

# Moderating Effect of Individualism/Collectivism on the Association between Service Quality, Corporate Reputation, Perceived Value and Consumer Behavioural Intention

Ahmed Audu Maiyaki\*

## Abstract

**Purpose** - The paper aims at testing the moderating effect of individualism dimension of culture on consumer behavioural intention about bank services in Nigeria.

**Research design, data, and methodology** - A survey was conducted with a sample of five hundred and fifty five bank customers drawn from various retail banks. Using Statistical Package for Social Sciences and Analysis of Moment Structure, combinations of descriptive and inferential statistics were performed. Invariance test and multiple-group analysis were conducted in order to assess the moderating effect. The invariance test was necessary to confirm the equivalence of constructs so that any difference detected thereafter could be related to moderating effect.

**Results** - The results show that individualism has a significant moderating effect on the relationship between technical quality, perceived value and corporate image on the one hand, and behavioural intention on the other. However, individualism does not moderate the association between functional quality and behavioral intention.

**Conclusions** - It is recommended that the bank policy makers should take necessary step to enhance the customer perception of technical quality, perceived value and corporate image with respect to the retail bank services.

**Keywords** : Individualism/Collectivism, Technical Quality, Corporate Image, Perceived Value, Behavioural Intention.

**JEL Classifications** : L81, L89, M30, M31, M39.

## 1. Introduction

It is presumed that one of the ways through which banks can handle competition effectively is by first knowing their customers' behaviour and then designing marketing programmes accordingly. Historically, retail banking is the backbone of banking transactions, and, thus, there is a need for banks to consolidate on retail banking in order to boost their earnings (Nwachukwu, 2010). He further posits

that, in 2008, the Boston Consulting Group observes that retail banking activities accounted for 55 per cent of the revenues generated by the 140 banks on its global database, up from 45 percent in 2006. In a similar way, according to Michael Lafferty, chairman Lafferty Group some of the mistakes of Nigerian banks include; less attention given to retail customers in the major banks, and, therefore, consumers were "used and abused" to serve the purpose of the investment banking divisions, mis-selling and predatory pricing became the order of the day (Nwachukwu, 2010). To this end, this study focuses on the individual customers of commercial banks in Nigeria.

Meanwhile, various studies have increasingly shown that cultural values from one country to another affect the buying-habits and behaviour of customers in the service context (Jabnoun & Khalifa, 2005; Pizam & Ellis, 1999; Gilbert & Tsao, 2000; Mattila 1999). According to Furer et al. (2000), the importance and perception of service quality are highly dependent on customers' values and beliefs that might change from one culture to another. Similarly, Fock (2004) posits that studies reveal that consumers in different nations exhibit divergent behaviour. Hence et al.(1997) suggest that it is necessary to refine theories and methodologies to be suitable to a specific situation. Given the difference in orientation, economy, social conditions and cultural values among consumers across the nations, it is presumed that the behavioural responses of consumers in Nigeria will be different from those of other countries like the USA, UK and China. Hence, this study investigates the moderating effect of individualism dimension of culture on customer behavioural responses in the Nigerian banking industry, with a view to identifying and matching different cultural orientation of customers with appropriate marketing programmes.

Various studies such as Palumbo and Herbig (2000), Sheth and Parvatiyar (1995), Furer et al. (2000), Gayatri et al. (2011), Salim (2007) established the influence of culture on consumer buying decision and post-purchase behaviour. Consumers from different cultural groups have different tendencies and behaviours towards service experience. Consequently, these differences would most likely influence consumer decisions and eventually his behaviour. As a result, marketer should design appropriate marketing strategies suitable for each market segment. Hence, it is argued that culture has a significant influence on the consumers' perception (Maiyaki, 2012a).

\* Associate Professor, Department of Business Administration and Entrepreneurship, Bayero University, Kano, NIGERIA. Tel: +234-803-371-4829. E-mail: [aamaiyaki@gmail.com](mailto:aamaiyaki@gmail.com)

## 2. Literature Review

Behavioural intentions are signals for the actual purchase, and hence, it is important that it is monitored (Zeithaml et al., 1996). Behavioural intentions include purchase intention and willingness to pay for premium price, and this has critical effects on brand and organisational performance. Keh and Xie (2009) stress that a customer who exhibits both higher purchase intention and willingness to pay a price premium is more likely to stay longer with the service provider and have lower sensitivity to price changes. Behavioural intention is among the most important concepts in marketing literature, perhaps due to its strong relationship with the actual consumer buying behaviour. Morwitz and Schmittlein (1992) posit that several studies have reported a positive correlation between behavioural intentions and the actual customer behaviour.

