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Understanding customer switching behaviour in the retail banking sector: the case of Nigeria and The Gambia

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Abstract

This thesis examines customer switching behaviour in Nigeria and Gambia, focusing on the retail banking sector. The study's key objective is to provide new knowledge on customer banking behaviour in the retail banking sector. The study is grounded in Bansal et al.'s (2005) push-pull-mooring model. A qualitative method was employed in the data collection, incorporating a triangulation approach, whereby direct observations were combined with thematic interviews and focus group discussions. The intention behind this method was to increase the validity of the research results. Ultimately, the study findings indicate significant factors and subfactors influencing customer switching behaviour in the retail banking sector. The results are categorised as push, pull, or mooring factors. It identifies seven push factors with thirteen subfactors, four pull factors with ten subfactors, and six mooring factors with three subfactors. The study's significant contribution to existing knowledge of services marketing is the identification of new and emerging constructs, thus extending the existing knowledge in the literature. The study's findings support numerous results of prior relevant research, while some findings disagree with those of previous research.

Furthermore, the new constructs that emerge from this research are highly relevant to today's consumers. For example, factors like banking products, perceived knowledge of banking products, perceived relative security of banking products, satisfaction with the current bank, emotions (e.g., regret or anger), liquidity challenges, bank staff career development prospects, and ethical banking issues are the study's unique contributions to the push factors and subfactors. In addition, the emerging pull factors and subfactors include technological advancement, coronavirus pandemic-induced switching, a bank's physical appearance, positive banking expectations, a bank's relative proximity, expected switching benefits, perceived usefulness of a bank's digital platforms, perceived ease of banking transactions, personalised banking offerings, and repositioning banking business models. Lastly, the new mooring factors and subfactors identified in this study are inertia, changes in customer needs or tastes, involuntary switching, and bank responsiveness. Consequently, the author has developed a framework/model based on the findings of this study. The new framework/model presented comprehensive results with practical implications and a valuable contribution to the current knowledge of customer switching behaviour.

Dedication

This thesis is dedicated to the Almighty God.

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1 Introduction

1.1 Chapter overview

This chapter is a general outline of the thesis. The thesis empirically investigates customer switching behaviour drivers in the retail banking sector. The study has been conducted in two developing countries in West Africa using a comparative study of Nigeria and Gambia. It aims to understand why customers switch banks in developing countries and suggests potential solutions for minimising such behaviour in the banking sector. Therefore, this chapter is arranged in the form of 15 sections to present a clear framework: the study background; an overview of the countries studied; a statement of the research problems; an explanation of the significance of the study; the research aims and objectives; the research questions; the research's philosophical approach; the research methodology; justifications for the study; the scope and depth of the study; a summary of the study findings; research contributions; research limitations; research structure; and chapter summary.

1.2 Study background

The global service industry is becoming highly competitive, characterised by consistently changing customers' needs. These constant changes are becoming challenging for the service industry. In addition, technological innovations, liberalisation, and deregulation have also revolutionised service provision for customers in the service industry. This modern technology is now changing the way customers perceive service and is creating new opportunities and threats to the sector (Zhou et al., 2020). The retail banking sector is an integral element of the service industry and contributes immensely to the economic development of any nation. Thus, as competition intensifies in increasingly globalised financial markets, it is becoming critical for financial institutions to avoid customer switching and build customer loyalty in order to retain customers for an extended period. Ensuring customer loyalty is essential since banks' profitability is closely associated with customer retention (Rashid et al., 2020). Thus, promoting customer loyalty reduces customer defection rates, increases a firm's revenue, and helps develop new businesses (Ngo and Pavelkova, 2017).

The banking industry in Nigeria and Gambia was deregulated decades ago, thereby attracting many local and foreign direct investors into the sector. The deregulation initially provided powerful rewards for expanding (in terms of size and number) banking and other financial institutions. The consequent phenomenal increase in the number of banking and other financial institutions providing financial services has led to increased competition among various banking institutions.

Developing countries are increasingly being regarded as alternative destinations for foreign direct investments, including Nigeria and Gambia. The Gambia has witnessed an influx of foreign banks over the years, which has increased the penetration of financial services into the country (Ceesay, 2017). The market comprises 13 banks, which are mostly owned by foreign companies. However, only four large banks control 68.1% of the industry's total assets (Jaabi, 2018), indicating a high concentration in the banking sector. Furthermore, the banks are mainly located in the greater Banjul area. The banking penetration rate is approximately 25% for the urban population and 5% for the rural areas (Jaabi, 2018). Thus, The Gambia's banking system is small, with an oligopolistic market structure.

Conversely, the Nigerian retail banking sector is large, characterised by periodic drastic reforms and several policy changes aimed at repositioning the institution for better performance and a more meaningful contribution to the Nigerian economy (Haruna et al., 2018). For example, in 2004, the then Central Bank of Nigeria (CBN) governor, Chukwuma C. Soludo, announced a new policy that increased the minimum capital base (paid-in capital) of commercial banks from N2 billion (US $14M) to N25 billion (US $173M). Today, this figure has increased to N100 billion (US $692M) (CBN Bulletin, 2021). This policy aimed to consolidate the existing banks into fewer, more extensive, and more financially robust banks. The exercise led to the reduction of commercial banks from 89 to 25 in 2005, which further reduced to 17 as of 2018 (Abayomi et al., 2019).

Furthermore, the Nigerian banking sector is presently characterised by tremendous strategic changes in customers' lifestyles and preferences. These include changes in the national and global landscape as well as the change in the political system from the People's Democratic Party (PDP) administration to the present government of Alliance for Progressive Congress (APC). There have also been changes in the digital landscape, where customers' protection and education have increased, urbanisation has increased, and the middle-class population is growing. These changes and policy reforms have revolutionised banking services to customers. However, these developments have also changed the ways in which customers perceive banking services, thereby creating new opportunities and threats, making the banking sector highly competitive (Izogo et al., 2018). So, as the competition intensifies, switching behaviour among customers has become a prominent issue in the industry. As noted by a CBN report of 2021, the Nigerian banking industry's average potential churn (switching) rate for 2021 was 20%. Thus, 20% of bank customers are willing to switch banks.

Many factors may cause customer switching behaviour. However, as Gerrard and Cunningham (2004) observed, switching banks is primarily an outcome of multiple incidents, not just one. Furthermore, bank customers are locked into a relationship with their banks, unlike other service industries. Therefore, understanding the determinants of switching behaviour is essential for developing a strategic framework to attract and retain profitable customers and avoid switching. This practical issue needs to be addressed and is discussed in the next section.

1.3 Overview of the studied countries

This study focuses on two developing nations in West Africa: Nigeria and The Gambia. But why have these countries been chosen for the study?

1.3.1 Nigeria

Nigeria was chosen for this study for several reasons. Firstly, it has the largest economy and the largest market in Africa. Secondly, in Nigeria, the average customer has at least a basic education and is well informed. In addition, many Nigerians have access to information – through print or broadcast media, the Internet, or social media. Thirdly, as rightly noted by Chikweche et al. (2021), the middle-class population in Nigeria has grown from 7 million in 2000 to 68 million in 2021. In addition, over 66 million Nigerians live in urban areas at an increasing annual rate of 3.8% compared to 43 million in the past. Furthermore, over 40% of the population has access to the Internet, and 20% now use smartphones, thus promoting e-commerce (Onyeagwara and Agu, 2017). Finally, there is also an alarming 20% average potential switching rate in the Nigerian banking sector as of 2018 (CBN Bulletin, 2021). Thus, some of the reasons for choosing Nigeria as a focus for this study is that the switching rates are enormous. These rates have been caused by technological advancement, the impact of competitors' advertisements, and value perceptions. Another cause is the persistent changes in customers' tastes due to increased awareness, resulting in higher expectations. Furthermore, Nigeria is a significant location choice for foreign direct investment in Africa. Figure 1.1 presents a map of Nigeria.

Figure 1.1 A map of Nigeria.

1.3.2 The Gambia

The second country of choice for this empirical study is The Gambia. There are many reasons why The Gambia has been selected as a focus for this study. Firstly, The Gambia is a very small developing country, one of the poorest in the world, with a total population of 1.8 million and a GDP of US $914.3m in 2017 (Jaabi, 2018). However, due to the inflows of foreign banks over the past 15 years, the banking industry in The Gambia has experienced significant growth. For example, the industry has grown from 4 banks in 2000 to 13 banks in 2014 (Ceesay, 2017). Consequently, competition has increased as the 13 banks compete in the small market, making customers prone to switching. Secondly, the switching behaviour of bank customers in The Gambia is not well researched (Jaabi, 2018). As a result, there has been no research carried out in the field, which could provide valuable insights and help practitioners and academics understand the switching behaviour of bank customers in The Gambia. These two reasons are considered significant for the choice of Gambia as the second country for this study.

Figure 1.2 A map of The Gambia.

1.4 Research problem statement

Governments' increasing attention to the banking sector across the globe, the growing impact of ICT, and noticeable changes in present-day customers have increased customer awareness. Customers are now more informed than they ever have been. The entrance of new investors in the financial markets, occasioned by the banking industry's deregulation, is also a clear indication that the sector is becoming more competitive. As a result, customers now have more options available, with apparent effects on customer switching behaviour. So, when banks cannot meet or exceed these expectations, a customer searches for available alternatives to meet their needs and expectations. Therefore, there is a need to study, identify, and understand the drivers of customer switching in the sector. If the switching problem is not effectively understood and managed, most banks may risk losing their market share to competitors. These are some of the factors that explain why this research is important.

Customer switching behaviour is not a new concept in the relevant literature. Several studies have already considered it (Wirtz et al., 2014; Agrawal et al., 2015; Fang et al., 2016; Heo and Kim, 2017; Yang and Liu, 2018). However, there is limited literature on the topic concerning Sub-Saharan Africa. For example, Ehigie (2006) examines how customer expectations, perceived service quality, and satisfaction predict loyalty among bank customers in Nigeria. However, Ehigie's finding is not conclusive, and there is a gap in the published literature. In addition, the study of Agwu and Carter (2014) about bank switching behaviour in Nigeria did not apply any known model. Onyeagwara and Agu (2017) applied the Keaveney's (1995) model on critical service incidents to investigate customer switching behaviour in the Nigerian retail banking sector. Still, they used only five out of the eight critical incidents to analyse their results. Given these shortcomings, it may be argued that the existing literature on customer switching behaviour in developing economies has not thoroughly addressed all the switching behaviour problems. Therefore, it is imperative to solve this problem by extending the switching behaviour studies to Sub-Saharan Africa. This is essential, as customers in developing countries have unique ways of evaluating service compared to customers in developed nations (Smith and Reynolds, 2001). Furthermore, Clemes et al. (2007) assert that these differences also influence various switching behaviours in the retail banking sector. Therefore, the present study intends to solve these problems.

Furthermore, the human migration theory of Bansal et al.'s (2005) push-pull-mooring (PPM) model, the dominant paradigm in migration literature, has been applied to understand consumer service switching behaviour over past decades. Bansal et al. (2005) stress the similarity between migration and switching behaviour and used the PPM model for the first time to explain customer switching behaviours in the service industry. Many scholars have also applied it to their various studies (Zhou, 2016; Heo and Kim, 2017). However, none of the existing studies has used the unifying framework of the PPM model to conduct customer switching behaviour studies in the retail banking sector of Sub-Saharan Africa. Therefore, the PPM model is applied to the empirical part of the present study on Nigeria and The Gambia. It offers a unique contribution to knowledge and makes this research project novel. The following section explains the significance of the study.

1.5 Significance of the study

There are limited empirical studies on developing countries concerning the factors influencing the switching behaviour of customers in the retail banking sector. Thus, in the face of growing switching challenges in the banking industry, there is a need for a deeper understanding of how it evolves in developing economies. Therefore, this research conducts empirical studies on the switching behaviour of Nigerians and Gambians to explain why customers switch banks in the retail banking sector. In addition, the PPM model is also applied for the first time in the Sub-Saharan African context in the empirical part of the study. The researcher is unaware of any study that has explored the PPM model to examine the customer switching behaviour of bank customers in either Nigeria or The Gambia. Therefore, applying rigorous and verifiable PPM theory in the empirical section aids the understanding of the peculiarity of customer switching behaviour in developing countries. The research is also significant in that it facilitates the generation of fresh insights into the growing world of customers' activities in the retail banking sector of the developing world. There is, therefore, the enormous potential to expand knowledge of customer switching behaviour in Africa.

The significance of this study is revealed in its contributions to marketing literature on customer switching behaviour. It will also help global bank managers interested in African markets to understand customers' behaviours in Sub-Saharan Africa. The research is significant as it provides a worldview of customer switching behaviour patterns in the retail banking sector of Sub-Saharan Africa. Therefore, the study offers a unique contribution to knowledge since it allows for a deeper understanding of a phenomenon in developing economies. It is an area that remains under-researched in the literature on customer switching behaviour. The study has both practical and theoretical implications. Thus, the uniqueness of this study is better appreciated when it is considered alongside what it aims to deliver. Essentially, the research aims are as follows.

1.6 Research aims and objectives

The research aims and objectives are:

1.6.1 The Aim

This research aims to understand the competitive nature of the banking industry and how it affects the switching behaviour of customers in Sub-Saharan Africa; by investigating the drivers of switching behaviour in the retail banking sector.

1.6.2 The Objectives

The research objectives, complementary to the aims of the study presented above, are to:

1. gain insights into the factors influencing the switching behaviour of retail banking customers in Sub-Saharan Africa;
2. determine the most critical factors influencing the switching behaviours of retail banking customers in Sub-Saharan Africa; and
3. determine the factors that can prevent the switching behaviours of retail banking customers in Sub-Saharan Africa.

