

Investigate the Structure Relationship between Component of Attitude and Behavioral Intention of Bank Customers

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Abstract : Financial services are a significant contributing factor to economic flows within a country. The banking industry is described by many customers having multiple simultaneous relationships with various service providers, obtaining loyal customers is likely to be challenging for the banks. With the increasing chances of losing current customers and the enhanced cost of attracting new customers in intensely competitive market, companies are putting efforts to retain customers. Previously, the determinants of company profitability and revenue growth have emphasised the importance of customer satisfaction and loyalty to the company's profit chain. After decades of chasing satisfaction, it is becoming increasingly clear that something is missing. Previous research has proven that customer satisfaction is not sufficient to promote customer loyalty in many industries and there are some situations where satisfied customers may even switch to other service provider. In order to secure long-term profitability, companies need to do more than merely satisfy customers. Today, more than ever before, the ability to maximize customer loyalty through close and durable relationships is critical to retail banks' ability to grow their businesses. Although customer relationship management issues have been studied in many industries; the state of implementation in banking has not received much attention in academic literature. In addition, no prior study has attempted to address these issues in the banking context. Therefore, this study is the first to examine the importance of relationship commitment role in customer attitude structure of affective-conative behavior, in retail banking industry. Data obtained from 429 survey questionnaires were analyzed using structural equation modelling. The study provides empirical evidence of relationship commitment as a linkage between bank customer satisfaction and behavioral intention. It is further reported that customer satisfaction has both direct and indirect effect on behavioral intention through relationship commitment. The implication is that satisfaction is a necessary condition that contributes to customer intention in opting for bank's product or service and satisfaction also is a requirement state to encourage customer to commit into relationship and develop the final behavioral intention towards the bank.

Key words: satisfaction, relationship commitment, behavioural intention, and banks

INTRODUCTION

Traditionally satisfaction has been conceptualised as a product-related knowledge judgment that follows a purchased act or a series of consumption experiences (Yi, 1990). However, when it comes to service, satisfaction is defined as the customers' cognitive and affective assessment on their personal experience with the firm (Storbacka *et al.*, 1994). It is also the overall evaluation of service that shapes future interaction (Crosby *et al.*, 1990). Since services are generally intangible, customer satisfaction depends on to what extend firm has ability to effectively manage the individual service encounters (Shamdasani and Balakrishnan, 2000). For example, customers attain satisfaction when there is a reduction in transaction cost or when uncertainty regarding future benefits is reduced (Schlenker *et al.*, 1973). However, when a customer is not satisfied with the service provider, he is not expected to have a long-term relationship with the firm since the satisfaction of customer needs is at the center of exchange relationship (Auh and Shih, 2005). Hence, decisions to keep the right customers and to dissociate wrong customers should start by investigating customer satisfaction (Woo and Fock, 2004).

It is interesting to note that although satisfaction influence the likelihood of recommending and repurchase behavior; satisfaction does not directly impact on loyalty (Sivadas and Baker-Prewitt, 2000; Storbacka and Jarmo, 2001). For instance, it was reported that 75% of customers who switch service providers were very satisfied with the previous provider (Storbacka and Jarmo, 2001). In this case, loyalty is vulnerable because even if customers are satisfied with the service, they will not continue if they believe they can get better value, convenience, or quality elsewhere. Hence, satisfaction itself will not translate into loyalty and it is just a pre-requisite for maintaining the favorable attitude (Clarke, 2001). Lately, most of the researchers agree (Esen,

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2008; Omar and Musa, 2008) that satisfaction is a necessary but not a sufficient condition of loyalty. Therefore, future researchers are recommended to look beyond the customer satisfaction.

Relationship commitment and satisfaction are component of attitude and shown to be good predictors of behavioral intention but no conformity exists when examining their direct effect on consequent measures (Cronin *et al.*, 2000; Lu and Lu, 2009). It was earlier recognized that satisfaction does not necessarily lead to retention (Reichheld and Aspinall, 1993). Actually, it is the relationship commitment rather than satisfaction is a major influencing factor to repurchase and recommend products (Garbarino and Johnson, 1999; Verhoef, 2003). Further research are encouraged to explore on the most prominent attitude that lead to behavioral intention (Luarn and Lin, 2005; Petrick, 2004). Therefore, this research is the first to investigate the most important attitude that predicts the behavioral intention and to access the structure relationship between component of attitude (i.e. satisfaction and relationship commitment) and behavioral intention of customers.