Put differently, if consumers have a high behavioural intention towards a particular product or service, then there is a likelihood that they will engage in the actual behaviour. Consequently, knowledge of behavioural intentions can assist managers in their marketing decisions, related to product demand, market segmentation and promotional strategies (Ibrahim & Najjar, 2008). Particularly, Zeithaml et al. (1996) suggest that favourable behavioural intentions are associated with a service provider's ability to get customers to say positive things about service and recommend it to other consumers, remain loyal to them, spend more with the company, and pay price premiums. Therefore, Malhotra and McCort (2001) argue that generating a greater understanding of consumer behavioural responses continues to be a primary concern for marketing researchers. This is reflected in the frequency and rigour with which researchers have explored and modelled the antecedents of the behavioural intentions of consumers (Anderson & Mittal, 2000; Cronin et al., 2000; Parasuraman & Grewal, 2000). Consumer complaint behaviour, price sensitivity and word-of-mouth are considered to be the measure of behavioural intention (Bloemer et al., 1998; Santonen, 2007; Zeithaml et al., 1996).

Considering the emphasis of many studies (e.g., Alexandris et al., 2002; Baker & Crompton, 2000; Chow et al., 2007; Dagger & Sweeney, 2006; Cronin & Taylor, 1992; Boulding et al., 1993) that investigate the relationship between service quality and customer behavioural intention, Park et al. (2006) argue that previous studies somewhat ignore other variables that are equally important in affecting customer behavioural intention. Meanwhile, evidence indicates that the behaviour of consumers may also be determined by the perceived value and corporate image of the service provider (Andreassen & Lindestad, 1998; Bloemer et al., 1998; Nguyen & LeBlanc, 1998; Oh, 1999; Maiyaki & Mokhtar, 2010b; Maiyaki & Mokhtar, 2011a; McDougall & Levesque, 2000; Varki & Colgate, 2001). To this end, in their various studies Ehigie (2006), Saha and Theingi (2009) recommend that other factors, other than service quality, that could affect or rather predict customer behaviour should be investigated.

### 2.1. Customer Perceived Value

It is argued that the generation of a higher value for customers is

a competitive advantage in the twenty-first century (Chan et al., 2010; Woodruff, 1997). Similarly, Lai et al. (2009) argued that value is at the heart of what consumers pursue from an exchange. In the same vein, Park et al. (2006) observe that in deciding whether to return to a service provider or not, the customer always considers the extent to which he received 'value for money'. Hence, it was concluded that there is a strong link between customer perceived value and future intention (Park et al., 2006; Kuo et al., 2009). To this end, service organisations become increasingly aware of the need to enhance internal activities in order to create and distribute value to customers (Roig et al., 2006).

### 2.2. Corporate Reputation

Previous studies have established that favourable corporate image could benefit organisations in a number of ways (Fombrun, 1996; Carmeli & Tishler, 2005; Rindova et al., 2005). The benefits include: delaying rival mobility into the industry; charging price premium on customers, at least in highly uncertain markets; attracting higher-quality and larger amounts of investments from the stock market; maintaining a high spirit among employees; supporting and enhancing new-product introduction and recovery strategies in the event of a crisis; and, above all, corporate image has a positive impact on financial performance.

Service quality: Effective service delivery is an important means for organizations to gain a competitive edge in today's service economy (Bowen & Schneider, 1988; Parasuraman et al., 1988; Shemwell et al., 1998). Similarly, service quality is generally recognised as a critical success factor in a firm's endeavours to differentiate itself from its competitors. Accordingly, a great deal of research has addressed various aspects of service quality (Gait & Worthington, 2008; Ladhari, 2009b; Jamal & Anastasiadou, 2009). Various studies have revealed over the years that good service quality leads to the retention of existing customers and the attraction of new ones, reduced costs, an enhanced corporate image, positive word-of-mouth recommendation, and, ultimately, enhanced profitability (Reichheld & Sasser, 1990; Cronin et al., 2000; Kang & James, 2004; Yoon & Suh, 2004). The construct of service quality is operationalized in terms of functional quality and technical qualities. The functional quality is the process through which service is delivered. In other words, functional quality is termed as "how" service is rendered and is captured by the popular five dimensions of service quality by Parasuraman et al. (1988). On the other hand, technical quality is the outcome of service delivery or "what" is actually delivered to customer (Kang & James, 2004).