1.7 Research questions

In order to achieve the research aims and objectives; the PPM model is applied to answer the following research questions:

- What factors influence customers' switching behaviours in the retail banking sector?
- How are push-pull factors shaping the switching behaviours of customers in the retail banking sector?
- How are mooring factors moderating the role of push-pull factors in the switching behaviours of customers in the retail banking sector?

1.8. Justification for the study

The Nigerian retail banking industry is vast and highly competitive, with customers commonly switching from one bank to another. One of the justifications for this study is that banks need to understand the reasons for their customers' switching behaviour. It provides insights into how banks can treat and serve their customers well according to their unique needs. Therefore, it is imperative to satisfy customers and encourage them to continue patronising their bank, thereby avoiding switching. The research focuses on micro-, small-, and medium-sized enterprise (MSME) banking customers, because MSMEs play a significant role in most economies, particularly in developing countries

(Raimi and Uzodinma, 2020). According to a report from The World Bank report, MSMEs provide over 50% of the world's employment and represent almost 90% of businesses across the globe. MSMEs contribute 40% of the GDP in most emerging economies, including those in Africa. The numbers are higher when informal MSMEs are added. The World Bank also projects that MSMEs will help absorb the expected 600 million jobs needed across the globe by 2030. This makes MSME development a top priority for most countries, including African countries. Therefore, providing easy access to all forms of government grants and bank loans is crucial for the development and survival of most MSMEs across the globe. It helps create jobs and stimulates the global economy.

The Gambian government has introduced many economic programmes aiming to boost MSME business in the country. The Nigerian government has also introduced various financial programmes through CBN to support MSME development. For example, through CBN, the Nigerian government provided 1 billion USD as targeted credit facilities to support MSMEs since the outbreak of the coronavirus pandemic. In addition, the government has prioritised MSMEs' survival during the pandemic and gave them access to loans and other stimulus packages to help them maintain their businesses. These efforts form just one example of the different packages that have been put in place to cater specifically to MSMEs in Nigeria.

According to Kato (2021), countries like The Gambia experienced very high MSME shutdown rates of 74% between 2010 and 2020, especially during the 2020 lockdowns occasioned by the coronavirus pandemic and lack of funds. However, the funds' challenges rates among MSMEs in Nigeria averaged 61% over the same period (Okon, 2021). Thus, 74% of MSMEs in The Gambia and 61% in Nigeria struggle to survive due to a lack of funds. Therefore, the MSME loans being given by both The Gambia and Nigeria have tremendously helped MSME sustainability in both countries. As a result, MSMEs constitute 41% of Gambian bank customers and represent 60% of banks' income in that country. Similarly, MSMEs account for 50% of Nigerian bank customers in Nigeria, providing 52% of the banks' profits (Awoyemi and Makanju, 2020). Therefore, the study's justification is also dictated by the MSMEs' contributions to the retail banking sector and the global economy.

1.9. Scope and depth of the study

This research covers the time when the Nigerian banking industry was liberalised – from 1992 to 2022. The empirical data collection covers five segments: four segments of bank customers and the fifth segment of bank employees. It includes MSMEs and bank staff. The scope of the data collection is informed by the need to understand the varying experiences of the participants and their feelings about bank services. So, encouraging MSME customers of various backgrounds to share their banking experiences enhances the research's validity. The identified factors affecting bank users' switching behaviour are presented and marked as either positive or negative. Nigeria and The Gambia were visited for data collection. The data was collected in Nigeria's two major commercial cities, Lagos and Kano. This is due to all categories of MSME customers in these locations. However, due to the small size of The Gambia, the data collection was restricted to the capital Banjul, where most Gambian banking transactions take place.

1.10. The study's contributions

The study contributes to the body of knowledge in many ways, and the major areas of contribution are:

This study presents more comprehensive insights into the factors affecting customer switching behaviour in the retail banking sector.

This study is the first to explore customer switching behaviour using the PPM model in comparing Gambian and Nigerian retail banks and is indeed one of the few in Africa. The study offers a valuable contribution to the relevant literature as it highlights factors that influence customer switching behaviour in the retail banking sector.

The study's significant contribution to push factors is that it has been able to identify various elements responsible for negative switching behaviours in the retail banking sector, including banking products, satisfaction, perceived banking quality, perceived banking value, trust, commitment, and banking price perceptions. These factors positively and negatively affect customer switching behaviour in the retail banking sector.

The study also presents pull factors as positive switching drivers in the retail banking sector. The study's findings affirm that attractiveness of alternatives positively influences switching in the retail banking sector. It is argued that the attractiveness of alternatives, which is the customers' perceptions of competitors' performance compared to their current banks, influences switching, even when the customers are satisfied with their present banks. However, the results show that the attractiveness of alternatives is not a strong predictor of switching. Instead, it mainly triggers multiple banking behaviours. Besides the attractive alternatives, the study also identifies new emerging pull variables that did not appear in the PPM model. They include technological innovations, relational benefits, perceived usefulness, ease of transaction, relative banking security, and physical appearance. Other variables include reputation, effective competitors' advertising, positive expectations, proximity, and expected switching benefits.

The last segment explains the impacts of the mooring factors (i.e. the situational and contextual constraints) on switching behaviour. The study's contribution is based on the affirmation that variables like attitudes towards switching, subjective norms (social influences), switching costs, prior switching behaviour, and variety-seeking tendencies are obstacles to switching, confirming Bansal et al.'s (2005) findings. Another contribution of the study is that it discovers new emerging elements of mooring factors that do not appear in the PPM model, including inertia (a theme), changes in customers' tastes/needs, involuntary switching, and bank responsiveness (as sub-themes).

1.11. Research structure

The thesis is structured in the form of seven chapters, as detailed below:

Chapter 1 Introduction

This chapter presents a general background of the study. It discusses the research background, gives a statement of the research problem, explains the study's objectives, outlines the research questions, explains the research philosophy used, details the research approach, presents the data collection method, justifies the study, and outlines the research limitations. This introductory chapter also introduces the reader to critical terminology and gives preliminary insights into other chapters.

Chapter 2 Service marketing and the evolution of banking services

Chapter 2 reviews banking services, service marketing, and evolution. Its aim is to provide insights into the banking industry to understand customers' switching behaviour in the retail banking sector.

Chapter 3 Understanding customer switching behaviour in the retail banking sector

The existing relevant literature on consumer switching behaviour is reviewed in this chapter, focusing on consumers' pre-purchase, purchase, and post-purchase decision-making processes. Service issues are also examined, including complaint behaviour, complaint handling, customers' responses to a service failure, and service recovery. Other topics reviewed in the chapter are cultural and demographic influences on responses to a service failure, switching intentions, and switching behaviour. The chapter also examines various academic theories on consumer switching behaviour.

Chapter 4 Research methodology

Chapter 4 describes the research methodology used for the data collection process. The primary research approach is qualitative, using a triangulation approach to generate the required data.

Chapter 5 Data analysis

This chapter outlines the data analysis process and presents the research findings using the theory of migration as the data analysis tool.

Chapter 6 Discussion

After the data has been analysed and the findings presented, the outcomes are discussed in order to make logical conclusions regarding the research questions posed at the beginning of the study.

Chapter 7 Conclusion

This is the last chapter of the thesis. It provides an overview of this research and its contributions. It presents a summary of the study findings, recommendations, and conclusions. The study's implications and limitations are also discussed, and proposals are presented for practitioners and academics.

1.12. Chapter summary

Understanding customer switching behaviours is important for the banking industry. However, it appears that the current literature on customer switching behaviour in developing countries is highly inadequate. This study attempts to fill this knowledge gap by exploring and empirically validating a conceptual model of customer switching behaviour in the retail banking sector. This qualitative study has been conducted by means of thematic interviews. The PPM model is applied as a basis for the research themes and questions. Finally, customer switching behaviour challenges in Sub-Saharan Africa are identified, and the drivers of customer switching behaviour in Nigerian and Gambian banks are explored. Thus, this chapter has provided the foundation for this thesis.

2. Service marketing and the evolution of banking services

2.8. Chapter overview

This chapter explains the evolution of banking services. Because banking is an integral part of the service industry, the chapter begins with a general discussion of the concept of service. The chapter is divided into six main sections. The first section explains the concept and characteristics of service. The second section reviews the evolution of banking, and the third section discusses the three-stage service consumption process. The fourth section presents the factors that influence purchasing decisions and consumption behaviour, while the fifth section highlights the service marketing mix known as the 7 Ps of marketing. The final section explains the concept of relationship marketing and its relevance to customer switching behaviour. This provides a platform for a proper understanding of the banking service before examining customer switching behaviour in the retail banking sector.

2.9. The concept known as 'service'

The concept known as 'service' is a highly interactive process in the service industry. Kotler and Keller (2012) describe service as 'any act or performance that one party can offer to another that is essentially intangible and does not result to ownership of anything'. This definition indicates that service is an abstract product provided by the service firm, simultaneously consumed by the customer. Lovelock and Wirtz (2011) defined service as referring to economic activities that create value and provide economic benefits to customers. This service definition shows that a service is usually performed in exchange for money, expecting that such a service will create value for the customer (Lovelock and Wirtz, 2011). Thus, rendering service is contractual, and it involves an interaction between the service provider and the customer. Wirtz et al. (2014) define a contractual service as any service whereby a customer establishes an account with the service provider (online or offline) and intends to use the service continuously. A bank account is an example of such a service. Customers typically visit a service outlet, sign formal documents (opening account packages), and establish a contractual relationship with the bank. Initially, the economy's service sector was considered insignificant (Palmer, 2014). However, the industry has grown over the decades. It has grown to the extent that it accounted for almost 70% of the GDP of developed countries as of 2018, exceeding the proportion of the manufacturing and agricultural sectors (Fahy and Jobber, 2019). In developing economies (like Nigeria), the service sector accounted for more than 50% of the GDP in 2018 (Igwebuike et al., 2019). Thus, the services industry plays a vital role in the economic development of any nation, including The Gambia and Nigeria. Today, the industry is more dynamic and highly competitive.

The competitive nature of the industry could be attributed partly to improvements in digital technology; as a result, consumer behaviour has changed, and new needs have emerged. Most enterprises now combine new technologies with traditional concepts and have created a new service called 'e-services' (Streuer et al., 2019). Solvak et al. (2019) define e-services as referring to business activities of value exchange that are accessible through an electronic medium, including the Internet and mobile networks. It involves the distribution and personalisation of resources in real-time over the Internet. It includes services entirely delivered through electronic media (for example, mobile banking and internet banking services). In addition, e-services offer intangible information-based products and services (Streuer et al., 2019). Thus, in the digital economy era, e-services have become increasingly important in delivering a superior overall experience for customers across the globe. It has contributed to high-quality service offerings, reduced costs for businesses, enhanced efficiency, increased service delivery speed, and flexibility in online transactions (Tuunanen et al., 2019). This unique approach to service delivery offers a novel experience and alters customer expectations. Many industries are now including these new e-service offerings in their service performance and delivery. As of January 2018, the worldwide Internet penetration and adoption of e-services has passed the 50% mark; thus, the proportion of people transacting online has increased tremendously (Solvak et al., 2019). Consequently, industries like healthcare, leisure, hospitality, telecommunications, law, education, banking, and many more services are now using these unique e-service offerings to improve their services. However, prior studies (Yoon and Juyeon, 2012; Palmer, 2014) note that service has certain features that make it unique and different to a product. For example, Zeithaml et al. (1985) classify service characteristics into six categories: intangibility, the inseparability of production from consumption, heterogeneity, perishability, ownership, and user participation in the service. These are briefly discussed below.

2.9.1. Intangibility

Intangibility is one of the most significant features of a service. It refers to the non-physical dimension of services, as services cannot be stored on a shelf, touched, tasted, seen, felt, or tried on for size (Zeithaml et al., 1985; Bitner, 1990; Bai et al., 2019). Most services are intangible because they are based on performances rather than objects (Bai et al., 2019). However, intangibles may come with tangible trappings during service offerings. This implies that consumers cannot see, hear, touch, taste, or smell a service; instead, they can only experience its performance (Zhang et al., 2012). On the other hand, Berry (1980) argues that services are supported by tangibles, as the process of actual service delivery comprises the product received. However, due to this intangible nature of service, it is impossible to test or evaluate a service before purchasing it (Xiang et al., 2015). Consequently, service purchase carries more risks for customers than a product purchase does. In order to reduce this uncertainty, service organisations often use tangible cues to allude to the quality customers can expect from the service (Lamb, 2015). For example, in banking, tangible cues include staff appearance, the physical and online banking environment; technological innovations; communication materials; and symbols like the bank's logo and bank charges.

2.9.2. The inseparability of production from consumption

Another service characteristic is the inseparability of production from consumption (Fung et al., 2018). Unlike products, which are primarily manufactured in factories far away from the customers, services are usually produced in the customer's presence and are simultaneously consumed by the customers (Gronroos, 1978). This means that services are first sold, and then, they are made and consumed simultaneously (Regan, 1963). On the other hand, products are first produced. Then, they are sold and then consumed. Inseparability also means that the producer and the seller are the same entity; thus, in most cases, only direct distribution is possible (Upah, 1980). According to Hoffman et al. (2009), inseparability 'reflects the connection between the service provider, the customer involved in receiving and consuming the service, and other customers sharing the service experience'. It implies that service provider and consumer roles are inseparable, resulting in a lack of standardisation, as the customer can change how a service is delivered and what is delivered. Given that the customer is always present during service delivery, the service provider should ensure that the customer experiences a pleasant service encounter, resulting in a positive service experience (Palmer, 2014). Unfortunately, the service delivery process is often prone to errors during service encounters because it is a highly people-intensive experience.

