.5.1. The quantitative portion of the study comprised of a large survey conducted among the general public as discussed in section 4.8.

4.5.1 Qualitative Work

The qualitative work was carried out so as to facilitate the design of the quantitative research work of the study. The qualitative work was exploratory, designed to get an understanding of the various switching triggers customers experience during their banking relationship and also to understand the dimensions of service quality which customers perceive as important in their assessment of the service quality of the bank. To understand about the triggers which sensitize customers to switching their primary account to another bank, semi structured face to face interviews were conducted with bank managers and customers of retail banks. Throughout the process of interviewing, the researcher aimed at developing an understanding of the experiences of customers who were exposed to the situation. In the study, in most of the cases, the interviewees requested anonymity and so confidentiality was maintained in the case of individual responses.

4.5.1.1 Interviews with Bank Managers

To get the banks' perspective of factors that actually make customers consider switching their banks, interviews were conducted in January 2012 with the managers of eight retail banks in Ernakulam; two banks each from the State Bank group, nationalized banks, new private sector banks and old private sector banks. The interviews were conducted in the banks' premises. The eight banks involved included the State Bank of India, State Bank of Travancore, Union Bank of India, Canara Bank, HDFC Bank, ICICI Bank,

South Indian Bank and Federal Bank. In all these banks, the Chief Manager (or equivalent) was interviewed. The reason for interviewing the chief manager was because the researcher felt that the personnel at the higher management level have a broader and deeper understanding of why customers switch banks. The interviews were semi structured and were carried out by the researcher. Before the questions were asked to the bank managers, the operational meaning of switching was explained to them. All the interviewees were asked three questions covering the key areas of interest (Appendix 2A). The flow of the interview in each case was tailored depending on the responses to the questions.

There was broad agreement between the interviewees that the reasons for considering switching came mainly from the customers' life situations, displeasure with the bank and campaigns by other banks. The list of reasons why customers consider switching as enumerated by the interviewees is attached in Appendix 2B. A list of 60 service quality indicators as shown in Appendix 3A identified from literature was also made available to each interviewee and they were asked to select 30 attributes that they thought were important from a bank customer's perspective. This list was made use of to arrive at the final list of indicators to measure service quality of banks.

4.5.1.2 Interviews with Customers

As the purpose of the study was to understand the cognitive part of the process of bank switching of customers, the most important insights can come from customers themselves. To understand the customer perspective, face to face interviews were conducted with twenty four customers during the month of February 2012 and March 2012. These customers were referred to by the

bank managers with whom interviews were conducted during the previous month, each manager referring three customers each. These were customers who had either closed their account with these banks or opened a new account in these banks during the period January 2011 to December 2011. Effort was taken to see that customers belonging to all age groups were included in the list. The interviewees were given assurance regarding the confidentiality of their responses and were also assured that anonymity would be maintained.

The interviews were semi structured and each interviewee was asked two questions to get an understanding about triggers that cause customers to consider switching. The question regarding triggers was asked in a general manner and not specifically directed at the interviewee so as to avoid any biased opinion from the interviewee.

All the twenty four customers were able to express their reason for considering switching and reasons which they thought make customers to consider switching. In addition, the interviewees were all presented with the list of 60 service quality indicators (as shown in Appendix 3A) identified from literature and were asked to select 30 attributes which they perceived as important indicators of bank service quality.

4.5.1.3 Scale items for Switching Trigger and Perceived Service Quality

The details collected during the two sets of interviews were consolidated and analysed and was used for including appropriate and relevant questions while developing the questionnaire. For switching triggers, the reasons cited by the eight bank managers and twenty four customers were compiled (Appendix 2B) and the compiled list consisting of thirty two reasons was

discussed with two experts to arrive at the indicators for the triggers. Based on review of literature and expert advice, nine indicators for switching triggers were selected.

The preferred list of service quality attributes obtained from the bank managers and that from customers was used to arrive at the final list of indicators for service quality. The list of selected service quality indicators of bank managers and customers were considered together and the thirty most highly preferred indicators were discussed with the two experts. From these thirty indicators, the experts selected twenty eight indicators as shown in Appendix 3B.

4.6 Questionnaire Development

The questionnaire for the study was carefully designed to meet the requirements of the research. The questionnaire was structured and formatted keeping in mind Dillman's (2000) principles of questionnaire design. The questionnaire used in the study is attached in Appendix 1. Closed ended questions were used in the questionnaire. With respect to questions and wordings, all the questions were designed to be short, simple and comprehensible, avoiding ambiguous, vague, leading, double barreled and presumptuous questions. Negative worded questions were avoided to prevent confusion to respondents in answering the questions.

4.6.1 Questionnaire Format

The questionnaire developed for the survey consisted of six sections. Section 1 consisted of four questions and the questions were meant to identify bank switchers and non-switchers. Section 2 consisted of questions based on

switching triggers, the questions in Section 3 were on perceived service quality, Section 4 on customer commitment, Section 5 on customer switching intention and Section 6 was on personal information¹. The various sections were arranged in a logical manner based on the objectives of the study. Within each section, the questions were logically organized to ease the cognitive burden of respondents (Dillman, 2000) and the various statements were grouped by content to allow the respondents to organize their thoughts better.

Switching was operationalized in the study as either closing of a customer's primary account in a bank (total switching) or moving of the primary account from one bank to another (partial switching). In the latter case, the customer may still be maintaining the account but will not be carrying out much further transactions through the account. Primary (or main) account is the account where salary or wages are paid into and /or where major transactions take place. As explained in the following sections, a number of questions were asked to respondents asking them to mark their level of agreement or disagreement with a given statement, using a Likert scale.

With respect to the number of scale points, researchers acknowledge that a Likert scale with seven plus or minus two points offers a reasonable range of alternatives for the respondents to mark their responses (Aaker, Kumar & George, 2000; Malhotra, 2004; Sekaran, 2003). For the purpose of this study, a 5 point Likert scale was used with the descriptors being 'strongly disagree', 'disagree', 'neutral', 'agree' and 'strongly agree'. The 5 point scale

¹ The questions shown in the following sections on format of questionnaire are in the order and form in which they appeared in the final questionnaire after all corrections were made in wordings and order following the pilot study.

was used as it was considered sufficient to allow for differentiation of perception of the respondents.

4.6.1.1 Identification of Switchers/Non switchers (Section 1)

A total of four questions were asked in the first section with clear directions as to how to answer the questions. The first two questions were asked to identify if the respondent was a bank switcher or a non switcher. The respondents were asked if they had closed or moved their primary account from a bank during the past three years. The reason for fixing this limit as three years was because the researcher felt that three years was fairly good recall period and that the respondents may not have a good recall of the events that led to switching any time before three years back. Respondents who answered 'No' to the above two questions were given directions to proceed to Section 2 after answering the first two questions while all the other respondents were directed to answer the remaining questions in the section. The next two questions in the section pertained to the past switching behaviour of respondents which included the time of switching and the relationship length. In the case of respondents who marked 'Yes' to the first two questions, such respondents were asked to answer the next two questions in the section based on the more recent of the two cases as the researcher felt that the more recent will reflect their perceptions about various aspects of their banking relationship better than the older experiences.

4.6.1.2 Switching Triggers (Section 2)

The questions in the second section pertained to triggers that cause customers to consider switching. The questions were framed in such a manner so as to measure the perception of customers with respect to their likelihood of

considering switching their primary or main account when faced with certain trigger situations. This required the identification of the appropriate categories of triggers to be used in the study and the framing of appropriate questions.

To identify specifically the various triggers customers experience in each category, interviews were conducted with bank managers and retail bank customers as discussed in sections 4.5.1.1 and 4.5.1.2. From literature review and the interviews, nine questions were framed to measure the three types of triggers. The first three out of the nine questions measured situational triggers, the next three questions measured the reactional triggers and the last three questions measured the influential triggers.

Triggers are those stimuli that are perceived by the customer to be relevant to the banking relationship; they sensitize customers to consider switching by causing a change in the customer's response to a service and initiate them on a switching path. Three types of triggers were considered in the study. Situational triggers are those triggers that arise due to a change in the customers' own lives; these triggers arise due to changes in living, working or family conditions of the customer and sensitize customers to consider switching their service provider. Operationally, situational triggers were defined as customers' perceived likelihood of considering switching their primary account due to a change in their family, living or working situations. Influential triggers are those that arise due to the actions/efforts of other banks to increase their market share by which make customers compare the services they receive from their bank with what is being offered by the other banks and consider switching their service provider. Operationally, influential triggers were defined as customers' perceived likelihood of considering switching their

primary account due to efforts or actions by competitor banks. Reactional triggers are those triggers that arise due to critical incidents between bank and customers as a result of which customers perceive deterioration in the service offered by the bank or experience displeasure with the service provided and get sensitized to consider switching their service provider. Operationally, reactional triggers were defined as customers' perceived likelihood of considering switching their primary account due to deterioration in the quality of service offered by the bank or displeasure with the bank.

The triggered customers have better awareness of their service provider's services and products compared to those customers who have not perceived a trigger (Roos & Friman, 2008). This implies that customers who have experienced triggers are more aware and better at evaluating the bank's service quality than those customers who have not perceived any trigger. Keeping this in mind, in order to ensure that only customers who have experienced triggers were included in the sample, three filter questions were asked at the beginning of the second section, where respondents were asked to mark 'Yes' or 'No'. Those respondents who answered 'No' to all the three questions were not considered at the time of data analysis. Following these three filter questions, nine questions pertaining to triggers were asked to understand customers' likelihood of considering switching their primary account when faced with the triggers.

4.6.1.3 Perceived Service Quality (Section 3)

The questions in the third section pertained to customers' perception of service quality of their bank. From the review of literature of service quality scales used by several researchers in retail banking and interviews conducted

as explained in sections 4.5.1.1 and 4.5.1.2, the five dimensions of service quality that were identified were Human Interaction, Core Service, Convenience, Tangibles and Technology. The items were categorized into different dimensions based on existing literature and expert opinion to ensure that there were adequate items measuring each of these dimensions. Twenty eight questions were framed to measure these five dimensions of service quality and respondents were asked to mark their level of agreement or disagreement with each of these statements.

Perceived service quality was defined in the study as customers' judgment about the overall superiority of all aspects of the primary bank with which the customer interacts, both human and non-human aspects and included the aspects pertaining to human interaction, core service, convenience, tangibles and technology. Customers' perception of the quality of the bank depends on the way the bank personnel interact with the customers. The first five statements were related to Human Interaction. Human interaction is the attitude and behaviour of the personnel of the bank when customers interact with them. The next nine questions were related to the core service of the bank. Core service is what is being offered by the bank and refers to the contents of the service which the bank provides to its customers. The next set of four questions was related to convenience. Convenience refers to customers' perception of ease of buying or using the bank's service in terms of time and effort. Tangibles are used by firms to convey image and quality. There were three questions to measure tangibles. Tangibles refer to the physical facilities, equipment, appearance of personnel and the communication material used by banks while providing service to customers. Technology has emerged as a factor of important relevance to consumers of emerging markets. The last set of seven

questions was technology related questions. Technology refers to internet banking and mobile banking facilities offered by the banks that make it easy for customers to carry out their banking transactions.

4.6.1.4 Consumer Commitment (Section 4)

As proposed by Meyer and Allen (1997), in this study consumer commitment was conceptualized as being made up of three dimensions – affective, continuance and normative. Affective commitment was operationally defined as a ‘desire based want to’ commitment towards the bank because of which customers feel that they should continue their relationship with the primary bank. Continuance commitment was defined as a ‘cost based need to’ commitment where the customer feels that he should continue his relationship with the primary bank because of some cost which he may otherwise have to incur and normative commitment was defined as an ‘obligation based ought to’ commitment where the customer feels that he ought to continue maintaining his relationship with the primary bank because of some obligation towards the bank.

A total of eleven questions measured the three dimensions of consumer commitment. The first four questions were on affective commitment of customers. Affective commitment was measured using the scale used by Gustafsson et al. (2005) which was adapted from prior studies (Kumar, Hibbard & Stern, 1994; Meyer & Allen, 1997). In all the statements, the word “the company” was replaced with “my bank”. In the second question, the original word in the statement “operator” was replaced with “bank”. In the third question, the word “reciprocity” in the statement was replaced with “mutuality”. Respondents were asked to mark their level of agreement or disagreement with the various statements on a 5 point Likert scale. The dimensions normative commitment and continuance commitment of consumer

commitment were measured using Meyer and Allen's (1997) three component scale of organizational commitment which was adapted and used by Bansal et al. (2004) in the context of Auto Service Company. The terminology had to be changed to reflect that this study was on retail banking. The word "leave my Auto Service Company" in the scale used by Bansal et al. was replaced with "close /move my primary account from my bank" and "My Auto Service Company" was changed to "My Bank". Respondents were asked to mark their level of agreement or disagreement with the various statements on a 5 point Likert scale. The second set of four questions was on normative commitment and the last three questions were on continuance commitment.

4.6.1.5 Intention to Switch (Section 5)

The fifth section was on consumers' switching intention. In the context of this study, switching behavior involved the decision of customers' switching their primary account from one bank to another bank and the predictors that affected this decision. The best predictor of behaviour is intention. In the study, switching intention was defined as the cognitive representation of a customer's readiness to switch his primary account from the current bank to another bank. For measuring switching intention of consumers, the statements used were drawn from the scale adapted and used by Bansal et al. (2005) from Oliver and Swan's (1989) scale of behavioural intentions. To maintain consistency, minor modifications were made to the statements in the scale so as to change it into a Likert scale from the original dichotomous scale. There were three statements where customers had to mark their level of agreement or disagreement on the 5 point scale.

4.6.1.6 Personal Information (Section 6)

The last section contained four questions pertaining to personal demographic information of respondents like gender, age, occupation and annual income. The first question was on the respondents' gender. The second question was on the respondents' age. The third question was on the occupation of respondents and the last question was on annual income.

4.6.2 Pre-Testing

A pilot survey was conducted among a sample of 50 retail banking customers. The 50 respondents selected for the survey included the 24 customers with whom the qualitative study was carried out and another 26 who were referred by them. The respondents were encouraged to comment on any questions that they thought were unclear or ambiguous. Modifications were made to the wordings and layout of the questionnaire from the feedback received from the respondents. The final version of the questionnaire is in Appendix 1 of this study.

4.7 Sampling Design

A multi-phase sampling design was done for the study in which the geographical locations were first fixed, followed by the banks from which the respondents were sampled and finally the sampling of the population of interest in the study.

The population for the study was all the retail banking customers of Kerala above the age of 18. Respondents aged less than 18 years of age were not included as it was perceived that they may not be able to understand and interpret the survey questions. The sampling frame of banks' customers was neither available nor were banks ready to provide the contact details of their

retail banking customers because of security and privacy reasons. The sampling unit was individual retailing banking customers.

To determine the sample size, the Sample Size Calculator developed by Creative Research Systems² was used. At a confidence level of 95% and confidence interval of 5, which is generally accepted for Social Sciences (Cohen, 1988), the sample size was calculated as 384. A sample size of 600 was selected so as to be able to have a final sample size of at least 384 after screening of incomplete and invalid questionnaires.

On the basis of geographical, historical and cultural similarities, the districts in the state of Kerala are generally grouped into three - northern districts, central districts and southern districts. The state has five districts in the northern region, four in the central region and five in the southern region³. For the study, three districts in Kerala state representing three geographic regions were chosen on the basis of the districts having the highest urban population in the respective geographic region. The districts selected were Kozhikode from North Kerala, Ernakulam from Central Kerala and Thiruvananthapuram from South Kerala. As the research focused on relationship among variables in the contemporary retail banking context, the study required the inputs from users of electronic banking. The selection of the three districts was justified by the fact that the geographic locations selected had an adequate representation of the users of internet banking, tele banking and mobile banking.

² The sample size calculator developed by Creative Research Systems is available at www.surveysystem.com

³ Source – Official web portal of Govt. of Kerala www.kerala.gov.in

As per Census 2011 data⁴, the population of Kochi is close to 33 lakhs, that of Thiruvananthapuram a little over 33 lakhs and that of Kozhikode close to 31 lakhs with the literate population in all three districts close to 28 lakhs. The urban population⁵ in Thiruvananthapuram is close to 18 lakhs, that in Kozhikode close to 21 lakhs and that in Ernakulam close to 22.5 lakhs. As on March 2009⁶, there were 50 commercial banks functioning in Kerala with a total of 4186 offices in the state and an average population of 8000 per bank office. Of the 4186 offices, 2714 offices belong to the semi urban population group and 1141 bank offices belong to the urban population group. As per March 2009 bank statistics⁷, there were 5 banks belonging to the State bank group, 20 nationalized banks and 16 private sector banks operating in the state. It was decided not to include the foreign banks, as these banks are not very active in the retail segment. From the list of banks, 10 banks were selected (refer Appendix 4), 2 belonging to the state bank group, 4 from nationalized banks, 2 old private sector banks and 2 new private sector banks. The banks having largest deposits, urban and semi urban taken together, were chosen in each category. The addresses of the branches of these banks in the three districts were obtained from the official website of the banks. Two branches of each bank were chosen at random. In each selected bank branch, 10 questionnaires were distributed to customers making it a total of 200

⁴ Source- Govt. Of India, Ministry of Home Affairs, Office of the Registrar General & Census Commissioner, India censusindia.gov.in

⁵ Source- Govt. Of India, Ministry of Home Affairs, Office of the Registrar General & Census Commissioner, India censusindia.gov.in

⁶ Source-Branch Banking Statistics 2009, Reserve Bank of India

⁷ Source- Banking Statistics as on March 2009, State Level Bankers' Committee Kerala website, www.slbckerala.com

questionnaires distributed to customers visiting the bank branches in each of the three districts. Attempt was made to systematically target people at different branches at different times of the day in order to reduce location, date and time related response bias. The respondents were selected after visiting different branches of the banks in the three districts. The judgement of the researcher was made use of in choosing the respondents at each branch so as to include both males and females belonging to all age groups in the sample.

4.8 Data Collection

While distributing the questionnaire, the purpose of the survey was explained to each respondent and on obtaining consent, the respondents were asked to fill out the questionnaire. The data were collected during the period January 2013 to June 2013. From a total of 600 questionnaires distributed, 543 questionnaires were collected immediately upon completion from the respondents.

4.9 Data Analysis Strategy

The quality of the data collected from the sample was first ensured. Exploratory factor analysis to define the underlying structure among variables was carried out and structural equation modeling was done to study the linkages among the various variables. These are explained in the sections below.

4.9.1 Data Cleaning

Before analysis was carried out, the quality of data collected was assessed so that results become generalizable. The customer responses were checked for missing values. To ensure that only responses from ‘triggered’

customers were considered for analysis, the data entered on Excel was tested to filter out customers who did not satisfy the filter question criterion. Outliers were identified by testing on Excel and WarpPLS 3.0. The data were also standardized by the software before analysis was carried out.

4.9.2 Measurement of Constructs

This study involved relationships among variables which were not directly measurable. As the variables involved in the study were abstract, the concept of latent variables was introduced in the study. Latent variables are hypothetical constructs that cannot be directly measured and which are created to understand the research area. To operationalize the latent variables, observable and measurable indicators (referred to as manifest variables) that have a logical link with the concept were identified so that the relationships between the theoretical constructs could be analyzed. Measures can be distinguished as either ones that are influenced by (reflect) or influence (form) latent variables (Bollen & Lennox, 1991). Construct specification involves defining the causality of relationship between a construct and its measures or indicators.

In the case of reflective measures a change in the construct affects the underlying measures while in the case of formative constructs changes in the formative measures cause changes in the underlying construct (Jarvis, Mackenzie, & Podsakof, 2003). For reflective constructs, the construct is viewed as the cause of changes in the indicators. In the case of formative construct, the construct is formed by the indicators and the indicators are viewed as causes of change in the construct (Table 4.2). According to Jarvis et al. (2003), a construct should be modeled as having formative indicators if the

following conditions prevail: (a) the indicators are viewed as defining characteristics of the construct, (b) changes in the indicators are expected to cause changes in the construct, (c) changes in the construct are not expected to cause changes in the indicators, (d) the indicators do not necessarily share a common theme, (e) eliminating an indicator may alter the conceptual domain of the construct, (f) a change in the value of one of the indicators is not necessarily expected to be associated with a change in all of the other indicators, and (g) the indicators are not expected to have the same antecedents and consequences. On the other hand, a construct should be modeled as having reflective indicators if the opposite is true.

Table 4.2 Distinguishing between Reflective and Formative Constructs

Characteristics	Reflective	Formative
Causality of construct	Items are caused by construct.	Construct is formed from items.
Conceptual relationship among items	All items are related conceptually because they have a common cause	No requirement of conceptual linkage to other items
Domain of items	Representative sample of potential items.	Exhaustive inventory of all possible items.
Covariance among items	Expected collinearity among items.	No expectation of collinearity. High collinearity among formative items can be problematic
Internal consistency	Required.	Not required.
Forms of construct validity	Internal and external.	Only external.

Source: Hair Black, Babin and Anderson (2009)

In the study, perceived service quality was conceptualized as a second order formative construct, the first order dimensions having reflective indicators. Each dimension captures differing aspects of perceived service quality of the bank, and as a result, this operationalization of the construct is formative. The combination of these dimensions defines the construct of perceived service quality. All other constructs in the study were first order constructs having reflective indicators.

4.9.3 Exploratory Factor Analysis

To identify the factors that make up perceived service quality and to reduce the indicators that form the dimensions, Exploratory Factor Analysis was carried out in SPSS 17.0. Hair, Black, Babin and Anderson (2009) summarized several statistical assumptions for factor analysis which include linearity, normality and homoscedasticity (i.e. the assumption that dependent variable exhibits equal levels of variance across the range of predictor variables). However, they argued that these statistical assumptions do not have to be met if the data matrix has sufficient correlation to produce representative factors and justify the application of factor analysis. To determine the sufficiency of correlations in the data set for factor analysis, the approaches include: visual examination of the correlation matrix; inspection of the anti-image correlation matrix, Barlett's Test of Sphericity and Keyser Meyer Olkin Measure of Sampling Adequacy.

For factor extraction when there are a large set of variables, it is recommended that factor extraction be done by extracting combinations of variables that explain greatest amount of variance (Hair et al., 2009). The selection of the method of factor rotation (between common factor analysis

and components analysis) is based on two criteria: (1) the objectives of the factor analysis and (2) the amount of prior knowledge about the variance in the variables (Hair et al., 2009). The Component Factor Analysis method, also known as Principal Components Analysis, was used in the study as it is most appropriate when the primary concern is data reduction focusing on the minimum number of factors needed to account for the maximum portion of the total variance (common, specific and error variances) represented in the original set of variables. To decide on the number of factors to extract, the latent root criterion technique was used. The rationale for the latent root criterion is that any individual factor should account for the variance of at least a single variable if it is to be retained for interpretation (Hair et al., 2009). With component analysis only the factors having latent roots or eigen values greater than 1 are considered significant and using the eigen value for establishing a cutoff is most reliable when the number of variables is between 20 and 50. The scree test was also used to identify the number of factors that can be extracted before the amount of unique or specific variance begins to dominate the common variance structure.

Computation of a factor matrix can be rotated orthogonally or obliquely; orthogonal being the simplest case of rotation in which the axes are maintained at 90 degrees. The varimax procedure in orthogonal approach maximises the sum of variances of required loadings of the factor matrix and gives a clearer separation of the factors (Hair et al., 2009). The varimax rotation was used in this study. In the interpretation of factors, factor loadings greater than 0.5 were considered as factor loadings 0.5 or greater are considered practically significant (Hair et al., 2009).

4.9.4 Validity and Reliability of Measures

Churchill's (1979) scale development procedure, which is based on Nunnally's (1978) version of psychometric theory, was followed to establish psychometric soundness of the measures by ensuring that the measures satisfy the statistical criteria. The results of any research can be only as good as the measures that tap the concepts in the theoretical framework. It is therefore important to establish the goodness of measures through reliability and validity. External reliability which is tested through test-retest reliability means that the studied variable does not fluctuate greatly over time. This method of measuring the reliability being time-consuming and tedious was not done in the study. Internal reliability is indicative of the homogeneity of the items in the measure that tap the construct. To the degree that items are correlated with one another, they will all be measuring the same construct. The most popular test of inter-item consistency reliability, Cronbach's coefficient alpha (Cronbach's alpha) and the composite reliability, which is a measure of the overall reliability of a collection of heterogeneous but similar items, were used in the study to test the reliability of measures.

Validity is the extent to which a scale or set of measures accurately represents the concept of interest (Hair et al., 2009) and ensures the ability of a scale to measure the intended concept. Face/content validity ensures that the measure includes an adequate and representative set of items that tap the concept. On the face of it, the items that measure the various concepts showed adequate coverage of the concept. In order to obtain content validity, the research instrument was examined by a panel of experts and they were asked to give their comments on the instrument. Following Rossiter's (2002)

C-OAR-SE procedure for defining the construct also ensured the content validity of the scale. The face and content validities of the scale were thus established in the study. Criterion validity can be done by establishing concurrent or predictive validity. Churchill (1979) suggested that predictive validity is essential for a measure; however, Rossiter (2011) argued that predictive validity can at most be desirable and not essential because validity, by definition, is internal to the measure, and so validity cannot be established externally by showing that scores on the measure predict those from another measure. Predictive validity of measures in the study was established during data analysis and model testing. Construct validity relates to how well the theoretical concept is operationalized in the measurement of the construct. This is assessed through convergent validity and discriminant validity. Convergent validity confirms that the scale is correlated with other known measures of the concept; discriminant validity ensures that the scale is sufficiently different from other similar concepts to be distinct. Convergent and discriminant validities of the scales were established during data analysis. Nomological validity determines whether the scale demonstrates the relationships shown to exist based on theory or prior research. Nomological validity, according to Rossiter (2011) is another form of predictive validity, which is merely desirable in a measure and not essential.