### 2.3. Culture

Amidst divergence of views with regard to the definition of culture, Hofstede (1980) came up with five dimensions of culture to explain how and why people from different culture behave differently. Initially, only 4 cultural dimensions were developed as a result of the most exhaustive cross-cultural study to date which involved about 80,000 IBM employees across 66 countries in 1980; subsequently, the

fifth dimension (long-term orientation) was added by Hofstede. Although, the work of Hofstede was based on organisational culture of IBM, however, it is found to be generalisable in other industries (Furrer et al., 2000). The five dimensions are: individualism/collectivism; masculinity/femininity; uncertainty avoidance; power distance; and long-term orientation. However, for the purpose of this study only the dimension of individualism/collectivism.

### 2.4. Individualism/Collectivism

individualism is the culture in which the ties between individuals are loose; meaning that everyone looks after himself or herself and his or her immediate family. People in the individualistic culture prefer to act as an individual rather than as members of groups (Hofstede, 1994). Thus, in cultures with a high degree of individualism, customers are more independent, self-centred, and, consequently, more demanding (Furrer et al., 2000). This type of culture, according to Kueh and Voon (2007) is characterised by self-orientation, identity based on the individual, low-context communication, emotional independence from institutions or organizations, emphasis on individual achievement, privacy and autonomy. Conversely, collectivist societies lay emphasis on belonging to in-groups to which one is expected to remain loyal throughout one’s lifetime. It is considered important to maintain social harmony and to avoid direct confrontation. Collectivist customers need harmony and interdependence in social relationships (Hofstede & Hofstede, 2005). Hence et al. (2007) observe that collectivist customers are more tolerant of mistakes and have lower expectations of reliability but will have a greater need for the service provider to show empathy, assurance and responsiveness. They will also have a greater need to be assured of the quality of service by using tangibles as surrogate evidence. Customers in this culture are less demanding than their counterparts in an individualistic culture who want prompt service and that the service must be provided right the first time (responsiveness and reliability) (Furrer et al., 2000). Examples of countries with individualistic culture include the United States, Great Britain, Canada, and Italy; while examples of societies with low individualism include Japan, Iran, Taiwan, and Colombia (Tamas, 2007).

### 3. Research Methodology

A survey was conducted to test the behavioural intention of customers in Nigerian banking industry. According to Kerlinger (1986) survey research can be used in determining the distribution and inter-relationships among sociological and psychological variables, such as opinion and attitudes of respondents. The population of the study consists of all the individual customers of four banks which were randomly selected. A sample of 555 retail bank customers was drawn through multistage cluster sampling. Combinations of descriptive and inferential statistics were performed aided by Statistical Package for Social Science (SPSS) version 18 and Structural Equation Modelling (SEM) using Analysis of Moment Structures (AMOS) version 16. Invariance test and multiple-group analysis were conducted in order

to assess the moderating effect. The invariance test was necessary to confirm the equivalence of constructs so that any difference detected thereafter could be related to moderating effect.

### 4. Results

In testing the moderating effect, multi-group SEM (MSEM) analysis using AMOS was conducted. The moderating variables were first of all categorised into two groups, i.e., high and low, as suggested by Hair et al. (2010) and Byrne (2010). Hence, using the descriptive statistics in the SPSS software the moderating variables were divided based on the median split for the purpose of this study. This is in line with the suggestion of Ping (1996) who argues that this method allows each group to have adequate sample size. Furthermore, the method in question, i.e., median split has been employed in various marketing research (e.g., Alias, 2008; Jaworski & MacInnis, 1989).

Based on the steps in line with the method of Dabholkar and Bagozzi (2002), if there is a significant change in the chi-square between the constrained and un-constrained models, then it could be concluded that a moderating effect exists. Similarly, a significant improvement in the X<sup>2</sup> value from the unconstrained to the constrained model signifies that the moderator variable has a differential effect on the tested causal path, and, hence, could be confirmed as a moderator (Hsieh, 2010). It should be noted that a significant improvement in X<sup>2</sup> value is normally established by comparing the calculated value with that of the table (critical value). Consequently, if the calculated change in the level of X<sup>2</sup> is greater than the table X<sup>2</sup> critical value, then it could be said that there is a significant change, and, therefore, the variable in question is moderating.