2.9.3. Service heterogeneity/variability

Services are also heterogeneous, especially those with a high labour content. This means that the performance of services often varies from producer to producer, from customer to customer, and from one day to another. Heterogeneity refers to the ‘variation inconsistency from one service transaction to another’ (Hoffman et al., 2009). Individuals render services to individuals; therefore, each service encounter is different in terms of the participants or the performance period. Unlike machines, which are programmed to produce the same product in the same manner during every production, it is almost impossible to deliver a consistent quality service in every service delivery precisely (Kasper et al., 2006). This is due to the nature of service delivery, which is usually performed by human beings and is characterised by inconsistencies in the behaviour of service personnel (Booms and Bitner, 1981). Consequently, there are differences in the services rendered by various personnel in terms of quality and customer expectations.

Bankers differ in terms of their personalities, interpersonal skills, and technical skills, and in most cases, they all have a different state of mind or mood, so service delivery varies. At times, such inconsistencies could be caused by the customer since the customer is involved in the service process (Storey and Larbig, 2018). As a result, each customer likely receives a unique service experience. Therefore, service quality consistency is challenging since the service cannot always be delivered precisely in the same way (Busagara et al., 2019). However, services can be standardised in order to reduce variation in the service process (Lovelock and Wirtz, 2011). Standardisation can be accomplished by providing standard service offerings through established standardised methods and procedures and extensive staff training. However, even though standardisation is required for business success, the service characteristics of heterogeneity can also be considered a competitive advantage because services can be customised to the exact needs and want of a customer. Therefore, the heterogeneity of service enables service organisations to satisfy customers’ individual needs, wants, and expectations in a customer-specific way, which is extremely valuable to customers (Pride and Ferrell, 2019).

2.9.4. Perishability

Perishability is also among the features of service. It describes the life span of a rendered service. Perishability refers to the fact that services produced cannot be kept, saved, or stored for future use (Mall, 2019). For example, unoccupied hotel rooms, unpurchased airline seats, and unused telephone lines cannot be reclaimed because services are simply performances that cannot be stored, making it difficult for service firms to harmonise supply and demand accurately. Sometimes, there is too much demand (a massive crowd in banks at the regular time for salary payments), and at other times, there is too little demand (for example, an income tax service in the summer) (Zeithaml et al., 1985). Thus, unlike products that can be stored and sold in the future, services cannot be held or kept for future demand expectations, and demand fluctuations cannot be accommodated in the same way as products. Consequently, balancing supply and demand is much more challenging for services than for products (Gölgeci et al., 2019). When demand is higher than supply, more customers require the service simultaneously, but the organisation's capacity to serve them simultaneously is limited. This is a common phenomenon in banking services. When demand is higher than supply (especially during the regular time for salary payments), customers' presence in the banking hall requesting bank services is usually overwhelming. It usually results in a long waiting time for the customers, as is witnessed in many Nigerian banks, causing customers to be dissatisfied with these long waiting times. Low demand implies that resources such as employees are underutilised because not many customers require the service then (Mawoli, 2017). For example, when a bank experiences few customers in the banking hall, some of the bank staff are rendered idle and are thus underutilised. Banks should strive to find an equilibrium between supply and demand to maintain a balanced positive customer experience and overcome these challenges.

2.9.5. Lack of ownership

The concept of ownership is a distinguishing feature of services (Wirtz and Ehret, 2019). It implies that when a service is rendered, the consumer of that service does not own the service that has been rendered. What is held by the customer is the benefit of the service – not the service itself (Zhu and Cho, 2018). Thus, no amount of money can buy physical ownership of services, such as experiences (movies), time (consultancy), or processes (dry cleaning). For example, a bank account is opened to save money and transact through the account. However, even though a bank account is opened in the customer's name, the bank account is still domiciled in the bank. Therefore, customers cannot have physical possession or ownership of their bank accounts. The absence of ownership stresses the finite nature of services for consumers – there is no enduring involvement in the product, only in the benefit.

2.9.6. User participation in service

Finally, the characteristics of services also include customer/user participation (John, 1988; Patrick and Neil, 1995). Indeed, customers participate in virtually every service production. In many instances, such customer involvement in service production is necessary for the service to be complete. At times, a customer may also want to participate in creating a service. Indeed, Berry (1984) describes service as 'a deed, a performance, an effort', thus bolstering the argument that the service production process is an essential part of the service itself. Such active participation of users in service production enhances transparency in the production process, with little or no control by management. Banks' fund transfers; mobile and internet banking; cash and cheque deposits/withdrawals; automated teller machine (ATM) transactions; and point of sale (POS) are excellent examples of services built on the principle of customer involvement.

Now that the concept of service and its associated characteristics have been discussed, the following section discusses the evolution of banking services.

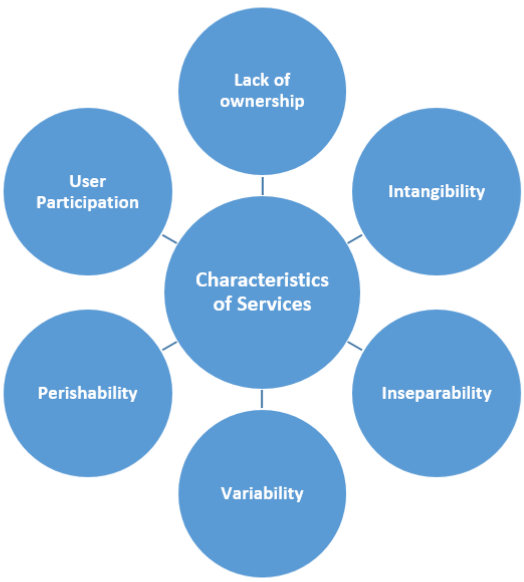


Figure 2.1 The characteristics of service, adapted from Patrick and Neil (1995)

2.10. The evolution of banking services

Banking evolution can be traced to the rise of the first currencies, during which empires introduced coins as a tradable asset to allow an easier way to pay for goods and services and tax their people. Olubisi (2015) defines banking as the business process of accepting and safeguarding depositors' money and then lending out this money to other individuals and corporate entities in order to profit and create financial multiplication in the economy through the multiplier effect. Armstrong (2017) explains that the evolution of banking is an integral part of the evolution of human civilization. The modern banking system was established by the Roman Empire to legally formalise the relationship between creditor and debtor (Armstrong, 2017). Gradually, over many years, the roles of banks in society have strengthened. During the era of European monarchism, banks were used as tools of the government (either empires or monarchies), serving their objectives. For example, banks financed royal extravagances, costly wars, and armies (Armstrong, 2017). In 1776, Adam Smith developed the invisible hand theory, arguing against total government influence on the banking sector and the economy. Instead, he promoted government control and power limitations in the banking sector, which later paved the way for capitalism (Smith, 1776), an economic system where free market and competition flourish, thereby enhancing banks' positioning. As a result, many merchant banks emerged in the late 1800s to provide local and international trade (Samakovitis, 2012).

The banking business has revolutionised over the years. Banks have incorporated modern innovative technologies to increase their capacity to process financial transactions accurately. They have also introduced new products and channels to meet customer needs better and complement the traditional branch-based banking system (Connelly, 2016). To achieve this end, Barclays Bank PLC (a UK-based bank) developed two innovative solutions that changed the banking sector's narrow, traditional way of providing financial services by introducing the first credit card in 1966 and the ATM in 1967 (Pretz, 2017). Online banking services also became mainstream in the 2000s and enhanced the electronic and online payment and transfer systems (Awosika, 2017). Thus, since its inception, the banking sector has been transforming itself and changing its business models in order to gain efficiency and meet customer expectations. This analysis of the evolution of banking provides insights that aid in understanding the present study's context. The following section briefly describes retail banking from Nigerian and Gambian perspectives.

2.10.1. Retail banking in Nigeria

The Nigerian retail banking sector has developed well over a century and a half. Before 1861, Africa was regarded as a 'dark continent' by European adventurers and traders, and it was considered both a 'no man's land' and an 'every man's land' (Oluduro, 2015). The era witnessed British rule, and Africa was then administered by British governance, known as the British protectorate. By 1861, Lagos became a colony of the British empire and was the first part of present-day Nigeria to come under British rule (Bollard, 2011). The Oil Rivers Protectorate, a part of present-day Southern Nigeria, was declared in 1885. The Northern territories of Nigeria were also brought under British traders' influence by the British government (Uche, 2010). Many British companies operating in the Niger area were amalgamated into the Royal Niger Company. The new company's charter gave it enormous powers to administer, make treaties, levy customs duties, and trade in the basin territories of the Niger area. The first clear economic policy was formulated, and a corporation known as the British West African Co-operative Association was founded. The main aims thereof were to establish banks, promote shipping facilities, establish cooperative stores, and produce buying centres to inspire and maintain a British West-African national economic development (Lawal et al., 2018).

These historical developments led to the commencement of the Nigerian banking system in the late 18th century, and the first actual bank in Nigeria was the African Banking Corporation, founded in 1892 (Olubisi, 2015). In 1894, the Bank of British West African Banking Corporation changed to the Bank of West Africa after Nigeria's independence. Later, the Standard Bank of Nigeria Limited subsequently metamorphosed into First Bank of Nigeria Ltd (now PLC), which had a monopoly in the banking industry. The monopoly continued until the establishment of the Colonial Bank in 1917. At its inception, branches were opened by the Colonial Bank in Jos, Kano, Lagos, and Port Harcourt. In 1952, the bank changed its name from Colonial Bank to Barclays Bank, and it later rebranded. Today, the bank is known as Union Bank of Nigeria PLC (Oluduro, 2015). Another essential foreign bank, the British and French Bank, was another crucial foreign bank established in 1947. The bank was re-established in 1961 by a consortium of five foreign banks. Since then, it has been known as the United Bank for Africa (UBA).

However, most foreign banks discriminated against Nigerian indigenes in their credit operations. This discrimination resulted in nationalistic movements and the first indigenous banks in Nigeria. The indigenous banking enterprises started in 1914, and between then and 1930, several attempts at establishing locally owned and managed banks based on patriotic and nationalistic views were made. The Industrial and Commercial Bank, established by a group of Nigerian and Ghanaian entrepreneurs in 1929, marked the beginning of indigenous participation in the banking industry. Unfortunately, due to inadequate capital, poor management, and aggressive and unfair competition from the foreign established banks, the bank failed in 1930 (Okoye et al., 2017). Another group of entrepreneurs emerged in 1933 – all were Nigerians. Despite the failure of the Industrial and Commercial Bank, they came together and established the Nigerian Merchant Bank. The bank was more successful than the Industrial and Commercial Bank, but like its predecessor, the bank also failed in 1936. In 1943, some indigenous banking entrepreneurs established the National Bank of Nigeria Ltd, making history by being the first indigenous bank to survive. The success of National Bank Ltd was attributed to the careful management by the Western Regional Government, which inspired other Nigerians to go into the banking business in 1945. Chief Okupe established the Agbonmagbe Bank. As a private enterprise, it thrived. It thus became the fourth indigenous bank to be established. Like the National Bank of Nigeria Ltd, Agbonmagbe Bank also survived. The only three survivors from all the indigenous banks are the National Bank of Nigeria Ltd (established in 1943), African Continental Bank (established in 1947, since dissolved into Spring Bank as part of a recapitalisation exercise in January 2006), and Agbonmagbe Bank (established in 1945, now known as Wema Bank PLC) (Adeleye et al., 2018). The industry also witnessed varying capitalisation structures, beginning in 1952, when the banking ordinance law of 1952 was passed. Table 2.1 below shows the trends in the capital structure of banks in Nigeria since their inception.

Table 2.1 Trends in the capital structure of Nigerian banks (CBN Bulletin 2021).

TREND IN CAPITAL STRUCTURE IN NIGERIAN BANKING SECTOR

DATE	FOREIGN BANKS	INDIGENOUS BANKS	MERCHANT BANKS
1952	£200,000	£25,000	
1958	£400,000	£25,000	
1969	£1,500,000	£600,000	
1979	N1,500,000	N600,000	N2,000,000
02/1988		N5,000,000	N3,000,000
10/1988		N10,000,000	N6,000,000
10/1989		N20,000,000	N12,000,000
02/1991		N50,000,000	N40,000,000
1998		N500,000,000	N500,000,000
2001		N1,000,000,000	
2006		N25,000,000,000	
2011		N100,000,000,000	

2.10.2. Retail banking in The Gambia

The introduction of colonial rule by the British Empire saw the establishment of a branch of the Bank of British West Africa in The Gambia on 8 September 1902 (Aldasoro and Ehlers, 2019). The bank operated efficiently solely as a trading bank, dealing majorly in groundnut marketing, The Gambian economy's backbone. The bank enjoyed a monopoly in that era, as it was the only bank in The Gambia providing all financial services. Given the widespread network of banks in other British colonies, merchants always found it convenient to deal with the bank for import and export financial services. The bank also helped repatriate the proceeds of the colonial merchants to Britain (Aldasoro and Ehlers, 2019). The bank later changed to Standard and Chartered Bank, and today, it is known as Standard Chartered Bank (SBC). In order to break the monopoly of the Bank of British West Africa, the Colonial Bank was introduced into the Gambian banking industry in 1917. The two were foreign banks and experienced the first Gambian financial crisis in 1922. Unfortunately, the Colonial Bank did not last – it closed after World War II. After the collapse of the Colonial Bank, the Bank of British West Africa continued to operate as the only bank providing financial services in The Gambia. Years later, the British-owned SCB and the French-owned Banque Internationale pour le Commerce et l'industrie (BICI) entered the Gambian financial market.