As explained in section 4.9.2, reflective measurement theory is based on the idea that latent constructs cause the measured variables and formative measurement theory is based on the assumption that the measured variables cause the construct. Reflective constructs imply the assumptions of classical test theory which assumes that the variance in scores on a measure of a latent construct is a function of the true score plus error (MacKenzie, Podsakoff &

Jarvis, 2005). Thus, meaning flows from the latent construct to the measures in the sense that each measure is viewed as an imperfect reflection of the underlying latent construct (Bollen, 1989; Nunnally & Bernstein, 1994). Therefore, construct validation through confirmatory factor analysis (CFA) (i.e. convergent and discriminant validity) and reliability testing (i.e. Cronbach's Alpha) is appropriate for reflective constructs and in contrast, validity for formative constructs is concerned with the strength and significance of the path from the indicator to the construct (MacKenzie et al., 2005).

The differences between the two measurement models have been emphasized in literature noting that the traditional methods of construct validity and reliability are not appropriate for formative constructs (Bollen & Lennox, 1991). According to Diamantopoulos and Winklhofer (2001), reliability in the internal consistency sense and construct validity in terms of convergent and discriminant validity are not meaningful for formative constructs. Internal consistency (reliability testing) of indicators is difficult for formative constructs because the indicators are not reflections of the underlying latent variable. Convergent validity for formative constructs is not relevant due to the fact that formative construct indicators are not necessarily correlated. The implication is that unlike reflective measures that individually tap the entire conceptual domain, formative measures only capture the entire conceptual domain as a group (MacKenzie et al., 2005). For formative indicator models, following the standard scale development procedures—that is, dropping the items that possess the lowest item-to-total correlations or the lowest factor loadings—may result in the removal of those items that would most alter the empirical meaning of the composite latent construct and doing

so could make the measure deficient by restricting the domain of the construct (Hair et al., 2009). Discriminant validity however can be tested for both the reflective and formative construct by testing for whether the constructs are less than perfectly correlated (MacKenzie et al., 2005).

Diamantopoulos and Winklhofer (2001) suggested a few criteria for the success of formative models which are helpful for construct validity purposes. First, understanding the contextual domain of the construct is important as failure to include all facets of the conceptual domain of the construct can lead to exclusion of the construct itself. Defining the construct helped to understand the contextual domain better. Within the contextual domain it is also important that indicators must cover the entire scope of the domain. This was ensured through an extensive literature review of the contextual domain. Third, multicollinearity of the indicators can be problematic, because the focus on the formative indicator is to assess the strength and significance of the path from the indicator to the composite construct. This is treated similarly to multiple regressions. These conditions were fulfilled with regard to perceived service quality which was conceptualized as a formative construct.

4.9.4.1 Validation of Scales

The validity of the scales, both convergent and discriminant, and the reliability of the scale items were checked on WarpPLS 3.0 software. Perceived service quality being a formative construct, the indicator weights and variance inflation factors (VIF) of the formative indicators were also checked to see if the values satisfied the acceptance criteria. Validation of the switching trigger scale was also done using WarpPLS 3.0 by checking the reliability of the scale and the convergent and discriminant validities. To

assess the model fit, Kock (2012) recommended that the p-values for the average path coefficient (APC) and the average r-squared (ARS) be both lower than 0.05 and that the average variance inflation factor (AVIF) be lower than 5. These criteria were also checked in all the cases. The validity and reliability guidelines in WarpPLS 3.0 are as shown in Table 4.3.

Table 4.3 Validity/Reliability Guidelines in WarpPLS 3.0

S. No	Consideration	Guideline	
		Reflective	Formative
1	Cronbach's Alpha Coefficient	>0.7	NA
2	Composite Reliability	>0.7	NA
3	Average Variance Extracted (AVE)	>0.5	>0.5
4	Convergent Validity	p values associated with loadings be lower than 0.05 and the loadings be greater than 0.5	Variance Inflation Factor (VIF)<5; all indicator weights should be with p<0.05
5	Discriminant Validity	The square root of AVE should be higher than any of the correlations involving that latent variable	

In this study the perceived service quality construct was conceptualized as a second order construct and all the other constructs were first order constructs. For the analysis of the second order construct using WarpPLS 3.0, it was required to calculate the latent variable scores at first by creating models with latent variables and indicators without linking. These latent variable

scores were used to define the second order construct in the final model. The path coefficients and associated p-values were obtained by running structural equation modeling in WarpPLS 3.0.

4.9.5 Structural Equation Modeling

Structural equation Modeling (SEM) is a confirmatory technique used to determine whether the model developed for the research is valid for data and is a combination of confirmatory factor analysis and path analysis. Since the study required the hypothesized model to be tested for the best-fit of the data, structural equation modeling was considered the appropriate analysis method.

Structural Equation Modeling includes a number of statistical methodologies meant to estimate a network of causal relationships, defined according to a theoretical model, linking two or more latent complex concepts, each measured through a number of observable indicators. The term structural equation model refers to both the structural and measurement model together. In a structural equation modeling (SEM) analysis, the inner model (structural model) is the part of the model that describes the relationships between the latent variables considered in the model. The outer model (measurement model) is the part of the model that describes the relationships between the latent variables and their indicators. Therefore the path coefficients are inner model parameter estimates whereas weights and loading are measurement model parameter estimates depending on whether the measurement model is formative or reflective. WarpPLS 3.0 estimates enable evaluation of measurement model as well as structural model simultaneously. However when second order constructs are used, the measurement model for first order constructs are evaluated separately.

All hypotheses were tested using structural equation modelling in WarpPLS 3.0. The model fit with the data was assessed. The path coefficients and associated p values were obtained.

4.9.5.1 Partial Least Squares Approach

For the analysis of the research model, a variance based approach or Partial Least Squares (PLS) approach was adopted in this study. Unlike covariance based approach, the PLS approach, introduced by H. Wold in 1975, focuses on maximizing the variance of the dependent variables explained by the independent ones instead of reproducing the empirical covariance matrix (Haenlein & Kaplan, 2004). It is an iterative algorithm that separately solves out the blocks of the measurement model and then, in a second step, estimates the path coefficients in the structural model. Therefore, PLS-based Structural Equation Modeling is claimed to explain at best the residual variance of the latent variables and, potentially, also of the manifest variables (indicators) in any regression run in the model (Fornell & Bookstein, 1982).

The relationships among variables associated with natural and behavioural phenomena are usually nonlinear, with U-curve and S-curve relationships being particularly common (Kock, 2012). WarpPLS 1.0 introduced in 2009 is a powerful Partial Least Squares (PLS) based SEM software that identifies nonlinear or “warped” relationships among the latent variables (hence the name of the software) and estimates the path coefficients accordingly. The WarpPLS 3.0 software released in 2012 was used in the study. The Warp3 PLS regression algorithm tries to identify a relationship between latent variables defined by a function whose first derivative is a U-curve and, if that relationship exists, the algorithm transforms (or “warps”)

the scores of the predictor latent variables so as to better reflect the U-curve relationship in the estimated path coefficients in the model. The warping takes place during the estimation of path coefficients, and after the estimation of all weights and loadings in the model.

PLS-based Structural Equation Modeling has several key advantages over covariance-based Structural Equation Modeling. It has the advantage that it involves no assumptions about the population or scale of measurement (Fornell & Bookstein, 1982) and therefore works without assumptions about the distribution and with all types of measurement scales. The presence of formative indicators in the model can lead to severe identification problems in covariance based Structural Equation Modeling (MacCullum & Brown, 1993). The PLS based approach can be used for models with either reflective, formative or both types of indicators as it does not create such problems (Fornell & Bookstein, 1982).

4.9.6 Independent Sample t Test and ANOVA

Independent sample t tests were done to demonstrate whether or not the mean scores between men and women and also between switchers and non switchers were significantly different with respect to the customers' likelihood of considering switching their primary account due to the three switching triggers, their switching intention and perceived service quality. The Levene's test for equality of variances was done to see if the different groups have about the same or different amounts of variability between scores. Analysis of variance (ANOVA) was used to test for significant difference of switching triggers, switching intentions and perceived service quality among different age groups, occupation groups and income groups.

4.10 Conclusion

The chapter outlined the principles underlying the design of the study and the research methodology used. The details regarding the research approaches used, data sources, sampling method used, research instrument, and the statistical tools that are made use of are also brought out in this chapter. The qualitative and quantitative works involved in the study have been discussed in detail. The procedure adopted to develop the scales for measuring switching triggers and perceived service quality and the procedure employed for validation of scales have also been discussed. The chapter throws light on the format of the questionnaire, pretesting of questionnaire, the sampling design and data collection. The steps and methods employed for analysis of data and the statistical tools used have also been discussed. Structural Equation Modeling has been considered the appropriate analysis method for the study. Partial Least Squares based Structural Equation Modeling using WarpPLS 3.0 has been used in the study.

The next chapter discusses in detail the analysis of data.

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Chapter 5

Data Analysis

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5.1 Introduction

This chapter presents the results obtained from data analysis and research methodology discussed in Chapter 4. The data set was used to examine the assumptions of Factor Analysis and Structural Equation Modeling. The results of analysis and hypotheses testing are presented in this chapter. The results are discussed in terms of their relationship with research objectives.

5.2 Data Cleaning

As discussed in Chapter 4, a total of 600 questionnaires were distributed in the three districts. From Thiruvananthapuram district, out of the 200 questionnaires distributed, 181 questionnaires were collected from respondents; in Ernakulam, out of the 200 questionnaires, 186 questionnaires were collected; and from Kozhikode, out of the 200 questionnaires, 176 were returned by respondents.

The 543 collected questionnaires were checked for quality of responses before data analysis was done. This included screening of data for missing values, identification of outliers, analysis of normality and reliability and validity.

5.2.1 Screening of Data for Missing Values

The data pertaining to the 543 questionnaires collected from customers were entered as a comma delimited text file in Excel with appropriate variable names. Missing responses were observed in 97 cases where respondents had not marked their responses to certain questions which were critical from the analysis point of view. Hence these questionnaires were eliminated. The remaining 446 were again checked for their responses to the trigger filter questions. It was found that 61 respondents had marked “No” to all three trigger questions. These questionnaires were not considered for analysis as it was decided to consider only ‘triggered’ customers for the study. This resulted in a total of 385 completed usable questionnaires for the study, generating a 64.2% usable response rate. Out of the 385 usable completed questionnaires, 118 were questionnaires collected from Thiruvananthapuram, 141 were questionnaires collected from Ernakulam and the remaining 126 were questionnaires collected from Kozhikode. The details of completed usable questionnaires collected district wise are attached in Appendix 5.

The response rate in Thiruvananthapuram district was 59.1%, that in Ernakulam was 70.5% and that in Kozhikode was 63%.

The usable responses were above the minimum sample size calculated using the sample size calculator discussed in Chapter 4. The sample size of 385 was therefore deemed appropriate for the study. The data was opened in WarpPLS 3.0 software. No missing values were further identified.

5.2.2 Identification of Outliers

Outliers significantly change the shape of nonlinear and even linear relationships to the extent that a single outlier may change the sign of the relationship from positive to negative. Hence outliers are invaluable in explaining the true nature of an association (Rosenthal & Rosnow, 1991, Hair et al., 2009) and therefore need to be removed only if it is apparent that they are due to data collection error. An examination of the data showed minimal evidence of serious multivariate outliers.

5.2.3 Standardization of Data

The WarpPLS 3.0 software allows for standardization of the raw data read. Standardized data columns have means that equal zero and standard deviations that equal one. Standardized data usually ranges from -4 to 4, with outliers usually assuming values toward the left or right end of those extremes, sometimes beyond -4 or 4. Normality of distribution therefore was ensured through this step.

5.3 Perceived Service Quality Scale

One of the expected outcomes of the study was to explore the dimensions of service quality construct and the factors that make up each

dimension. Factor analysis technique was used to identify the factor structure of indicators that form perceived service quality. After identification of the factor structure, the goodness of measures of the perceived service quality scale in terms of reliability and validity were also established.

5.3.1 Exploratory Factor Analysis

A Principal Component Analysis of the 28 questions related to perceived service quality was performed using SPSS 17.0 to reduce the larger set of variables into a smaller, conceptually more coherent set of variables, by identifying redundancy among the variables. The details of the analysis are given in Appendix 6. The items that load higher than 0.5 were retained while low loading items were eliminated. The loadings of all indicators should be 0.5 or above on their hypothesized component to be considered practically significant (Hair et al., 2009).

According to Hair et al. (2009), factor analysis is only appropriate if visual inspection of correlation matrix reveals a substantial number of correlations greater than 0.30 and large partial correlations are indicative of a data matrix perhaps not suited to factor analysis. The anti image correlation matrix which is provided by SPSS shows the negative value of the partial correlations and large anti image correlations are indicative of a data matrix not suitable for factor analysis (Hair et al., 2009). The correlation matrix is not suitable for factor analysis if the anti-image matrix has many non zero off diagonal entries. The visual examination of the correlation matrix revealed that most correlations were above the recommended value of 0.3 and the visual inspection of the anti image correlation matrix showed that most of these

values were close to zero (See Appendix 6). The sufficiency of correlations in the data set for factor analysis was established.

For factor analysis to be done, it is appropriate to first test that variables are sufficiently interconnected and the Kaiser-Meyer-Olkin statistic is the usual measure. The KMO statistic indicates the proportion of variance in the variables that might be caused by underlying factors. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was 0.927 (Table 5.1), a level described as ‘marvelous’ by Kaiser (1974). The Barlett’s test of Sphericity is a statistical test for the presence of correlations among the variables and tests the hypothesis that the correlation matrix is an identity matrix i.e., all diagonal elements are 1 and off diagonal elements 0, implying that all the variables are uncorrelated and therefore unsuitable for structure detection. The Bartlett’s Test of Sphericity was significant ($p < 0.001$) and the test value was high at 7202.958 (Table 5.1) leading to the conclusion that there were correlations in the data set appropriate for factor analysis.

Table 5.1 KMO and Barlett’s Test

KMO and Bartlett's Test^a		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.927
Bartlett's Test of Sphericity	Approx. Chi-Square	7202.958
	Df	378
	Sig.	.000

The results of statistical assumption tests indicated that the data set was appropriate for factor analysis. Therefore principal component analysis was conducted. The results of latent root criterion revealed that the indicators captured

five components with an Eigen value greater than 1, which together explained over 66.13 percent of the variance (See Appendix 6). Component loadings below 0.5 were suppressed in the principal component analysis. The scree test (Figure 5.1) indicated that by laying a straight edge across the bottom portion of the roots, there were five factors before the curve becomes approximately a straight line.

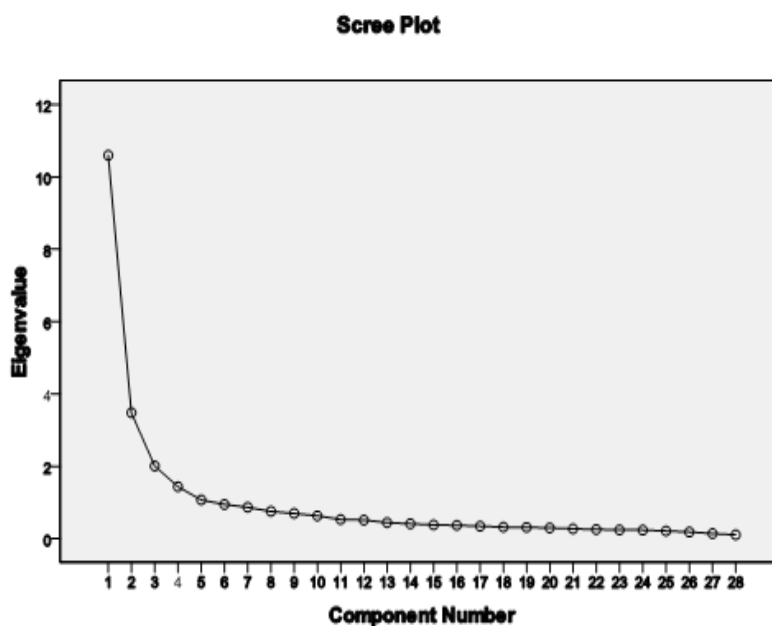


Figure 5.1 Scree Test

Most items were mainly related to only one factor except for cross loading shown by certain indicators which can be theoretically justified as correlations among reflective measures are expected and so there can be possibility of respondents having a different factor perception for certain indicators. Some of the observations from the exploratory factor analysis were the following:

- The factor human1 “employees take time to find right service” showed more loading with ‘core service’ dimension. This is justifiable as

customers may perceive this as part of core service. Hence it was decided to include human1 along with core service dimension.

- The factor coreser2 “get right person on phone” showed poor loadings on any of the components and hence it was decided to delete this indicator because of the poor loading.
- The factor coreser3 “personalized services” was loaded more on the human dimension. This can be justified as core service is delivered to customer by contribution from bank personnel and so customers perceived this indicator as something to do more with employees’ interaction with the customers.
- The factor coreser9 “provides service as promised” showed poor loading on any of the components and hence it was decided to delete this variable because of the poor loading.
- The factor tang1 “appealing signs, symbols and materials” did not show any loading on any of the components and hence it was decided to eliminate this variable.
- The factors tech1 “relevant information on website” and tech2 “up to date” showed more loadings with tangibles. This can be justified on the grounds that although these are features of technology, respondents perceive these as tangibles from the bank because of the way banking transactions are carried out today.

The Exploratory Factor Analysis resulted in reducing the number of factors to 25 and reclassification of four of the factors. The Table 5.2 below provides the details of each factor along with reclassified items contributing to it with component loadings for each item.

Table 5.2 Reclassified Indicators with Loadings

Variable No.	Coding	Indicator	Reclassified indicators with component loadings				
			Human interaction	Core service	Convenience	Tangibles	Technology
1	human1	Employees find right service		0.542			
2	human2	Courteous and polite employees	0.588				
3	human3	Sincere interest in solving problems	0.735				
4	human4	Helpful employees	0.621				
5	human5	Knowledgeable employees	0.723				
6	coreser1	Quick and efficient services		0.574			
7	coreser2	Right person on phone		Deleted			
8	coreser3	Personalized services	0.568				
9	coreser4	Competitive interest rates		0.618			
10	coreser5	Handles transactions correctly		0.79			
11	coreser6	Wide range of products and services		0.806			
12	coreser7	Understands customer needs		0.814			
13	coreser8	Prompt and on time service		0.737			
14	coreser9	Provides service as promised			Deleted		
15	conv1	Convenient/ATM branch location			0.78		
16	conv2	Convenient operating hours			0.64		
17	conv3	Absence of long queues			0.767		
18	conv4	Reliable online system			0.687		
19	tang1	Appealing signs, symbols, materials			Deleted		
20	tang2	Visually appealing interiors				0.795	
21	tang3	Neat and professional staff				0.831	
22	tech1	Relevant information on website				0.587	
23	tech2	Up to date website				0.664	
24	tech3	Easy navigation					0.844
25	tech4	Adequate security features					0.88
26	tech5	Ease of completing transactions online					0.879
27	tech6	Payment of utility bills					0.859
28	tech7	Mobile banking facility					0.848

5.3.2 Validation of the Perceived Service Quality Scale

To ensure that the instrument developed to measure perceived service quality was indeed measuring the construct, the goodness of measures was assessed by testing the reliability and validity of the instrument. Validation tests such as convergent and discriminant validity were conducted before the Structural Equation Modeling was done. The detailed analysis is given in Appendix 7.

5.3.2.1 Convergent Validity

Convergent validity tests establish whether responses to the questions are sufficiently correlated with the respective latent variables. Convergent validity is usually assessed based on the comparison of loadings calculated through a non-confirmatory analysis with a fixed value (Ketkar, Kock, Parente & Verville, 2012). Two criteria are recommended as the basis for concluding that a measurement model has acceptable convergent validity: p values associated with the loadings should be lower than 0.05 and loadings for indicators of all respective latent variables must be 0.5 or above for the convergent validity of a measure to be acceptable (Hair et al., 2009). In the study, the factor loadings associated with the latent variables ranged between 0.686 and 0.918 as shown in Table 5.3 and hence it was reasonable to assume that the measurement model for perceived service quality has acceptable convergent validity. The loadings for each latent variable (shown in parentheses) were all high while cross loadings were low. The P values associated with the loadings were all lower than 0.001. Since there were no indicators for which these criteria were not satisfied, there was no need to

remove any of the indicators and the convergent validity of the scale was established.

Table 5.3 Combined Loadings and Cross Loadings - Perceived Service Quality Scale

	Humanint	Coreserv	Convenie	Tangible	Technolo	SE	P Value
h2	(0.739)	0.201	-0.075	-0.067	0.057	0.057	<0.001
h3	(0.740)	-0.099	0.021	0.011	0.006	0.054	<0.001
h4	(0.799)	-0.089	-0.004	0.089	-0.084	0.052	<0.001
h5	(0.782)	-0.257	0.057	0.067	-0.043	0.052	<0.001
cs3	(0.752)	0.262	-0.002	-0.109	0.072	0.053	<0.001
cs1	0.228	(0.769)	-0.069	0.034	-0.015	0.049	<0.001
cs4	0.226	(0.733)	0.129	-0.098	0.014	0.045	<0.001
cs5	-0.221	(0.851)	-0.005	-0.010	0.003	0.043	<0.001
cs6	-0.200	(0.886)	-0.051	0.046	-0.021	0.048	<0.001
cs7	-0.132	(0.915)	0.006	0.039	-0.019	0.048	<0.001
cs8	-0.100	(0.841)	0.032	0.091	-0.048	0.054	<0.001
h1	0.334	(0.686)	-0.036	-0.143	0.109	0.048	<0.001
con1	0.252	-0.186	(0.753)	-0.053	-0.091	0.044	<0.001
con2	-0.962	0.060	(0.782)	0.028	0.042	0.049	<0.001
con3	-0.088	-0.005	(0.811)	0.057	-0.072	0.039	<0.001
con4	-0.084	0.118	(0.826)	-0.034	0.114	0.037	<0.001
tan2	-0.004	-0.055	0.107	(0.779)	-0.206	0.054	<0.001
tan3	0.122	-0.134	-0.007	(0.836)	-0.089	0.057	<0.001
tec1	-0.005	0.118	-0.068	(0.817)	0.179	0.050	<0.001
tec2	-0.115	0.071	-0.026	(0.825)	0.107	0.046	<0.001
tec3	-0.059	0.040	0.055	-0.029	(0.877)	0.038	<0.001
tec4	-0.029	-0.037	0.033	0.046	(0.918)	0.035	<0.001
tec5	0.058	-0.033	-0.017	-0.032	(0.913)	0.035	<0.001
tec6	0.069	0.006	-0.056	-0.005	(0.885)	0.033	<0.001
tec7	-0.041	0.027	-0.016	0.019	(0.874)	0.036	<0.001

5.3.2.2 Discriminant Validity

Discriminant validity tests verify whether responses from the respondents to the questions are either correlated or not with other latent variables. A measurement model has acceptable discriminant validity if the square root of the average variance extracted (AVE) for each latent variable is higher than any of the correlations between the latent variable under consideration and any of the other latent variables in the measurement model (Fornell & Larcker, 1981). On the diagonal of the latent variable correlations table (Table 5.4) are the square roots of the average variances extracted for each latent variable. As seen in Table 5.4, the average variance extracted for each variable (shown in parentheses) was higher than any other values above or below it or to its left or right. Thus discriminant validity of the measurement model was established.

Table 5.4 Latent Variable Correlations –Perceived Service Quality Scale

Humanint	Coreserv	Convenie	Tangible	Technolo
(0.763)	0.743	0.405	0.394	0.252
0.743	(0.815)	0.528	0.434	0.341
0.405	0.528	(0.794)	0.464	0.343
0.394	0.434	0.464	(0.815)	0.452
0.353	0.341	0.343	0.452	(0.893)

5.3.2.3 Reliability

Testing the reliability of survey data is a pre-requisite for data analysis and inference. They establish whether responses to question statements associated with each latent variable are sufficiently correlated among themselves (Rosenthal & Rosenow, 1991). A measurement

instrument has good reliability if the question statements associated with each latent variable are understood in the same way by different respondents. For a measurement instrument to have good reliability, both the composite reliability and Cronbach's alpha coefficients should be equal to or greater than 0.7 (Fornell & Larcker, 1981; Nunnally & Bernstein, 1994). As all the indicators were reflective latent variable indicators, the criteria apply. According to Field (2005), values between 0.7 and 0.8 of Cronbach's α are acceptable values of consistency. As seen in Table 5.5, the composite reliability coefficients ranged from 0.872 to 0.952 and the Cronbach's alpha coefficient between 0.803 and 0.937, both well above the 0.7 threshold. It was therefore concluded that the measurement model has acceptable reliability.

As a rule of thumb, full collinearity VIFs of 3.3 or lower suggest the existence of no multicollinearity in the model (Kock, 2012). All variance inflation factors (VIF) were less than 3.3, indicating that multicollinearity and high inter-associations among latent variables were not present in the data. This is shown in Table 5.5

Table 5.5 Latent Variable Coefficients – Perceived Service Quality Scale

	Humanint	Coreserv	Convenie	Tangible	Technolo
Composite reliab	0.874	0.932	0.872	0.887	0.952
Cronbach's alpha	0.820	0.914	0.803	0.831	0.937
Avg.var.extrac.	0.582	0.665	0.630	0.664	0.798
Full collin.VIF	2.272	2.664	1.549	1.538	1.316

5.3.3 Validation of Perceived Service Quality Construct

While conceptualizing the perceived service quality construct, an important issue was whether perceived service quality needs to be defined as a formative or a reflective construct. A reflective construct implies that the different dimensions of PSQ are different manifestations of the construct and therefore reflect the content of perceived service quality. A formative construct, on the other hand, is one in which the construct PSQ is defined as the outcome formed of its dimensions. In the case of reflective constructs, increase in any one of the dimension, say “Human Interaction” will result in an increase in all the other dimensions of PSQ. In the case of formative construct, an increase in any one of the dimensions increases the overall magnitude of PSQ, but does not necessarily affect the other dimensions. Perceived Service Quality was conceptualized in the study second-order formative construct on theoretical grounds. The conceptualization of perceived service quality as a formative construct was also justified through the definition of the construct using Rossiter’s (2002) scale development procedure. The well-fit measurement models of service quality dimensions were taken together to arrive at a fitting structural model for service quality. The dimensions of perceived service quality with the indicators following factor analysis is as shown in Figure 5. 2.