Theoretical Background And Hypothesis:

Researchers have been incorporating affective as a key element in the formation of attitudes (Ajzen, 2001). Authors like Zajonc (1980) accepted the view on multidimensional vision of attitude, which assumes that evaluations are influenced by both cognitive and affective (van Der *et al.*, 1998). Based on previous studies, Haddock and Zanna (2000) supported the joint effects of beliefs and feelings on evaluations. Berkowitz (1993) on the other hand formulates a theory to explain how cognitive and affective elements interact to influence behavior.

In the meanwhile, Hennig-Thurau *et al.*, (2002) stated that a fundamental aspect of the formation of attitude towards behavior is relationship quality and it consists of three dimensions; satisfaction, trust and commitment (De Wulf *et al.*, 2001). Several studies agree on the key variables underlying relationship quality (such as Sánchez-García *et al.*, 2007; Woo and Christine, 2004) and link relationship quality (satisfaction, trust, commitment) with purchasing/loyalty intentions and finally to behavior and profit (Reichheld, 1996). In the same manner, researcher such as De Canniere *et al.* (2010) and Dick and Basu (1994) confirmed that relationship quality (consisting of commitment, trust, and satisfaction), leads to repeat patronage intentions, which in turn leads to loyal behavior (refer to Figure 1).

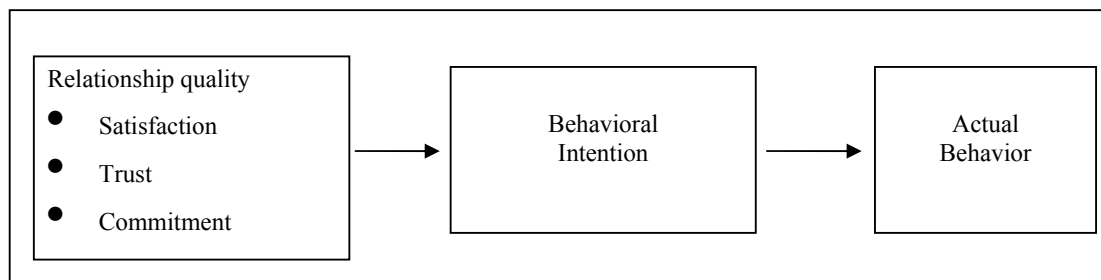


Fig. 1: Relationship Quality
Source: Reichheld (1996)

On the other hand, social exchange theory (Thibaut and Kelley, 1959) conceived that many aspects of our lives can be viewed as a series of social exchanges in which people strive to minimize costs and maximize rewards to each other and consequently will perceive the possible outcomes. When these outcomes are perceived to be greater, customers form positive attitude that is mutually satisfying and continuously commit in the relationship (Rusbult, 1983) (refer to Figure 2).

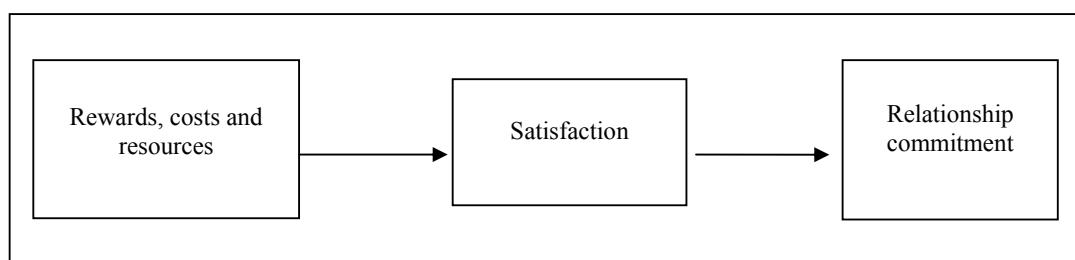


Fig. 2: Social Exchange Theory
Source: Thibaut and Kelley (1959)

The literature concerning social exchange theory proved that component of attitude (i.e. satisfaction and relationship commitment) lead to behavioral intention (Abdul-Muhmin 2005; Vasudevan *et al.*, 2006). However, researchers such as Blau (1964) and McDonald (1981) argued that the individuals must have another component of attitude; i.e. trust to form the final behavior so that they will not exploit and take unfair advantage of them. Hence, trust is proposed to be an important attitude in relationship development (Scanzoni, 1979).