The era before 1972 witnessed the concentration of banking services on trading and the concentration of lending to multinational corporations. As a result, the existing banks made no meaningful contributions to infrastructure and agricultural developments. Therefore, the government established a national development bank known as Gambia Commercial and Development Bank (GCDB) (by an Act of Parliament: no. 13 of 1972) as a corporate body to fill this gap. It had three shareholders, The Gambia Co-operative Union (GCU) with 23%, The Gambia Produce Marketing Board (GPMB) with 26%, and The Gambia Government, which owned a majority share of 51%. The organisation aimed to make banking services available to ordinary Gambians. GCDB quickly became the primary source of institutional credit for local enterprises. By the mid-1980s, GCDB had become The Gambia's largest commercial bank, with 44% of total bank liabilities, accounting for almost half of the total deposits, about 88% of total loans and more than half of the total commercial bank assets (Jaabi, 2018). It existed for approximately 20 years and collapsed when it could not recover its assets from the groundnut marketing agents. Meridian International Bank later briefly took over the bank but could not survive for long. Then, the International Bank for West Africa opened in The Gambia in 1983 and exited the market before 1992. Most of these banking failures were attributed to their inability to diversify and the low savings rate in The Gambia. However, that situation has changed. The Gambia has witnessed an influx of foreign banks, which has increased the penetration of financial services in the country. The market now comprises 13 primarily foreign-owned (Nigerian) banks, with a penetration rate of approximately 25% for the urban population and 5% for the rural areas (Jaabi, 2018).

The following section describes the three-stage model of service consumption, which is also applicable to banking services.

2.11. The three-stage model of service consumption

The consumption process is an essential aspect of consumer behaviour. Numerous marketing scholars have attempted to understand consumer behaviour (and thus how consumption decisions are made) to develop effective marketing strategies (Lovelock and Wirtz, 2011). As a result, marketing scholars have shown interest in understanding the pre-purchase behaviour of customers, the purchase decision-making process, and their post-purchase behaviour (Kim et al., 2018). This is to understand the dynamics of customer purchase behaviour to create a value that satisfies customers' needs – better than competitors. Customer expectations should also be understood at each step of service delivery to ensure maximum satisfaction (Alzaydi et al., 2018). Banking customers typically hold similar expectations across banking services (Wasan, 2018). For example, a customer's desired service expectation from banks may be that the service is quick, convenient, value added, low cost, easy, smooth, safe, and reliable in a modern branch setting (Gronroos and Vioma, 2013; Zeithaml et al., 2018). Therefore, the three-stage model of service consumption (pre-purchase, purchase, and post-purchase stages) are briefly discussed below.

2.11.1. The pre-purchase stage

The pre-purchase behaviour stage is the intention stage, when a customer's purchase intention begins, and this is described as behavioural intention (Kim et al., 2018). The study of behavioural intention provides organisations with a clue concerning the likelihood that the customers will behave predictably (Zeithaml et al., 1996). Even though customer behavioural intentions may sometimes differ from their actual behaviour, understanding customers' possible behavioural intentions enables organisations to predict customers' responses in purchasing situations. Once the intent to purchase is established, the consumer employs specific criteria to assess goods and services. Such customer choice criteria are the various attributes and benefits that a consumer considers at the pre-purchase stage. They provide the basis for making a purchasing decision about one brand or another. Different customers may use different choice criteria in their decision-making process. For example, some customers may consider status or self-image, while others may focus on the price of the product or service. However, choice criteria can change from time to time, depending on the situation (del Rio et al., 2018). For example, the price may no longer be the primary criterion when disposable income increases, and this may be replaced by considerations of status or belonging. According to del Rio et al. (2018), there are four categories of choice criteria. Technical criteria relate to product or service performance. Economic criteria consider the cost aspects of the purchase. Social criteria relate to the impact of the purchase on the buyer's relationships with other people and the influence of social norms on the buyer. The final category is personal criteria, which refers to how the product or service relates psychologically to the individual and how the individual views themselves by consuming such products or services. In the banking industry, the decision process for selecting a bank follows the same process as explained above. The choice criteria for banks have evolved from branch location (before the 1980s) to convenience in ATM locations and electronic services (in recent years). Perceived financial risk places reputation, bank image, and secure feelings at the top of the choice criteria list (Chun et al., 2019). Economic issues like the fees charged and the interest rates paid also play a dominant role in customer choice of financial products (Kamrul et al., 2013). Thus, when the intention to purchase is established, the decision-making process begins at the purchase behaviour stage. The following section discusses the purchase stage.

2.11.2. The purchase stage

The service purchase process begins with problem/need recognition, after which purchase goals are set, and the criteria for available alternatives are identified for service choices (Pride and Ferrell, 2019). Interestingly, Stankevich (2017) notes that marketers sometimes create needs and wants by causing an imbalance between the present status of the consumers and their preferred status and making the consumer feel insecure without the product or service in question. This process often develops into need recognition and consumers' desires to buy a product or service to satisfy those needs. In order to create this imbalance and needs, marketers use marketing tools such as advertising and sales promotions to inform the consumers of the unfulfilled needs and the available products or services that would satisfy such needs. So, for marketing communication (e.g. advertisement) to be effective, marketers should determine when their target consumers develop these needs and want and the circumstances that trigger a need/want.

The next stage is the information search about various available alternatives. The consumer makes their best judgment based on the information at their disposal in that situation (Kamrul et al., 2013). Sources of information are categorised as either internal or external (Roscoe et al., 2016). Internal sources of information include scanning the memory to recollect past experiences in a similar scenario (Riley, 2012). Kousky (2017) observes that consumers initially try to check their memories for past experiences that might be relevant to the decision-making process when making purchases. When the information gained from previous experience is inadequate for the consumers' purchase decision-making, the consumer seeks external information to complement the insufficient internal details. According to Gursoy (2019), the external information search mainly involves other consumers' experiences and product/service quality attributes. The level of the information search largely depends on the consumer's experience with buying the product, the risks involved, and the level of interest. The consumers' information search provides opportunities for marketers to present their products' descriptions and usefulness through relevant advertising campaigns.

The information search processes direct the consumer to make comparisons of the available alternatives in various situations (Gursoy, 2019). The information search on the quality of the product can be determined and evaluated before the purchase decision is made; for example, price, size, and colour. Unfortunately, service quality cannot be examined before the purchase decision is made; rather, it is only determined during or after its consumption. Thus, service has to be wholly experienced before the possibility of any assessment. For example, it is impossible to make a pre-purchase trial of a haircut before purchase. Even when service comparison is sorted, it cannot be simultaneously compared in parallel but can only be compared in series. This means that two rendered services cannot be put side by side at any point in time for comparison. Thus, the absence of pervasive attributes implies that services are non-comparable products (Rao et al., 2018). Kettlewell (2018) suggests that, when faced with non-comparable product alternatives, the consumer will search for the basis of comparison by moving to more abstract product attributes, e.g. necessity, social status, or entertainment value. Such a comparison will typically lead to an evaluation of the alternatives to a particular product or service (Kim et al., 2018). The most important point here for marketers is the need to link consumers' emotional connections and experiences with products through advertising and marketing campaigns. Marketers can do so by introducing their brands to consumers during the need recognition, information search, and evaluation of alternatives stages.

The next is to make a choice, known as the service provider selection or purchase process, which is based on pre-determined criteria – such as guided selection criteria. For example, a potential bank customer might opt for Access Bank or GTBank, but after comparing them, they might decide to open an account with GTBank for reasons that are best known to them. At this point, the consumer may have chosen and developed a purchase intention for that brand. However, Stankevich (2017) argues that purchase intention is not enough – marketers should ensure that customers' preferences translate into actual purchases. This is vital as consumers may develop purchase intentions to buy certain products but instead purchase alternative products or services. Turning purchase intentions into actual purchases can be achieved by applying suitable marketing tools to convince consumers to buy certain brands. So, marketers should understand when a customer plans to buy, where to buy, and how much money to spend. For purchases involving complex products such as automobiles, personal computers, and consumer durables, the time frame between purchase intentions and actual purchases are usually wide. However, the time frame between consumers' purchase intentions and actual purchases may be short for non-durable products (low-involvement products, like everyday goods). Once a service provider is identified and purchased, the purchase stage ends, and the customer enters the post-purchase/evaluation stage, which is discussed in the next section.

2.11.3. Post-purchase/evaluation stage

Products or services are usually examined to ascertain whether they fulfil the pre-determined needs and expectations (Lamb, 2015). The first step in this stage is evaluating service delivery quality, which is mainly done using a predetermined standard as a basis for product or service outcome evaluation. The evaluation result can lead to either customer satisfaction or dissatisfaction (Kamrul et al., 2013). It is also known as the purchase outcome (Bansal and Taylor, 1999) or post-consumption reaction (Cai and Qu, 2018). Customers tend to react at this stage to their consumption experience. If a customer is satisfied with the product or service, this is a favourable outcome, and there is a corresponding positive impact on customer retention and loyalty. On the contrary, if the result is unfavourable, the customer may be dissatisfied with the product or service and may even consider switching to another service provider (Zeithaml et al., 1996). The second is the customer's evaluation of the quality of the service outcome. The rendered service is scrutinised after its consumption and the customer's perceptions of the quality of the service. If the customer's perception of the service quality is positive, repeat patronage is encouraged. However, if their perception of service quality is negative, switching behaviour might be triggered, as the customer will likely go elsewhere searching for the expected quality (Chuah et al., 2017). The outcome of consumption (and the evaluation thereof) is either satisfaction or dissatisfaction.

It should be noted that not all satisfactory services lead to customer loyalty and repeat purchases. Similarly, not all dissatisfaction regarding service leads to switching behaviour (Chuah et al., 2017; Liao et al., 2017). Stankevich (2017) concludes that consumers evaluate and review the consumed products or services to determine whether they have met or exceeded their needs (satisfaction or dissatisfaction). Marketers should get adequate post-purchase experience feedback from customers after consumption. The information from the consumers' feedback could help organisations improve their products and services, which may help in retaining dissatisfied consumers and avoiding customer switching behaviour. Figure 2.2 below demonstrates the three-stage model of service consumption process in the service industry.

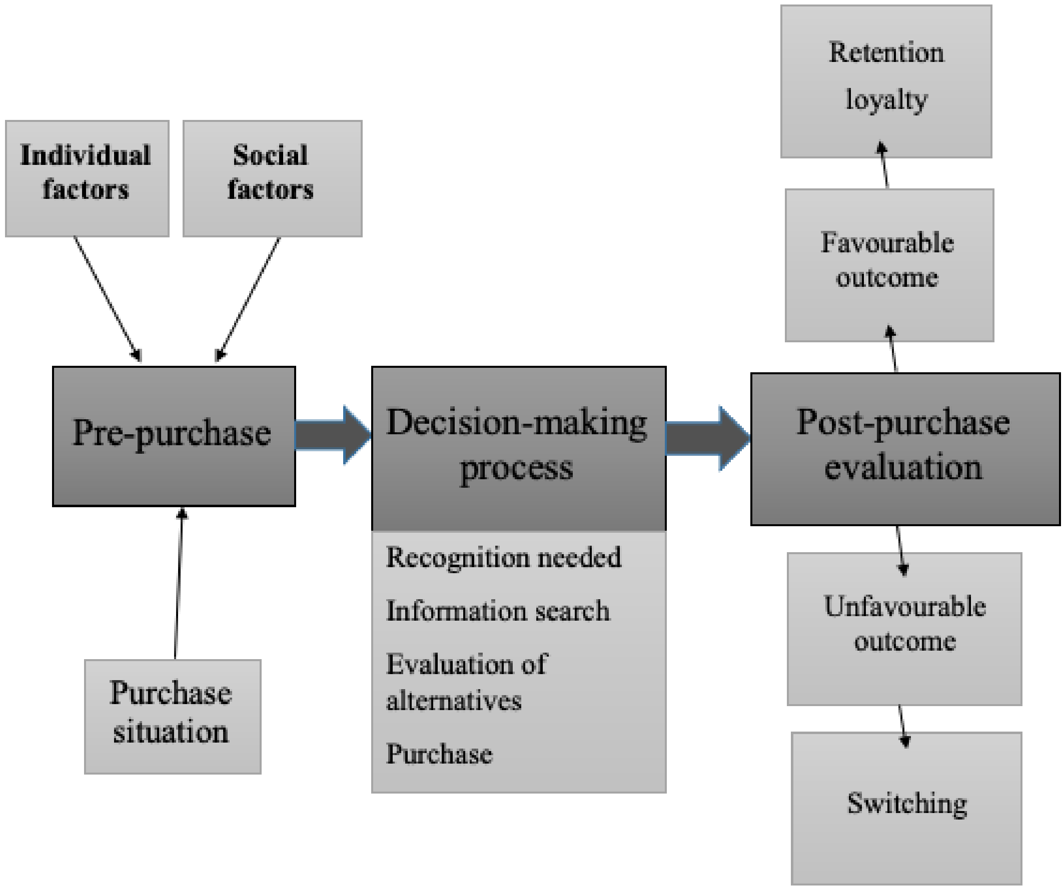


Figure 2.2 The three-stage model of service consumption, adapted from Howard and Sheth (1969)

The traditional consumer purchase decision model has been criticised, especially concerning its assumptions about consumer rationality in the purchase decision process. For example, Solomon et al. (2006) criticise the rationality assumption of the traditional model, arguing that, at times, consumers behave irrationally. Therefore, many consumers' purchase decision processes are not as straightforward as the conventional purchase decision model above. In addition, the authors argue that consumers do not always go through this process sequence whenever purchases are made, as impulse buying may occur, leading to unplanned purchases. Dhar et al. (2007) posit that shopping momentum also influences impulse buying, as an initial purchase provides a psychological impulse that motivates the purchase of a second, unrelated product. Gollwitzer (1990) asserts that momentum occurs due to the initial purchase, which pushes the consumer from a purposeful to an implemental mindset, thus driving subsequent purchases.