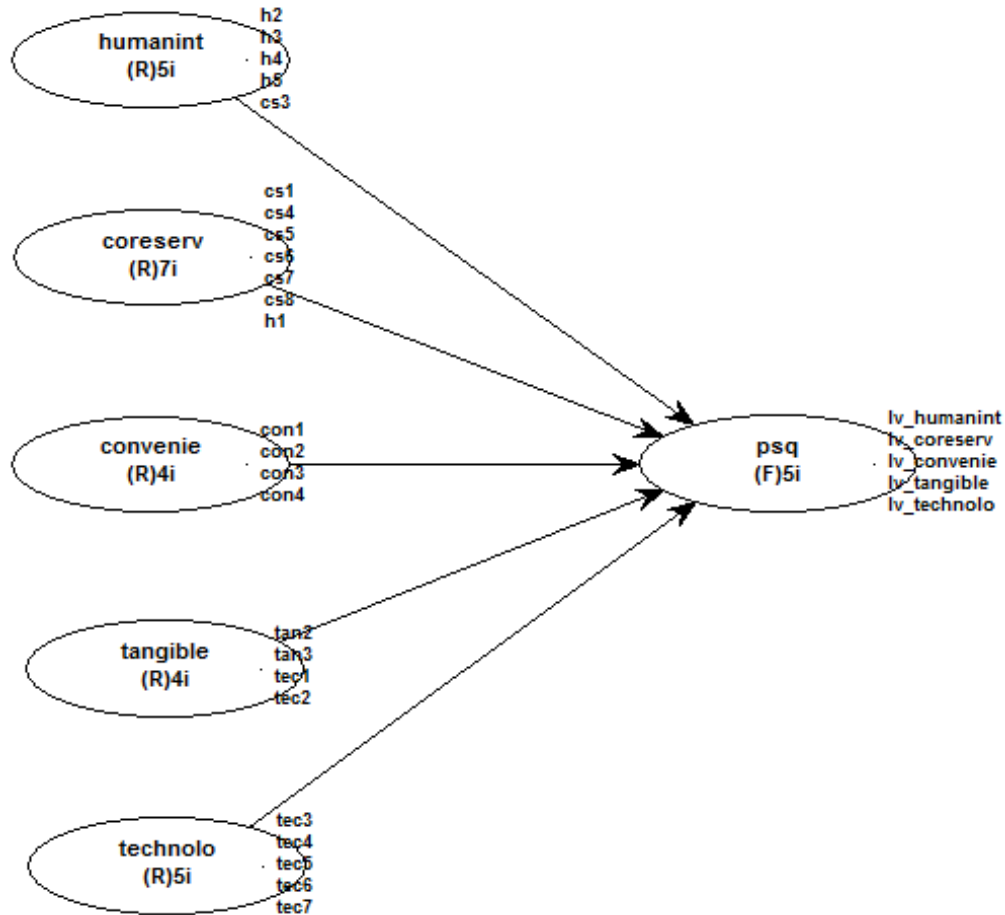


Figure 5.2 Perceived Service Quality Indicators

To assess the model fit with the data, it is recommended that the p-values for both the average path coefficient (APC) and the average R-squared (ARS) be both lower than 0.05. It is also recommended that the average variance inflation factor (AVIF) be lower than 5 (Kock, 2012). Table 5.6 below provides the model fit indices with p values of the estimated model. It was found that, all the three fit criteria were met and hence it was assumed that the model had acceptable predictive and explanatory quality as the data is well represented by the model.

Table 5.6 Model Fit Indices and p values – Perceived Service Quality Construct

Model fit indices and P Values
APC = 0.262, P<0.001
ARS = 0.989, P<0.001
AVIF = 1.974, Good if < 5

In Table 5.7, the R squared and Q squared coefficients are provided only for endogenous variables. The R squared coefficient reflects the percentage of explained variance associated with the latent variable. In other words, it refers to the percentage of explained variance of the latent variable that is due to the latent variables pointing at it. The R squared coefficient for PSQ is 0.99 meaning 99 percentage of the variance in PSQ is explained by the five dimensions in the study. The Q squared coefficient, which is also known as Stone-Geisser Q squared coefficient, reflects the predictive validity associated with the latent variable. It is recommended that accepted predictive validity in connection with an endogenous variable is suggested by a Q squared coefficient greater than zero (Kock, 2012). The Q squared coefficient as seen in Table 5.7 is 0.989 and hence predictive validity of the model was also established.

Table 5.7 Latent Variable Coefficients –PSQ Construct

	Humanint	Coresserv	Convenie	Tangible	Technolo	psq
R - squared						0.989
Composite reliab	0.874	0.932	0.872	0.887	0.952	0.859
Cronbach's alpha	0.820	0.914	0.803	0.831	0.937	0.794
Avq.var.extrac.	0.582	0.665	0.630	0.664	0.798	0.553
Q-squared						0.989

In the case of formative constructs, it is recommended that indicator weights with P values lower than 0.05 need be considered valid items in a formative latent variable measurement item subset. As seen in Table 5.8, all indicators have P value below 0.001, which satisfies the criterion well and hence the need to remove indicators did not arise. In addition to this, Cenfetelli and Bassellier (2009) and Petter, Straub and Rai (2007) recommend that the variance inflation factors (VIFs) of all latent variables be below the threshold 3.3 in the context of PLS-based SEM in discussions of formative latent variable measurement (as cited in Kock, 2012). VIF is a measure of the degree of vertical collinearity or redundancy among the latent variables that are hypothesized to affect another latent variable. In reflective latent variables indicators are expected to be redundant while in formative latent variables indicators measure different aspects of the same construct and therefore should not be redundant.

Table 5.8 Indicator weights and VIF- Perceived Service Quality Construct

	psq	SE	P value	VIF
Iv_humanint	(0.284)	0.020	<0.001	2.409
Iv_coreserv	(0.307)	0.022	<0.001	2.785
Iv_convenie	(0.267)	0.020	<0.001	1.539
Iv_tangible	(0.263)	0.022	<0.001	1.521
Iv_technolo	(0.217)	0.029	<0.001	1.307

Structural equation models with latent variables (SEM) are often used to analyse relationships among variables. The relationships among latent variables were tested only after testing the goodness of measures of the perceived service quality scale. The statistical significance of relationships

among service quality and its extracted dimensions were of interest to this study. The path coefficients (β) and p values for the relationships are as shown Figure 5.3. All paths in the model were significant ($p < 0.01$) and all path coefficients (β) were also positive indicating that an increase in any of these dimensions results in an increase in perceived service quality.

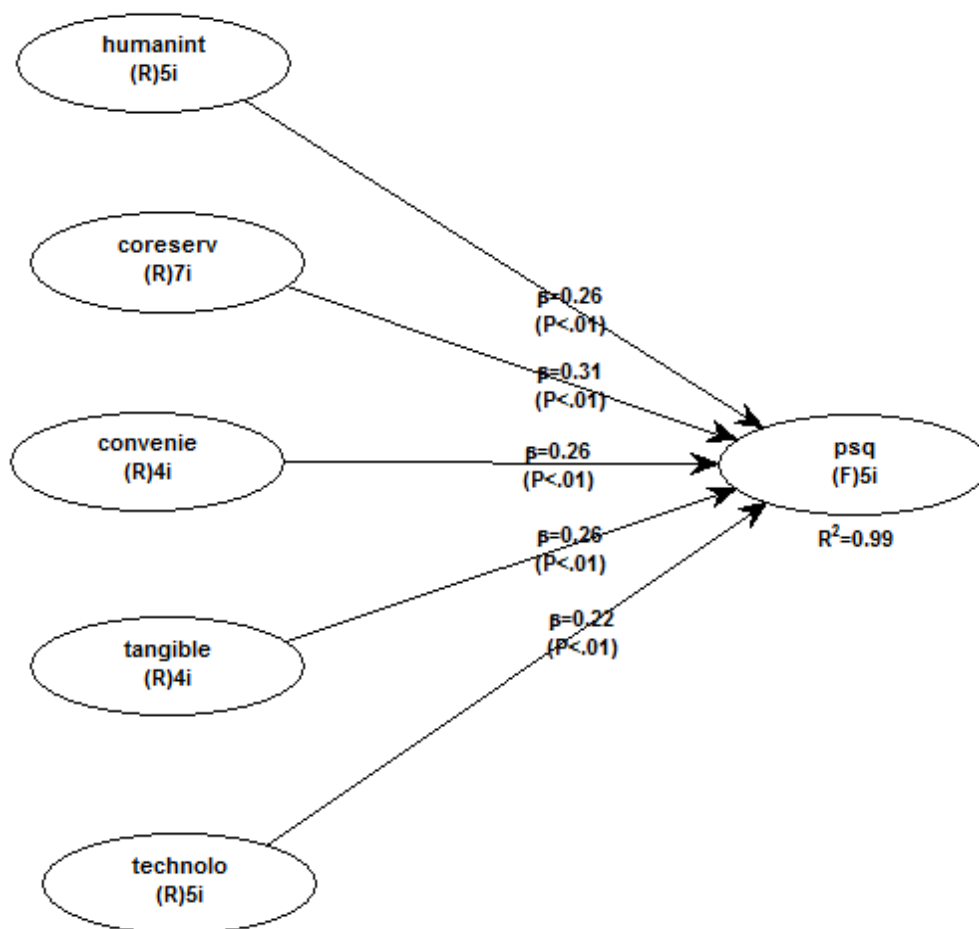


Figure 5.3 Structural Model Analysis – Perceived Service Quality Construct

The plot of relationship between the various dimensions of perceived service quality and perceived service quality is as shown in Figure 5.4. This is explained in detail in Section 6.3 of Chapter 6.

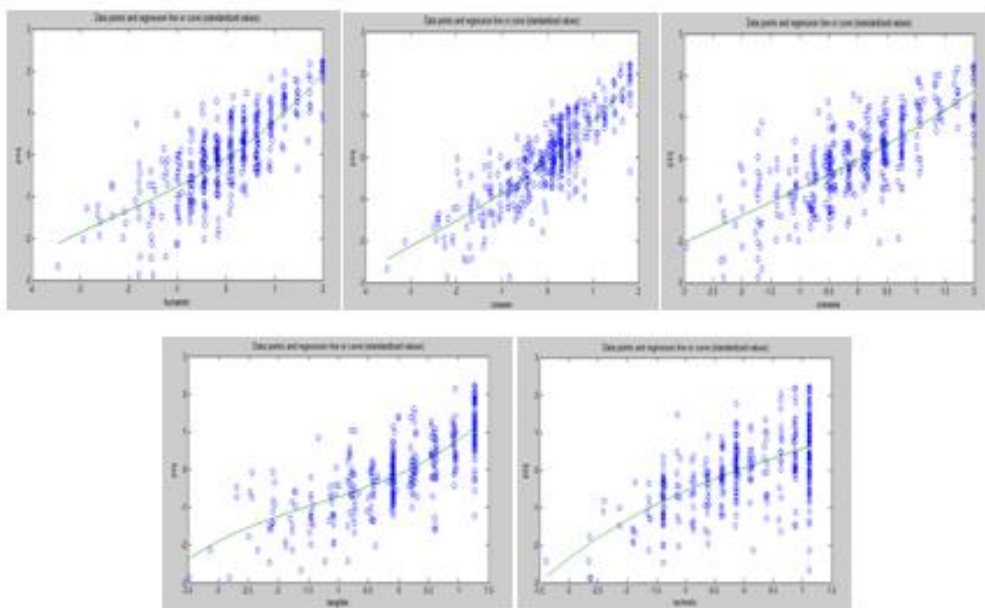


Figure 5.4 Plot of relationship between Perceived Service Quality Dimensions and Perceived Service Quality

5.4 Validation of Switching Trigger Scale

To ensure that the instrument developed to measure the three switching triggers was indeed measuring the construct, the goodness of measures was assessed by testing the reliability and validity of the instrument. Validation tests such as convergent and discriminant validity were conducted. The customers' perceived likelihood of considering switching their primary account due to three types of switching triggers were used in the study and each of the trigger was conceptualized as a first order reflective measure. The details of the analysis for the validation of the scale are given in Appendix 8.

5.4.1 Convergent Validity

The criteria recommended as the basis for concluding that a measurement model has acceptable convergent validity are: P values associated with the loadings should be lower than 0.05 and loadings for indicators of all respective latent variables must be 0.5 or above for the convergent validity of a measure to be acceptable (Hair et al., 2009). In the case of the triggers, the factor loadings associated with the latent variables ranged between 0.608 and 0.832 as shown in Table 5.9, it is reasonable to assume that the measurement model for perceived service quality has acceptable convergent validity. The loadings for each latent variable which are shown in parentheses were all high while cross loadings were low. The P values associated with the loadings are all lower than 0.05. Since there were no indicators for which these criteria were not satisfied, there was no need to remove any of the indicators.

Table 5.9 Combined Loadings and Cross Loadings – Switching Trigger Scale

	sit_trig	rct_trig	inf_trig	SE	P value
st1	(0.717)	-0.049	0.120	0.057	<0.001
st2	(0.792)	0.050	0.003	0.066	<0.001
st3	(0.747)	-0.006	-0.119	0.069	<0.001
rt1	0.004	(0.811)	0.071	0.047	<0.001
rt2	-0.054	(0.825)	-0.090	0.039	<0.001
rt3	0.048	(0.859)	0.019	0.035	<0.001
it1	-0.002	0.045	(0.854)	0.057	<0.001
it2	-0.042	-0.061	(0.848)	0.045	<0.001
it3	0.046	0.016	(0.807)	0.056	<0.001

5.4.2 Discriminant Validity

A model is believed to have acceptable discriminant validity if the square root of the average variance extracted (AVE) for each latent variable is higher than any of the correlations between the latent variable and other variables in the measurement model. All square roots of average variance (shown in parentheses) as can be seen from Table 5.10 were higher than any other in the columns or rows containing the variable.

Table 5.10 Latent Variable Correlations - Switching Trigger scale

Latent variable correlations			
	sit_trig	rct_trig	inf_trig
sit_trig	(0.752)	0.080	0.231
rct_trig	0.080	(0.832)	0.300
inf_trig	0.231	0.300	(0.836)

5.4.3 Reliability

As seen in Table 5.11, the composite reliability coefficients ranged from 0.796 to 0.849 and the Cronbach's alpha coefficient ranged between 0.616 and 0.760. Cronbach's alpha is an index of reliability associated with the variation accounted for by the true score of the underlying construct. The higher the score, the more reliable the generated scale is. Nunnally (1978) indicated 0.7 to be an acceptable reliability coefficient but lower thresholds are sometimes used in literature. Past criteria have ranged from .80 or .90 alpha coefficients, down to .60 or .70 alpha coefficients. According to Field (2005), values between 0.7 and 0.8 of Cronbach's α are acceptable values of consistency. The generally agreed upon lower limit for Cronbach's alpha is 0.7 (Straub, Boudreau, & Gefen, 2004), though it may decrease to 0.6 (Hair et al., 2009) or even 0.50 (Nunnally, 1978) in

exploratory research. The value of Cronbach's alpha in the range 0.616 to 0.760 in this case may be attributed to the fewer number of items that measure the switching trigger constructs as Cronbach's alpha has been found to have a positive relationship with the number of items in the scale (Hair et al., 2009).

Cronbach's alpha is only a lower bound on reliability, so the actual reliability of a set of cogeneric measures can be higher than alpha. The composite reliability, which is a measure of the overall reliability of a collection of heterogeneous but similar items, estimates the extent to which a set of latent construct indicators share in their measurement of a construct. The composite reliability of the trigger measures is well above the threshold 0.7 (Fornell & Larcker, 1981). A more conservative approach to testing reliability is that one of the two coefficients should be equal to or greater than 0.7. As this criterion is met, it can be argued that the scale was considered acceptable.

Table 5.11 Latent Variable Coefficients – Switching Trigger Scale

	sit_trig	ret_trig	inf_trig
Composite reliab	0.796	0.871	0.875
Cronbach's alpha	0.616	0.777	0.785
Avg.var.extrac.	0.566	0.692	0.699
Full collin.VIF	1.057	1.099	1.154

5.5 Analysis of Relationship between Switching Triggers and Perceived Service Quality Dimensions

The influence of the three different types of triggers on the five dimensions of perceived service quality was also analysed. The detailed results are provided in Appendix 9.

The variables and their indicators are shown in Figure 5.5.

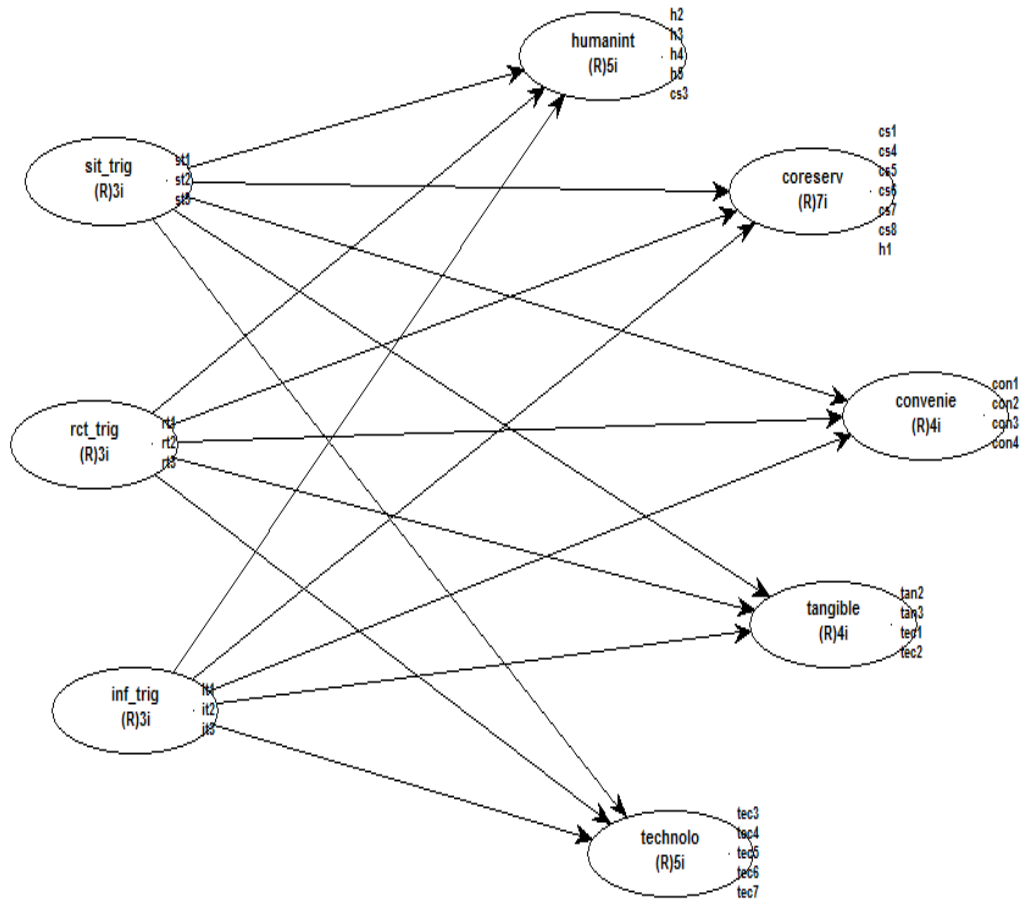


Figure 5.5 Switching Triggers and Perceived Service Quality Indicators

The model fit indices and P values for model validation are given in Table 5.12 and as seen in the table, they satisfy the acceptance criteria.

Table 5.12 Model Fit Indices and P values

Model fit indices and P Values
APC = 0.250, P<0.001
ARS = 0.418, P<0.001
AVIF = 1.110, Good if < 5

As seen in structural model analysis (Figure 5.6), situational trigger was found to have significant influence only on technology dimension at 0.01 level of significance ($p < 0.1$, $\beta = -0.17$). All other paths of situational trigger were insignificant. Reactional trigger was found to have a significant influence on all five dimensions of perceived service quality. All paths were significant at 0.01 level ($p < 0.01$).

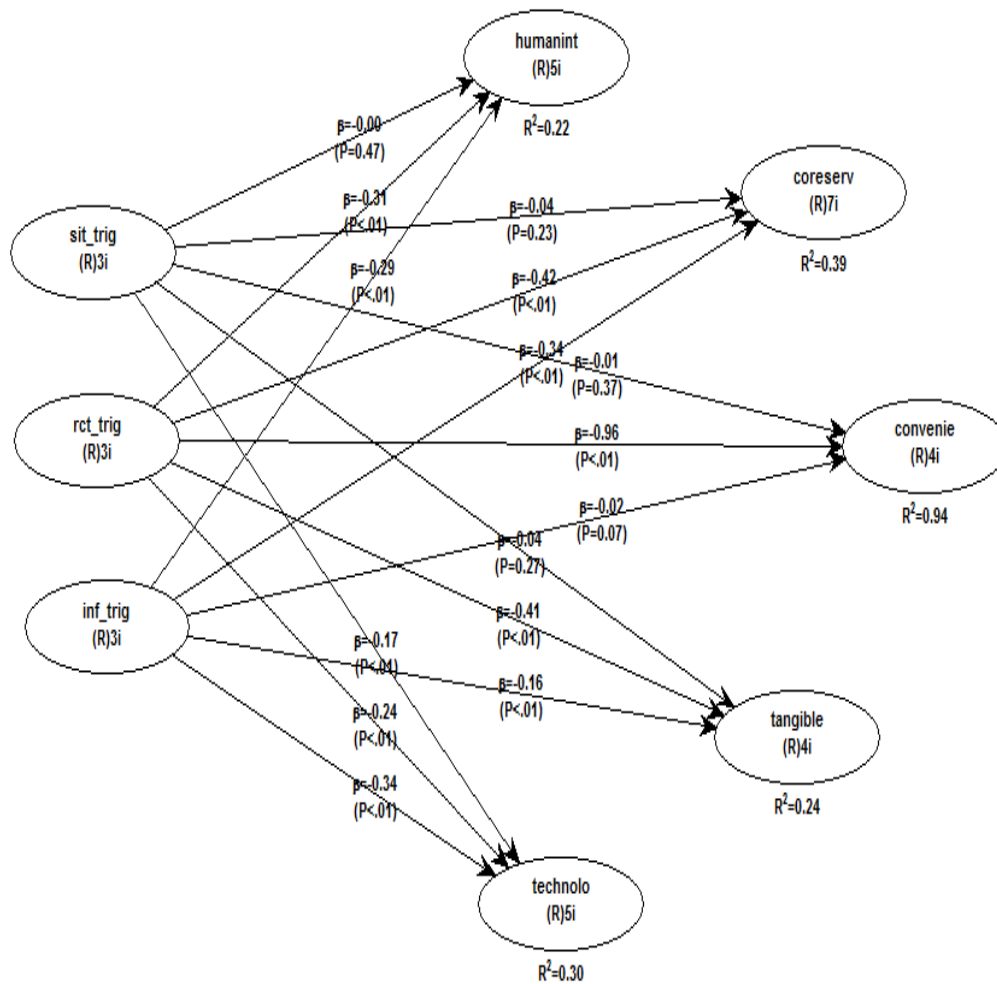


Figure 5.6 Structural Model Analysis: Triggers – Perceived Service Quality

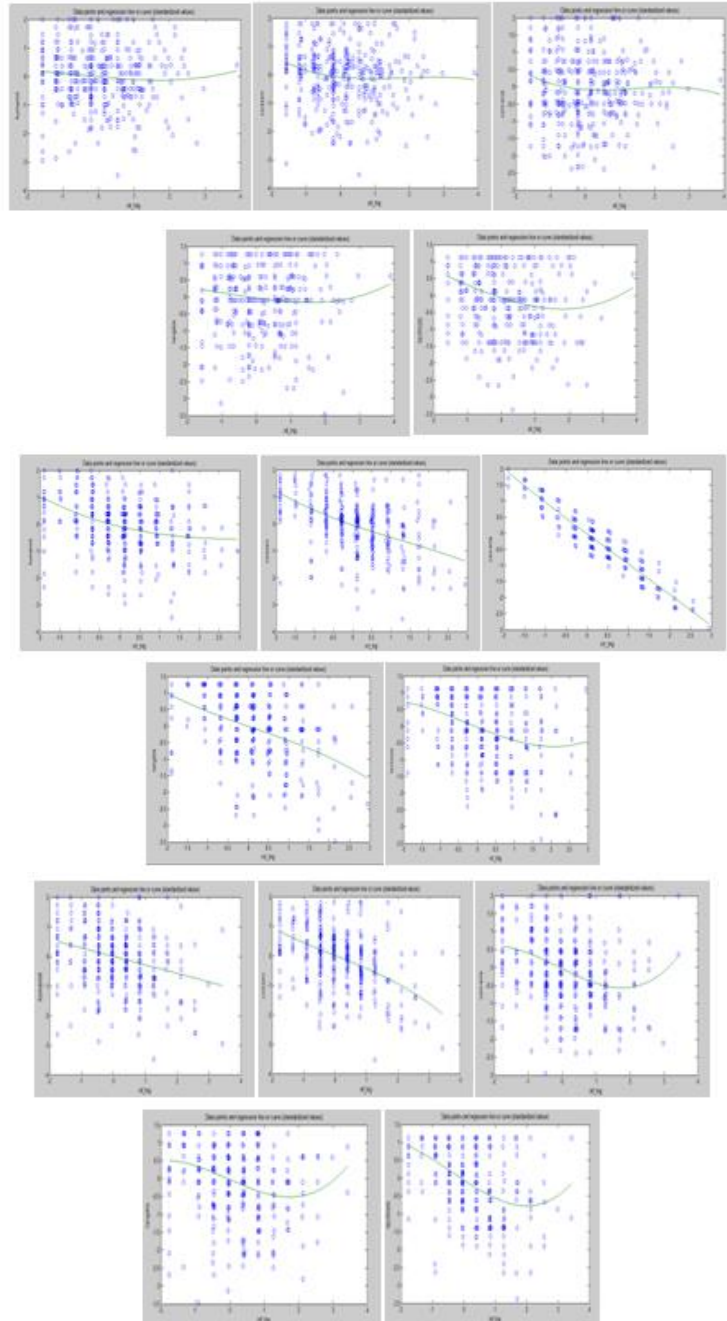


Figure 5.7 Plot of relationship between the Switching Triggers and Perceived Service Quality Dimensions

The path coefficient was highest in the case of convenience ($\beta=-0.96$) and lowest in the case of technology ($\beta=-0.24$). Influential trigger was found to have a significant influence on all dimensions of perceived service quality at 0.01 level of significance except convenience dimension which was significant at 0.1 level ($p=0.07$). The path coefficient was highest in the case of core service and technology ($\beta=-0.34$) and lowest in the case of convenience ($\beta=-0.02$).