In addition, Spekman (1988) also earlier mentioned that trust is important to relational exchange and only when the relationship is characterized by trust, both parties will desire to commit in the relationship (Hrebiniak, 1974). Indeed, parties will seek trustworthiness when they want to commit into a long term relationship. So basically, mistrust serves to decrease parties' commitment in the relationship (McDonald, 1981). Based on previous arguments on the importance of trust in explaining behavior, Morgan and Hunt (1994) confirmed both trust and commitment are important attitudes to achieve behavior (refer to Figure 3)

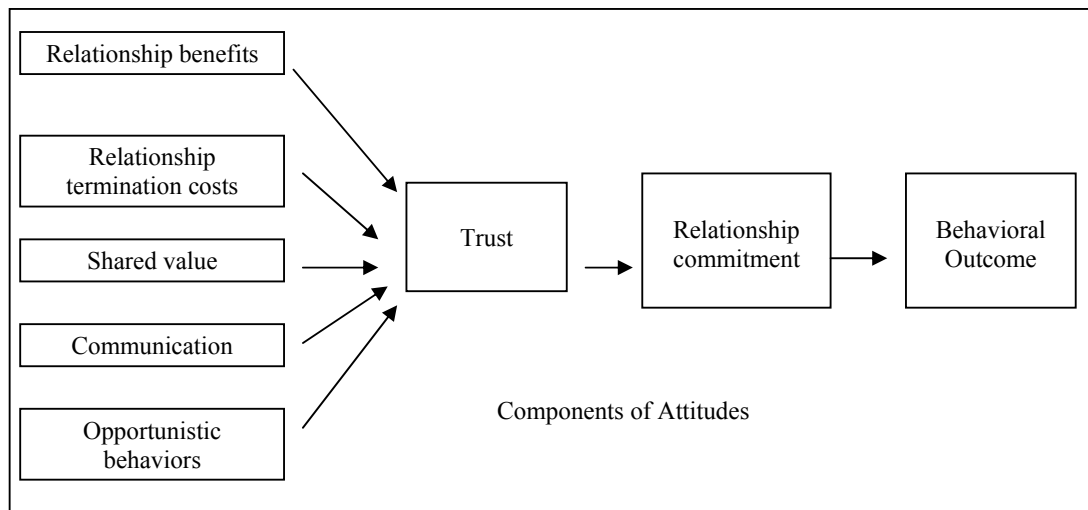


Fig. 3: Commitment-Trust Theory
Source: Morgan and Hunt (1994)

Limited numbers of studies (such as Caceres and Paparoidamis, 2007; Liang and Wang, 2007) have managed to examine the linear relationship between component of attitude (satisfaction, trust, commitment) with behavior. However, there is still debate on the relationship between component of attitude (satisfaction, trust, commitment) and behavior. Researchers such as, Graf and Perrien (2005) argued that satisfaction is more important than trust in retaining customer. In the same way, Yau (2007) support the argument and concluded that satisfaction build the customer retention. Besides, other researchers (such as Dai *et al.* 2006; Hennig-Thurau, 2002; William and John, 2003) strongly supported that trust, is less important component of attitude compare to satisfaction and commitment in influencing customer behavior, particularly in high regulating service context like banking industry (Helen, 2001).

Satisfaction:

Overall reviews from definition of satisfaction conclude that satisfaction does not depend on the evaluation of product or service alone. It is a cumulative evaluation fashion that requires overall contentment associated with specific products/services and various facets of the firm (Oliver, 1999). It is also referred as emotional reaction to the difference between what customers expect and what they actually receive, concerning the accomplishment of their goals (Hansemark and Albinsson, 2004).

Customer satisfaction has been given very much attention as high customer satisfaction lead to high market share and profit, lower business cost, reduce failure cost, reduce price elasticity, and reduce the cost of attracting new customers (Fornell, 1992). Due to that, most research area on customer satisfaction has taken step to link the relationship among loyalty, actual retention, and performance metrics such as revenue and profit (Anderson and Mittal, 2000; Anderson *et al.*, 1994; Mittal and Kamakura, 2001). Authors such as Bowen and Chen (2001) reported that there is a positive correlation between loyal customers and profitability. Hence, creating a loyal customer is not only about making profit, but also about satisfying and nurturing the relationship with them to persuade their future purchase and spread the positive word-of-mouth information (Rauyruen and Miller, 2007).