Besides the argument concerning rationality, Stankevich (2017) argues further that most consumers' purchase decisions are influenced by specific factors, such as a habitual or routine choice process, the nature of the products, the consumer's buying stage, and even financial status. For example, the purchase process for low-priced and frequently purchased products requires little or no effort to search externally for information or evaluate available alternatives. The author explains that such a purchase involves recognising the problem, engaging in a quick internal search, and making the purchase. Thus, it is evident that not all stages apply to repeat purchases, as consumers have already established their preferences for certain brands. Therefore, marketers of routinely purchased products need to continually remind and keep their brands in their target consumers' minds to secure continuous patronage. This requires a high level of brand awareness, promoted through reminder advertising, periodic promotions, and prominent shelf positions in stores. Stankevich (2017) also explains that marketers must employ different approaches for new products or those with low market shares. They suggest that marketers could devise means to disrupt these consumers' routine choice process to catch their attention and get them to consider the newly introduced alternative brands in the market. Therefore, it can be concluded that customer purchase decisions are not usually straightforward. There are variations caused by so many influences, which also depend on the situation and the customer. The next section aims to understand the process better, specifically how and when it is appropriate to interrupt it with marketing campaigns like advertisements and promotions.

2.12. Factors influencing variations in customer purchase decisions

Decision-making models have great scope for predicting customer purchase behaviours (Kumar and Dash, 2017). There are two primary types of consumers: individuals and organisations (Anwar et al., 2018). Individual consumers purchase to satisfy their needs, while organisations make purchases to meet the needs of others (Kotler and Armstrong, 2010; Anwar et al., 2018). The present study focuses on consumers of different backgrounds, ages, and life stages. Various factors have been found to influence customers in the purchase decision process. Among them are the individual factors, social factors, and purchase situation (Yang et al., 2017). However, not all consumer decisions coincide. They neither follow the same decision-making process nor use the same choice criteria during the purchase decision-making process (Lamb, 2015). Some scholars have suggested (Meeran et al., 2017; Kumar et al., 2018) that analysing the factors that influence customers' purchase decisions may enable service providers to predict the subsequent buying behaviour of customers. For example, suppose future purchases could be accurately predicted and determined. In that case, marketing practitioners could positively influence such customers' future actions to ensure repeat purchases, prevent customer switching behaviour, and enhance customer retention possibilities (Erevelles et al., 2016; Vassileva, 2017). A customer purchase decision is influenced by, for example, the purchase situation, individual factors, social factors, environmental factors, and activities of the marketing mix. These factors are discussed in detail below.

2.12.1. The influence of the purchasing situation on purchase decisions

The buying situation can be categorised as involving either extended problem solving, limited problem solving, and habitual problem-solving (Obber and Ellis-Chadwick, 2016). Extended problem solving involves a high-degree information search to make an informed purchasing decision (Nanayakkara et al., 2020). It is mainly associated with purchases of hi-tech and/or expensive products and services. Limited problem solving occurs when the level of information required by the customer to make a purchasing decision is not complex, and the consumer has prior experience with the product or service in question (Davidavičienė et al., 2019). An information search may be mainly internal, with the customer scanning their memory. However, an external information search may still be necessary in this situation, like checking the prevailing market price of the product before the purchase decision is made. Marketers can facilitate purchases in this situation through advertisement and increased awareness of the new features of the products and the price. Habitual problem solving occurs when consumers engage in repeat purchases of the same products or services without evaluating the available alternatives in the market (Obber and Ellis-Chadwick, 2016). Marketers may influence customers to continue buying their products through effective advertising, continually reminding the consumers of their brand.

2.12.2. Personal influences on purchase decisions

There are several personal influences on consumer behaviour. For the present study, the following eight personal influences are discussed: personality; perception; motivation; attitudes and beliefs; information processing; economic circumstances; lifestyle; and life stage/age (Perreau, 2014). An individual's personality can be understood as their inner psychological characteristics, which lead to the individual having consistent responses to their environments (Dickert et al., 2018). Personality influences consumer evaluations of products or services, as people differ enormously in their personalities. The next influence is perception, which relates to selecting, organising, and interpreting sensory stimulation into a meaningful picture of the world (Wang and Ming, 2018). Customer perceptions of a product or service influence their purchasing and switching behaviours – in any industry. Thus, shaping customers' positive perceptions of a product enables organisations to influence their buying decisions and to ensure their continuous patronage. Motivation can best be described as a force that prompts an action related to conscious and unconscious decisions involving how, when, and why to allocate effort to a task or activity (Nabi et al., 2019). The type of purchase and the purchase occasion vary depending on the customer. Thus, understanding what motivates customers' needs helps marketing practitioners adequately plan to meet such needs. A person's attitudes and beliefs also influence their buying behaviour. A belief can be described as a thought that an individual holds about something (Rahman and Reynolds, 2019). In marketing, beliefs and attitudes play an essential part in evaluating the available alternatives during purchase decision-making. Organisations try to match products' attributes to customers' beliefs and attitudes through persuasive communications, reinforcing existing positive beliefs and attitudes, correcting misconceptions, and establishing new beliefs about a product or service.

Information processing is another type of the personal influence. According to Davis and Agrawal (2018), information processing refers to when a stimulus is received, interpreted, stored in the memory, and later retrieved. Therefore, it links external influences, including marketing activities and consumers' purchasing decision-making processes. Economic circumstances also impact the purchase decision-making process (Vijay et al., 2018). Thus, during periods of economic growth, when people have a high level of disposable income and high job security, consumers purchase and consume more products and services than in economic recessions (Victor and Bhaskar, 2017). Conversely, more challenging financial circumstances, like a recession, inflation, deflation, and a lack of jobs or job security, which usually result in a lack of funds, may force consumers to postpone purchases, become more sensitive to prices, and change their purchasing behaviours (Vijay et al., 2018). Lifestyle refers to a person's pattern of living, as expressed in their activities, opinions, and interests. Lifestyles have been found to influence purchase behaviour (Mokhtaruddin et al., 2018). The life stage and age of a consumer can also influence purchasing behaviour since disposable income and purchase requirements may vary according to customers' stages in life (Mokhtaruddin et al., 2018).

2.12.3. Social influences on purchase decisions

Social influences are societal impacts on individuals' purchases and consumption behaviour (Grosso et al., 2017). There are four categories of social influences: social class, culture, reference groups, and geodemographics, where social class is an essential determinant of consumer consumption behaviour. Social influences affect how consumers are reached through marketing communication media to yield the best results (Waisbord, 2018). Culture is described by Hofstede (2010) as the traditions, values, taboos, and essential attitudes of a society or community within which an individual lives. It guides the way of life of people living in that society. Cultural norms are the rules that guide and govern behaviour, and these are based on values. Values are beliefs about what attitudes and behaviours are desirable. Conformity to cultural norms breeds rewards, while nonconformity breeds sanctions. In marketing, cultural values influence consumption behaviours and how businesses and marketing activities are conducted. Therefore, diversity in cultural values should be considered by marketers when they are trying to market their products and services to target consumers to enhance product or service acceptability. The reference group category can be defined as people who influence others' attitudes or behaviours towards a product/service (Kotler and Armstrong, 2010). Reference groups may be formal, like club members, colleagues at work, fellow students, and even society. In contrast, other groups may be informal, like friends, family members, and peer groups with similar interests. The level of product or service acceptability by these groups plays a critical influencing factor in the consumption behaviour of group members. Marketers are expected to understand what is acceptable to every group in their target markets and produce unique products and services that are acceptable to each target group. Geodemographics classify people based on their geographical location. Here, people are grouped into geographic clusters based on accommodation types, car ownership; ages; occupations; the number and ages of their children; and ethnicities (Obber and Ellis-Chadwick, 2016). Geodemographics are an effective means of market segmentation, which marketing practitioners can apply to understand social influences on consumer behaviour.

2.12.4. Environmental influences on purchase decisions

Environmental influences on purchase decisions may be sociocultural, technological, economic, or political (Vijay et al., 2018). Sociocultural influences enable marketers to understand customers' lifestyles, how their attitudes and opinions are formed, and what influences their lifestyles. It helps marketers understand the environment's demographic nature and guides how their target markets in such an environment are reached. The technological environment is also advancing new ways of marketing products and services and is today playing a significant role in various aspects of marketing activities. Technology has revolutionised how marketers engage in product design, quality control, advertisements, promotions, and the management and analysis of customer information. All these directly affect consumption patterns in the product and service industry. The micro and macroeconomic conditions of any environment affect prices and the availability of money for investment and consumption. Therefore, when a domain is experiencing an economic downturn, there is a greater likelihood of increased unemployment, negatively affecting customers' tendencies to buy products or services (Vijay et al., 2018). When the economic situation is favourable, however, jobs are more available, which results in more employment opportunities. Invariably, the increased availability of jobs improves customers' tendencies to buy more goods and services (Vijay et al., 2018). Lastly, the political or regulatory environment refers to the political climate and the legal implications of government policies, which influence customers' purchase and consumption patterns.

2.12.5. The influence of the marketing mix on purchase decisions

The marketing mix is the last factor that influences purchase and consumption patterns, including price, product, place, promotion, people, process, and physical evidence. These elements are discussed in detail in the next section.

2.13. Establishing service marketing strategies within the marketing mix

The marketing discipline has been transformed over the last 20 years, during which various marketing orientations have been developed (Ateba et al., 2015). These different marketing orientations can be traced back to the industrial revolution era when industries concentrated on production efficiency and product development. Marketing in this period was characterised by a goods or products orientation (Gronroos, 1983). The marketing mix concept was first introduced in 1953 by Neil Borden and was later formalised in his article, 'The Concept of the Marketing Mix' (Borden, 1964). There were initially 12 elements in Borden's (1964) marketing mix, but these were later condensed to four by McCarthy (1960). McCarthy's 4Ps model, comprising product, place, promotion, and price, was widely accepted and has since dominated the marketing literature. The original 4Ps marketing mix was developed for the manufacturing sector and targeted business-to-consumer (B2C) firms to influence purchasing decisions (Lovelock and Wirtz, 2011). However, several years later, it was observed that the traditional 4Ps marketing mix does not address the needs of the service industry, and the applicability of the 4Ps was found to be inadequate for service marketing (Lu et al., 2018).

Consequently, various scholars have put forward different arguments against the inadequacy of the traditional marketing mix in service marketing. According to Bennett (1997), one of the arguments is that the 4Ps focus on internal variables, making it incomplete for service marketing. Yudelson (1999) also argues that, even though the original marketing mix (4Ps) used in the last 40 years remains relevant, it is now obsolete and requires a new, more flexible platform. Schultz (2001) agrees with the arguments of previous authors by asserting that, while they made sense when they were first developed, the 4Ps have become less relevant in recent years because marketplaces today are now controlled by the customer. Hollensen (2017) explains that service marketing is influenced by the interaction process between the buyer and seller in negotiation rather than persuasion (which is implied by the traditional 4Ps marketing mix). They argued that the conventional 4Ps do not incorporate the characteristics of services and suggested that a new marketing mix should be developed to accommodate the service sector. Consequently, scholars like Rathmell (1966) and Shostack (1977) focus on service marketing. Both authors regard services marketing as separate from goods or products marketing. Since then, other scholars (Gronroos, 1984; Zeithaml et al., 1985; Helm and

Gritsch, 2014; Kushwaha and Agrawal, 2015) have conducted considerable research in this field, which is a paradigm shift from product-based marketing to service-based marketing. This paradigm shift has led to the expansion of the marketing mix by Booms and Bitner (1981), which consists of the four traditional elements (product, price, place, and promotion) and three additional features: people, processes, and physical evidence. This model is known as the 7Ps mix. These additional 3Ps were introduced to meet the unique marketing challenges posed by the complex nature of services (Gronroos, 2004; Gronroos and Helle, 2012; Helm and Gritsch, 2014; Kushwaha and Agrawal, 2015). It is an integrated effort to discover, create, arouse, and satisfy customer service needs (Fukey et al., 2014). This means that each function in a service organisation is a marketing function that contributes to the customers' overall satisfaction and helps service firms avoid customer switching behaviour in the industry.

Although banking service providers once enjoyed a protected market (Gummesson, 1987), after economic liberalisation, banks were exposed to free-market competition, advanced technological sophistication, and changing customer needs (Lenka et al., 2018). In order to remain competitive, the focus of banking services shifted from a transactional marketing approach to a customer-oriented approach (Gummesson, 2008). Today, the application of the service marketing mix in financial products marketing is evident in banks' daily activities (Blythe and Martin, 2019). Banks have realised the importance of differentiating themselves from their competitors based on superior customer service, relying on effective marketing strategies instead of traditional banking (Camilleri, 2018). Nigerian banks have also started to adopt customer-driven marketing strategies in order to address their customers' immediate and changing needs (Mawoli, 2017). Understanding and gaining access to Nigerian markets also requires careful analysis of customer perceptions regarding the services marketing mix. Banks should understand customers' financial needs, engage in an ideal marketing mix, and provide services to satisfy those needs. Therefore, as marketing activities become more sophisticated in the retail banking sector, greater attention should be directed towards the product, price, place, promotion, people, physical evidence, and process. These 7Ps of services marketing and their role in customer retention and prevention of switching behaviour are explained further in the following sections.

2.13.1. Developing service products

A product is anything offered to the market for exchange or consumption (Kotler et al., 2018). A product comprises a tangible component (Buur, 2018). In contrast, a service is an intangible bundle of features and benefits tailored to satisfy customers in a specific target market (Bai et al., 2019). There are three general hierarchical levels of service offerings; wherein each category is expected to add more value than the previous level (Lovelock and Wirtz, 2011). The first category is the core service, which is the main benefit that the customer derives from purchasing and consuming a service. The next category is the supplementary service, which facilitates core service and enhances its value. Such a service might be posting deposits and withdrawals, effecting fund transfer requests using banking application software (like FLEXCUBE or FINACLE), or network quality. The third level is the delivery process, which includes the techniques employed in delivering the core service and supplementary services to the customers (Lovelock and Wirtz, 2011). The delivery process in banking includes turnaround time. For example, the time it takes a teller to post a customer's transactions on the bank's software falls under this category. It almost immediately impacts the customer's account of that transaction processing.