The plot of relationship between the three switching triggers and perceived service quality dimensions is as shown in Figure 5.7. This is explained in detail in Section 6.4 of Chapter 6.

5.6 Research Model Analysis

For the analysis of the research model, Partial Least Squares (PLS) based Structural Equation Modeling was carried out using Warp PLS 3.0 software.

5.6.1 Model Validation - Model Fit Indices and P values

The Figure 5.8 shows the research model with the relationship between the latent variables and also the indicators used to measure the variables. The 'R' / 'F' shown in parentheses inside the latent variable indicates whether the latent variable is reflective or formative; R for reflective and F for formative. The number of indicators used to measure each latent variable and the indicators are also shown. The detailed results of the analysis are given in Appendix 10.

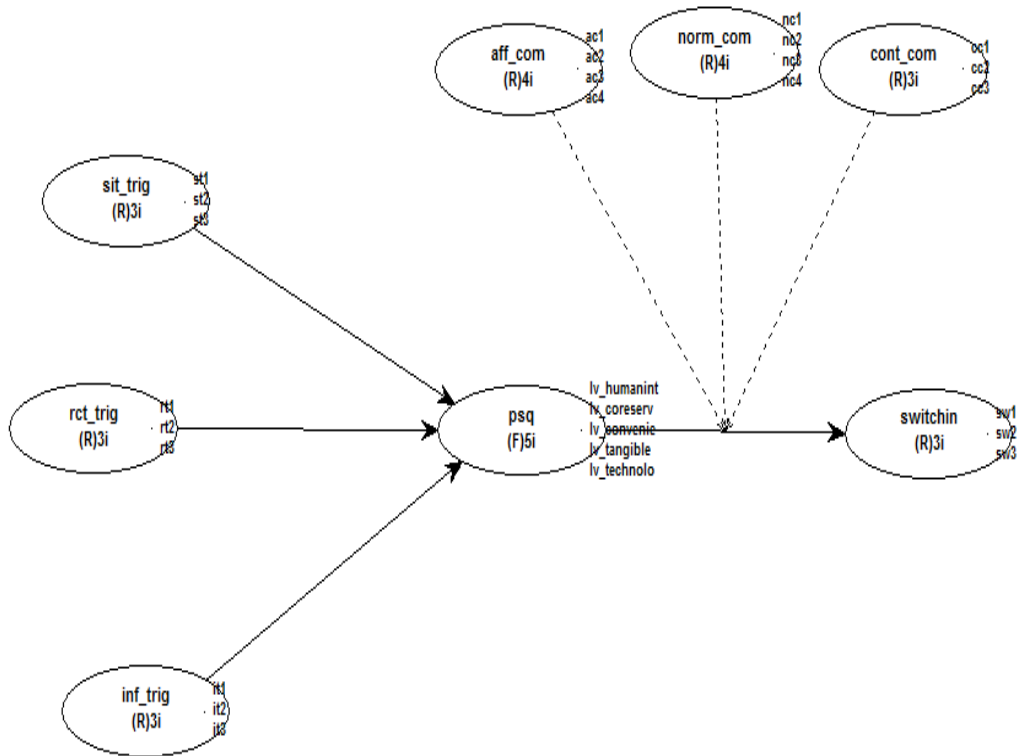


Figure 5.8 Research Model with Indicators

The models in PLS are estimated by loadings or weights, which describe how the observations relate to the unobservables. The structural relationships explain how the values of unobservables influence values of other unobservables in the model. The general results of the SEM analysis are as shown in Table 5.13. All the criteria for model fit were, as shown in table, satisfied by the model.

Table 5.13 Model Fit Indices and P values – Research Model

Model fit indices and P Values
APC = 0.249, P<0.001
ARS = 0.423, P<0.001
AVIF = 1.536, Good if < 5

5.6.2 Latent Variable Coefficients of Measures

In Table 5.14, R-squared and Q-squared coefficients are provided only for endogenous latent variables; and reflect the percentage of explained variance and predictive validity associated with each of those latent variables, respectively. Composite reliability and Cronbach's alpha coefficients are provided for all latent variables. Average variances extracted (AVE) and full collinearity variance inflation factors (VIFs) are also provided for all latent variables; and are used in the assessment of discriminant validity and overall collinearity, respectively. All the values of measures satisfy the acceptance criteria.

Table 5.14 Latent Variable Coefficients – Research Model

	sit_trig	rct_trig	inf_trig	psq	switchin	aff_com	nom_com	cont_com	Aff_com*psq	Nom_com*psq	Cont_com*psq
R - squared				0.614	0.232						
Composite reliab	0.796	0.871	0.875	0.859	0.844	0.908	0.859	0.829	0.934	0.908	0.881
Cronbach's alpha	0.616	0.777	0.785	0.794	0.721	0.865	0.777	0.687	0.925	0.894	0.855
Avg.var.extrac.	0.566	0.692	0.699	0.553	0.645	0.713	0.611	0.621	0.422	0.351	0.338
Full collin.VIF	1.236	2.167	2.132	2.732	1.922	3.142	2.671	1.246	3.250	2.928	1.288
Q-squared				0.616	0.229						

5.6.3 Path Coefficients and P values

The estimated model with path coefficients and corresponding P values are provided in Figure 5.9.

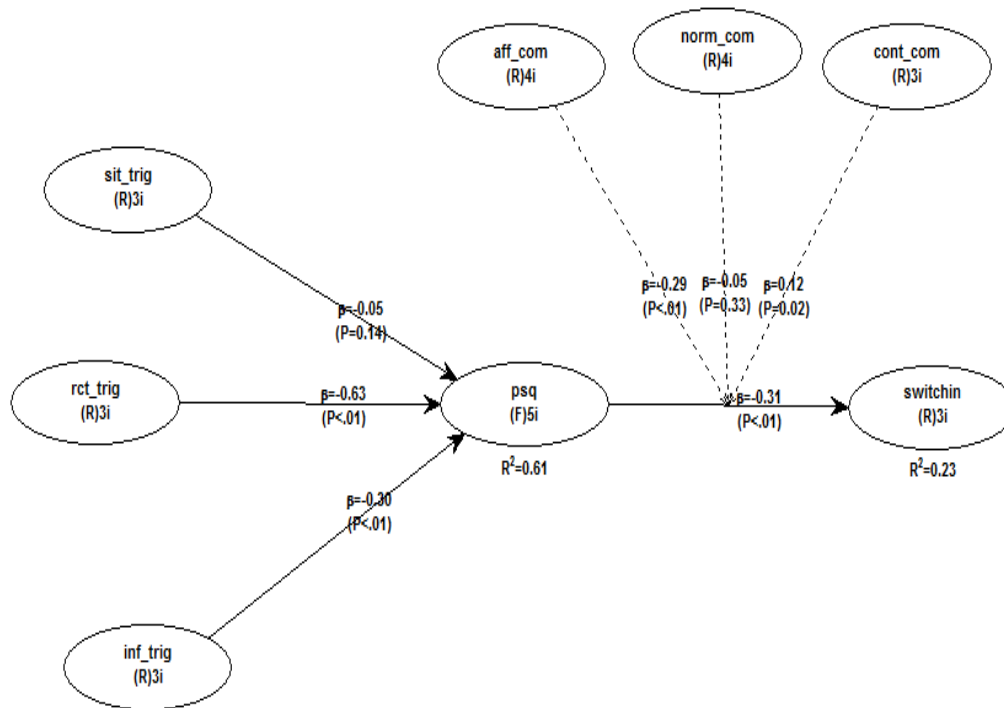


Figure 5.9 Structural Model Analysis – Research Model

In PLS based SEM analysis, path coefficients are referred to as beta (β) coefficients. The explanatory power of the structural model is evaluated by examining the squared multiple correlation (R^2) value of the dependent constructs. The R squared coefficient measures the percentage of variation that is explained by the model.

5.6.3.1 Linkage between Triggers and Perceived Service Quality

The three triggers together explained 61 percentage of the variation in perceived service quality. Reactional triggers and influential triggers were found to have a significant influence on perceived service quality ($p < 0.01$), while the influence of situational trigger was not very significant ($p = 0.14$). Reactional trigger has a negative relationship ($\beta = -0.63$) with perceived

service quality which indicates that as the reactional trigger increases the perceived service quality of the bank reduces. It also indicates that one unit change in the reactional trigger would change perceived service quality by 0.63 units. Influential trigger was also found to have a negative relationship ($\beta=-0.30$) with perceived service quality indicating that as the influential trigger increases the perceived service quality of the bank reduces. A unit change in the customers' likelihood of considering switching their primary account due to influential trigger would change perceived service quality by 0.30 units.

The plot of relationship between the three switching triggers and perceived service quality is as shown in Figure 5.10. This is explained in detail in Section 6.5 of Chapter 6.

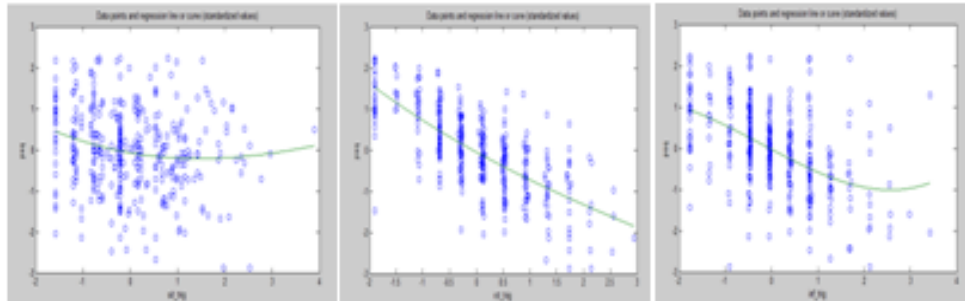


Figure 5.10 Plot of relationship between Switching Triggers and Perceived Service Quality

5.6.3.2 Linkage between Perceived Service Quality and Switching Intention under the moderating influence of Commitment.

The relation between perceived service quality and switching intention under the moderating influence of commitment was significant at 0.01 level ($p<0.01$) and the path coefficient was negative ($\beta=-0.31$), indicating that higher the perceived service quality, lower the switching intention.

The plot of relationship between perceived service quality and intention to switch is as shown in Figure 5.11. This is explained in detail in Section 6.5 of Chapter 6.

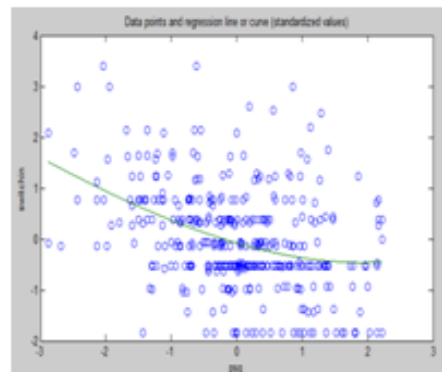


Figure 5.11 Plot of relationship between Perceived Service Quality and Switching Intention

5.6.3.3 Moderating Influence of Consumer Commitment

Moderating effects are evoked by variables whose variation influences the strength or the direction of a relationship between an exogenous and an endogenous variable. The moderating influence of affective commitment was found to be significant at 0.01 level of significance ($p < 0.01$) and the path coefficient was negative ($\beta = -0.29$). Since it is a negative path coefficient of an effect that moderates a negative direct relationship, the relationship between perceived service quality and switching intention will go down in value as affective commitment increases. This implies that the interaction between affective commitment and perceived service quality will move switching intention more towards the negative side as affective commitment increases. Continuance commitment was found to have a moderating influence on the link between perceived service quality and switching intentions at 0.05 significance level ($p = 0.02$) and the path

coefficient was found to be positive ($\beta = 0.12$). Since it is a positive path coefficient of an effect that moderates a negative direct relationship, the relationship between perceived service quality and switching intention will go up in value as continuance commitment increases. That is, the interaction will cause switching intention to move towards neutral or positive side as continuance commitment increases.

The plots of low and high levels of affective and continuance commitments are as shown in Figure 5.12. This is explained in detail in Section 6.5 of Chapter 6.

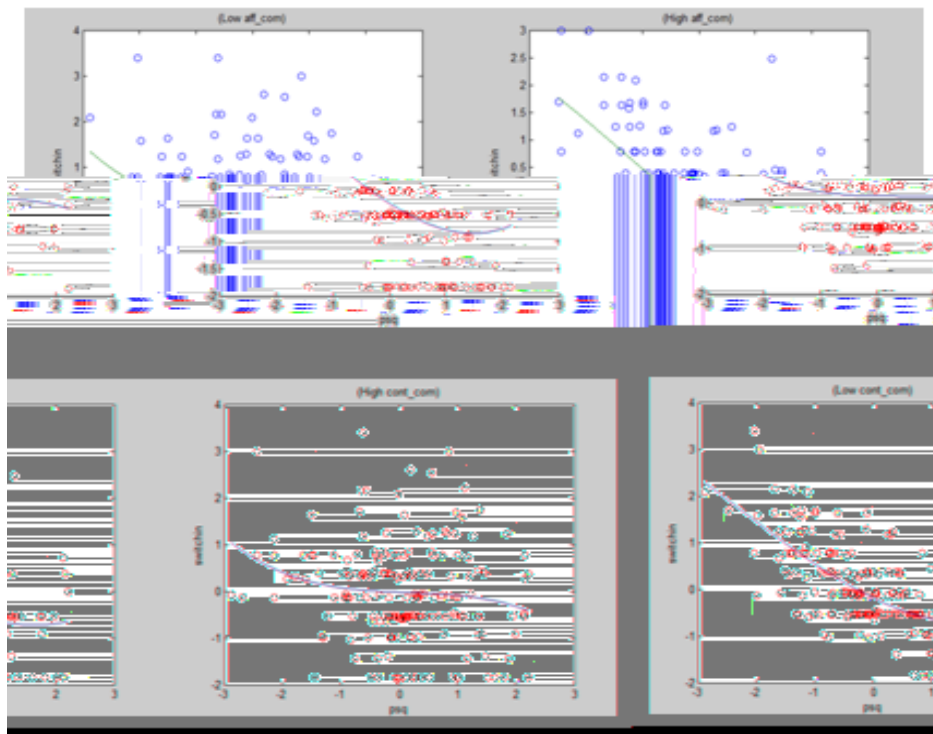


Figure 5.12 Plots of Low and High Levels of Affective and Continuance Commitments

The effect sizes are Cohen's (1988) *f*-squared coefficients. The effect sizes are calculated as the absolute values of the individual contributions of the

corresponding predictor latent variables to the R-square coefficients of the criterion latent variable in each latent variable block. The effect sizes help to ascertain whether the effects indicated by path coefficients are small, medium, or large and the respective recommended values are 0.02, 0.15, and 0.35 (Cohen, 1988). Values below 0.02 suggest effects that are too weak to be considered relevant from a practical point of view, even when the corresponding P values are statistically significant. As is seen in Table 5.15, the effect of situational trigger on perceived service quality (0.009) and the effect size of the moderating influence of normative commitment (0.015) are too weak to be considered relevant from a practical point of view; all other paths are relevant from a practical viewpoint.

Table 5.15 Effect Sizes for Path Coefficients – Research Model

	sit_trig	ret_trig	inf_trig	psq	switchin	aff_com	nom_com	cont_com	Aff_com*psq	Nom_com*psq	Cont_com*psq
psq	0.009	0.455	0.150								
switchin				0.119					0.110	0.015	0.028

5.7 Research Model Analysis without moderating influence of Consumer Commitment

To confirm the moderating influence of consumer commitment, the model was analysed in the absence of the three dimensions of commitment: affective commitment, normative commitment and continuance commitment. The detailed analysis of the model is given in Appendix 11. The results of the SEM analysis are as shown in Figure 5.13. The general results of the model

satisfy the criteria for acceptance as seen in Table 5.16 on Model Fit Indices and P values.

Table 5.16 Model Fit Indices and P values – Research Model in the absence of Commitment

Model fit indices and P Values
APC = 0.338, P<0.001
ARS = 0.379, P<0.001
AVIF = 1.116, Good if < 5

The moderating effect can be assessed by comparing the proportion of variance explained (as expressed by the determination coefficient R^2) of the main effect model (i. e. the model without moderating effect) with the R^2 of the full model (i. e. the model including the moderating effect). In this model, the coefficient of determination is 14% while in the research model with commitment, the R^2 value is 23%.

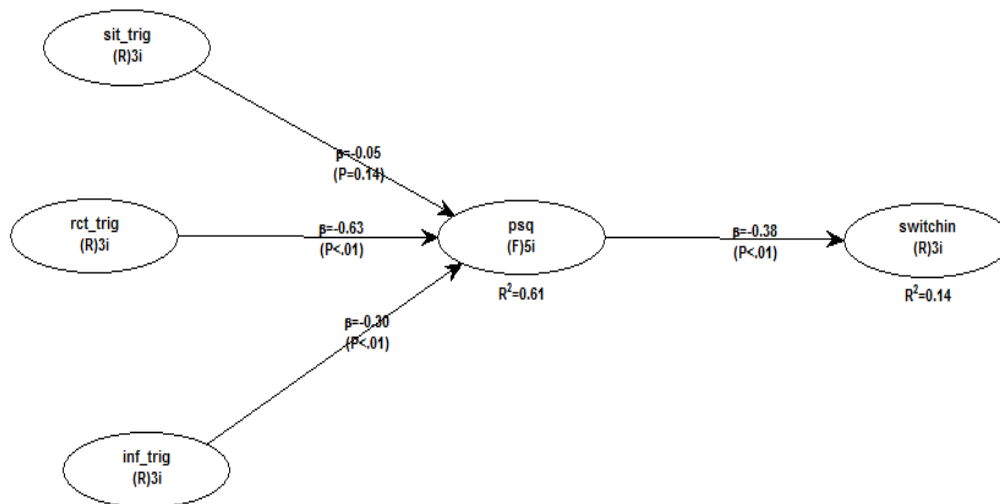


Figure 5.13 Structural Model Analysis –in the absence of Consumer Commitment

5.8 Model Analysis considering Consumer Commitment as a Second Order Formative Construct

In this model, commitment was conceptualized as a second order formative construct, the formative indicators being the three dimensions of commitment which have reflective indicators. The Figure 5.14 shows the model with the indicators.

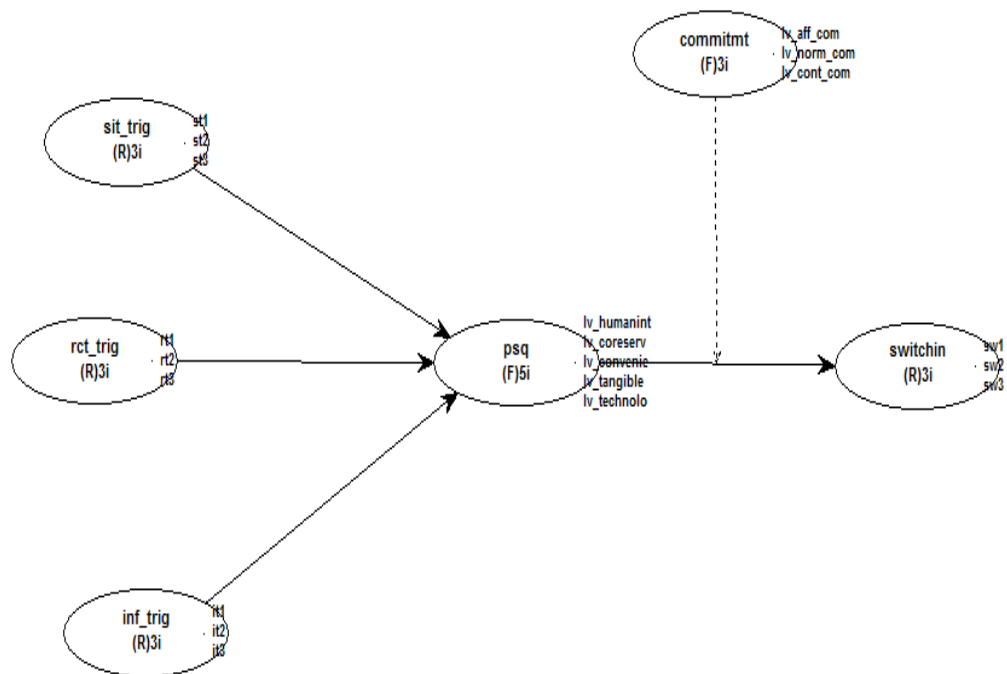


Figure 5.14 Models with Indicators considering Commitment as Second Order Formative Construct

The model fit indices are as shown in Table 5.17 and the values of APC, ARS and AVIF, all satisfy the acceptance criteria.

Table 5.17 Model Fit Indices and P values - Commitment as Second Order Formative Construct

Model fit indices and P Values
APC = 0.314, P<0.001
ARS = 0.418, P<0.001
AVIF = 1.091, Good if < 5

In Table 5.18, R-squared and Q-squared coefficients are provided only for endogenous latent variables; and reflect the percentage of explained variance and predictive validity associated with each of those latent variables, respectively. Composite reliability and Cronbach's alpha coefficients are provided for all latent variables; these are measures of reliability. Average variances extracted (AVE) and full collinearity variance inflation factors (VIFs) are also provided for all latent variables; and are used in the assessment of discriminant validity and overall collinearity, respectively. All the values of measures satisfy the acceptance criteria.

Table 5.18 Latent Variable Coefficients- Commitment as Second Order Formative Construct

	sit_trig	rct_trig	inf_trig	psq	switchin	Commitmt	Commitmt*psq
R - squared				0.614	0.232		
Composite reliab	0.796	0.871	0.875	0.859	0.844	0.646	0.774
Cronbach's alpha	0.616	0.777	0.785	0.794	0.721	0.330	0.787
Avg.var.extrac.	0.566	0.692	0.699	0.553	0.645	0.613	0.348
Full collin.VIF	1.156	2.148	2.003	2.697	1.861	1.209	1.057
Q-squared				0.616	0.220		

The path coefficients and p values are shown in Figure 5.15. Commitment has a significant moderating influence on the perceived service quality-switching intention link as seen in Figure 5.9. In this model the interaction effect between perceived service quality and commitment explains 22% ($R^2 = 0.22$) of the variation in switching intention. Consumer commitment has a negative moderating influence on the perceived service quality-switching intention link.

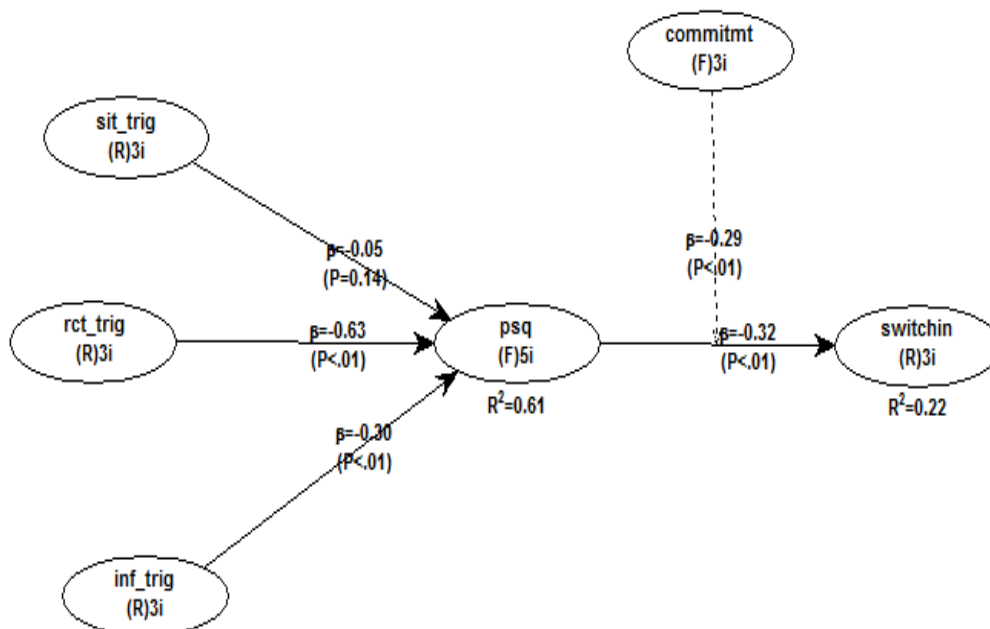


Figure 5.15 Structural Model Analysis - Commitment as Second Order Formative Construct

5.9 Analysis of Paths: Testing of Hypotheses

All the structural models were examined to test the results of the hypotheses testing of the study. There were 27 hypotheses including the linkages in sub models in addition to the linkages in the conceptual model developed for the study, out of which 21 were supported and 6 were not supported. The results of hypotheses testing are given in Table 5.19.