Over the previous decade, two conceptualizations of customer satisfaction had emerged (Johnson *et al.*, 2001). Before the late 1990s, measurement of satisfaction basically concentrated on particular product or service transactions (Oliver, 1980). However, lately, satisfaction is concerned with all of a consumer's previous

experiences with a firm, product, or service cumulatively (Anderson *et al.*, 1994; Garbarino and Johnson, 1999; Mittal *et al.* 1999). An important advantage of cumulative satisfaction construct over a frequent transaction is; its ability to predict subsequent behavioral and economic performance (Johnson *et al.*, 1995). There are numerous studies that have looked at the impact of customer satisfaction on repeat purchase, loyalty, and retention. They all convey the same message in that satisfied customers are most likely to share their experience with other people and they tend to become loyal customers (Cronin *et al.* 2000; Olsen and Michael, 2003).

Indeed, number of studies proved that satisfaction is a leading factor in determining loyalty (Anderson and Fornell, 1994; Choi *et al.*, 2008; Eggert and Ulaga, 2002), generate positive word-of-mouth behavior (File *et al.*, 1994; Reichheld 2001; Zeithaml *et al.*, 1996), repurchase the product or service from the current provider (Liao *et al.*, 2007) and willing to pay the premium price (Pont and McQuilken, 2005). On the other hand, it was reported that unsatisfied customer can discontinue purchasing goods/services, and even complain to others (Hoyer and MacInnis 2001; Walsh *et al.* 2006). Hence, there is an increasing recognition that the ultimate objective of customer satisfaction measurement is customer loyalty (Mittal and Kamakura, 2001).

Relationship Commitment:

Commitment is described as a partner's desire to develop a stable relationship and a willingness to make short-term sacrifices to maintain it (Jap and Ganesan, 2000). Commitment has been identified as one of the key characteristics of successful relationships (e.g. Dwyer *et al.*, 1987; Morgan and Hunt, 1994). It can be explained as a customer's long-term orientation toward a business relationship (Geysken *et al.*, 1996); also a way of meeting the customer needs (Kohli and Jaworski, 1990); encourage customers to build up positive intentions towards new categories of products/existing brand and diminish negative information about the brand (Ahluwalia *et al.*, 2001).

In the relationship marketing literature, the concept of relationship commitment is defined as customers' general intentions to maintain the business relationship (Moorman *et al.* 1993), it is accompanied by their willingness to make efforts to maintain it and able to overcome the obstacles (Dick and Basu, 1994). In some situation, buyer will commit the relationship with the seller due to financial cost, psychological and emotional cost that will incur with another party (Morgan and Hunt, 1994). Likewise, if buyers are unaware of attractive offers, proximity location and lower fees from alternative sellers, they may decide to stay in the current relationship. Hence, there is the risk of losing customers when they are attracted to the competitors offering. When customers are lost, new ones must be captured to replace them, and replacing them is expensive (Fornell and Wernerfelt, 1987). It is therefore important for the firm to identify what make customers continue to stay and what they are expecting from them. It was suggested that for relationship management to be effective, company must always be active, inform, surprise and appreciate in different ways.

Earlier research supports the importance of commitment in relationship marketing and the need to understand the reasons behind the behavior (Gundlach *et al.*, 1995; Roos *et al.*, 2005). Due to that, most research is carried out in examining the influence of customer relationship commitment on various types of customer responses (e.g. purchase intentions, Garbarino and Johnson 1999; service recovery expectations, Kelly and Davis 1994; resistance to change to another provider; Pritchard, Havitz and Howard, 1999; greater propensity to act, Moorman, Desphande, and Zaltman, 1993). Another empirical finding supports the view of relationship between customers' commitment and acquiescence, propensity to leave, and cooperation (Morgan and Hunt, 1994).

Numbers of research have established that commitment and behavioral intentions are related to loyalty concepts, yet by definition distinct construct (Pritchard *et al.*, 1999). Dick and Basu (1994) suggest that relationship commitment has a significant role in explaining loyalty because it is an important aspect of attitudinal loyalty. Besides, commitment reveals the customers' self-evaluation of the firm and their active decision to maintain in a long-term relationship with a firm (Evanschitzky *et al.*, 2006). In support of this notion, authors such as Fullerton (2005) and Zins (2001) declared a significant path from commitment to loyalty.

Behavioural Intention:

Customer loyalty includes both behavioral and attitudinal aspects (Oliver, 1999). While the actions of customers such as word-of-mouth communication or degree of repeat purchase of a product/ service are said to reflect behavioral loyalty (Chaudhuri and Holbrook, 2001), the attitude of customer such as a high degree of commitment reflects attitudinal loyalty (Chaudhuri and Holbrook, 2001). Earlier research supports the importance of commitment in relationship marketing and it is therefore essential to understand the reasons behind the behavior (Roos *et al.*, 2005).