Banking products include savings and current accounts, money transfer services, loan services, fixed deposits, internet banking, mobile banking, ATMs, and POSs (Abayomi et al., 2019). These banking products provide essential banking services to satisfy the banking needs of customers (Zhao and Liu, 2018). Bank marketing literature indicates that bank transactions are the services (or products) offered to customers to satisfy their needs at a profit (Tomar and Tomar, 2019). Although banks' products are identical, banks feel an increasing need to design customised products or services to meet customers' needs (Wakazi and Ogada, 2019). In an empirical study of the Taiwanese banking system, Khin and Ho (2019) assert that digital orientation and digital capability positively affect digital innovation and thus create a competitive advantage in the financial service industry. As a result, most banks now customise their products/services in innovative ways to meet and satisfy customers' needs. Maghsoodi et al. (2019), applying the SERVQUAL model, suggest that customer perceptions about the quality of banking services should be consistent with product innovativeness and value-added products/services. Therefore, banks should offer affordable value-added products/services to their customers to encourage repeat purchases and minimise switching behaviour. The following section discusses service pricing and the impacts thereof on switching behaviours.

2.13.2. Determining the service pricing strategy

Pricing is one of the marketing mix variables and indicates a service's value and quality to customers (Faith and Agwu, 2018). Price is defined as what is given up in exchange for a product or service (Zeithaml, 1988). Jia et al. (2019) refer to price as money that can be sacrificed to obtain specific products or services. The price of a product or service is the cost to the customer that is usually incurred during a service purchase. Price in the service industry relates to commissions, tariffs, premiums, or fares (Lovelock and Wirtz, 2011). In the service industry, customers cannot evaluate service quality before choosing a service due to the intangible nature of the service. So, customers use price as an essential tangible cue to determine the quality of a service, which guides their choice decisions (Zeithaml, 1981). Price refers to monetary and non-monetary costs (Lovelock and Wirtz, 2011). Monetary costs are the economic or financial price or costs of a product or service (Nantongo and Vatn, 2019). In banking, monetary costs are the service charges paid by the customer to the bank when transacting using the bank's platform (Zeithaml et al., 2018). These costs include transaction fees, commissions on turnover, bank charges, and interest rates (Gerrard and Cunningham, 2004). In Nigeria, bank charges include account maintenance charges (mostly on current accounts), ATM withdrawal charges, ATM card maintenance charges, money transfer charges, online transfer charges, and SMS alert charges. Besides monetary costs, customers' time and effort expended are also considered pricing components and are regarded as non-monetary costs in the service industry (Zeithaml et al., 2018). Non-monetary costs are time, psychological, procedural, and relational costs (Hoffmann, 2018). Psychological costs include the mental effort involved in organising and collecting information to compare competing products and the physical effort involved in buying the product or service (Raue and Schneider, 2019). Psychological costs also include economic risk costs (Huffington et al., 2018), search and evaluation costs (Singh et al., 2017), learning costs (Bergel and Brock, 2018), adaptation costs (Muehlemann and Leiser, 2018), and set-up costs (Wu et al., 2017). These costs are also referred to as procedural costs (Chang et al., 2017) and information costs (Gursoy, 2019). Procedural costs include the hassles and risks of actually purchasing a new product or service that is relatively unknown (Huang and Cheng, 2015). Chang et al. (2017) describe the relative costs as the costs of establishing a business relationship with a service provider. Non-monetary costs also include the time and effort spent searching for alternative bank products in banking and the inconvenience of new procedures for opening the account, and bottlenecks.

Therefore, when the monetary and non-monetary costs of acquiring a product or service outweigh the benefits, there is a likelihood that the customer might not purchase the service. Chen and Keng (2019) note that pricing problems were the most critical factor influencing customer switching decisions. Therefore, price perceptions directly impact customer satisfaction, repeat purchases, and customer switching behaviour. Marketing researchers now see pricing as an essential key driver for customer-related variables, such as attraction, satisfaction, retention, and switching (Gupta and Dev, 2012). Therefore, service organisations should offer competitive pricing that customers are willing to pay with a profitable margin while engaging in a suitable and effective marketing communication system. This practice aims to deliver information on the company's pricing and the value of its products to the target customers (Clemes et al., 2010). This is crucial because customers are becoming more focused on value, more sensitive to price, and more prone to switching (Azam et al., 2019). Thus, price as an element of the service marketing mix could influence customer switching behaviour in any industry.

2.13.3. Designing service promotions and communication strategies

Marketing communication conveys the value of a product or service to target customers (Lovelock and Wirtz, 2011). It helps organisations explain the benefits that the target customers will derive from consuming a product or service. Promotion represents the communications that marketers use in the marketplace, and it includes numerous elements of the marketing communication mix (Gronroos, 1994). Lovelock and Wirtz (2011) describe the marketing communication mix as communications transmitted through traditional marketing media, such as advertising, sales promotions, direct marketing, personal sales, public relations, and the Internet (including an organisation's website and online advertisements). Service marketing communications can also be transmitted through service delivery channels, such as service outlets, self-service points, and frontline employees (Santouridis and Kyritsi, 2014). Marketing communications also occur outside of organisations, such as positive word of mouth, media coverage, and social networks (Lovelock and Wirtz, 2011). Bakir et al. (2019) suggest that service industries use other promotional tools, like public relations and publicity, to reach their target customers. Therefore, promotional activities like community relations, event management, media blitz, and corporate identity programmes are relevant, and they should be used innovatively and effectively (Trainor et al., 2014). Post-purchase communication is vital for feedback, customer retention, and avoiding customer switching behaviour in service marketing. Even greater emphasis is placed on improving the tangibility elements in all service marketing communications (Wagle et al., 2019). Unlike tangible items like products, which can be displayed during marketing promotions, service performances cannot be displayed or shown during promotions. Therefore, when engaging in service marketing communication, it is essential to introduce tangible cues, such as equipment, staff, environment, and other related facilities.

The most commonly used promotional strategy in the retail banking sector is traditional marketing communication media, like advertising via radio, TV, social media, and bank websites (Little, 2018). In some cases, heavy advertising by a better performing competing bank may drive consumers to switch from a relatively weaker bank. In addition, a more extensive distribution network of a competing bank (like a branch network) can increase consumer awareness and provide more convenience for customers, thereby stimulating customer switching behaviour (Wirtz et al., 2014). The service encounter experience in a bank from the frontline staff (like the tellers and customer service officers) through direct interactions with the customers also helps in the marketing communication efforts of the banks (Patria et al., 2013; Krishanan et al., 2016). Banks also rely on their reputation, image, brand, and positive word-of-mouth communications to attract new customers and dissuade switching intentions (Parasuraman et al., 2016). In order to reduce switching behaviour, banks can provide a place (distribution point) for these interactions between the bank's representatives and the customers. This concept is discussed further in the next section.

2.13.4. Placing or distributing services through physical and electronic channels

A place (distribution) is an essential component of the marketing mix, connecting the customers to the service provider (Schott and Nhem, 2018). Kasper et al. (2006) describe a place (distribution) where products are sold or services are executed. The scenario of in-service distribution refers either to when the customer goes to the service provider to receive service or when the service provider goes to the customers to help them. There is no face-to-face contact with the customers before they receive service (Lovelock and Wirtz, 2011). The available distribution options for a service provider to reach its target customers are numerous. First, customers can be contacted through a direct medium, whereby the service is performed directly by the service provider for customer consumption. Another option is the introduction of indirect channels, whereby the service provider uses one or more intermediaries to reach the customers (Pride and Ferrell, 2019). Lastly, customers can also be contacted through multiple media (Zhao et al., 2019). The number of intermediaries involved in the service delivery process depends on the chosen distribution channel. The intermediaries include service providers (direct channels), retailers or service outlets, wholesalers, agents or brokers, and franchise service deliverers (Lovelock and Wirtz, 2011). In addition, the product or service should be conveniently sited for effective distribution of services, whether it is the question of locating a site for a new branch of a bank, an educational institution, or a hotel (Gronroos, 2011). Beverungen et al. (2019) argue that service distribution in the 21st century needs to be automated in order to enhance customer satisfaction in this digital age.

Nigerian government policy, through CBN directives, ensures that every bank licensed under the National Bank scheme opens at least a branch in every capital of the 36 states of the Federation of Nigeria (Mustapha, 2017). This provision aims to make banking easily accessible to customers across the country. The invention and introduction of new ICT in the banking sector have also changed how banks service their customers (Ameme and Wireko, 2016). The increased availability of self-service technologies has provided new distribution channels, enabling banks to pursue an electronically mediated multi-channel strategy (Zeithaml et al., 2018). Banks have established technology-driven delivery channels based on branches near their target customers to achieve a competitive edge for easy accessibility (Salem et al., 2019). Customers can now access a variety of banking services through online self-service platforms. The Internet banking platform, mobile banking apps, POS services, ATMs, and other online banking services have expanded the scope of place (distribution) for banking services (Akpan, 2016). Khan and Abdullah (2019) also argue that the greater the number of branches and available functional ATMs at various locations, the more the banks are attractive to customers. Banks can therefore provide the desired banking environment (place) that is attractive and convenient, satisfying both staff and customers (people). The people element of the marketing mix is discussed next.

2.13.5. Managing people for a strategic service advantage

Services are performed and consumed by people. Judd (1987) introduced another P into the marketing mix, referring to people. They propose that people and power, in addition to physical evidence, should be formalised, institutionalised, and managed, like the other 4Ps, as distinctive components of the market mix. Judd argues that employees are an organisation's representatives to customers and need to be trained with the required skills to provide excellent customer service. This is essential because the variable nature of human performances is more pronounced than in machine-dominated service delivery, which leads to uneven quality (Sheorey et al., 2014). For example, bank customers who use human tellers will experience more service variability than those using ATMs. According to Berry and Parasuraman (1991), a service firm can only be as good as its people because service is an interactive performance between two or more people (the customer and the service provider's employee). This is common in high-contact services, such as restaurants, airlines, and banking. However, the individual's unique way of interactively delivering a service during service encounters can be an essential source of differentiation, creating a competitive advantage (Collier et al., 2018). Accordingly, employees that focus on showing personal attention, interpersonal care, a willingness to help, politeness, promptness, a positive attitude, expertise, confidence, and courtesy are likely to contribute significantly toward customer satisfaction and help reduce the propensity of customer switching (Gronroos and Helle, 2012). The service staff's physical appearance also provides clues about the customer's expectations. Hence, their mode of dress and nonverbal cues influence customers' judgement of the overall service quality perception during service encounters (Shala and Pira, 2017). Therefore, it is imperative to pay attention to the quality of the staff being recruited, thus creating an effective monitory mechanism to evaluate their performance from time to time. At times, customers too may be involved in the service delivery process, depending on whether or not they participate or cooperate with service employees (Anning-Dorson, 2018). Such customer involvement in the service process also influences their judgement of the service encounter. Additionally, the concept of people (participants) also includes other customers in the service environment. The presence of other customers during service encounters may also influence (positively or negatively) the service encounter experiences (Fukey et al., 2014). Marketing managers must therefore consider the presence and actions of other customers when managing the service provider-customer interface.

Bank staff members are usually the customer's primary contact points. From the security personnel who welcomes the customer at the bank entrance to the customer service officer who guides the customers to the appropriate desks – all these interactions influence customers' perceptions of the performance of the bank's staff. Thus, the bank's staff's behaviour in providing quality banking services, their smiling and friendly approach to customers' requests, and their efforts to meet or exceed customer expectations impact the overall judgement of service quality (Shala and Pira, 2017). Previous studies (Kasper, 2006; Fahy and Jobber, 2019; Altinay et al., 2019) have also shown that an employee's state of mind is critical for effective service. Thus, when employees feel that their organisations treat them well, they are more likely to be happy and thus more likely to treat the customers well, positively affecting the bank's market share, customer retention, and profitability. Therefore, banks should focus on the people element of the service marketing mix to ensure successful service delivery and continuous patronage. Banks need to recruit suitable candidates for various vacant positions and provide adequate training to enhance their skills (Salloum and Ajaka, 2013). They should also be offered an appropriate employment package with a good incentive programme to encourage high-quality service performance. Happy employees create happy customers, promoting retention and discouraging switching (Trivedi and Iaddha, 2017). Hence, providing appropriate service to customers depends on maintaining a workforce willing and able to perform at specified levels – and happily. Besides the people element, the service delivery process is also vital for the survival of most service firms, including banks, and this idea is discussed further in the next section.

2.13.6. Designing an effective service delivery process

The service delivery process entails a combination of sub-systems that harmoniously work together to deliver the overall service to the customer (Gronroos, 2011). It is the process involved in providing service to the customers, and it is referred to as the 'how' of service delivery or the functional quality (Zeithaml et al., 2018). The process is the structural design of a service or production (Toh and Sampson, 2021). It is the method and sequence of services that create the value proposition that has been promised to customers (Salloum and Ajaka, 2013). It includes the procedures, mechanisms, and activities flow by which the service is acquired and delivered. The attitudes and behaviours of service personnel during service encounters are usually associated with what is called the process, which influences customers' perceived service performance (Bitner, 1990). In high-contact services, customer involvement is also an essential part of the operation, and the process becomes their experience (Helm and Gritsch, 2014). For example, the service begins with the security personnel at the bank's entrance. How the security person welcomes and guides the customer to the exemplary service desk constitutes a component of the service process, contributing to the success or failure of banking services. Likewise, the frontline officer's response to the customer's service needs, the turnaround time, and the complementary roles of the back-office staff in service delivery constitute components of the service process and determine the success or failure of any service encounter. Thus, defective processes with too much bureaucracy will make services slow and frustrating, resulting in poor-quality service delivery (Lahteenmaki and Natti, 2013). In contrast, an effectively designed process ensures service availability, consistent quality, total ease, and convenience, encouraging customer satisfaction and discouraging switching behaviour (Purcarea et al., 2013).