Table 5.19 Details of Hypotheses Testing

S. No	Hypothesis No.	Hypothesis	Path coefficient	P value	Result	Remarks
1	H1	Situational Trigger –PSQ	$\beta=-0.05$	$p=0.14$	×	Figure 5.9
2	H2	Reactional Trigger-PSQ	$\beta=-0.63$	$p<0.01$	√	
3	H3	Influential Trigger-PSQ	$\beta=-0.30$	$p<0.01$	√	
4	H4a	Human Interaction - PSQ	$\beta=0.26$	$p<0.01$	√	Figure 5.3
5	H4b	Core Service – PSQ	$\beta=0.31$	$p<0.01$	√	
6	H4c	Convenience-PSQ	$\beta=0.26$	$p<0.01$	√	
7	H4d	Tangibles-PSQ	$\beta=0.26$	$p<0.01$	√	
8	H4e	Technology-PSQ	$\beta=0.22$	$p<0.01$	√	
9	H5	PSQ - Switching Intention	$\beta=-0.31$	$p<0.01$	√	Figure 5.9
10	H6	Affective Commitment - PSQ*Switching Intention	$\beta=-0.29$	$p<0.01$	√	
11	H7	Normative Commitment - PSQ*Switching Intention	$\beta=-0.05$	$p=0.33$	×	
12	H8	Continuance Commitment - PSQ*Switching Intention	$\beta=0.12$	$p<0.05$	√	Figure 5.6
13	H1a	Situational Trigger -Human Interaction	$\beta=0.00$	$p=0.47$	×	
14	H1b	Situational Trigger -Core Service	$\beta=-0.04$	$p=0.23$	×	
15	H1c	Situational Trigger -Convenience	$\beta=0.00$	$p=0.37$	×	
16	H1d	Situational Trigger -Tangibles	$\beta=-0.04$	$p=0.25$	×	
17	H1e	Situational Trigger -Technology	$\beta=-0.17$	$p<0.01$	√	
18	H2a	Reactional Trigger -Human Interaction	$\beta=-0.31$	$p<0.01$	√	
19	H2b	Reactional Trigger -Core Service	$\beta=-0.42$	$p<0.01$	√	
20	H2c	Reactional Trigger -Convenience	$\beta=-0.96$	$p<0.01$	√	
21	H2d	Reactional Trigger -Tangibles	$\beta=-0.41$	$p<0.01$	√	
22	H2e	Reactional Trigger -Technology	$\beta=-0.24$	$p<0.01$	√	
23	H3a	Influential Trigger -Human Interaction	$\beta=-0.29$	$p<0.01$	√	
24	H3b	Influential Trigger -Core Service	$\beta=-0.34$	$p<0.01$	√	
25	H3c	Influential Trigger -Convenience	$\beta=-0.02$	$P<0.1$	√	
26	H3d	Influential Trigger -Tangibles	$\beta=-0.16$	$p<0.01$	√	
27	H3e	Influential Trigger - Technology	$\beta=-0.34$	$p<0.01$	√	

√ indicates hypothesis supported

× indicates hypothesis not supported

5.10 Demographic Profile of Sample

The demographic profile of the respondents is as given below in Table 5.20. The detailed profile is given in Appendix 12.

Table 5.20 Demographic Profile of Respondents

Gender	Frequency	Percentage
male	215	55.8
female	170	44.2
Total	385	100.0
Age	Frequency	Percentage
18-25	63	16.4
26-35	133	34.5
36-45	114	29.6
46-59	51	13.2
Above 60	24	6.2
Total	385	100.0
Occupation	Frequency	Percentage
Not employed	35	9.1
Part Time Employed	68	17.7
Full Time Employed	167	43.4
Self Employed	80	20.8
Retired	35	9.1
Total	385	100.0
Income (Rs./year)	Frequency	Percentage
less than 2 lakhs	51	13.2
2-5 lakhs	96	24.9
5-8 lakhs	103	26.8
8-12 lakhs	82	21.3
more than 12 lakhs	53	13.8
Total	385	100.0
Switchers & nonswitchers	Frequency	Percentage
nonswitcher	202	52.5
switcher	183	47.5
Total	385	100.0

Table 5.20 cont..

Switching of account (switchers)	Frequency	Percentage
less than 6 months back	27	14.8
6 months – 1 year back	39	21.3
1 year – 2 years back	58	31.7
2 years – 3 years back	59	32.2
Total	183	100.0
Relationship with bank (prior to switching)	Frequency	Percentage
less than 1 year	20	10.9
1-3 years	32	17.5
3-5 years	43	23.5
5-10 years	62	33.9
more than 10 years	26	14.2
Total	183	100.0

- 55.8% of the sample were males and the remaining 44.2% were females.
- 16.4% of the sample belonged to the 18-25 age group, 34.2% to the 26-35 age group, 29.6% to the 36-45 age group, 13.2% to the 46-59 age group and 6.2% to the above 60 age group.
- 9.1% of respondents were not employed, 17.7% were part time employed, 43.4% were full time employed, 20.8% were self employed and 9.1% were retired.
- 13.2% belonged to the below Rs 2 lakh annual income group, 24.9 % to the Rs 2-5 lakh income group, 26.8% to the Rs 5-8 lakh income group, 21.3% to the Rs 8-12 lakh income group and 13.8% respondents belonged to the above Rs.12 lakh annual income group.

- 52.5% of respondents had not switched their primary banks during the past three years while the remaining 47.5% had switched their banks during the past three years. Among switchers, 51.9% had closed their primary account in a bank (total switching) and 48.1% had moved their primary account to another bank (partial switching) without closing of the account.
- Among the switchers (total and partial), 14.8% switched their account less than 6 months back, 21.3% switched 6 months to 1 year back, 31.7% switched 1 year to 2 years back and the remaining 32.2% switched their primary account 2 years to 3 years back.
- Among those who switched their primary accounts, in the case of 10.9% of sample the relationship with their previous bank lasted less than 6 months; the relationship with the previous bank lasted 1 year to 3 years in 17.5% of sample, 3 years to 5 years in 23.5% of sample, 5 years to 10 years in 33.9% of sample and more than 10 years in 14.2% of sample.

As seen in Figure 5.16, out of the 215 males who formed the sample, 53.02% were non switchers of primary account and the remaining 46.98% had switched their primary bank during the past three years. Among females, 51.76% were non switchers and 48.24% were switchers.

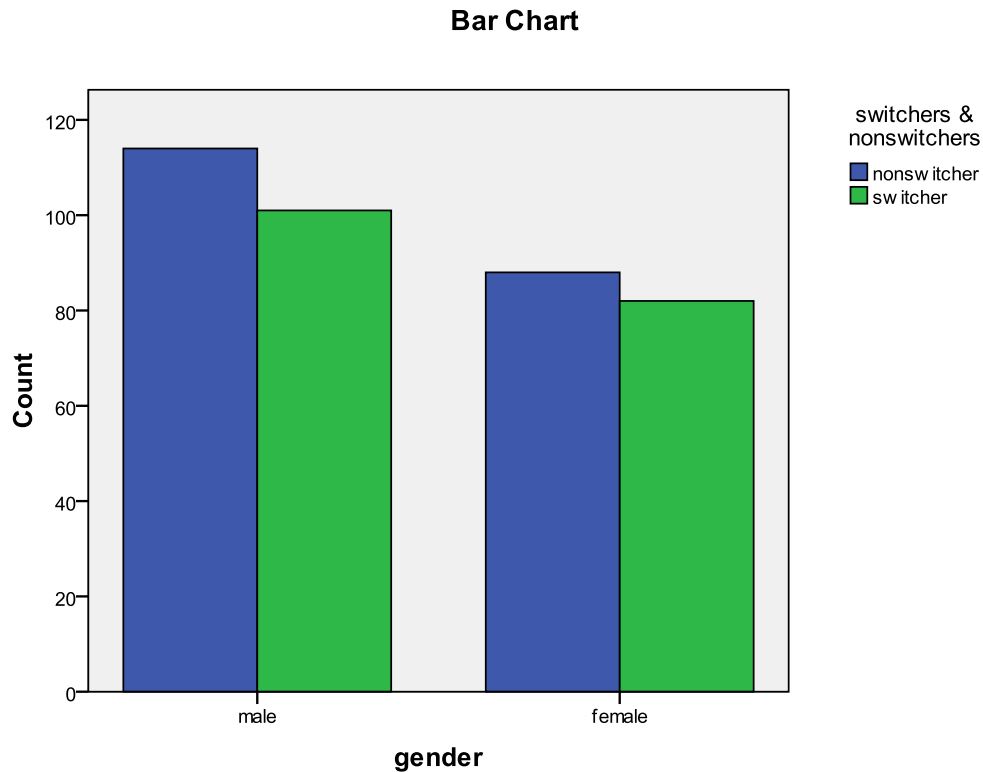


Figure 5.16 Gender wise Switchers & Non Switchers

As seen in Figure 5.17, 39.7% of those in age group 18-25 years were non switchers of primary banks during the past three years while the remaining 60.3 had switched banks during the past three years. In the age group 26-35 years, 54.9% were non switchers and 45.1% switchers. In the age group 36-45, 51.8% were switchers and 48.2% non switchers. 60.8% of those in age group 46-59 years were non switchers and the remaining 39.2% switchers. In the 60 and above age group, 58.3% were non switchers and 41.7% were switchers.

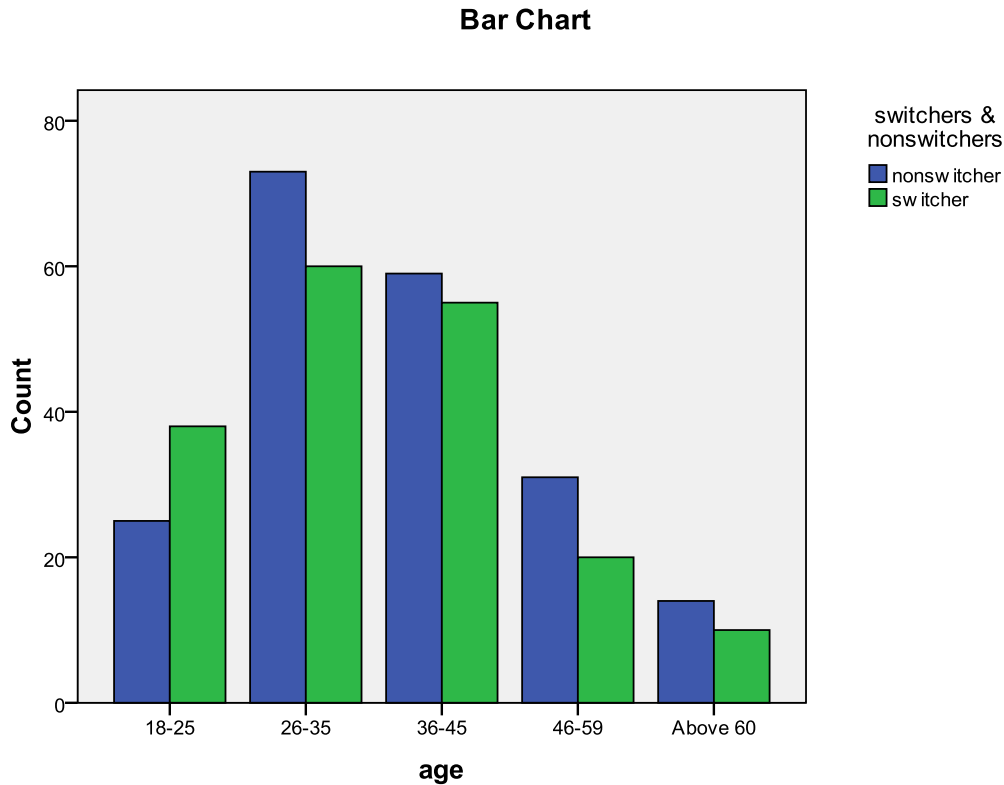


Figure 5.17 Age wise Switchers & Non Switchers

As seen in Figure 5.18, in the ‘not employed’ category, 54.2% were non switchers and 45.7% had switched bank during the past three years. In the “part time employed’ group, 51.5% were switchers and 48.5% switchers. 51.7% in the ‘full time employed’ category had not switched banks during the past three years and 48.3% had switched banks. 54.5% of those who were self employed were non switchers and 45.5% were switchers. In the retired category, 40% were non switchers and 60% were switchers.

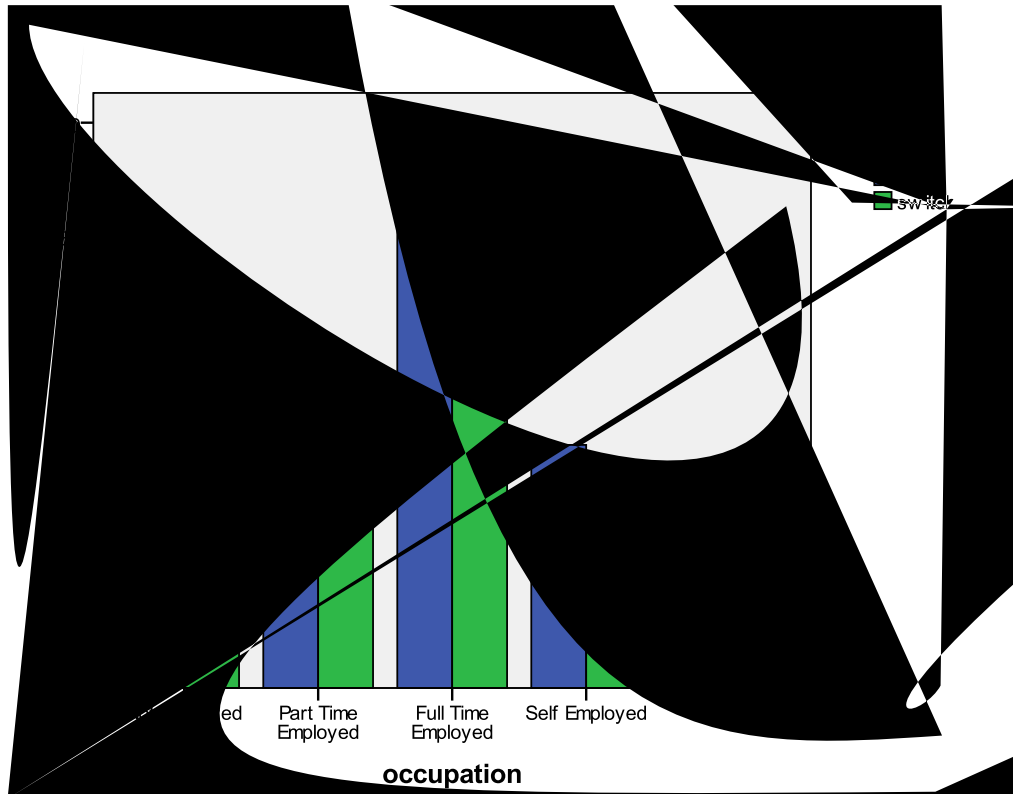


Figure 5.18 Occupation wise Switchers & Non Switchers

As seen in Figure 5.19, 60.8% of those in the below Rs.2 lakh annual income bracket were non switchers while 39.2% were switchers. In the 2-5 lakh annual income group, 55.2% were non switchers and 44.8% were switchers. In the 5-8 lakh category, 56.3% were non switchers and 43.7% were switchers. 47.6% in the income category 8-12 lakh annual income were non switchers and 52.4% were switchers. In the above 12 lakh category, 39.6% were non switchers while 60.4% had switched their banks during the past three years.

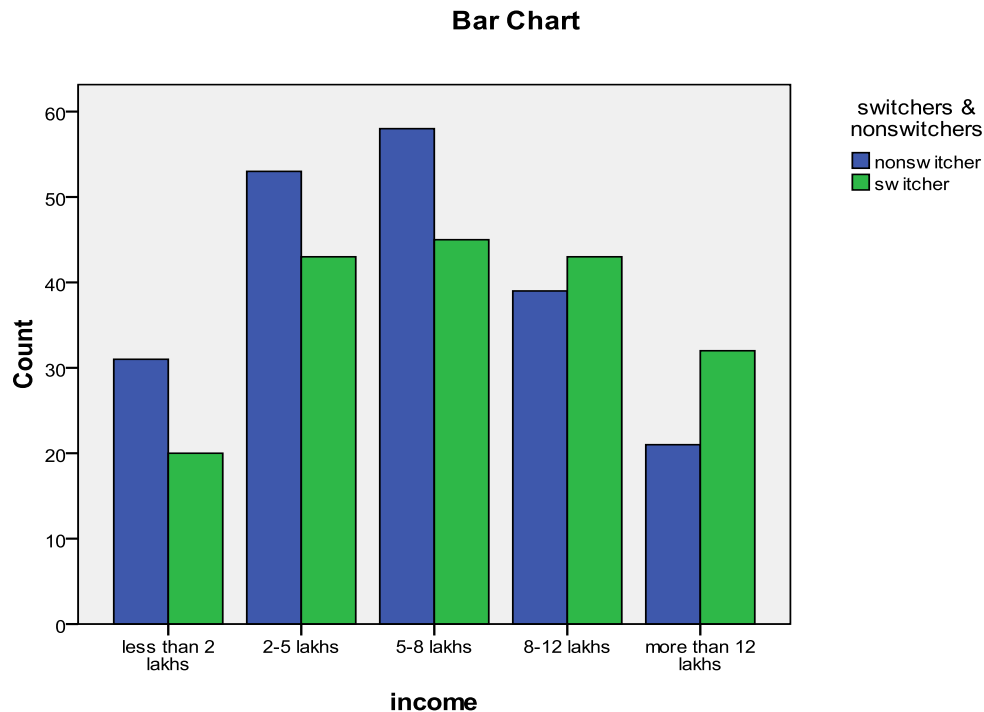


Figure 5.19 Income wise Switchers & Non Switchers

5.11 Independent Sample t Test and ANOVA – Switching Triggers, Perceived Service Quality and Switching Intention– Demographic Groups

Independent sample t test and ANOVA were run to examine whether there were any differences in the three switching triggers, perceived service quality and switching intentions among people belonging to different demographic groups.

5.11.1 Results of Independent Sample t Test - Gender

The group statistics with the mean and standard deviation for males and females with respect to the switching triggers, switching intentions and perceived service quality are as shown in Table 5.21.

Table 5.21 Group Statistics for Gender

Group Statistics					
	gender	N	Mean	Std. Deviation	Std. Error Mean
sittrig	male	215	2.1442	.75531	.05151
	female	170	2.2529	.72211	.05538
reactrig	male	215	2.5488	.84190	.05742
	female	170	2.6000	.80726	.06191
infltrig	male	215	2.3519	.77785	.05305
	female	170	2.3745	.76254	.05848
switchint	male	215	2.3891	.77807	.05306
	female	170	2.4275	.73980	.05674
psq	male	215	3.7481	.58581	.03995
	female	170	3.7297	.53886	.04133

The results of the independent sample t test show that there is no significant difference in the perception of these variables by males and females. The results of Levene's test for equality of variances (Table 5.22) was done to determine if the two groups have about the same or different amounts of variability between scores. The results of the test show a significance value of 0.185 for situational trigger, 0.629 for reactional trigger, 0.788 for influential trigger, 0.459 for intention to switch and 0.147 for perceived service quality, indicating that the variability in males and females is not significantly different for the five variables. As the significance values were greater than 0.05 for Levene's test, the t-value for the "equal variances assumed" row (the top row) was used to interpret results. The results of the two tailed test for equality of means (Table 5.22) shows that there is no significant difference among males and females in the triggers, switching intentions and perceived service quality as all the significance values are high.

Table 5.22 Independent Sample t Test – Gender

		Independent Samples Test											
		Levene's Test for Equality of Variances					t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper			
sitrig	Equal variances assumed	1.765	.185	-1.430	383	.153	-.10876	.07603	-.25825	.04074			
	Equal variances not assumed			-1.438	369.498	.151	-.10876	.07564	-.25749	.03998			
reactrig	Equal variances assumed	.234	.629	-.603	383	.547	-.05116	.08486	-.21801	.11568			
	Equal variances not assumed			-.606	369.093	.545	-.05116	.08444	-.21721	.11488			
infltrig	Equal variances assumed	.072	.788	-.285	383	.776	-.02257	.07914	-.17818	.13304			
	Equal variances not assumed			-.286	365.894	.775	-.02257	.07896	-.17784	.13270			
switchint	Equal variances assumed	.550	.459	-.490	383	.624	-.03830	.07815	-.19195	.11535			
	Equal variances not assumed			-.493	370.237	.622	-.03830	.07769	-.19107	.11446			
psq	Equal variances assumed	2.108	.147	.316	383	.753	.01831	.05805	-.09582	.13244			
	Equal variances not assumed			.319	374.304	.750	.01831	.05748	-.09471	.13134			

5.11.2 Results of ANOVA- Age

The Table 5.23 shows the group descriptives with mean and standard deviation for the triggers switching intention and perceived service quality with respect to age of respondents.

Table 5.23 Group Desriptives –Age

Descriptives									
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
sittrig	18-25	63	2.0212	.70805	.08921	1.8428	2.1995	1.00	4.00
	26-35	133	2.1153	.73974	.06414	1.9884	2.2422	1.00	4.00
	36-45	114	2.3567	.76774	.07191	2.2143	2.4992	1.00	5.00
	46-59	51	2.2026	.66693	.09339	2.0150	2.3902	1.00	4.00
	Above 60	24	2.2639	.76125	.15539	1.9424	2.5853	1.00	4.33
	Total	385	2.1922	.74185	.03781	2.1179	2.2665	1.00	5.00
reactrig	18-25	63	2.5820	.97820	.12324	2.3357	2.8284	1.00	4.67
	26-35	133	2.5664	.82059	.07115	2.4257	2.7072	1.00	5.00
	36-45	114	2.5965	.76742	.07188	2.4541	2.7389	1.00	4.67
	46-59	51	2.3268	.79019	.11065	2.1046	2.5490	1.00	4.33
	Above 60	24	2.9722	.62875	.12834	2.7067	3.2377	2.00	4.33
	Total	385	2.5714	.82611	.04210	2.4886	2.6542	1.00	5.00
infltrig	18-25	63	2.3545	.74505	.09387	2.1669	2.5421	1.00	5.00
	26-35	133	2.3133	.86043	.07461	2.1657	2.4609	1.00	5.00
	36-45	114	2.4678	.67796	.06350	2.3420	2.5936	1.00	4.67
	46-59	51	2.2288	.73784	.10332	2.0212	2.4363	1.00	4.33
	Above 60	24	2.4306	.77696	.15860	2.1025	2.7586	1.00	4.00
	Total	385	2.3619	.77021	.03925	2.2847	2.4391	1.00	5.00
switchint	18-25	63	2.3862	.71644	.09026	2.2058	2.5667	1.00	4.67
	26-35	133	2.3759	.81898	.07101	2.2355	2.5164	1.00	5.00
	36-45	114	2.5234	.68696	.06434	2.3959	2.6509	1.00	4.67
	46-59	51	2.2745	.82921	.11611	2.0413	2.5077	1.00	5.00
	Above 60	24	2.3472	.70525	.14396	2.0494	2.6450	1.00	3.67
	Total	385	2.4061	.76066	.03877	2.3298	2.4823	1.00	5.00
psq	18-25	63	3.7483	.53435	.06732	3.6137	3.8828	2.33	4.84
	26-35	133	3.7289	.63454	.05502	3.6200	3.8377	2.08	5.00
	36-45	114	3.7212	.53826	.05041	3.6214	3.8211	2.31	5.00
	46-59	51	3.8717	.49162	.06884	3.7334	4.0099	2.83	5.00
	Above 60	24	3.5889	.48345	.09868	3.3847	3.7930	2.64	4.28
	Total	385	3.7400	.56491	.02879	3.6834	3.7966	2.08	5.00

As seen in Table 5.24, the results of ANOVA show that there was significant difference in situational triggers ($p=0.030$) and reactional triggers ($p=0.036$) among different age groups. However, there was no significant difference in the the case of influential triggers ($p=0.355$), switching intentions ($p=0.328$) and perceived service quality ($p=0.323$) among the different age groups.

Table 5.24 ANOVA Results – Age

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
sittrig	Between Groups	5.844	4	1.461	2.702	.030
	Within Groups	205.488	380	.541		
	Total	211.332	384			
reactrig	Between Groups	6.989	4	1.747	2.603	.036
	Within Groups	255.074	380	.671		
	Total	262.063	384			
infltrig	Between Groups	2.614	4	.654	1.103	.355
	Within Groups	225.182	380	.593		
	Total	227.797	384			
switchint	Between Groups	2.680	4	.670	1.160	.328
	Within Groups	219.505	380	.578		
	Total	222.186	384			
psq	Between Groups	1.493	4	.373	1.172	.323
	Within Groups	121.049	380	.319		
	Total	122.542	384			

The results from the one-way ANOVA do not indicate which of the five groups differ from one another and hence the ANOVA was followed by a post

hoc test or a planned comparison among particular means using LSD test. The results of the post hoc test are presented Table 5.25. The detailed results are attached in Appendix 13. The results show that the situational trigger was significantly different between the 18-25 age group and 36-45 age group and also between the 26-35 age group and 36-45 age group. The reactional trigger for the above 60 age group was significantly different from that of all the other age groups.

Table 5.25 Post Hoc Test - Age

Multiple Comparisons							
LSD							
Dependent Variable	(I) age	(J) age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
sittrig	18-25	26-35	-.09412	.11247	.403	-.3153	.1270
		36-45	-.33556*	.11544	.004	-.5625	-.1086
		46-59	-.18145	.13852	.191	-.4538	.0909
		Above 60	-.24272	.17639	.170	-.5896	.1041
	26-35	18-25	.09412	.11247	.403	-.1270	.3153
		36-45	-.24144*	.09386	.010	-.4260	-.0569
		46-59	-.08733	.12112	.471	-.3255	.1508
		Above 60	-.14860	.16309	.363	-.4693	.1721
	36-45	18-25	.33556*	.11544	.004	.1086	.5625
		26-35	.24144*	.09386	.010	.0569	.4260
		46-59	.15411	.12388	.214	-.0895	.3977
		Above 60	.09284	.16515	.574	-.2319	.4176
	46-59	18-25	.18145	.13852	.191	-.0909	.4538
		26-35	.08733	.12112	.471	-.1508	.3255
		36-45	-.15411	.12388	.214	-.3977	.0895
		Above 60	-.06127	.18203	.737	-.4192	.2966

Table 5.25 cont..