In the absence of measuring the actual behavior, Zeithaml *et al.* (1996) identify behavioral intentions to indicate whether customers will remain with or defect from the company. Similarly, a number of studies (e.g. Chaudhuri and Holbrook, 2001; Ganesh, *et al.*, 2000) have also used behavioral intentions to measure customer loyalty. On the other hand, researchers such as Cronin *et al.* (2000) and Wang *et al.* (2004) identify behavioral

intention as tendency that consumers will purchase goods or services again at the same organization and deliver their use experiences to friends and relatives.

According to Oliver (1999), behavioral intention is defined as an affirmed likelihood to engage in a certain behavior. Behavioral intention can be grouped into two categories (Smith *et al.*, 1999); economic behavioral intentions such as repeat purchase behavior (Anderson and Mittal, 2000), willingness to pay more and switching behavior (Zeithaml *et al.*, 1996), and social behavioral intentions such as complaint behavior (Johnston, 1998; Nyer, 1999) and word of mouth communication (Szymanski and Heanrd, 2001). Specifically, Boulding *et al.* (1993) recommended repurchase intention and word of mouth communication (WOM) as to evaluate consumer's behavioral intention.

Critique on Relationship between Satisfaction, Relationship Commitment and Behavioral Intention:

Previous research confirmed that the more customers are satisfied, the more they learn to trust each other and then slowly commit into relationship (Dwyer *et al.*, 1987). Later, researchers such as Abdul-Muhmin (2005) and Burnham *et al.* (2003) found that satisfied customers are high likely commit into relationship. However, in the consumer behavior literature, several studies have suggested a positive relationship between customer satisfaction and loyalty (e.g., Fornell, 1992). In business to business and business to consumer relationships context, satisfaction has also been found to lead the desirable outcomes like loyalty (Ball *et al.*, 2004).

Nevertheless, it was proven that relationship commitment rather than the satisfaction; is a major influencing factor to repurchase and recommend its products (Verhoef, 2003). Recently, studies have built upon relationship commitment as a key mediator of the relationship between the customer's evaluations of a firm's performance and the customer's intentions regarding the future relationship with the firm (Fullerton, 2005). However, there is still unambiguous evidence in support of relationship commitment as a direct antecedent of behavioral intention.

Although satisfaction is recommended as a leading factor in determining loyalty (Lee *et al.*, 2007) and a key driver in generating positive word-of-mouth behavioral (Anderson and Mittal, 2000), a group of researchers (such as Abdul-Muhmin, 2005; Beatson *et al.*, 2006) argued that satisfaction positively influence relationship commitment and relationship commitment is one of the important constructs to behavioral intention (Morgan and Hunt, 1994; Roos *et al.*, 2005; Verhoef, 2003).

Due to the continuous debate on which component of attitude is directly related to behavioral intention, further investigation is required to explore (Petrick 2004; Luarn and Lin, 2005). Therefore, the objective of the study is to identify the most important attitude that directly impact on behavioral intention and also to investigate the relationship between component of attitude (i.e. satisfaction and relationship commitment) and behavioral intention. Based on literature review, we hypothesize the followings;

H1: Satisfaction directly influence the behavioral intention

H2: Relationship commitment directly influence the behavioral intention

H3: Satisfaction indirectly influence behavioral intention through the mediating role of relationship commitment

Research Methodology:

In line with the purpose of the study, survey was conducted to collect the data from bank customers in Malaysia. The totals of 600 questionnaires were distributed but only 429 questionnaires were coded for the data analysis. The questionnaire consists of two sections. The first section covers the demographic profile of the respondents. The second section is to measure satisfaction, relationship commitment and behavioral intention. Satisfaction scale consists of six items was adapted from Churchill and Surprenant (1982) & Ndubisi (2003). Whereas, relationship commitment scale with seven items was adapted from Morgan and Hunt (1994) & Bettencourt (1997). Finally, behavioral intention scale consists of six items was adapted from Zeithaml *et al* (1988). All the items in both section used the 7 point Likert scale ranging from strongly disagree (1) to strongly agree (7).

In order to select the appropriate data analysis technique; research problems, research objectives, characteristics of data and fundamental properties of statistical techniques need to be considered (Malhotra, 2004). Statistical procedures, including the Statistical Package for the Social Sciences (SPSS) 16.0 and Analysis of Moment Structure (AMOS) 16.0 were employed to analyze the descriptive and inferential study data. Among the analyzed samples (N = 429), 55% of the respondents were female, 52% were married and 48% had bachelor degree level of education. In terms of age group, 28% were 18 to 24 years, followed by 25 to 34 years (29%), 35 to 44 years (17%), 45 to 54 years (15%), and 55 to 64 years (9%) and followed by 65 years and above (2%). In terms of income group, (51%) of the respondent belong to RM 3000 and above.