Based on the foregoing procedure, it is obvious from Table 1 below that all three moderating variables, namely, switching cost, individualism and uncertainty avoidance recorded a significant change of X<sup>2</sup> and degree of freedom in a comparison between the constrained and unconstrained models. Additionally, the values for all three variables are far greater than that of the critical value from the X<sup>2</sup> table.

<Table 1> Moderation Test

	Model	X <sup>2</sup>	Df	RMSEA	GFI	CFI	ΔX <sup>2</sup>	Δdf	Critical Value	Sig
Basic model		921.164	419	0.047	0.9	0.960				
Moderating variables										
Individualism	Un-constrained	1562.332	838	0.040	0.845	0.928				
	Constrained	1609.545	858	0.040	0.841	0.926	47.213	20	31.41	P < 0.05

P < 0.05

Based on Table 1 it is obvious that there is a significant improve-

ment of  $X^2$  value from the constrained (1609.545) to the unconstrained (1562.332) model. It is also revealed that the change in  $X^2$  (47.213) is greater than the critical value from the  $X^2$ table (31.41), and, therefore, considered significant. Based on this result, it could be concluded that the cultural dimension of individualism moderates the relationship between technical quality, corporate image and perceived value on the customer behavioural intention. However, the relationship between functional quality and behavioural intention is not moderated by individualism. From the analysis, it is clear that the path between functional quality and behavioural intention is not significant in the multi group analysis.

Hence, hypothesis 1 is not supported. On the other hand, hypothesis 2, which predicted a moderating effect of individualism on the relationship between technical quality and behavioural intention was accepted. Thus, examining the path coefficient values between high individualism and low individualism shows some differences in the various paths. For instance, although the values for the two groups are all significant, low individualism ( $\beta = 0.322^{**}$ ,  $t = 2.458$ ) was found to have a higher moderating effect on the path than high individualism ( $\beta = 0.240^{**}$ ,  $t = 1.685$ ). With regards to hypothesis 3, which states that individualism moderates the relationship between perceived value and behavioural intention, it was found that the moderating effect is stronger in low individualism ( $\beta = 0.397^{***}$ ,  $t = 3.368$ ) than high individualism ( $\beta = 0.242^*$ ,  $t = 1.754$ ) however, the coefficient values both groups are significant. Finally, hypothesis 4, which predicted the moderating effect of individualism on the association between corporate image and behavioural intention, was also accepted. From table 2 below it can be seen that the moderating effect of low individualism ( $\beta = 0.267$ ,  $t = 1.685$ ) is stronger than that of high individualism ( $\beta = 0.055$ ,  $t = 0.542$ ). These results imply that if technical quality, perceived value and corporate image are perceived to be high, then customers with low individualism cultural orientation have greater tendency to intend and actually express positive word-of-mouth commendation than customers with high individualism.

<Table 2> Comparisons of Path Coefficient and T-value (CR)

Hypot hesis	Paths	Hi individualism		Lo individualism		Comparison
		Est. ( $\beta$ )	t-value	Est. ( $\beta$ )	t-value	
H1	Fqual Int	-0.31	-0.210	-0.007	-0.053	H = L
H2	Tqual Int	0.240**	1.959	0.322**	2.458	H < L
H3	Pval Int	0.242*	1.754	0.397***	3.368	H < L
H4	Imag Int	0.055	0.542	0.267*	1.685	H < L

\*\*\* P < 0.001, \*\* p < 0.05, \* p < 0.1

H = High Individualism

L = Low Individualism

Estimate = Beta value

t-value = Critical Ratio

## 5. Discussion of Findings

Another key objective of this study is to investigate whether or

not individualism has any moderating effect on the relationship between functional quality, technical quality, corporate image and perceived value, on the one hand, and customer behavioural intention, on the other. To achieve this objective, four different hypotheses were proposed.

First, in order to examine the moderating effect of individualism on the relationship between functional quality and behavioural intention, Hypothesis 1, "customer individualism moderates the relationship between functional quality and behavioural intention in the Nigerian commercial banks", was tested using multigroup output from AMOS. The result reveals that individualism does not have any significant moderating effect on the relationship between functional quality and customer behavioural intention in the Nigerian retail banks. From the statistics, it is clear that both the values of standardised estimate and t-value are weak, and their corresponding p-value is not significant. This finding is not unexpected because it is in line with the findings of Hutchinson, Lai, & Wang (2009). However, the finding is not consistent with that of Liu, Furrer, & Sudharshan (2001); this is perhaps due to socio-economic differences in the location of the two studies.