With the advent of digital technology, the effectively designed service delivery process is aided by scientific innovations. Innovative self-service technologies have changed how service providers, including banks, service their customers (Ameme and Wireko, 2016). As a result, transactional banking services have moved from offline to online through electronic channels (Olannye et al., 2017). The financial service sector now employs remote distribution channels, such as the telephone or Internet, to reach more customers, provide improved services through online platforms, and increase profitability (Rabiu et al., 2019). Banking customers can now access various services from their homes, offices, and even overseas (Kumari, 2016). This approach is commonly called e-banking. Many authors (Rajapakse, 2017; Kumari, 2016) have argued that easy accessibility of e-banking from any location, at any time of day, is an essential factor that encourages customer patronage. Therefore, banks should make the online processes of bank service delivery smooth, fast, accurate, easily accessible, and user friendly. These factors are essential, as the process of online banking is regarded as a necessary means of reducing customer switching behaviour through positive experiences, leading to customer satisfaction. An effectively smooth service process in a conducive environment provides tangible cues about the quality of the service (Fahy and Jobber, 2019). Thus, designing an effective service delivery process is essential to ensure service encounter success (Fukey et al., 2014). Customers can be assured of such quality by crafting attractive physical evidence as part of the marketing mix discussed next.

2.13.7. Crafting attractive physical evidence

As discussed above, the intangible nature of service makes it difficult for customers to evaluate a service before consuming it. Therefore, it is essential to provide tangible clues as evidence to the customers about the quality of the service that may be expected. Physical evidence of the service comprises tangible cues related to the style and appearance of the service's physical surroundings and other experiential elements encountered by customers at the service delivery sites (Wagle et al., 2019), including environmental design, decor, signage, and business cards/stationery, which send messages to customers that help establish the firm's image and significantly influence customers' service expectations (Shostack, 1977). Therefore, if the physical evidence provided by the service provider matches the consumer's expectations, the consumer is likely to develop a positive attitude towards the service provider. However, there are different views about the degree of physical presence required by service organisations (Uppal et al., 2018). Companies offering only services are expected to have more physical evidence than companies providing services that include minor products. The type of physical evidence required depends on who is using the service. For example, if the customer engages more with the self-service platform, the online service environment should be attractive and enhance customer satisfaction. If the service delivery means are more interpersonal, both customers and the employees providing the service have to be satisfied with the service environment. Employee satisfaction during service production is essential for a service provider that operates remotely without the customer's presence.

Therefore, the service environment should be designed strictly to meet employee expectations (Bitner, 1992). Where the service environment is absent or not crucial, like cleaning services, tangible cues could be conveyed through business cards, equipment, or staff uniforms (Lamb, 2015). Physical evidence as an element of the marketing mix is also essential in the financial services industry because it conveys an external image of the service package (Raina et al., 2019). Thus, banks give tangibility to their customers by establishing branches in the locality where such customers reside. For example, suppose a bank aims to have a user-friendly, hi-tech, and efficient image. In that case, the branch infrastructure should have comfortable seating, pleasant lighting and temperature, and computer systems with advanced technology and network connectivity (Helm and Gritsch, 2014). In addition, the appearance of buildings, landscaping, interior furnishing, equipment, staff members' uniforms, signs, communication materials, and other visible cues also provide tangible evidence of a bank's service quality (Fukey et al., 2014). Thus, banks and other service organisations should carefully and effectively manage physical evidence to achieve the desired results. Table 2.2 below presents the marketing mix elements.

Table 2.2 Service marketing mix elements (Booms and Bitner, 1981)

Product	Price	Place	Promotion	People	Physical evidence	Process
Quality	Level	Location	Advertising	Personnel:	Environment	Policies
Brand name	Discounts and allowances	Accessibility	Personal selling	Training	Furnishings	Procedures
Service line	Payment terms	Distribution channels	Sales promotions	Discretion	Colour	Mechanisation
Warranty	Customer's own perceived value	Distribution coverage	Publicity	Commitment	Layout	Employee discretion
Capabilities	Quality/price interaction		Personnel	Incentives	Noise level	Customer involvement
Facilitating goods	Differentiation		Physical environment	Appearance	Facilitating goods	Customer direction
Tangible clues			Facilitating goods	Interpersonal behaviour	Tangible clues	Flow of activities
Price			Tangible clues	Attitudes		
Personnel			Process of service delivery	Other customers:		
Physical environment				Behaviour		
Process of service delivery				Degree of involvement		

In conclusion, the 7Ps marketing mix contributes immensely to service firms' efforts at attracting and retaining customers. However, it is argued by scholars (Malarvizhi et al., 2018) that the 7Ps marketing mix alone cannot guarantee long-term customer retention – it can only be secured through relationship marketing efforts (Elbedweihy et al., 2016).

Thus, the following section briefly discusses the concept of relationship marketing and its role in long-term customer retention.

2.14. Relationship marketing: a perspective

The relationship marketing phenomenon has existed for a long time (Gummesson, 2008; Elbedweihy et al., 2016; Malarvizhi et al., 2018). Relationship marketing is broadly defined as 'all marketing activities directed towards establishing, developing, and maintaining successful relational exchanges' (Morgan and Hunt, 1994). As explained above, products once dominated marketing efforts, initially focused on production (Rathmell, 1966). So, the direct marketing and sales of goods were the focus of the industrial era, when goods were produced first, and sales efforts came later. The result was a lack of customers' willingness to engage in a repeat purchase (Harley, 2018). There was then a paradigm shift to build a long-term relationship with a customer to guarantee repeat purchases and continuous customer patronage. Thus, a customer-oriented approach is developed against the production- or sales-oriented strategy background. Hence, marketing has evolved over the years and has moved from a pure sales philosophy to a customer-oriented philosophy, whereby satisfying customer needs and wants is the primary goal.

New innovative technologies have created new relationships in the service industry (Grönroos, 2018). Today, marketing acknowledges the existence of multiple connections and networks of relationships between different actors (Gummesson, 2008). Relationship marketing research is thus developing many new areas, such as relationship communication (Balaji et al., 2016), relationship dynamics (Bolton, 2019), negative aspects of close relationships (Anderson and Jap, 2005; Butt et al., 2019), the role of relationships in service recovery (Balaji et al., 2018), and service interactions (Martin, 2016). Technology also enhances the coordination of relationship marketing concepts in the banking sector. It helps to integrate all the data, customer profiles, and client feedback in the bank to develop quality relationships that minimise customer switching behaviour and enhance customer retention. For example, banks often send congratulatory messages on birthdays and anniversaries, wishing their customers happy birthdays and rewarding them accordingly. This practice gives the service a personal touch and strengthens the existing relationship (Malarvizhi et al., 2018). Thus, to achieve long-term profitability and sustainability, the relationship marketing concept proposes that maintaining valuable relationships with customers should be the primary focus of every organisation (Jamal et al., 2018). Organisations now recognise the importance of a long-lasting relationship with customers and continue to provide valued goods and services to satisfy customers' needs before, during, and after purchases (Jamal et al., 2018). The following section considers the paradigm shift from the service-marketing orientation to relationship marketing.

2.14.1. A paradigm shift from service marketing to relationship marketing

Relationship marketing in a service context was introduced by Berry (1983). But it was during the 1990s that it evolved into a separate field of marketing research and became prominent within the service marketing literature (Kunz and Hogreve, 2011; Grönroos, 2018). The rise of relationship marketing is closely linked to the growth of the service sector, characterised by long-term customer relationships, a focus on customer-firm interaction, and customer participation in service outcomes. Thus, relationship marketing is a paradigm shift from transactional exchanges to relational ones (Morgan and Hunt, 1994) and from attracting to satisfying and maintaining customers (Grönroos, 2015). Consequently, researchers became increasingly interested not only in those factors that led to exchanges but also in factors that strengthen relationships, such as relationship benefits (Grönroos, 2018) and relationship value (Grönroos and Voima, 2013), including trust and commitment (Morgan and Hunt, 1994). In addition, Grönroos (2018) notes that retaining valuable customers for a long time enables firms to remain competitive. Therefore, it has become a significant concept many firms use as a strategy for customer retention. Through relationship marketing, firms can avoid switching behaviour and keep their customers for a very long time. Accordingly, firms across the globe spend more than 12 billion USD annually on customer relationship management to understand how to target and sell to customers across various relationship stages (Zhang et al., 2016). Indeed, as Hoppner et al. (2015) argue, service quality, perceived value, price, trust, and commitment form the basis of high-quality relationships in the service industry. However, it is essential to note that not all social exchanges will lead to trusting, committed relationships. For such commitment to be nurtured in a relationship, it should be perceived as valuable to the exchange partner. The following section highlights the role of relationship marketing in the service industry.

2.14.2. Relationship marketing in the service industry

The importance of relationship marketing in the service sector cannot be overstated. Many scholars have proven that forming and maintaining long-lasting relationships with customers greatly benefits the organisation and the customer (Grönroos, 2015). John and Kijboonchoo (2019) explain that organisations apply relationship marketing to maintain long-lasting customer relationships. This practice enables customers to create additional value for the organisation, as it becomes less costly to serve them due to the effects of learning and decreased servicing costs. Research has shown that maintaining an existing customer is five times cheaper than getting a new customer (Mokhtaruddin et al., 2018). Furthermore, a satisfied long-term customer can also engage in advertisement on behalf of the service organisation through positive word-of-mouth recommendations, attracting new customers to the organisation with minimal costs (John and Kijboonchoo, 2019). A further benefit of relationship marketing in the service sector includes resistance to customer switching behaviour initiated by competitors (Fahy and Jobber, 2019). Thus, relationship marketing helps banks retain satisfied customers and avoid customer switching behaviour. The following section links relationship marketing with customer switching behaviour.

2.14.3. Relationship marketing and switching behaviour

Various scholars (e.g., Hwang and Kwon, 2016) suggest that relationship marketing enables an organisation to maintain long-lasting relationships with its customers. However, despite effective and efficient relationship marketing management, recent findings have shown that organisations, in some cases, still lose a proportion of their satisfied and dissatisfied customers to competitors (Calvo-Porral et al., 2017; Aldaihani and Ali, 2018). Liao et al. (2017) argue that not all consumers who decide to change providers are dissatisfied. According to Pollack (2015), such changes may be due to other factors like seeking variety, the existence of more attractive alternatives, or regret. Despite consolidating efforts to keep customers for a long time through relationship marketing, customer switching behaviour continues at an alarming rate in the banking and other service industries. Banks with solid relationship marketing practices have continued to witness customer switching in the industry. This call for further investigation has drawn the researcher’s attention to studying this area. This investigation is discussed in the next chapter.

2.15. Chapter summary

The service industry has been a subject of attention for marketing scholars and practitioners for many years due to the unique characteristics of services (e.g. perishability and heterogeneity) and how they influence consumer behaviour. The retail banking sector is an integral part of the service industry, so this chapter has extensively explored the service concept. The service marketing literature presents the 7Ps of the marketing mix (product, place, price, promotion, people, process, and physical evidence) and how they influence customer behavioural intention. For example, many banks have applied the 7Ps to influence customer choice and purchase decisions in the competitive banking environment, relying on knowledge of the customer purchase decision process. The literature review identified the three-stage model of the customer purchase decision process. The first is the pre-purchase stage, when the customer recognises a need for a product or service to solve a problem and searches for information to decide on a purchase. Next, the purchase stage is the phase of the customer evaluation of available alternatives, when decisions and purchases are made. The last stage is the post-purchase phase when customers evaluate their purchases and consumption. The favourable outcome helps service organisations (e.g. banks) to retain their customers. However, when the result is unfavourable, customer switching behaviour is triggered. Although this traditional consumer purchase decision model has been criticised for its assumptions about consumer rationality in the purchase decision process (e.g. Solomon et al., 2006), it has been a valuable tool in understanding the customer purchase process in the service industry. Finally, the chapter discussed the paradigm shift from service marketing to relationship marketing. The concept of relationship marketing is addressed at the end of this chapter. It provides insights into how banks retain their customers for a long time and thus reduce customer switching behaviour. This chapter has provided a background understanding of the sector. The next chapter reviews the switching behaviour literature to provide a theoretical background for this study.

3. Customer switching behaviour in the retail banking sector

3.8. Chapter overview

This chapter reviews the current literature on the relevant topics relating to customer switching behaviour in the retail banking industry. The chapter is organised into four main parts.

The first part is a brief overview of behaviour and behavioural intentions, the moderating role of satisfaction on behavioural intentions, and the impact of the current coronavirus pandemic on the global economy and behavioural intentions.

The second part focuses on the theoretical perspective of service switching, the empirical evidence concerning switching behaviour in the banking industry (which is crucial to this study), and the dynamics of the triggers of switching behaviour.

The third part reviews mainstream behavioural models in the relevant literature, the proposed theoretical framework, an application of the PPM model to customer switching behaviour studies, and the chapter summary, which concludes the chapter.

Therefore, this chapter lays a foundation for developing the push-pull-mooring conceptual model discussed further in section 3.159. Finally, the proposed PPM model of service switching (i.e., as presented in Figure 3.89) is applied in the empirical section of this study, and the findings are analysed and presented in Chapter 5.