Data Analysis:

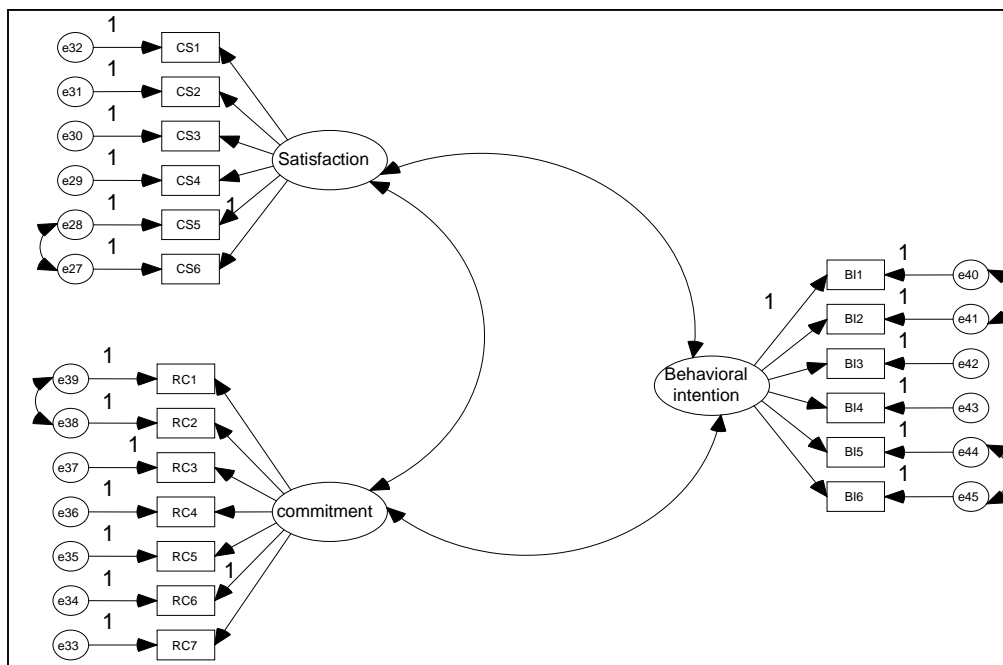
This study has two independent variables; satisfaction and relationship commitment and one dependent variable; behavioral intention. Reliability test is conducted in order to examine consistency in each of the research questions (Pallant, 2005). According to Bagozzi (1994), content reliability considers whether items

actually measure the construct under consideration. The results showed that all three variables are perfectly reliable with high approximate Cronbach's alpha values of (0.93) for behavioral intention, (0.90) for satisfaction and (0.92) for relationship commitment. The possible explanation for high values of Cronbach's alpha obtained for all three constructs could be that these constructs are very well established and they are adopted from previous studies.

Measurement model:

A measurement model was examined, including two independent variables (customer satisfaction and relationship commitment) and one dependent variable (behavioral intention). Three variables with 19 items were examined using CFA, in order to establish a valid and reliable measurement model. However there is some degree of misfit in the hypothesized measurement model structure. To locate the source of misfit, modification index (MI) value was refereed. After the model was improved, the final result indicate that model is average reasonable fit with the values of CFI is 0.95, GFI is 0.90 and RMSEA is 0.06 as suggested by Hair *et al* (2006).

Convergent validity was accessed by checking the factor loading, construct reliability, and average variance extracted (Hair *et al.* 2006). The average variance extracted (AVE) should exceeded the recommended level of 0.50, (Fornell and Larcker 1981); construct must meet the minimum construct reliability of 0.60 (Bagozzi and Yi, 1988) and the standardized factor loadings for all items must above 0.60 (Hatcher, 1994).



Note: * $p < 0.001$, Fit indices $\chi^2 = 442.82$, CFI = 0.95, GFI = 0.90, RMSEA = 0.06

Fig. 4: The Measurement model

In this study, the average variance extracted of all constructs exceeds 0.50, the reliability of all three constructs are greater than 0.7 and standard factor loadings of each indicator are above 0.60. Therefore, all the measurement items have evidence of reliability and validity.