	Above 60	18-25	.24272	.17639	.170	-.1041	.5896
		26-35	.14860	.16309	.363	-.1721	.4693
		36-45	-.09284	.16515	.574	-.4176	.2319
		46-59	.06127	.18203	.737	-.2966	.4192
reactrig	18-25	26-35	.01559	.12531	.901	-.2308	.2620
		36-45	-.01448	.12862	.910	-.2674	.2384
		46-59	.25521	.15433	.099	-.0482	.5587
		Above 60	-.39021*	.19653	.048	-.7766	-.0038
	26-35	18-25	-.01559	.12531	.901	-.2620	.2308
		36-45	-.03008	.10457	.774	-.2357	.1755
		46-59	.23962	.13494	.077	-.0257	.5049
		Above 60	-.40581*	.18170	.026	-.7631	-.0485
	36-45	18-25	.01448	.12862	.910	-.2384	.2674
		26-35	.03008	.10457	.774	-.1755	.2357
		46-59	.26969	.13802	.051	-.0017	.5411
		Above 60	-.37573*	.18400	.042	-.7375	-.0139
	46-59	18-25	-.25521	.15433	.099	-.5587	.0482
		26-35	-.23962	.13494	.077	-.5049	.0257
		36-45	-.26969	.13802	.051	-.5411	.0017
		Above 60	-.64542*	.20281	.002	-1.0442	-.2467
	Above 60	18-25	.39021*	.19653	.048	.0038	.7766
		26-35	.40581*	.18170	.026	.0485	.7631
		36-45	.37573*	.18400	.042	.0139	.7375
		46-59	.64542*	.20281	.002	.2467	1.0442

5.11.3 Results of ANOVA – Occupation

The Table 5.26 shows the group descriptives with mean and standard deviation for the switching triggers, switching intention and perceived service quality with respect to occupation.

Table 5.26 Group Desriptives –Occupation

Descriptives									
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
sitrig	Not employed	35	2.3238	.79822	.13492	2.0496	2.5980	1.00	3.67
	Part Time Employed	68	2.2745	.72378	.08777	2.0993	2.4497	1.00	4.00
	Full Time Employed	167	2.1896	.74219	.05743	2.0762	2.3030	1.00	5.00
	Self Employed	80	2.1125	.76481	.08551	1.9423	2.2827	1.00	4.33
	Retired	35	2.0952	.66456	.11233	1.8670	2.3235	1.00	3.67
	Total	385	2.1922	.74185	.03781	2.1179	2.2665	1.00	5.00
reactrig	Not employed	35	2.4095	.81684	.13807	2.1289	2.6901	1.00	4.33
	Part Time Employed	68	2.7059	.79911	.09691	2.5125	2.8993	1.00	5.00
	Full Time Employed	167	2.4491	.81315	.06292	2.3249	2.5733	1.00	4.67
	Self Employed	80	2.7417	.86659	.09689	2.5488	2.9345	1.00	4.67
	Retired	35	2.6667	.77121	.13036	2.4017	2.9316	1.00	4.67
	Total	385	2.5714	.82611	.04210	2.4886	2.6542	1.00	5.00
infltrig	Not employed	35	2.2571	.58904	.09957	2.0548	2.4595	1.00	3.33
	Part Time Employed	68	2.3382	.80110	.09715	2.1443	2.5321	1.00	4.00
	Full Time Employed	167	2.2715	.74771	.05786	2.1572	2.3857	1.00	4.67
	Self Employed	80	2.4917	.81300	.09090	2.3107	2.6726	1.00	5.00
	Retired	35	2.6476	.80417	.13593	2.3714	2.9239	1.00	4.33
	Total	385	2.3619	.77021	.03925	2.2847	2.4391	1.00	5.00
switchint	Not employed	35	2.3238	.72077	.12183	2.0762	2.5714	1.00	4.33
	Part Time Employed	68	2.3775	.70040	.08494	2.2079	2.5470	1.00	4.33
	Full Time Employed	167	2.3872	.80852	.06257	2.2637	2.5108	1.00	5.00
	Self Employed	80	2.4667	.76233	.08523	2.2970	2.6363	1.00	5.00
	Retired	35	2.4952	.69250	.11705	2.2574	2.7331	1.00	4.67
	Total	385	2.4061	.76066	.03877	2.3298	2.4823	1.00	5.00
psq	Not employed	35	3.8337	.57238	.09675	3.6371	4.0303	2.09	4.95
	Part Time Employed	68	3.6670	.53211	.06453	3.5382	3.7958	2.08	4.96
	Full Time Employed	167	3.8371	.56036	.04336	3.7515	3.9227	2.31	5.00
	Self Employed	80	3.6083	.58924	.06588	3.4772	3.7394	2.39	4.96
	Retired	35	3.6255	.50838	.08593	3.4508	3.8001	2.69	4.77
	Total	385	3.7400	.56491	.02879	3.6834	3.7966	2.08	5.00

As seen in table 5.27, the results of ANOVA show that there was significant difference in reactional triggers ($p=0.030$) and influential triggers ($p=0.038$) and there was significant difference in perceived service quality ($p=0.012$) among different occupation groups. However, there was no significant difference in the the case of situational triggers ($p=0.485$) and switching intentions ($p=0.811$) among the different occupation groups.

Table 5.27 ANOVA Results – Occupation

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
sittrig	Between Groups	1.905	4	.476	.864	.485
	Within Groups	209.427	380	.551		
	Total	211.332	384			
reactrig	Between Groups	7.282	4	1.820	2.715	.030
	Within Groups	254.782	380	.670		
	Total	262.063	384			
infltrig	Between Groups	5.993	4	1.498	2.567	.038
	Within Groups	221.804	380	.584		
	Total	227.797	384			
switchint	Between Groups	.924	4	.231	.397	.811
	Within Groups	221.262	380	.582		
	Total	222.186	384			
psq	Between Groups	4.092	4	1.023	3.282	.012
	Within Groups	118.450	380	.312		
	Total	122.542	384			

As the results from the one-way ANOVA do not indicate which of the five occupation groups differ from one another, the ANOVA test was followed by a post hoc test using LSD test. The results of the post hoc test are presented

in Table 5.28. The detailed results are attached in Appendix 14. The results show that the reactional trigger was significantly different between the not employed and self employed groups, between part time employed and full time employed groups and between the self employed and full time employed groups. The influential trigger was significantly different between the not employed and retired groups, between the full time employed and self employed groups and between full time employed and retired groups. The perception of service quality was significantly different between the not employed group and self employed group, between part time employed and full time employed groups, between full time employed and self employed groups and between full time employed and the retired group.

Table 5.28 Post Hoc Test - Occupation

Multiple Comparisons							
LSD							
Dependent Variable	(I) occupation	(J) occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
reactrig	Not employed	Part Time Employed	-.29636	.17034	.083	-.6313	.0386
		Full Time Employed	-.03958	.15222	.795	-.3389	.2597
		Self Employed	-.33214*	.16594	.046	-.6584	-.0059
		Retired	-.25714	.19574	.190	-.6420	.1277
	Part Time Employed	Not employed	.29636	.17034	.083	-.0386	.6313
		Full Time Employed	.25678*	.11779	.030	.0252	.4884
		Self Employed	-.03578	.13506	.791	-.3013	.2298
		Retired	.03922	.17034	.818	-.2957	.3741
	Full Time Employed	Not employed	.03958	.15222	.795	-.2597	.3389
		Part Time Employed	-.25678*	.11779	.030	-.4884	-.0252
		Self Employed	-.29256*	.11134	.009	-.5115	-.0737
		Retired	-.21756	.15222	.154	-.5169	.0817
	Self Employed	Not employed	.33214*	.16594	.046	.0059	.6584
		Part Time Employed	.03578	.13506	.791	-.2298	.3013
		Full Time Employed	.29256*	.11134	.009	.0737	.5115
		Retired	.07500	.16594	.652	-.2513	.4013
	Retired	Not employed	.25714	.19574	.190	-.1277	.6420
		Part Time Employed	-.03922	.17034	.818	-.3741	.2957
		Full Time Employed	.21756	.15222	.154	-.0817	.5169
		Self Employed	-.07500	.16594	.652	-.4013	.2513
infftrig	Not employed	Part Time Employed	-.08109	.15894	.610	-.3936	.2314
		Full Time Employed	-.01431	.14203	.920	-.2936	.2649
		Self Employed	-.23452	.15483	.131	-.5390	.0699
		Retired	-.39048*	.18263	.033	-.7496	-.0314
	Part Time Employed	Not employed	.08109	.15894	.610	-.2314	.3936
		Full Time Employed	.06678	.10990	.544	-.1493	.2829
		Self Employed	-.15343	.12602	.224	-.4012	.0943
		Retired	-.30938	.15894	.052	-.6219	.0031

Table 5.28 cont..

	Full Time Employed	Not employed	.01431	.14203	.920	-.2649	.2936	
		Part Time Employed	-.06678	.10990	.544	-.2829	.1493	
		Self Employed	-.22021*	.10388	.035	-.4245	-.0160	
		Retired	-.37616*	.14203	.008	-.6554	-.0969	
	Self Employed	Not employed	.23452	.15483	.131	-.0699	.5390	
		Part Time Employed	.15343	.12602	.224	-.0943	.4012	
		Full Time Employed	.22021*	.10388	.035	.0160	.4245	
		Retired	-.15595	.15483	.314	-.4604	.1485	
	Retired	Not employed	.39048*	.18263	.033	.0314	.7496	
		Part Time Employed	.30938	.15894	.052	-.0031	.6219	
		Full Time Employed	.37616*	.14203	.008	.0969	.6554	
		Self Employed	.15595	.15483	.314	-.1485	.4604	
	bsd	Not employed	Part Time Employed	.16672	.11615	.152	-.0617	.3951
			Full Time Employed	-.00345	.10379	.973	-.2075	.2006
			Self Employed	.22537*	.11315	.047	.0029	.4478
			Retired	.20820	.13346	.120	-.0542	.4706
Part Time Employed		Not employed	-.16672	.11615	.152	-.3951	.0617	
		Full Time Employed	-.17017*	.08032	.035	-.3281	-.0123	
		Self Employed	.05865	.09209	.525	-.1224	.2397	
		Retired	.04148	.11615	.721	-.1869	.2699	
Full Time Employed		Not employed	.00345	.10379	.973	-.2006	.2075	
		Part Time Employed	.17017*	.08032	.035	.0123	.3281	
		Self Employed	.22882*	.07591	.003	.0796	.3781	
		Retired	.21166*	.10379	.042	.0076	.4157	
Self Employed		Not employed	-.22537*	.11315	.047	-.4478	-.0029	
		Part Time Employed	-.05865	.09209	.525	-.2397	.1224	
		Full Time Employed	-.22882*	.07591	.003	-.3781	-.0796	
		Retired	-.01717	.11315	.879	-.2396	.2053	
Retired	Not employed	-.20820	.13346	.120	-.4706	.0542		
	Part Time Employed	-.04148	.11615	.721	-.2699	.1869		
	Full Time Employed	-.21166*	.10379	.042	-.4157	-.0076		
	Self Employed	.01717	.11315	.879	-.2053	.2396		

5.11.4 Results of ANOVA – Income

The Table 5.29 shows the group descriptives with mean and standard deviation for the switching triggers, the switching intention and perceived service quality of the bank with respect to income.

Table 5.29 Group Descriptives –Income

		Descriptives							
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
sittrig	less than 2 lakhs	51	2.3464	.76583	.10724	2.1310	2.5618	1.00	4.00
	2-5 lakhs	96	2.1632	.67710	.06911	2.0260	2.3004	1.00	4.00
	5-8 lakhs	103	2.1553	.72131	.07107	2.0144	2.2963	1.00	4.00
	8-12 lakhs	82	2.2927	.87550	.09668	2.1003	2.4851	1.00	5.00
	more than 12 lakhs	53	2.0126	.60962	.08374	1.8445	2.1806	1.00	3.33
	Total	385	2.1922	.74185	.03781	2.1179	2.2665	1.00	5.00
reactrig	less than 2 lakhs	51	2.6667	.75425	.10562	2.4545	2.8788	1.00	4.33
	2-5 lakhs	96	2.6042	.76520	.07810	2.4491	2.7592	1.00	4.33
	5-8 lakhs	103	2.4498	.82672	.08146	2.2883	2.6114	1.00	4.67
	8-12 lakhs	82	2.5203	.87973	.09715	2.3270	2.7136	1.00	4.67
	more than 12 lakhs	53	2.7358	.89719	.12324	2.4886	2.9831	1.00	5.00
	Total	385	2.5714	.82611	.04210	2.4886	2.6542	1.00	5.00
infltrig	less than 2 lakhs	51	2.2810	.69080	.09673	2.0868	2.4753	1.00	3.67
	2-5 lakhs	96	2.3576	.74496	.07603	2.2067	2.5086	1.00	4.33
	5-8 lakhs	103	2.4563	.86821	.08555	2.2866	2.6260	1.00	5.00
	8-12 lakhs	82	2.2846	.69905	.07720	2.1310	2.4382	1.00	4.33
	more than 12 lakhs	53	2.3836	.79635	.10939	2.1641	2.6031	1.00	4.33
	Total	385	2.3619	.77021	.03925	2.2847	2.4391	1.00	5.00
switchint	less than 2 lakhs	51	2.3660	.73411	.10280	2.1595	2.5725	1.00	4.67
	2-5 lakhs	96	2.3264	.68395	.06981	2.1878	2.4650	1.00	4.00
	5-8 lakhs	103	2.4725	.84214	.08298	2.3079	2.6371	1.00	5.00
	8-12 lakhs	82	2.3943	.66487	.07342	2.2482	2.5404	1.00	3.67
	more than 12 lakhs	53	2.4780	.89038	.12230	2.2326	2.7234	1.00	5.00
	Total	385	2.4061	.76066	.03877	2.3298	2.4823	1.00	5.00
psq	less than 2 lakhs	51	3.6898	.52772	.07389	3.5414	3.8383	2.09	4.95
	2-5 lakhs	96	3.6974	.54076	.05519	3.5878	3.8070	2.08	5.00
	5-8 lakhs	103	3.8074	.58247	.05739	3.6936	3.9213	2.50	4.96
	8-12 lakhs	82	3.7801	.58342	.06443	3.6519	3.9083	2.39	5.00
	more than 12 lakhs	53	3.6720	.58034	.07972	3.5120	3.8320	2.60	5.00
	Total	385	3.7400	.56491	.02879	3.6834	3.7966	2.08	5.00

The results of ANOVA (Table 5.30) reveal that there is no significant difference in the switching triggers, switching intentions and perceived service quality among different income level groups as all the significance values are above 0.05.

Table 5.30 ANOVA Results – Income

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
sittrig	Between Groups	3.971	4	.993	1.819	.124
	Within Groups	207.361	380	.546		
	Total	211.332	384			
reactrig	Between Groups	3.735	4	.934	1.374	.242
	Within Groups	258.328	380	.680		
	Total	262.063	384			
infltrig	Between Groups	1.769	4	.442	.743	.563
	Within Groups	226.028	380	.595		
	Total	227.797	384			
switchint	Between Groups	1.431	4	.358	.616	.651
	Within Groups	220.755	380	.581		
	Total	222.186	384			
psq	Between Groups	1.148	4	.287	.899	.465
	Within Groups	121.394	380	.319		
	Total	122.542	384			

Hence, there is no statistically significant difference between different income groups in the switching triggers, switching intention and perceived service quality as determined by one-way ANOVA.

5.11.5 Results of Independent Sample t Test – Switchers and Non Switchers

The Table 5.31 shows the group descriptives with mean and standard deviation for the switching triggers and switching intention with respect to switchers and non switchers.

Table 5.31 Group Statistics for Switchers and non Switchers

Group Statistics					
	switchers & nonswitchers	N	Mean	Std. Deviation	Std. Error Mean
sittrig	switcher	183	2.1876	.72080	.05328
	nonswitcher	202	2.1964	.76219	.05363
reactrig	switcher	183	2.6011	.88085	.06511
	nonswitcher	202	2.5446	.77442	.05449
infltrig	switcher	183	2.3424	.76030	.05620
	nonswitcher	202	2.3795	.78054	.05492
switchint	switcher	183	2.3898	.73619	.05442
	nonswitcher	202	2.4208	.78371	.05514
psq	switcher	183	3.7285	.56826	.04201
	nonswitcher	202	3.7504	.56307	.03962

The results of the independent sample t test show that there is no significant difference in the perception of these variables by switchers and non switchers. The results of Levene's test for equality of variances (Table 5.32) was done to determine if the two groups (switchers and non switchers) have about the same or different amounts of variability between scores. The results of the test show a significance value of 0.514 for situational trigger, 0.116 for reactional trigger, 0.494 for influential trigger, 0.840 for intention to switch and 0.946 for perceived service quality, indicating that the variability in switchers and non switchers is not significantly different for the five variables. As the significance value was greater than 0.05 for Levene's test, the t-value for the "equal variances assumed" row (the top row) was used to interpret results. The results of the two tailed test for equality of means (Table 5.32) shows that there is no significant difference among switchers and non switchers in the triggers, switching intentions and perceived service quality as all the significance values are high.

Table 5.32 Result of Independent Sample t Test – Switchers and Non Switchers

	Independent Samples Test										
	Levene's Test for Equality of Variances					t-test for Equality of Means					95% Confidence Interval of the Difference
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper		
assumed	.427	.514	-.116	383	.908	-.00876	.07581	-.15780	.14029		
not assumed			-.116	382.286	.908	-.00876	.07560	-.15739	.13988		
assumed	2.481	.116	.670	383	.503	.05654	.08437	-.10934	.22242		
not assumed			.666	364.358	.506	.05654	.08490	-.11043	.22350		
assumed	.469	.494	-.471	383	.638	-.03710	.07868	-.19180	.11761		
not assumed			-.472	380.980	.637	-.03710	.07858	-.19160	.11741		
assumed	.041	.840	-.399	383	.690	-.03099	.07771	-.18379	.12181		
not assumed			-.400	382.491	.689	-.03099	.07747	-.18332	.12134		
assumed	.005	.946	-.379	383	.705	-.02185	.05772	-.13533	.09163		
not assumed			-.378	378.565	.705	-.02185	.05774	-.13539	.09168		

Hence, there is no statistically significant difference between switchers and non switchers in the switching triggers, perceived service quality and switching intention as determined by one-way ANOVA.

5.12 Conclusion

The chapter dealt with the analysis of data and results of data analysis. The scales for the three types of triggers and perceived service quality were validated by satisfying the reliability and validity criteria. The results of research model analysis and that of sub models are discussed in the chapter. The check for multicollinearity among variables was done by WarpPLS 3.0 software. No multicollinearity was found to exist. The path coefficients and p values of relationships among variables were obtained. Out of the seven hypotheses formulated to examine relationships among variables in the research model, five were supported. The hypothesis stating that situational trigger has an influence on perceived service quality was not supported. The moderating influence of normative commitment on the link between perceived service quality and switching intention was also not supported. Among the remaining twenty hypotheses pertaining to relationships in sub models, sixteen were supported.

The chapter also gives the profile of the sample and results of t tests and ANOVA carried out to examine the influence of demographic variables on the variables of the study. The next chapter deals with a discussion on the results of the study, the major findings of the study and the conclusions drawn from the discussions and findings.

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Chapter 6

Discussions, Findings and Conclusions

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	6.7 Conclusions and Managerial Implications
	6.8 Academic Contribution
	6.9 Limitations of the Research Work
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6.1 Introduction

This chapter reviews and discusses the major findings of the study with respect to the research questions and expected outcomes discussed in Chapter 1. Towards the end of the chapter, the academic contribution made by the research work is noted with possible directions for future research.

6.2 Framing of Objectives of the Study

The overall aim of the study was to enhance knowledge of the process of customer switching in the retail banking industry. The focus was on understanding how switching triggers influence customers' perceptions of service quality of their primary bank and how perceived service quality influences customers' intentions to switch their primary account. In addition, the study also focused on how commitment plays a moderating role in the relation between perceived service quality and customers' intention to switch. In retail banking, for a relationship to exist between a customer and the bank, the customer must have an account with the bank. The key account for customers is the main or primary account, the account into which salary or wages are paid and/or where most transactions take place. The primary account was the focus of the study due to the fact that this is where majority of transactions occur between the bank and the customer.

The retail banking sector has emerged as one of the major drivers of the Indian economy as is evident from the phenomenal growth in the size, spread and activities undertaken by the banks. The sector is in the grip of profound changes because of the dynamism of the social and economic environment. In the economic environment context, there are a lot of structural and regulatory changes taking place, in addition to all the rapid technological changes being made. The regulatory changes have resulted in the creation of a more integrated global banking market. The structural changes have made banks more competitive by allowing them a greater range of activities. The technological changes have resulted in making banks to rethink their strategies regarding their services. In the social environment context, the consumption

pattern of people has been undergoing a lot of changes because of rise in income growth, increase in disposable income, comfort with technology and increased spending on entertainment, education, and healthcare. There is a growing demand for financial products and the customisation of services is fast becoming the norm than a competitive advantage. It is also true that when compared with the past, consumers today, are more knowledgeable, expect quality service and are therefore, more than willing to switch from one service provider to another in search of better service or courtesy or for any other variety of reasons. The maturing markets and global competition are forcing banks to explore the trade-off between customer acquisition and customer retention. Minimizing of customer switching is a priority for most banks.

Under increasing competitive pressures, banks are directing their strategies towards increasing customer satisfaction and loyalty through improved service quality. Service quality plays a significant role in banks and the importance of service quality in the development of relationships has been acknowledged in the relationship banking literature, as switching behaviour of bank customers is significantly influenced by the quality of a bank's services. Customers of services observe and evaluate the process as they experience the service they receive and form perceptions about service quality. The banking sector is large enough to capture and represent all the critical aspects of service quality that customers may consider as indicators of perceived service quality. However, there appears to be no consensus among researchers regarding measurement of service quality as the measurement has to be culture and context specific.

Customers often experience certain situations that sensitize them to some negative aspect in their relationship with their banks. These situations could arise from changes in their own life situations or changes in the market or some incident of the bank having dealt poorly with a customer. The competitive environment has been encouraging banks to make every effort through their marketing activities to influence customers to switch over to them. Customers today experience a variety of situations in their lives such as changes in their family, living or working conditions. Customers no longer tolerate poor behaviour from the banks and they expect good service from their banks. Banking is an industry where banks traditionally have long term relationships with customers. The strength of relationship is affected by the degree of commitment between the customer and the bank. In the retail banking industry, relational and contractual bonds exist between the bank and customers due to the existence of their accounts. These bonds bind the customers to the banks.

It was in the light of this background that this study was undertaken with the following objectives:

- 1) To identify the service quality dimensions that form perceptions of service quality of banks in customers.
- 2) To identify the switching triggers that bank customers experience that make them consider switching to another bank and the influence of the triggers on perceived service quality.
- 3) To identify the linkage among switching triggers, perceived service quality, consumer commitment and switching intentions in the retail banking context.

By focusing on the banking sector and making use of this study as a reference, the results and findings can be extended to other service organizations as well. From a theoretical perspective, the study will help in understanding and managing customer switching behaviour. From a practical perspective, managing customer perceptions of service quality when customers experience triggers makes an effective tool in customer behaviour programmes.

6.3 Objective 1: Development of Scale to measure Perceived Service Quality

Although there have been a number of studies on service quality, much of the research has been carried out using the SERVQUAL or SERVPERF scale. It was found necessary to develop a scale that is able to include customer perceptions of service quality in the contemporary banking environment. In order to identify the dimensions of service quality that bank customers consider important, qualitative work was carried out in two stages. The first stage involved preparation of a list of indicators from extensive review of literature. An item pool was identified through extensive review of literature. During the second stage out of the 60 items identified from literature, eight selected bank managers and twenty four customers were each asked to rank 30 indicators that they thought were important in the present retail banking context. The 30 top ranked indicators were reduced to 28 after recommendation by two experts and were selected as indicators of perceived service quality. The Principal Component Analysis of the 28 indicators resulted in five service quality dimensions consisting of a total of 25 indicators.

On theoretical grounds, perceived service quality was conceptualized as a second order formative construct, the first order dimensions reflective. The scale was validated by testing the convergent and discriminant validities and the reliability which were all satisfactory. The validated perceived service quality scale had five factors: Human Interaction, Core Service, Convenience, Tangibles and Technology. The human interaction dimension had five items, core service seven items, convenience four items, tangibles four items and technology five items.

The dimensions of human interaction provide support for the generally accepted idea that service quality is assessed according to customer evaluations of outcomes as well as interactions with service employees. Human interaction is a critical element of customer experience for most customers. The importance of the human interaction dimension in service delivery is consistent with the findings by other researchers. The classic dimensions in SERVQUAL such as responsiveness, reliability, assurance, and empathy mainly focus on the human aspects of service. There were five reflective indicators measuring human interaction dimension. These included 'courteous and polite employees', 'sincere interest in solving problems', 'helpful employees', 'knowledgeable employees' and 'personalized services'. The inter item consistency reliability, measured by Cronbach's alpha was 0.820, indicating good reliability. The role of humans as a clear differentiator in offering quality services to banking customers provides valuable insights for service delivery. The plot of relationship between human interaction and perceived service quality (Figure 6.1) also corroborates the finding that human interaction is important and as customers' perception of the dimension increases, perceived service quality also increases.

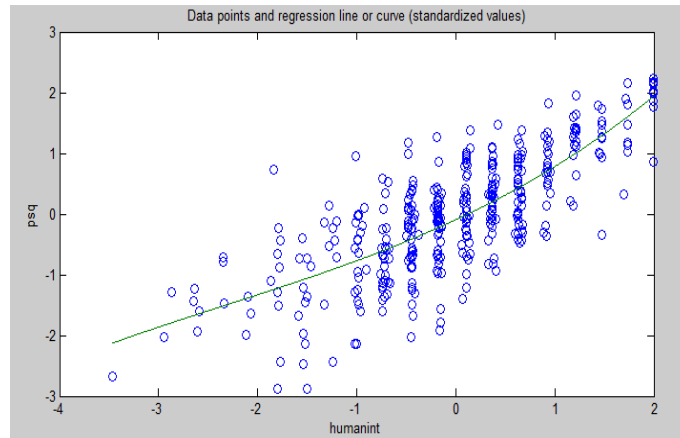


Figure 6.1 Plot of relationship between Human Interaction and Perceived Service Quality

The content of the service and the service features offered by the bank are as important as how the service is delivered. The importance of core service has also been highlighted in previous studies by researchers. The items constituting the dimension of Core Service in this study were: ‘employees take time to find the right service’, ‘quick and efficient services’, ‘competitive interest rates’, ‘handles transactions correctly’, ‘wide range of products and services’, ‘understands customer needs’ and ‘prompt and on time service’. Most of the indicators in the dimension relate to the banks’s ability to perform the service dependably and accurately and is therefore consistent with the reliability dimension of the SERVQUAL scale. The inter item consistency reliability measured by Cronbach’s alpha for the measure was 0.914 indicating good reliability. The plot of relationship between core service and perceived service quality (Figure 6.2) also corroborates the finding that core service is important and as customers’ perception of the dimension increases, perceived service quality also increases.