Second, in an attempt to assess whether or not individualism has a moderating influence on the relationship between technical quality and behavioural intention, Hypothesis 2, "customer individualism moderates the relationship between technical quality and behavioural intention in the Nigerian commercial banks", was tested using the output from SEM multigroup analysis. As expected, the result shows that individualism significantly moderates the causal relationship between technical quality and customer behavioural intention. Additionally, it was revealed that low individualism has a stronger moderating effect than high individualism with regards to the path under investigation. This means that the causal relationship between customer perception of technical quality and customer behavioural intention is stronger with low individualism than otherwise. For instance, with the significant positive relationship between technical quality and behavioural intention, low individualism customers are more likely to hold a positive behavioural intention than high individualism customers. This finding is consistent with the previous findings, such as by Liu et al. (2001).

Third, to investigate the moderating effect of individualism on the relationship between customer perceived value and behavioural intention, Hypothesis 3, "customer individualism moderates the relationship between perceived value and behavioural intention in the Nigerian commercial banks", was tested using SEM multigroup analysis. Based on the path beta and t-values it was found that individualism has a significant moderating effect on the relationship between perceived value and behavioural intention. Further investigation reveals that low individualism exerts a stronger moderating influence on the path under examination. Thus, given the positive causal relationship between the perceived value and behavioural intention, if the customer perceives high value, then the tendency to hold a favourable behavioural intention, e.g., WOM, is higher with low individualism than with high individualism. Interestingly, this finding is consistent with that of Liu et al. (2001).

Finally, in this category is the assessment of the moderating influ-

ence of individualism on the relationship between corporate image and customer behavioural intention. To this end, Hypothesis 4, which states that, "customer individualism moderates the relationship between corporate image and behavioural intention in the Nigerian commercial banks", was tested in a similar fashion with the previous hypothesis. It was found that individualism has a significant moderating effect on the relationship between corporate image and customer behavioural intention. Further investigation reveals that the moderating effect is stronger with low individualism than with high individualism. This means that if low individualism customers hold a positive perception of the bank's image, then they are more likely to have a favourable behavioural intention (e.g., positive WOM) to the bank than a customer with high individualism. Again, this is similar with the findings by Liu et al. (2001).

## 6. Managerial and Policy Implications

The study suggests that customer behavioural intention is largely affected by cultural orientation. The empirical research reveals that "individualism" influences the relationship between technical quality, perceived value and corporate image, on the one hand, and behavioural intention, on the other. It was further found that low individualism has a stronger influence on the relationships than high individualism. This means that if technical quality, perceived value and corporate image are perceived as high, then a customer from a low individualism culture tends more towards a word-of-mouth praise than his counterpart from a high individualism cultural orientation. Hence, marketing managers should identify customers from different cultural orientations and adopt the appropriate marketing strategies. For instance, when dealing with low individualism customers, the manager should strive to improve the customers' perception of quality, image and value. This would go a long way in attracting positive word-of-mouth commendation by the customers, and, subsequently, lead to a greater market share. Conversely, if managers are dealing with customers from high individualism culture, then they should not spend extra resources in trying to improve their perception. This is because the benefit derivable may not be commensurate with the resources invested. The aforementioned suggestions are similar to the "Creation/amplification" and "Solution/maintenance" strategies suggested by Liu et al. (2001).

## 7. Conclusion and Future Research

It was found that individualism cultural orientation has a significant moderating effect on the relationship between technical quality, perceived value and corporate image, on the one part, and behavioural intention on the other. Again, further analysis reveals that low individualism has a stronger moderating influence on the relationships than high individualism. However, the moderating effect of individualism on the association between functional quality and behavioural intention could not be established.

The indications are that other variables different from the ones

used as the moderating variable in this study could also moderate the variables explored in this study. Hence, it is recommended that future research should investigate the moderating influence of customer age and gender with regards to the variables employed in this analysis.

Received: March 18, 2013.

Revised: June 13, 2013.

Accepted: July 11, 2013.