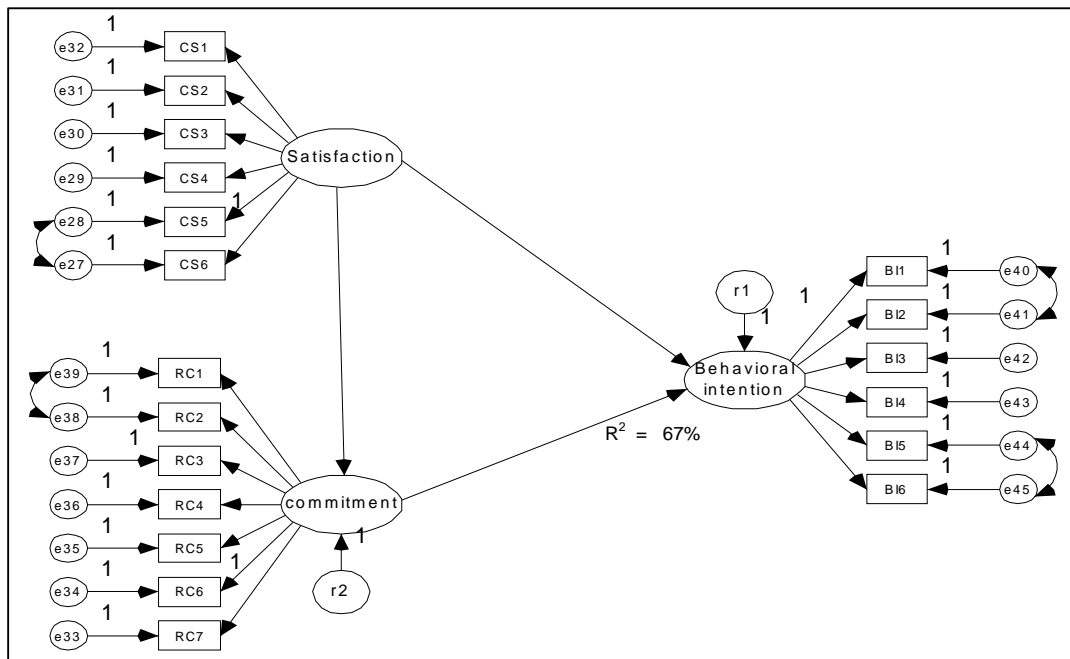
Structure model:

The review of the squared multiple correlations of the structure model explained 67% of variance in behavioral intention. Since the explained variance in endogenous construct was above 40%, the structure model was believed to have acceptable reliability (Fornell & Larcker, 1981).

Given the satisfactory fit of the model, the estimated path coefficients of the structural model were then examined to evaluate the hypotheses. According to the standardized estimates and p-value, satisfaction predicts the behavioral intention ($\beta=0.50$ t-value=7.49, $p < 0.001$), followed by relationship commitment ($\beta=0.37$, t-value=5.92, $p < 0.001$). Hence, H1 and H2 were accepted. In addition, relationship commitment mediate the relationship between satisfaction and behavioral intention ($\beta=0.28$, t-value=2.01, $p < 0.001$). Therefore, H3 was also accepted.

Table 1: Convergent validity for measurement model

| | Item | Standardized loading | T-value | Construct Reliability | Average variance extracted |
|------------------------------|------|----------------------|---------|-----------------------|----------------------------|
| Satisfaction (CS) | CI1 | .713 | 14.783 | 84.02 | 60.55 |
| | CI2 | .802 | 16.810 | | |
| | CI3 | .811 | 17.032 | | |
| | CI4 | .819 | 17.204 | | |
| | CI5 | .768 | 19.861 | | |
| | CI6 | .751 | | | |
| Relationship commitment (RC) | RC1 | .696 | 15.510 | 85.90 | 61.34 |
| | RC2 | .763 | 17.500 | | |
| | RC3 | .822 | 19.359 | | |
| | RC4 | .805 | 18.839 | | |
| | RC5 | .778 | 17.975 | | |
| | RC6 | .800 | 18.680 | | |
| | RC7 | .806 | | | |
| Behavioral intention (BI) | BI1 | .770 | 19.881 | 86.01 | 65.83 |
| | BI2 | .776 | 18.996 | | |
| | BI3 | .855 | 19.607 | | |
| | BI4 | .878 | 18.232 | | |
| | BI5 | .827 | 16.876 | | |
| | BI6 | .777 | | | |



Note: * $p < 0.001$, Fit indices $\chi^2 = 442.82$, RMSEA = 0.06, GFI = 0.90, CFI = 0.95

Fig. 5: The Structure model

Discussion:

This study identifies the prominent component of attitude that lead to behavioral intention by testing H1 and H2; namely satisfaction directly influences behavioral intention and relationship commitment directly influences behavioral intention. The results of the study indicate that satisfaction followed by relationship commitment directly influence behavioral intention. The results do not support previous study arguments that relationship commitment rather than satisfaction is major influence factor to behavioral intention (Evanschitzky *et al.*, 2006; Verhoef, 2003).