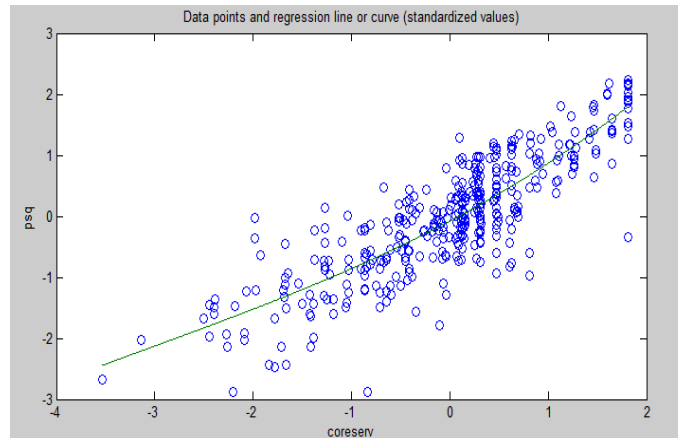


Figure 6.2 Plot of relationship between Core Service and Perceived Service Quality

The perception of service convenience affects consumers' overall evaluation of service, including satisfaction of the service, perceived service quality and fairness. The results of the study is consistent with the findings by earlier studies that convenience dimension is a significant factor that contributes to service quality by making it easy and comfortable for the customers to do business with their banks on a regular basis. The convenience dimension had four indicators and included the following: 'convenient ATM/branch locations', 'convenient operating hours', 'no long queues' and 'reliable online system'. The inter item consistency reliability, measured by Cronbach's alpha was 0.803, indicating good reliability. The plot of relationship between convenience and perceived service quality (Figure 6.3) also supports the finding that convenience is important to bank customers and as customers' perception of the dimension increases, perceived service quality also increases.

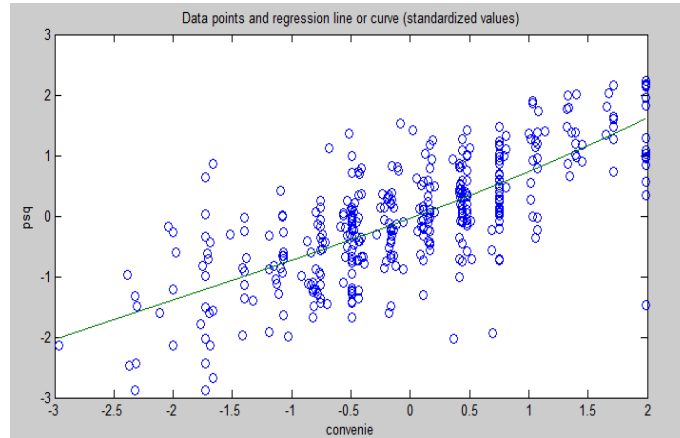


Figure 6.3 Plot of relationship between Convenience and Perceived Service Quality

The dimension tangibles pertained to the physical facilities and materials associated with the service. The results of the study show that tangibles influence customers' perception of service quality. Previous studies have shown that the tangible facets of service, 'servicescapes,' influence the physiological, psychological, sociological, cognitive and emotional aspects of customers. The surroundings in which service is delivered can influence the way customers perceive the bank and the service it delivers. In the study, the tangibles dimension included four indicators: 'visually appealing interiors', 'neat and professional staff', 'relevant information on website', 'up to date website'. The inclusion of the latter two indicators as indicators of tangibles is reflective of the contemporary banking scenario, where customers use the internet for carrying out their banking transactions and therefore perceive the information on website as communication material. The inter item consistency reliability, measured by Cronbach's alpha was 0.831, indicating good reliability. The plot of relationship between tangibles and perceived service

quality (Figure 6.4) also supports the finding that tangibles is important to bank customers and as customers' perception of the dimension increases, perceived service quality also increases.

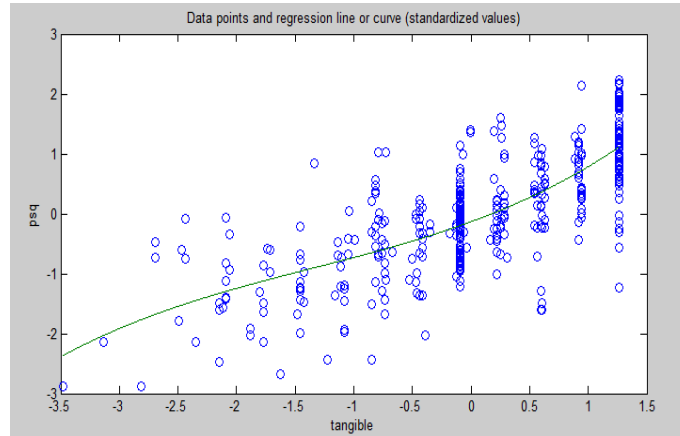


Figure 6.4 Plot of relationship between Tangibles and Perceived Service Quality

In the present banking environment, information technology plays a significant role in providing better customer service at presumably lower cost. Technology makes managing a bank account simpler, easier and more convenient and helps to streamline and simplify service delivery processes for customers. The emerging e-banking trends also support the inclusion of this dimension. The findings are consistent with the findings by other researchers that technology is an important dimension of customers' perceived service quality of a bank in the contemporary retail banking context. The five indicators that measured the technology dimension were: 'easy navigation', 'adequate security features', 'ease of completing transactions online', 'payment of utility bills' and 'mobile banking facility'.

The inter item consistency reliability, measured by Cronbach's alpha was 0.937, indicating good reliability. The plot of relationship between technology and perceived service quality (Figure 6.5) also supports the finding that technology is important to bank customers and as customers' perception of the dimension increases, perceived service quality also increases.

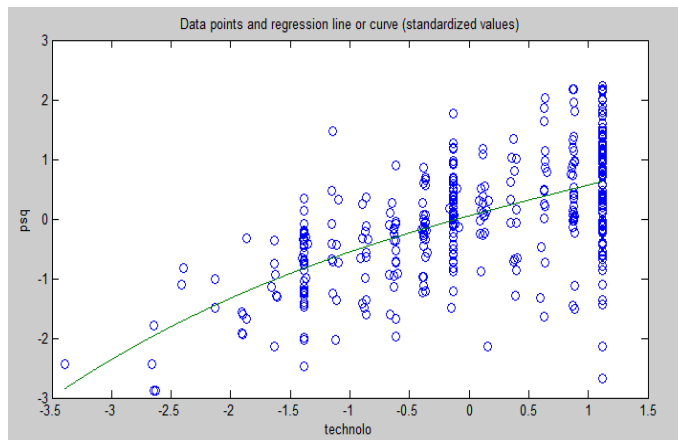


Figure 6.5 Plot of relationship between Technology and Perceived Service Quality

6.4 Objective 2: Development of Scale to Measure Switching Triggers and the Influence of Triggers on Service Quality Dimensions

The study focused on switching triggers as that factor which sensitizes customers to reevaluate the service quality of their bank. The researches on switching triggers have used the Switching Path Analysis Technique (SPAT) which focused on capturing customers' experience of switching triggers during their relationship with a service provider. Switching triggers were considered as the beginning element of the switching process and in this study,

a scale was developed to measure customers' perception of their likelihood of considering switching their primary account when they faced a trigger. The qualitative study carried out among eight bank managers and twenty four customers helped to identify the various types of triggers customers may encounter. The reasons cited by the interviewees were compiled and they were categorized into situational, reactional or influential triggers by two experts. The scale was validated by testing the construct validity (convergent and discriminant validities) and reliability which were found to be satisfactory. The three triggers were situational trigger consisting of three items, reactional trigger consisting of three items and influential trigger consisting of three items.

The plots with the points as well as the regression curves that best approximate the relationships between switching triggers and dimensions of perceived service quality are presented in Figure 6.6, Figure 6.7 and Figure 6.8. As is seen in plots of situational triggers and perceived service quality dimensions, (Figure 6.6), situational triggers do not have an influence on customers' perceptions of service quality dimensions of the bank except technology dimension. This means that the customers' consideration of switching their primary account due to a change in their family, living or working conditions does not influence their perceptions of the quality of human interaction or core service or convenience or tangibles dimensions of the bank. However, situational trigger was found to have a small influence ($\beta=-0.17$) on the technology dimension. This means that as the situational trigger increases, the customers' perception of quality of technology dimension of the bank reduces gradually. When a change in the life situations of a customer makes a customer to consider switching his

primary account, then the customer's perception of the quality of internet banking and mobile banking offered by the existing primary bank reduces. However, at higher values of the situational trigger from the mean, the graph flattens indicating that when the situational trigger is high, then the customers' perception of the technology dimension is seen to increase. This threshold value of the situational trigger is approximately two standard deviations to the right of the standardized data, after which the customers' perception of the quality of technology dimension begins to gradually increase. On the five point Likert scale, the mean value of situational trigger is 2.19 ($M=2.19$) and standard deviation is 0.74 ($SD=0.74$) (see Appendix 12 for details) and hence the threshold value can be identified as 3.67. In other words, the graph shows a non linear relationship in which the customers' perception of technology dimension of their primary bank reduces with increase in the situational trigger upto a value of 3.67 on the Likert scale, after which customers' perception of technology dimension increases.

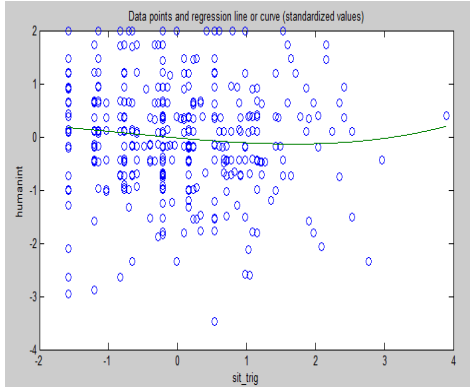


Figure 6.6a

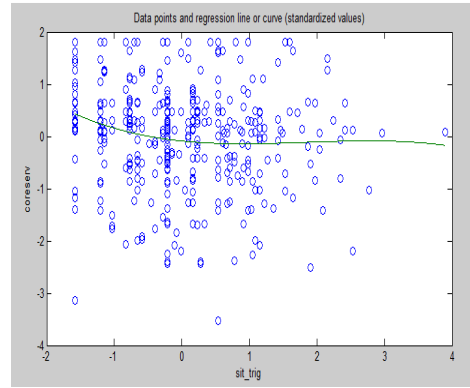


Figure 6.6b

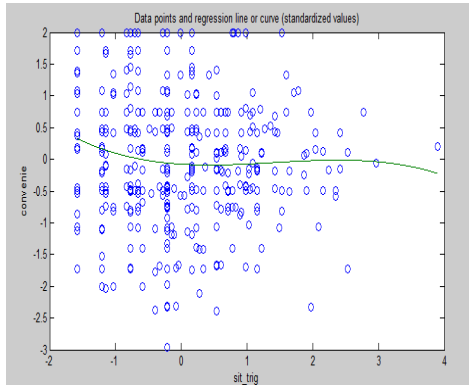


Figure 6.6c

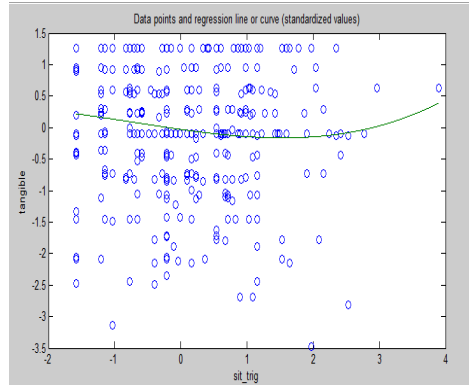


Figure 6.6d

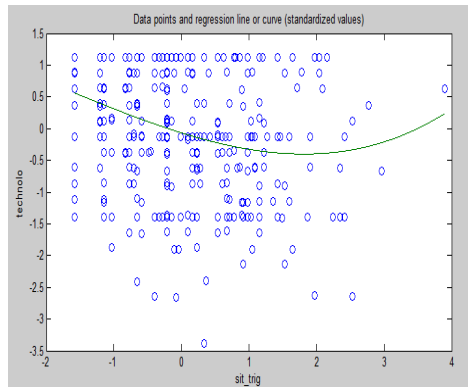


Figure 6.6e

Figure 6.6 Plot of relationship between Situational Trigger and Perceived Service Quality Dimensions

The Figure 6.7 show the plots of relationship between reactional triggers and service quality dimensions. Reactional trigger has a significant negative influence on all five dimensions of perceived service quality. Reactional trigger was found to be having the strongest influence on convenience ($\beta=-0.96$), followed by core service ($\beta=-0.42$), followed by tangibles ($\beta=-0.41$), then human interaction ($\beta=-0.31$) and least on technology ($\beta=-0.24$). This may be because customers have great expectations from banks and when the banks fail to deliver promised services, customers' perception of all dimensions of service quality falls. Reactional triggers were measured as customers' displeasure with service in terms of bank not meeting customers' specific needs, not delivering services as promised and deterioration in quality of service. The high path coefficient for convenience dimension shows that when customers' consider switching their primary account due to displeasure with the bank, then their perception of the convenience offered by the bank reduces. This is also indicated by the plot on Figure 6.7c. In the case of technology dimension and human interaction dimension, as the reactional triggers increase, their perception of the quality of technology dimension and human interaction dimension falls gradually, slowly flattening out at higher values from the mean value of reactional trigger. This threshold value in both cases is two standard deviations from the mean of the standardized data and corresponds to 4.23 on the Likert scale ($M=2.57$ and $SD=0.83$).

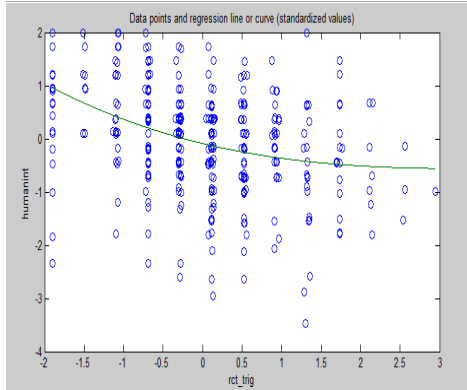


Figure 6.7a

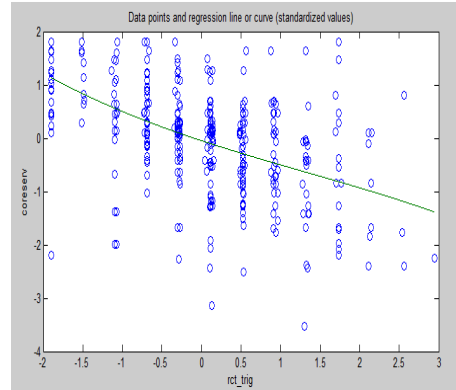


Figure 6.7b

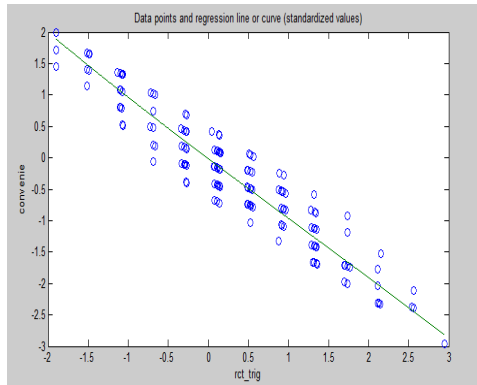


Figure 6.7c

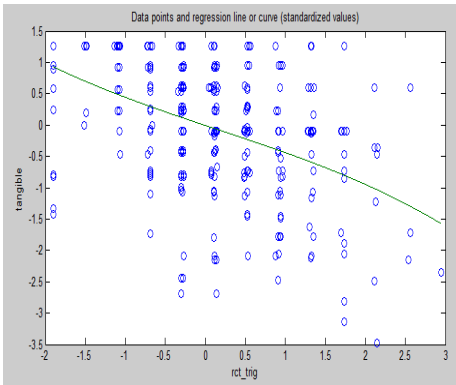


Figure 6.7d

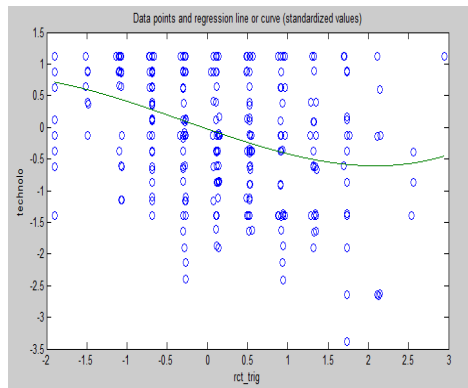


Figure 6.7e

Figure 6.7 Plot of relationship between Reactional Trigger and Perceived Service Quality Dimensions

Influential triggers were found to have a significant negative influence on the dimensions of perceived service quality (Figures 6.8). Influential trigger had the strongest influence on core service and technology ($\beta=-0.34$) and the least influence on convenience ($\beta=-0.02$). The path coefficient for human interaction was $\beta=-0.29$ and that for tangibles was the least with $\beta=-0.16$. Influential trigger was measured in terms of competitor banks' actions and the high values of path coefficients for core service and technology indicates that these two dimensions can be differentiators for banks. The plots of relationship as seen in Figures 6.8 c-e are non linear and show that the customers' perception of the quality of convenience, tangibles and technology dimensions reduce with increase in influential trigger and gradually increasing at higher values from the mean of likelihood of considering switching. The threshold value of the influential trigger after which customers' perception of the dimension increases in all three cases is approximately two standard deviations from the mean of the standardized data and corresponds to a value of 3.9 on the Likert scale ($M=2.36$ and $SD=0.77$).

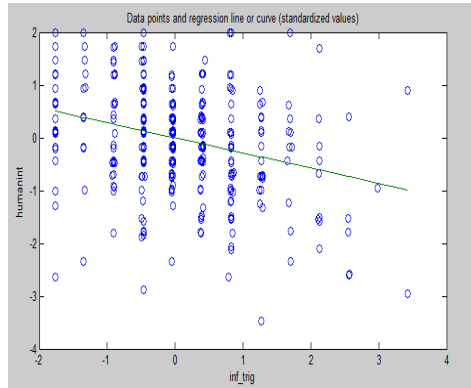


Figure 6.8 a

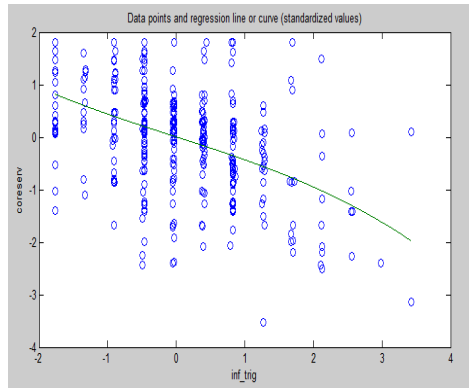


Figure 6.8 b

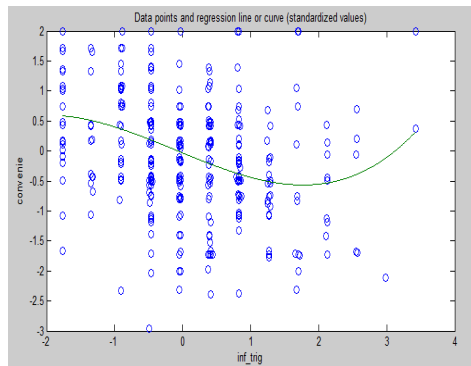


Figure 6.8 c

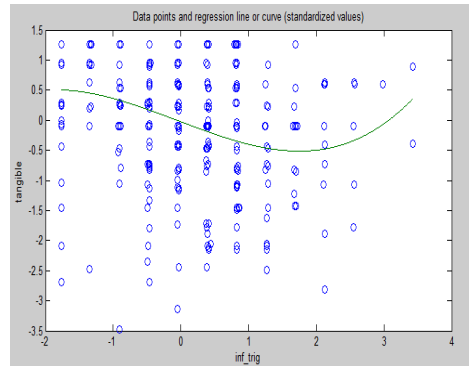


Figure 6.8 d

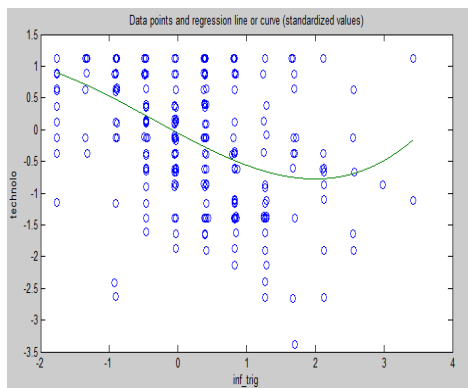


Figure 6.8 e

Figure 6.8 Plot of relationship between Influential Trigger and Perceived Service Quality Dimensions

6.5 Objective 3: Linkage among Variables – Research Model

The selection of Partial Least Squares (PLS) over the covariance-based structural equation modelling was motivated for the reasons that PLS is not very sensitive to the distributional assumptions commonly made in covariance-based structural equation modelling and PLS does not require a large sample size: for testing moderating effects, and for estimating large number of parameters (variances, co-variances, error terms, and correlations) as is the case with covariance-based structural equation modelling. In the research model, both reflective and formative indicators were used based on theoretical justification. Perceived service quality was conceptualized as a second order formative construct. The covariance based approach in structural equation modelling, though it has been found to give good results may cause identification problems when formative indicators are present. The variance-based PLS (Partial Least Squares) approach has the capability to analyze both formative and reflective indicators without causing any identification problems. The analysis of the model revealed the linkages existing among the variables in the study. The results of hypothesis testing of the linkages among all variables are presented in Table 6.1. Hypotheses H1, H2, H3, H5, H6, H7 and H8 pertain to the research model.

Table 6.1 Results of Hypotheses Testing

S. No	Hypothesis No.	Hypothesis	Result
1	H1	Situational Trigger –PSQ	Not supported
2	H2	Reactional Trigger-PSQ	Supported*
3	H3	Influential Trigger-PSQ	Supported*
4	H4a	Human Interaction - PSQ	Supported*
5	H4b	Core Service – PSQ	Supported*
6	H4c	Convenience-PSQ	Supported*
7	H4d	Tangibles-PSQ	Supported*
8	H4e	Technology-PSQ	Supported*
9	H5	PSQ - Switching Intention	Supported*
10	H6	Affective Commitment - PSQ*Switching Intention	Supported*
11	H7	Normative Commitment - PSQ*Switching Intention	Not supported
12	H8	Continuance Commitment - PSQ*Switching Intention	Supported**
13	H1a	Situational Trigger -Human Interaction	Not supported
14	H1b	Situational Trigger -Core Service	Not supported
15	H1c	Situational Trigger -Convenience	Not supported
16	H1d	Situational Trigger -Tangibles	Not supported
17	H1e	Situational Trigger -Technology	Supported*
18	H2a	Reactional Trigger -Human Interaction	Supported*
19	H2b	Reactional Trigger -Core Service	Supported*
20	H2c	Reactional Trigger -Convenience	Supported*
21	H2d	Reactional Trigger -Tangibles	Supported*
22	H2e	Reactional Trigger -Technology	Supported*
23	H3a	Influential Trigger -Human Interaction	Supported*
24	H3b	Influential Trigger -Core Service	Supported*
25	H3c	Influential Trigger -Convenience	Supported***
26	H3d	Influential Trigger -Tangibles	Supported*
27	H3e	Influential Trigger - Technology	Supported*

* All values significant at 0.01 level

** All values significant at 0.05 level

*** All values significant at 0.1 level

The significant observations from hypotheses testing of the research model (Hypotheses H1, H2, H3, H5, H6, H7 and H8) were the following:

- Situational trigger did not have a very significant influence on perceived service quality and is evident from Figure 6.9 a. This means that a consideration of switching their primary account due to change in family, living or working situation does not influence customers' perceptions of the service quality of the bank. Though a customer may consider changing his primary account due to changes in his life situation, this does not influence his perceptions of the service quality of the bank. Reactional and influential triggers were found to have significant influence on perceived service quality as seen in figures 6.9 b and 6.9 c. The negative sign indicates that higher the trigger, lower the customers' perceptions of the service quality of the bank. The negative influence of the triggers was expected as stronger the influence of the trigger, the larger the gap customers may perceive between their existing state and desired state and hence lower the perceived service quality. Customers today are unwilling to tolerate any deterioration in the quality of service from their bank and they look for value for money and better service from banks. No matter what their situations are, they expect quality service from the bank.