## References

- Alexandris, K., Dimitriadis, N. & Markata, D. (2002), "Can perceptions of service quality predict behavioural intentions? An exploratory study in the hotel sector in Greece", *Managing Service Quality*, 12(4), 224-231.
- Alias, N. (2008), "Driving salespeople's performance: The role of market orientation, organisational control, perceived organisational support, individual competence and individualism-collectivism. Unpublished doctoral dissertation", UK: University of Warwick,
- Anderson, E.W. & Mittal, V. (2000), "Strengthening the satisfaction-profit chain", *Journal of Service Research*, 3(2), 107-120
- Andreassen, T.W. & Lindestad, B. (1998), "Customer loyalty and complex services: The impact of corporate image on quality, customer satisfaction and loyalty for customers with varying degrees of service expertise", *International Journal of Service Industry Management*, 9(1), 7-23.
- Baker, D.A. & Crompton, J.L. (2000), "Quality satisfaction and behavioural intentions", *Annals of Tourism Research*, 27(3), 785-804.
- Bloemer, J., Ruyter, K. & Pascal, P. (1998), "Investigating drivers of bank loyalty: the complex relationship between image, service quality and satisfaction", *International Journal of Bank Marketing*, 16(7), 276-286.
- Boulding, W., Kalra, A., Staelin, R. & Zeithaml, V.A. (1993), "A dynamic process model of service quality: from expectations to behavioural intentions", *Journal of Marketing Research*, 30(1), 7-27.
- Bowen, D. E. & Schneider, B. (1988), "Services Marketing and Management: Implications for Organizational Behaviour", *Research on Organizational Behaviour*, 10, 43-80
- Byrne, B. M. (2010), *Structural Equation Modelling with AMOS: Basic concepts, application, and programming*, (2<sup>nd</sup> ed.), New York: Roulledge Taylor & Francis Group
- Carmeli, A. & Tishler, A. (2005), "Perceived organizational reputation and organizational performance: An empirical investigation of industrial enterprises", *Corporate Reputation Review*, 8(1), 13-30.
- Chan, K. W., Yim, C. K. & Lam, S. S. K. (2010), "Is customer participation in value creation a double-edged sword? Evidence from professional financial services across cultures", *Journal*