H3 states that satisfaction indirectly influences the behavior intention through relationship commitment. This study confirms the previous research findings (such as Cater and Zabkar, 2008; Sharma *et al.*, 2006) and shows that relationship commitment mediates the relationship between satisfaction and behavioral intention. Therefore, the study provides empirical evidence of relationship commitment as a linkage between bank customer satisfaction and behavioral intention. Overall results reported that customer satisfaction has both direct and indirect effect on behavioral intention through relationship commitment. The implication is that satisfaction is a necessary condition that contributes to customer intention in opting for bank's product or service and

satisfaction also is a requirement state to encourage customer to commit into relationship and develop the final behavioral intention towards the bank.

Contributions:

The results from the study suggest that customer satisfaction has a larger effect on behavioral intention compared to relationship commitment. These findings have contributed new knowledge to an understanding the component of attitude that directly affect customer behavioral intention in financial service industry in Asian context. For theoretical support, research on customer behavioral intention in financial service first draws attention on the importance of satisfaction and subsequently focuses on building the relationship commitment.

Overall, the finding of this study helps practitioners to formulate the satisfaction and relationship strategy together to enhance behavioral intention. The actions that managers take depend on which of these two strategies has the greatest influence on customer behavioral intention. If customer satisfaction is the key driver, behavior intention programs and efforts should focus on competitive values that improve customer satisfaction. In contrast, if relationship commitment is the key driver, the emphasis shifts to unique offerings that build the customer relationship commitment.

In this case, customer satisfaction rather than relationship commitment has greater influence on behavioral intention. Hence, bank must pay attention on customer satisfaction first then followed by relationship commitment. This enables relationship managers to understand the effects of customer satisfaction and relationship commitment on behavioral intention beyond inherent differences in customers' propensity to continue to use bank's product/service and to recommend others about the bank.

Limitation:

The proposed hypothetical structure model of bank customers' satisfaction on behavioral intention was tested on the banking industry. Replication of this study's model and applying it to the other industry should be made in order to create a more concrete relationship among constructs examined in this study. Such an application will assist researchers to identify reliable indicators to measure bank customers' behavioral intention and thus produce a more stable model.

This study limited the concept of behavioral intentions as uni-dimensional construct to explain customer's behavioral intentions. Future study may consider a multidimensional construct formed by four major categories (repurchase, price sensitivity, referrals and complaining behavior) as suggested by Ryu *et al.* (2008) and Zeithaml *et al.* (1996).

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APPENDIX

| Constructs | Coding | Items |
|----------------------------|--------|--|
| Customer satisfaction (CS) | CS1 | The bank always fulfills my expectations. |
| | CS2 | The bank has never disappointed me so far. |
| | CS3 | I am very pleased with what the bank does for me. |
| | CS4 | My experiences with the bank have always been good. |
| | CS5 | If I had to choose the bank service all over again, I would still choose the same bank |
| | CS6 | I am completely happy with the bank. |

| Constructs | Coding | Items |
|------------------------------|--------|--|
| Relationship Commitment (RC) | RC1 | I feel emotionally attached to the bank. |
| | RC2 | The bank has a great deal of personal meaning for me. |
| | RC3 | I feel a strong sense of identification with the bank. |
| | RC4 | My relationship with the bank is important to me. |
| | RC5 | If the bank no longer exists, this would be a significant loss for me. |
| | RC6 | The level of my emotional attachment to the bank is high. |
| | RC7 | My relationship with the bank has a great deal of personal meaning. |

| Constructs | Coding | Items |
|---------------------------|--------|--|
| Behavioral Intention (BI) | BI1 | I will continue using banks' service/product in the near future. |
| | BI2 | I will use more of bank's service/product in the near future. |
| | BI3 | I have intention to choose the same bank for future service/product. |
| | BI4 | I will say positive things about the bank to other people. |
| | BI5 | I will encourage friends and relatives to use this bank. |
| | BI6 | I will definitely recommend about this bank to the closed friends/relatives. |