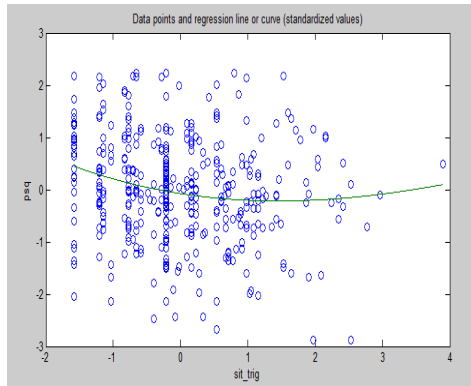


Figure 6.9 a

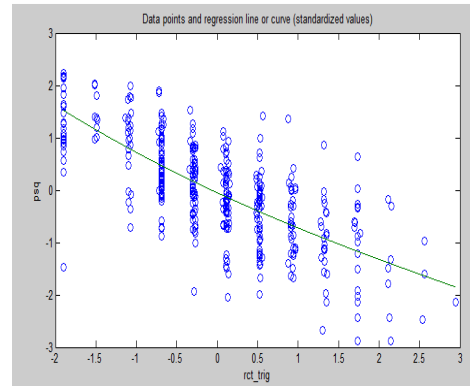


Figure 6.9 b

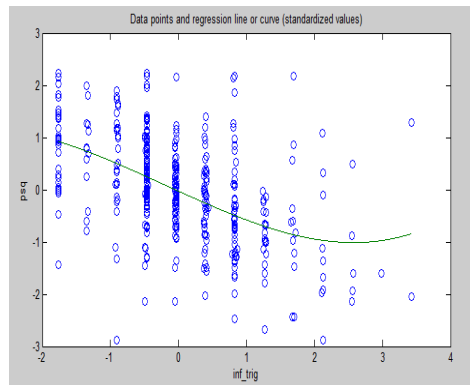


Figure 6.9c

Figure 6.9 Plot of relationship between Switching Triggers (Situational, Reactional and Influential) and Perceived Service Quality

- Among reactional and situational triggers, reactional trigger was found to have a stronger influence on perceived service quality ($\beta = -0.63$). The path coefficient for influential trigger was -0.30 ($\beta = -0.30$). This means that for every one unit increase in the reactional trigger, perceived service quality reduces by 0.63 units and for every one unit increase in influential trigger, perceived service quality reduces by 0.3 units. This

implies that a 100% increase in reactional trigger would cause a 63% decrease in perceived service quality and a 100% increase in influential trigger would result in 30% decrease in perceived service quality.

- The coefficient of determination, R^2 of the three associations: situational trigger to perceived service quality, reactional trigger to perceived service quality and influential trigger to perceived service quality was 0.61. This implies that 61% of the variation in perceived service quality is explained by the triggers. This significant portion of the variation (61%) in perceived service quality, accounted for by the model, is an indication of the sufficient adequacy of this model for estimating and predicting perceived service quality.
- Perceived service quality was found to have significant and negative influence on switching intentions ($\beta=-0.31$, $p<0.01$). This means that, a one unit change in perceived service quality changes switching intention by 0.31 units and implies that a 100% change in perceived service quality will change switching intentions by 31%. From Figure 6.10 it is evident that as perceived service quality increases, switching intention reduces indicated by the negative slope of the graph.

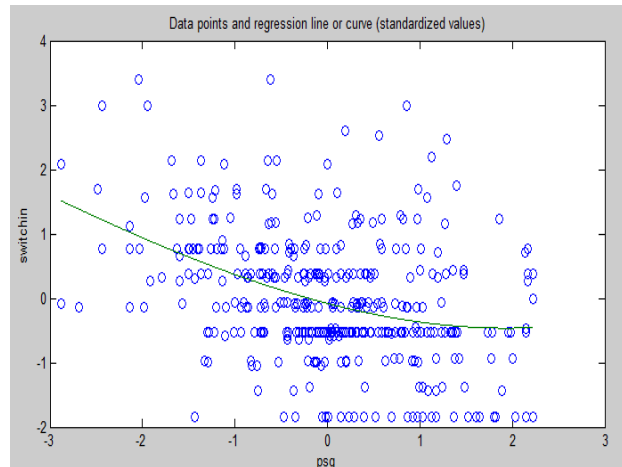


Figure 6.10 Plot of Relationship between Perceived Service Quality and Switching Intention

- The coefficient of determination for switching intention, R^2 is 0.23. This value implies that about 23% of the variation in switching intention is explained by perceived service quality. This value leads to the conclusion that there are other independent variables that are necessary for predicting switching intention besides perceived service quality in order to account for the remaining 77% of the variation in switching intention not explained by perceived service quality. This statistical inference about the adequacy of the perceived service quality-switching intention association seems logical because other antecedents of switching intentions were not considered.
- Among the three dimensions of commitment, affective commitment and continuance commitment were found to have significant moderating influence on the Perceived Service Quality - Switching Intention link. Affective commitment was significant at 0.01 level of significance ($\beta=-0.29$)

and the influence of continuance commitment ($\beta=0.13$) was significant at 0.05 level. Normative commitment was found to have no significant influence on the link.

- The moderating effect was tested to see if the three dimensions of commitment moderate the effect of perceived service quality on switching intention. In other words, the test was to check if the impact of perceived service quality on switching intention depends on consumer commitment, forming an interaction term between perceived service quality and switching intention. The result of this test revealed that affective commitment does have a negative and significant influence ($\beta = -0.29$; $p<0.01$) on the link and continuance commitment has a significant and positive influence ($\beta=0.13$, $p<0.05$) on the link. This result indicates that commitment contributes useful information for the link between perceived service quality and switching intention. In the case of affective commitment, it is a negative moderating link influencing a negative link between perceived service quality and switching intention. The effect of the negative moderating link is that as affective commitment increases, it makes the link between perceived service quality and switching intention go down in value. In other words, as affective commitment increases, switching intention moves more towards the negative. In the case of continuance commitment, since the path coefficient of the moderating link is positive, as continuance commitment increases, the link between perceived service quality and switching intention goes up in value. This means that continuance commitment moves switching intention more towards the neutral side or positive. The presence of

interaction implies that both terms, perceived service quality and consumer commitment are important. Normative commitment was found to have no significant moderating influence.

- The plots of moderating relationships refer to low and high values of the moderating variable, and show the relationships of the variables connected through the direct link in those ranges. The sign and strength of the path coefficient for a moderating relationship refers to the effect of the moderating variable on the strength of the direct relationship. In the case of low levels of affective commitment, the effect of perceived service quality is lower on switching intention than in the case of high levels of commitment (Figure 6.11). As affective commitment increases, switching intention moves more towards the negative than at lower levels of affective commitment. In the case of low levels of continuance commitment, the effect of perceived service quality is higher on switching intention than in the case of high levels of continuance commitment (Figure 6.12). In both cases, switching intention reduces as perceived service quality levels increase.

Affective commitment was measured in terms of customers' affection towards the bank. The level of affective commitment that the customer has towards the bank moderates the relationship perception of service quality of the bank and customers' switching intention. The plot shown in Figure 6.11 shows that when affective commitment is low, perceived service quality has a lesser influence on switching intention. Customers' intention to switch does not reduce much with increase in perceived service quality. When customers

have high affective commitment towards the bank, perceived service quality has a stronger influence on switching intention. For customers having low affective commitment towards their bank, their perception of service quality of the bank does not influence their switching intentions as much as that of customers with high affective commitment. When a customer has more feelings of affection towards the bank, the customer tends to have greater expectations of service from the bank. The switching intention would be lesser when perceived service quality is high compared to a customer who has low levels of affection towards the bank and not too many links with the bank. Perceived service quality seems to be a more important driver of switching intentions for customers with higher affective commitment than for customers with lower affective commitment with the bank.

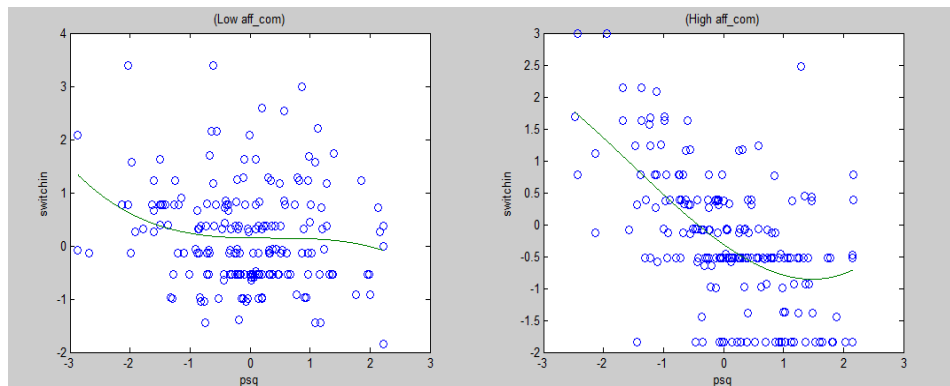


Figure 6.11 Plot of Low and High Levels of Affective Commitment

Continuance commitment was measured as the difficulty perceived by customers to switch in terms of time and effort. The plot in Figure 6.12 shows that when continuance commitment is low, at low levels of perceived

service quality, switching intention is high as customers do not perceive any exit barriers to switch. At high levels of continuance commitment, the link between perceived service quality and switching intention becomes weaker. For customers with low levels of continuance commitment, as their perception of the service quality of the bank reduces, they have a stronger intention to switch. At high levels of continuance commitment, the perceived service quality of the bank does not influence customers' intention to switch their bank. Customers perceive more difficulty to switch because of time and effort they will have to spend and perceived service quality has lesser influence on customers' intentions to switch, as customers continue to stay because of the perceived exit barriers and not because of quality. Perceived service quality seems to be a more important driver of switching intentions for customers with low continuance commitment than for customers with high continuance commitment.

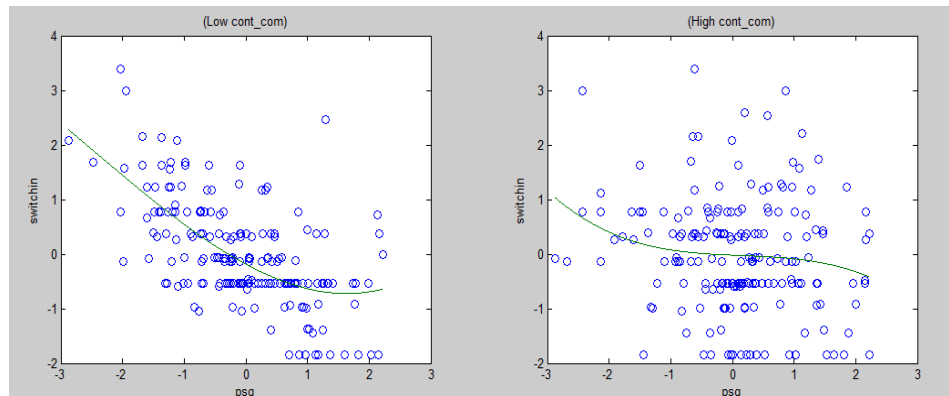


Figure 6.12 Plot of Low and High Levels of Continuance Commitment

6.6 Influence of Demographic Variables on Switching Triggers, Perceived Service Quality and Switching Intention

- No significant difference was found between men and women in their perception of situational trigger, $t(383) = -1.43, p = 0.15$. On the scale, men averaged 2.14 ($SD = 0.76$) and women averaged 2.25 ($SD = 0.72$).
- No significant difference was found between men and women in their perception of reactional trigger, $t(383) = -0.60, p = 0.55$. On the scale, men averaged 2.55 ($SD = 0.84$) and women averaged 2.60 ($SD = 0.81$).
- No significant difference was found between men and women in their perception of influential trigger, $t(383) = -0.29, p = 0.78$. On the scale, men averaged 2.35 ($SD = 0.78$) and women averaged 2.37 ($SD = 0.76$).
- No significant difference was found between men and women in their switching intentions, $t(383) = -0.49, p = 0.62$. On the scale, men averaged 2.39 ($SD = 0.78$) and women averaged 2.43 ($SD = 0.74$).
- No significant difference was found between men and women in perceived service quality of banks, $t(383) = 0.32, p = 0.15$. On the scale men averaged 3.75 ($SD = 0.59$) and women averaged 3.73 ($SD = 0.54$).
- There was a statistically significant difference among age groups in situational trigger as determined by one-way ANOVA ($F(4, 380) = 2.702, p = .030$). Previous studies have shown that customers' age, income and education have influence on switching behavior. The LSD post-hoc test revealed that the situational trigger was statistically significantly lower for the 18-25 age group ($2.02 \pm 0.71, p = .004$) and 26-35 age group ($2.12 \pm 0.74, p = .010$) compared to the 36-45 age

group (2.36 ± 0.77). This may be because 36-45 is the age when people begin to become more aware of family responsibilities and also about the need to save and invest for future family obligations and hence when there is a change in their family, living or working conditions they consider switching their account to a bank which will give them better services to save more for their future needs. There were no statistically significant differences among the other age groups.

- There was a statistically significant difference among age groups in reactional trigger as determined by one-way ANOVA ($F(4, 380) = 2.603, p = .036$). The LSD post-hoc test revealed that the reactional trigger was statistically significantly lower for 18-25 age group ($2.58 \pm 0.98, p = .0048$), for 26-35 age group ($2.57 \pm 0.82, p = .026$), 36-45 age group ($2.60 \pm 0.77, p = .0042$) and 46-59 age group ($2.33 \pm 0.79, p = .014$) compared to the above 60 age group (2.97 ± 0.002). The above 60 age group comprises of customers who probably have been having long relationships with their banks and they may be expecting the banks to be courteous and warm to them. They constituted only about 6.2% of the sample. There is a possibility that they become very intolerant of any behavior from the bank which they deem as deterioration in the quality of service or services offered not as promised or meeting their specific needs. This finding also suggests that the more experiences and better knowledge that people have, the greater their expectations of service from the bank. Hence the likelihood of considering switching their primary accounts due to reactional triggers was higher in the above 60 age group compared to all other age groups. There were no statistically significant differences among the other age groups.

- There was no statistically significant difference among the age groups in their perception of influential triggers as determined by one way ANOVA.
- There was no statistically significant difference among the age groups in their switching intentions as determined by one way ANOVA.
- There was no statistically significant difference among the age groups in their perceived service quality of banks as determined by one way ANOVA.
- There was no statistically significant difference among the occupation groups in their perception of situational triggers as determined by one way ANOVA.
- There was a statistically significant difference between occupation groups in the reactional trigger as determined by one-way ANOVA ($F(4, 380) = 2.715, p = 0.030$). The LSD post-hoc test revealed that the reactional trigger was statistically significantly lower for the not employed group ($2.41 \pm 0.82, p = 0.046$) and the full time employed group ($2.45 \pm 0.81, p = 0.009$) compared to the self employed group (2.74 ± 0.87). The self employed group comprises of people whose occupation is business and constituted 20.8% of the sample. The self employed group can be expected to carry out a larger number of transactions in banks compared to other groups, especially when compared with the not employed and full time employed group. They may be expecting good service from the bank and hence the likelihood of considering switching their primary account may be higher for them

when they perceive deterioration in the quality of service being offered to them by the bank or when they feel that their bank is not satisfying their specific needs. The reactional trigger was statistically significantly lower for the full time employed group (2.45 ± 0.81 , $p = 0.030$) compared to the part time employed group (2.71 ± 0.80). The part time employed group constituted 17.7% of the sample and the full time employed group constituted 43.4% of the sample. The reactional trigger was higher in the case of the part time employed group. This may be because unlike the full time employed group, the part time employed do not have a steady stream of income and hence when their bank does not satisfy their specific needs, they may consider switching their primary account. The full time employed group comprised of professionals and salaried people who can be expected to have more realistic expectations from the banks because of their increased awareness and knowledge about standard operating procedures of the bank. There were no statistically significant differences among the other occupation groups.

- There was a statistically significant difference between different occupation groups in the influential trigger as determined by one-way ANOVA ($F(4, 380) = 2.567$, $p = .038$). The LSD post-hoc test revealed that the influential trigger was statistically significantly lower for the not employed group (2.26 ± 0.59 , $p = .033$) and the full time employed group (2.27 ± 0.75 , $p = .008$) compared to the retired group (2.65 ± 0.80). The retired group is a group who depend on their savings for meeting their daily needs and a substantial part of their savings is for meeting any medical needs. When they find that another bank is offering higher interest rates on deposits or charging lower fees or charges, they may

consider switching their primary account hoping that they can save more. The same may also be attributed as the reason why the likelihood of considering their primary account due to influential triggers was higher in the part time employed group compared to the full time employed group. The influential trigger was statistically significantly lower for the the full time employed group (2.27 ± 0.75 , $p = .035$) compared to the self employed group (2.5 ± 0.81). There were no statistically significant differences among the other occupation groups.

- There was no statistically significant difference among the occupation groups in their switching intentions as determined by one way ANOVA.
- There was a statistically significant difference between different occupation groups in the perceived service quality of banks as determined by one-way ANOVA ($F(4, 380) = 3.282$, $p = .012$). Previous studies have shown that perceived service quality of customers differ by occupation. The LSD post-hoc test revealed that the perception of the service quality was statistically significantly lower for the part time employed group (3.67 ± 0.53 , $p = .035$), the self employed (3.61 ± 0.59 , $p = .003$) and the retired (3.62 ± 0.51 , $p = .042$) groups compared to the full time group (3.84 ± 0.57). The full time employed group comprises of salaried and professional groups and constituted 43.4% of the total sample. Their perception of service quality of banks was found to be higher than that of other groups. The salaried and professionals can be expected to be more knowledgeable and having better awareness of standard operating procedures of banks. Their expectations of service from the banks will be based on this and hence the gap between their

expectations from bank and performance by the bank will not be much unless the banks fail to deliver. Their expectations and perceptions of performance may be more realistic and hence positive disconfirmation may be expected to occur compared to the other groups. The perceived service quality was also statistically significantly lower for the the self employed group (3.61 ± 0.59 , $p = .047$) compared to the not employed group (3.84 ± 0.57). In the case of the self employed group, the carry out a very large volume of transactions through the bank compared to the not employed group who do not have too many links with the bank. This being the case, the self employed group can be expected to have larger expectations of service quality from the bank and this may be the reason why the perceived service quality of the self employed group was found to be lower than that of the not employed group. There were no statistically significant differences among the other occupation groups.

- There was no statistically significant difference among different income groups in their perception of switching triggers, their perceived service quality and switching intention as determined by one-way ANOVA.
- There was no statistically significant difference between switchers and non switchers in their perception of switching triggers, perceived service quality and switching intention as determined by independent sample t test. This means that past switching behaviour does not influence customers' likelihood of considering switching their primary account when they face a switching trigger; their past switching behaviour does not influence their intention to switch their primary account and also does not influence their perceptions of service quality of the bank.

Previous studies have shown that customers who have switched service providers because of dissatisfaction seem to differ significantly from other customer groups in their satisfaction and loyalty behaviors but however, the study could not confirm any significant differences between switchers and non-switchers with respect to the variables in the study.

6.7 Conclusions and Managerial Implications

The study attempted to develop and validate a multidimensional construct of service quality for retail banking from the consumer's perspective. A major conclusion from the empirical research was the confirmation of the multidimensional construct for perceived service quality in the banking context. The five service quality dimensions were: Human Interaction, Core Service, Convenience, Tangibles and Technology. Instead of 22 items used in the SERVQUAL instrument, the validated scale for perceived service quality of banking services in Kerala contained 25 items categorized into five service quality dimensions. The dimensions of human interaction and core service provide support that service quality is assessed according to customer evaluations of outcomes as well as interactions with service employees. The three dimensions of Tangibles, Convenience and Technology reflect their emerging importance in the provision of superior service quality.

The ability to improve understanding of the service quality construct will enhance the understanding of service encounter related outcomes such as service value, customer satisfaction and behavioural intentions. The scale developed in this study can be used to examine each primary dimension of service quality in greater depth. The scale developed provides managers of

retail banks with a valid and reliable instrument for measuring and improving service quality perceptions of their customers. The study will help banks envision and understand those aspects of banks that consumers perceive as high quality and what levels of these aspects are required to deliver high levels of service. The model would also allow managers to measure and improve the relevant dimensions of service quality to enhance overall service quality perceptions. The study thus helps managers address the following three issues: What defines service quality perceptions; how service quality perceptions are formed and how important are the dimensions of service quality. From a managerial perspective, the information provides bank managers with a framework to enhance customers' overall banking experience.

In their day to day life, customers invariably encounter switching triggers. These triggers refer to those stimuli that can initiate customer switching process without itself directly causing the switching in the relationship. There was a pressing need to develop a scale that systematically and psychometrically measures switching triggers, serving as a measurement foundation for the customer perspective. With respect to triggers, the objectives of this study were two-fold. The primary objective was to develop a multi-item scale for measuring perceptions of triggers from the customer perspective in the Indian banking context. The second objective was to test the relationship of the scale developed for triggers with perceived service quality. A multi item scale with three items each measuring the customers' likelihood of considering switching their primary account due to each of the three triggers was developed. The validated switching trigger scale can be used by banks to understand customers' perception of their likelihood of considering switching their primary account if faced with a trigger. This knowledge can be

used by banks to tailor their offerings to meet customer requirements. It is important for banks to have a holistic picture of switching rather than focusing on the effect of one trigger alone or service quality alone. Consistently reviewing quality of service alone may have little effect if the customers' likelihood of considering switching their primary account due to triggers is high because they could outweigh the potential benefits of improved service. The results of the study suggest that each of the three triggers have different influences on the different dimensions of perceived service quality. Analyzing markets based on customer perceptions, designing a service delivery system that meets customer needs and improving the level of service performance are very important objectives for banks to survive and succeed by maintaining a competitive edge. Customers can be regularly profiled on the triggers that they experience and on the basis of this banks can focus their resources on particular dimensions of perceived service quality.

As customers move through their life cycle, they become more profitable and banks therefore need to work on a long term customer management strategy. The study identified that affective, normative and continuance commitment are distinct constructs within service relationships. Affective commitment was found to moderate the link between perceived service quality and customers' intention to switch. Given the importance of this dimension of commitment, banks are advised to understand affective commitment and its bases in order to focus their efforts on increasing it. The loyalty of a customer with affective commitment is due to positive feelings towards the service provider. This kind of commitment has a predominantly emotional basis and not much to do with cognitive evaluations. For customers with affective commitment, the relationship has its own value and they are less

motivated to switch when the perceived service quality of banks is high. Continuance commitment on the other hand is purely rational and happens when customers perceive lack of alternatives or potentially significant personal monetary sacrifice. Continuance commitment is based upon the perceived costs associated with terminating the relationship. These costs may be manifested in the time to search for another alternative provider or the loss of the benefits that may have accrued over the tenure of the relationship. To build continuance commitment banks need to focus on establishing that their service has few suitable alternatives to which customers can switch.

Findings from previous research suggest that in long-term and lasting relationships the affective component is stronger and plays a more important role than the other two components. A relationship founded on affective commitment is based on common values, confidence and trust. The normative component which has a moral basis is very weak or insignificant in the study. A conclusion is thus that the presence of a strong affective component does not necessarily generate a strong normative component. Customers can have affection towards the bank but this affection need not necessarily generate an obligation towards the bank.

Switching can be viewed as an optimization problem for customers; customers review the potential gains of switching to another service provider against the costs of leaving the service provider. As banks do not provide tangible products, their service quality is usually assessed through service provider's relationship with customers. Thus, banks should pay attention towards their employees' skills and knowledge; assessing customers' needs and offering fast and efficient services. There is also a need to train bank

employees on relationship marketing skills. Such trainings would build a customer-oriented climate in which employees can deliver services more efficiently and effectively. This will result in the development of relational bonds and commitment in personal relationships, which ultimately builds commitment for the bank. Only when banks understand how the service is being perceived by the customer, would they be able to direct these assessments in the preferred direction. To prevent customers from switching, banks need to understand customer needs, which can be achieved through a meaningful customer feedback on a continuous basis. Hence, banks should have a separate research department that can pursue market surveys on continual basis.

6.8 Academic Contribution

The study provides valuable insights to researchers on the intricacies of customer switching behaviour in the service industry. A contribution of this work to literature is the fact that it has developed two validated scales, one to measure perceived service quality incorporating the emerging trends in retail banking context and the other scale to measure the customers' likelihood of considering switching their primary account due to switching triggers from a customer perspective. A scale to measure the customers' likelihood of considering switching their primary account due to switching triggers is perhaps one of the few attempts in this area. The study uncovered critical dimensions of service quality that include those dimensions which are addressed by extant literature and also those that are overlooked by literature and perceived as important by customers. The study provides empirical evidence about the process by which consumers switch banks, a phenomenon

that seems to be more complex than expected. However, the model developed has helped to simplify the process. There is little research that deals with a relationship perspective in switching. Service providers are usually caught in the narrow belief that service quality and satisfaction are the only tools available to them to retain customers. The study has empirically demonstrated the role played by triggers in customer switching behaviour and has provided empirical evidence to the fact that the triggers which customers experience influence their perceptions of service quality. Empirical evidence to demonstrate how the different dimensions of commitment mitigate consumers' intention to switch is also a contribution of the work.

6.9 Limitations of the Research Work

Though the underlying theme of the scales developed for switching triggers and perceived service quality address the issues of the service sector, the study has been conducted in the retail banking context due to time constraints and practical considerations. The findings of the study can be generalized in other service sectors where relational and contractual bonds exist, but may not be completely relevant, consistent and applicable to other service sectors due to the limitation of its focus exclusively on the retail banking industry. Hence caution must be exercised in extending the conclusions of this study to other sectors. The study has only explored the relationship among switching triggers, perceived service quality, commitment and switching intentions. Other variables which influence customer switching behavior were not considered. The measures used in the study have captured self stated attitudes, perceptions and intentions rather than actual behavior. The study was restricted to the state of Kerala in India and was based on

perceptions of banking customers in the state and therefore extrapolating the results to entire India may not prove to be significant because of the geographic and cultural diversity of the country. A larger and more representative sample from the country may give broader representation to the measurement of perceptions of the customer. The sample for the study included both bank switchers and non switchers as identification of switchers alone had practical difficulties in implementation.

6.10 Scope for Further Research

Further research can focus on studying the effect of the variables used in the study on other sectors of the economy. The scales developed for measuring the customers' likelihood of considering switching their primary account due to switching triggers and perceived service quality are with reference to the retail banking sector. Instruments to suit other sectors can be developed to give a clearer understanding of the switching process. The study focused on the influence of customers' likelihood of considering switching their primary account due to triggers only on their perceived service quality of the bank. The influence of their likelihood of considering switching due to triggers on other variables like satisfaction, trust and commitment can be studied to understand better the role played by triggers. The study has only focused on how perceived service quality influences customers' intentions to switch. The influence of other antecedents of switching intention has not been considered. Future research can also focus on simultaneously addressing other factors such as subjective norms, trust, satisfaction, alternative attractiveness that affect customer switching intentions. Analysis of the effect of switching intention on actual switching behaviour needs to be investigated. In such type of analysis,

longitudinal studies would be more useful, as they would give a clearer picture of the process consumers follow towards switching, thereby providing further insights on the switching process.

....END....

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