- of *Marketing*, 74(3), 48-64
- Chow, I.H., Lau, V.P., Lo, T.W., Sha, Z. & Yun, H. (2007), "Service quality in restaurant operations in China: decision- and experiential-oriented perspectives", *International Journal of Hospitality Management*, 26(3), 698-710.
- Cronin, J.J. Jr., Brady M.K. & Hult, T. M. (2000), "Assessing the effects of quality, value and customer satisfaction on behavioural intentions in service environments", *Journal of Retailing*, 76(2), 193-218.
- Cronin, J.J. Jr., Brady M.K. & Hult, T. M. (2000), "Assessing the effects of quality, value and customer satisfaction on behavioural intentions in service environments", *Journal of Retailing*, 76(2), 193-218
- Cronin, J.J. & Taylor, S.A. (1992), "Measuring service quality: A re-examination and extension", *Journal of Marketing*, 56(3), 53-66.
- Dabholkar, P.A. & Bagozzi, R.P. (2002), "An attitudinal model of technology-based self-service: Moderating effects of consumer traits and situational factors", *Academy of Marketing Science*, 30(3), 184-197
- Dagger, T.C. & Sweeney, J.C. (2006), "The effect of service evaluations on behavioural intentions and quality of life", *Journal of Service Research*, 9(1), 3-18.
- Ehigie, B.O. (2006), "Correlates of customer loyalty to their bank: A case study in Nigeria. *International Journal of Bank Marketing*", 24(7), 494-508
- Fock, K.Y. H (2004), "The empowerment of service workers: Conceptualization and impacts across cultures", Unpublished doctoral dissertation, the Chinese University of Hong Kong
- Fombrun, C. J. (1996), *Reputation: Realizing value from the corporate image*. Boston: Harvard Business School Press.
- Furrer, O., Liu, B. & Sudharshan, D. (2000), "The relationships between culture and service quality perceptions: Basis for cross-cultural market segmentation and resource allocation", *Journal of Service Research*, 2(4), 355-371.
- Furrer, O., Liu, B. & Sudharshan, D. (2000), "The relationships between culture and service quality perceptions: Basis for cross-cultural market segmentation and resource allocation", *Journal of Service Research*, 2(4), 355-371.
- Gait, A. & Worthington, A. (2008), "An Empirical Survey of Individual Consumer, Business Firm and Financial Institution Attitudes towards Islamic Methods of Finance", *International Journal of Social Economics*, 35(11), 783-808
- Gayatri, G., Hume, M. & Mort, G.S. (2011), "The role of Islamic culture in service quality research", *Asian Journal on Quality*, 12(1), 35-53
- Gilbert, D. & Tsao, J. (2000), "Exploring Chinese cultural influences and hospitality marketing relationships", *International Journal of Contemporary Hospitality Management*, 12(1), 45-53
- Hair, Jr., J. F., Black, W. C., Babin, B. J. & Anderson, R. E. (2010), *Multivariate data analysis*, (7<sup>th</sup> ed.), Upper saddle River, New Jersey: Prentice Hall
- Hofstede, G. (1980), *Culture's Consequences: International Differences in Work-Related Values*. Beverly Hills. CA: Sage Publications.
- Hofstede, G. & Hofstede, G.J. (2005), *Cultures and Organizations: Software of the Mind*, (2<sup>nd</sup> ed.). New York, NY: McGraw-Hill.
- Hutchinson, J., Lai, F. & Wang, Y. (2009), "Understanding the relationships of quality, value, equity, satisfaction, and behavioural intentions among golf travelers", *Tourism Management*, 30, 298-308
- Ibrahim, H. & Najjar, F. (2008), "Assessing the effects of self-congruity, attitudes and customer satisfaction on customer behavioural intentions in retail environment", *Marketing Intelligence & Planning*, 26(2), 207-227
- Jabnoun, N. & Khalifa, A. (2005). A customized measure of service quality in the UAE. *Managing Service Quality*, 15(4), 374-388
- Jamal, A. & Anastasiadou, K. (2009), "Investigating the effects of service quality dimensions and expertise on loyalty. *European Journal of Marketing*", 43(3/4), 398-420.
- Jaworski, B. J. & MacInnis, D. J. (1989), "Marketing jobs and management controls: Toward a framework", *Journal of Marketing Research*, 26(4), 406-419.
- Kang, G.D. & James, J. (2004), "Service quality dimensions: An examination of Gronroos's service quality model", *Managing Service Quality*, 14(4), 266-277.
- Keh, H. T. & Xie, Y. (2009), "Corporate reputation and customer behavioural intentions: The roles of trust, identification and commitment", *Industrial Marketing Management*, 38, 732-742
- Kerlinger, F.N. (1986), *Foundations of behavioural research*, (3<sup>rd</sup> ed.), Fort Worth, TX: Holt, Rinehart and Winston, Inc.
- Kueh, K. & Voon, B.H. (2007), "Culture and service quality expectations: Evidence from Generation Y consumers in Malaysia", *Managing Service Quality*, 17(6), 656-680
- Kuo, Y., Wu, C. & Deng, W. (2009), "The relationships among service quality, perceived value, customer satisfaction and post-purchase intention in mobile value-added services", *Computers in human behaviour*, 25, 887-896.
- Ladhari, R. (2009), "A review of twenty years of SERVQUAL research", *International Journal of Quality and Services Sciences*, 1(2), 172-198
- Lai, F., Griffin, M. & Babin, B.J. (2009), "How quality, value, image, and satisfaction create loyalty at Chinese telecom", *Journal of Business Research*, 62, 980-986
- Liu, B.S., Furrer, O. & Sudharshan, D. (2001), "The relationships between culture and behavioural intentions toward service", *Journal of Service Research*, 4 (2), 118-129
- Maiyaki, A. A. (2012a), "Influence of service quality, corporate image and perceived value on customer behavioural responses: CFA and Measurement Model", *International Journal of Academic Research in Business and Social Sciences*, 2(1), 403-414
- Maiyaki, A. A. & Mokhtar, S. S. M. (2010b), "Determinants of Consumer Behavioural Intention in Nigerian Commercial Banks", Paper presented at the International Conference on Business and Economic Research (ICBER), Hilton Hotel, Kuching-Sarawak, Malaysia

- Maiyaki, A. A. & Mokhtar, S. S. M. (2011a), "Determinants of Customer Behavioural Responses: A Pilot Study", *International Business Research*, 4(1), 193-197
- Malhotra, N.K. & McCort, J.D. (2001), "A cross-cultural comparison of behavioural intentions Models", *International Marketing Review*, 18(3), 235-269.
- Mattila, A.S. (1999), "The role of culture and purchase motivation in service encounters evaluations", *Journal of Services Marketing*, 13(4/5), 376-389.
- McDougall, G.H.G. & Levesque, T. (2000), "Customer satisfaction with services: Putting perceived value into the equation", *Journal of Services Marketing*, 14(5), 392-410
- Morwitz, V.G. & Schmittlein, D. (1992), "Using segmentation to improve sales forecasts based on purchase intention: Which intenders actually buy?", *Journal of Marketing Research*, 29, 391-405.
- Nguyen, N. & LeBlanc, G. (1998), "The mediating role of corporate image on customers' retention decisions: An investigation in financial services", *International Journal of Bank Marketing*, 16(2), 52-65.
- Nwachukwu, I. (2010), "Retail banking: Banks going back to the basics? - Latest news, breaking news, business, finance analysis", *BusinessDay*; Retrieved from <http://www.businessdayonline.com/index>
- Oh, H. (1999), "Service quality, customer satisfaction, and customer value: A holistic perspective", *Hospitality Management*, 18, 67-82
- Oh, H. & Parks, S. C. (1997), "Customer satisfaction and service quality: A critical review of the literature and research implications for the hospitality industry". *Hospitality Research Journal*, 20(3), 33-64.
- Palumbo, F. & Herbig, P. (2000), "The multicultural context of brand loyalty", *European Journal of Innovation Management*, 3(3), 116-124.
- Parasuraman, A. & Grewal, D. (2000), "The impact of technology on the quality-value-loyalty chain: A research agenda", *Journal of the Academy of Marketing Science*, 28(1), 168-174.
- Parasuraman, A., Zeithaml, V. A. & Berry, L. L. (1988), "SERVQUAL: A multiple item scale for measuring consumer perceptions of service quality", *Journal of Retailing*, 64, 12-40.
- Park, J., Robertson, R. & Wu, C. (2006), "Modelling the impact of airline service quality and marketing variables on passengers' future behavioural intentions", *Transportation Planning and Technology*, 29(5), 359-381
- Ping, R. (1996), "Latent variable interaction and quadratic effect estimation: A two-step technique using structural equation analysis", *The Psychological Bulletin*, 119, 166-175.
- Pizam, A. & Ellis, T. (1999), "Customer Satisfaction and its Measurement in Hospitality Enterprises", *International Journal of Contemporary Hospitality Management*, 11(7), 326-339
- Reichheld, F.F. & Sasser, W.E. (1990), "Zero defections: Quality comes to service", *Harvard Business Review*, 68(5), 105-11.
- Rindova, V. P., Williamson, I. O., Petkova, A. P. & Sever, J. M. (2005), "Being good or being known: An empirical examination of the dimensions, antecedents, and consequences of organizational reputation", *Academy of Management Journal*, 48(6), 1033-1049.
- Roig, J.C.F., Garcia, J.S., Tena, M.A.M. & Monzonis, J.L. (2006), "Customer perceived value in banking services", *International Journal of Bank Marketing*, 24(5), 266-283
- Saha, G.C. & Theingi. (2009), "Service quality, satisfaction, and behavioural intentions: A study of low-cost airline carriers in Thailand", *Managing Service Quality*, 19(3), 350-372
- Salim, L. (2007), "Store loyalty determinants of modern retailing in Indonesia: A Structural Equation Modelling Approach", Unpublished doctoral thesis, Universiti Utara Malaysia
- Santonen, T. (2007), "Price sensitivity as an indicator of customer defection in retail banking", *International Journal of Bank Marketing*, 25(1), 39-55
- Shemwell, D.J, Yavas, U. & Bilgin, Z. (1998), "Customer-service provider relationships: An empirical test of a model of service quality, satisfaction and relationship-oriented outcomes", *International Journal of Service Industry Management*, 9(2), 155-168
- Sheth, J. & Parvatiyar, A. (1995), "Relationship marketing in consumer markets: Antecedents and consequences", *Journal of the Academy of Marketing Science*, 23(4), 255-271
- Tamas, A. (2007), "An intercultural organization development tool", Tamas Consultants Inc. Retrieved from <http://www.tamas.com>
- Varki, S. & Colgate, M. (2001), "The role of price perceptions in an integrated model of behavioural intentions", *Journal of Service Research*, 3(3), 232-240
- Woodruff, R.B. (1997), "Customer value: The next source of competitive advantage", *Journal of the Academy of Marketing Science*, 25(2), 139-153.
- Yoon, S. & Suh, H. (2004), "Ensuring IT consulting SERVQUAL and user satisfaction: A modified measurement tool", *Information Systems Frontiers*, 6(4), 341-351.
- Zeithaml, V.A., Berry, L.L. & Parasuraman, A. (1996), "The behavioural consequences of service quality", *Journal of Marketing*, 60(2), 31-34