3.9. The concept of behaviour and behavioural intention

Behavioural intention is critical in decision-making, and marketing scholars have always tried to understand consumers' behavioural purchase intentions to satisfy them maximally. Fishbein and Ajzen's (1975) theory of reasoned action (TRA) explains that intentions can potentially predict behaviour. An individual's intention may be due to several factors influencing their behaviour. The authors state that behavioural intentions influenced by attitudes and social norms are the strongest predictors of actual behaviour. Park and Jang (2014) define behavioural intention as a 'subjective likelihood that an individual will engage in a particular behaviour'. The behavioural intention might be either positive or negative (Farah, 2017). Zeithaml et al. (1996), in their behavioural model, define positive behavioural intention as increased customer commitment and loyalty, while negative behavioural intention is conceptualised as decreased customer commitment, leading to complaints or switching. A customer's behavioural intention to stay with or change a service always comes first – before the actual switching behaviour. Sun and Morwitz (2010) argue that individuals' switching intentions may differ from their actual behaviour. They explain further that switching intentions change over time and may not accurately predict actual switching. Many reasons are highlighted in the literature for the discrepancies between reported switching intentions and actual switching behaviours. According to Wirtz et al. (2014), these include changing decisions, changing true intentions over time, and differences in customers' statuses, such as income and other demographic characteristics. Therefore, Tonder et al. (2017) conclude that it is complex and challenging to use behavioural intention to understand possible future behaviour.

In service marketing, behavioural intention is determined by the outcomes of a customer's post-consumption evaluation of a product or service. The customer's behavioural intention is positive when the outcome of the service evaluation is satisfactory and negative when it is unsatisfactory (Hernández-Ortega, 2019). This means that product or service consumption influences customers' behaviour and behavioural intentions. Huarng and Yu (2019) explain that a positive evaluation of a service consumption may lead to customer satisfaction and a positive behavioural intention to repurchase the service. Meanwhile, a negative assessment of service consumption may lead to dissatisfaction, resulting in a behavioural intention to switch services. Ismoyo et al. (2017) demonstrate that service repurchasing intentions vary according to the nature of the service and the length of the repurchase cycle, which also influences behavioural preferences. They assert that the repurchase cycles of some products or services are regular and short (for example, restaurants, dry cleaning, and hairdressing). Others may have longer and comparatively irregular purchase cycles, like airline services. So, whenever a purchase cycle ends, the customer becomes a new prospect for the organisation. That prospect is influenced by the customer's prior judgement of the previous product or service consumed (Hernández-Ortega, 2019). Huarng and Yu (2019) note that behavioural intentions impact customers during the repurchasing intentions decision-making stage. The customer decides whether to remain with the current provider or switch to an alternative provider. Customer satisfaction or dissatisfaction with previous purchases usually influences such behavioural intentions.

3.10. The moderating role of satisfaction in behavioural intentions

In today's highly competitive global business environment, the success of a service firm depends mainly on its ability to consistently deliver satisfying consumption experiences (Mody et al., 2019; Al-Omari et al., 2020). Two main approaches to customer satisfaction widely accepted in the literature are outcomes or processes (Giese and Cote, 2000). In terms of outcomes, Gustafsson et al. (2005) describe satisfaction as the customer's overall evaluation of the performance of products or services after their consumption. In terms of process, they consider satisfaction as a customer's assessment of the performance of a product or service throughout the entire consumption experience. However, Giese and Cote (2000) argue that most definitions of satisfaction have favoured the process-oriented approach because defining satisfaction as a process examines the whole process (including the outcome), which provides a broader view than the outcome-only approach. Loureiro et al. (2014) categorise satisfaction as two different viewpoints: 1. transactional satisfaction derived from a particular service encounter and 2. cumulative satisfaction derived from an overall evaluation of all the service experiences over time. Loureiro et al. (2014) argue that cumulative satisfaction better understands customers' behavioural intentions than transactional satisfaction, like the process-oriented approach. It seeks to consider all aspects of the service production processes and procedures. In terms of social exchange theory, Low et al. (2013) classify satisfaction into two categories: 1. economic satisfaction, meaning the financial implications of the purchase, and 2. social satisfaction, referring to the satisfaction of the non-economic exchange behaviour. Thus, Xu et al. (2019) conclude that satisfaction as a process of evaluation helps understand consumers' behavioural intentions. The opposite of satisfaction is dissatisfaction. Yoon and Juyeon (2012) define dissatisfaction as a negative consumer judgment about the performance of a product or service, causing a discomfort level of consumption-related fulfilment, including levels of under-fulfilment. Hernández-Ortega (2019) postulates that a customer's satisfactory or unsatisfactory post-consumption evaluation of a product or service has implications for behavioural intentions. Thus, customers' prior assessment of the product or service that has been consumed influences their intention to repurchase it from the same firm. On the other hand, if the evaluation outcome is satisfactory, the customer will likely repeat such purchases with the same organisation (Ismoyo et al., 2017).

Satisfaction is treated as a cognitive and affective response (Loureiro et al., 2014). According to Lewin's (1938) theory of expectation disconfirmation (variation in perceived performance), the cognitive constituent of satisfaction is derived from the positivity of service performance, as it meets or exceeds customer expectations (positive disconfirmation). Park and Jang (2014) confirm that cognition significantly affects customer satisfaction. Most cognitive research on customer behaviour has employed the confirmation/disconfirmation paradigm (C/D theory), which determines customer satisfaction by comparing the customer's expectations with the provider's performance (Oliver, 1980; Hossain, 2019). Oliver (1980) states that positive disconfirmation (i.e. when the performance is higher than expected) increases customer satisfaction, while negative disconfirmation decreases customer satisfaction. Although the C/D paradigm has received considerable support from many researchers, it has also been criticised because it ignores the relationships between expectation, perceived performance, and satisfaction. Furthermore, the paradigm uses expectations as a comparative reference. Manrai and Manrai (2007) identify four overall dimensions of customer satisfaction with banking services: bank staff-related considerations, financial benefit considerations (interest earnings and interest payments), banking environment-related considerations, and convenience-related considerations (the availability of ATMs and branches). Nevertheless, Thompson's (1929) demographic transition theory, cited in Okyireh et al. (2017), teaches that, as individuals progress from one developmental stage to another, their expectations, preferences, and interests change over time affects their satisfaction. Thus, Kosiba et al. (2020) conclude that individual differences and demographic variables like age, gender, education, income, experience, marital status, and culture may influence customer satisfaction.

3.11. The impact of the current coronavirus pandemic crisis on the global economy and behavioural intentions

It has now been over 100 years since the world experienced the deadliest epidemic in history (the 1918 Spanish influenza), which caused the deaths of around 50 million people (Lai, 2020). However, the rising frequency of disease outbreaks in recent decades is alarming. Over the past 30 years, the world has witnessed many virus epidemic outbreaks, such as SARS, swine flu, MERS, Ebola, Zika, and yellow fever, to name a few (Lai, 2020). Yet, the world is now witnessing another pandemic of a disease called coronavirus (COVID-19). Coronavirus is a dangerous disease that infects humans with a rigorous acute respiratory syndrome (Hasanat et al., 2020). The disease first broke out in China – it was first identified in Wuhan, Hubei, China, on 31 December 2019 (Phelan et al., 2020). The viral disease outbreak was formally recognised as a pandemic by the World Health Organisation on 11 March 2020 (WHO, 2020). As of 20 January 2021, more than 98 million cases of the disease have been reported in over 200 countries and territories, with around 42 million recoveries, resulting in more than 2 million deaths so far, and it is expected to continue rising until everyone has access to a vaccine (WHO, 2020).

Besides the human casualties, Hongwei and Lloyd (2020) note that the pandemic has also disrupted world activities and has become one of the biggest threats to the global economy, including the financial markets. Phelan et al. (2020) observe that the pandemic has pushed the world to the brink of a recession more severe than the 2008 financial crisis. Economies are collapsing. Countries are experiencing economic recessions, multinational organisations and other businesses are declaring losses, and millions of jobs are lost. According to Buheji and Ahmed (2020), the economic impacts of each major disease outbreak are estimated to cost more than USD 500 billion or 1% of the global income. Booth (2020) attributes the current negative impact of the coronavirus pandemic on the world economy to the widespread lockdown measures, which, according to Breuninger and Hirsch (2020), could cost the global economy well over USD 10 trillion. Global shares have also dropped significantly in value. Consequently, major stock exchanges such as the Dow Jones, the FTSE, the Hang Seng, and the Nikkei saw their biggest plunge (freefall) since the stock market crash of 1987 (Black Monday). These major stock exchanges experienced an average drop of -25% (Dow Jones -36.4%, FTSE -33%, Nikkei -30.5%, and Hang Seng -21.6%) (Taskinsoy, 2020). Developed economies have been severely affected by the coronavirus pandemic. For example, IMF (2020) reports that the US GDP shrank by 5.9% in 2020, with an estimated loss of over USD 11 trillion. Similarly, Taskinsoy (2020) confirms that China, the second-largest economy after the US, also experienced a drop in its GDP by 6.8% in the first quarter of 2020, compared with an increase of 6.1% in 2019, reflecting the impacts of the pandemic on the economy.

Developing economies are also being severely affected by the coronavirus pandemic. For example, Asian Development Bank (ADB, 2020) states that the cost implications of the coronavirus pandemic in Asia, based on lockdown durations of three and six months, are 5.8 USD and 8.8 USD trillion, respectively. Similarly, Ndedi (2020) examined the aftermath of the coronavirus pandemic in selected African economies. The findings show that countries primarily dependent on crude oil exports, like Nigeria, Libya, and Angola, have been profoundly affected by the pandemic. Furthermore, Ndedi (2020) demonstrates that the negative impacts of the coronavirus pandemic have resulted in enormous fiscal pressure on African countries with strong economies, like Nigeria, South Africa, Angola, Egypt, and Algeria. Accordingly, the African Development Bank (AfDB, 2020) confirms that coronavirus outbreaks cost countries like Nigeria, South Africa, Egypt, Angola, and Libya 236.7 USD billion in their cumulative GDP. The bank also demonstrates that the real GDP of Africa contracts by 1.7% by 2021, representing a 5.6%-point drop from January 2020's pre-coronavirus projections. AfDB (2020) explains further that a prolonged coronavirus situation into the second half of the year 2021 resulted in a deeper GDP contraction of about 3.4%, down by 7.3% points from the growth projected before the outbreak of the pandemic. The bank also demonstrates that the cumulative GDP loss for the continent range between USD 173.1 and USD 236.7 billion in 2020/2021.

In Nigeria, the impact of the coronavirus pandemic has been devastating. Nigeria officially announced the spread of coronavirus on Nigerian soil on 27 February 2020 (Effiong et al., 2020). As the virus spread across Nigeria, the government introduced several measures to curb its spread (Akanni and Gabriel, 2020). However, by 30th March 2020, the country experienced a total economic lockdown for several months, leading to financial losses, especially for daily income earners from small- and medium-sized enterprises (SMEs) (Ozili and Arun, 2020). Many local and foreign investors also withdrew with a global drop in crude oil prices (Ozili, 2020). Ozili and Arun's (2020) study reveals that the pandemic has substantially and negatively impacted the Nigerian economy. Chukwuka and Ekeruche (2020) posit that the projected 2.5% increase in the Nigerian GDP in 2020 was truncated by the consistent drop in global crude oil prices due to the coronavirus pandemic. The result has been a tremendous increase in debt services, leading to the recent economic recession. Amid these challenges is the Nigerian financial market, as the coronavirus pandemic-induced uncertainties have negatively affected the Nigerian banking system (Anjorin, 2020).

The Gambian experience of the pandemic commenced on 17 March 2020, when it registered its first confirmed case of coronavirus infection through a passenger from the UK (Omotosh et al., 2020). Like most countries, The Gambian government implemented several control measures to curtail the spread of the pandemic. These included the introduction of a partial national lockdown for almost four months, continuous community sensitisation to the threat of coronavirus via all media outlets, the suspension of all public gatherings, contact tracing to confirmed cases, and quarantines (e.g. isolation of travellers from hotspot countries). Other measures included sample collections from high-risk contacts; mass screenings in specific locations; closure of all borders; fumigation; the establishment of isolation/treatment centre(s) and coronavirus national hotline(s); and the provision of psychosocial support to the affected and non-affected persons (Omotosh et al., 2020). However, as in Nigeria and other countries, these coronavirus protocols created new challenges due to the obstruction of business in The Gambia, including trade, services, exports, imports, agriculture, and food availability. In addition, the country has witnessed a continuous increase in unemployment and limited service delivery by banks and other large corporations due to the lockdown. The result has been a decline in profitability in various sectors of the economy and, ultimately, the termination of many workers' employment. Consequently, The Gambia's GDP shrank, and increasing inflation pushed the country into an economic recession in 2021 (Ceesay, 2020).

Therefore, there is no doubt that the coronavirus pandemic has negatively impacted customer behaviour intentions in the banking industry. Hongwei and Lloyd (2020) attribute this impact to the significant precautionary measures being taken by governments, which have altered how the population acts in society in response to the pandemic. Consumers before the coronavirus pandemic were generally exposed to what can be referred to as choice overload, whereby various products and services are made available to meet basic and higher social needs (e.g. food, shelter, social belonging, and self-esteem) as well as needs related to self-actualisation (Maslow, 1943). In the present reality, consumers' purchase decisions are now strictly directed toward survival, primarily driven by self-interest and emotions (e.g. fear, anger, anxiety, animosity, and hope) (Hongwei and Lloyd, 2020). Lewis (2020) demonstrates that the pandemic has forced consumers to concentrate more on short-term urgent needs than long-term needs, as they are frustrated by limited choice, product accessibility, and immediate demand. Lufkin (2020) postulates that the coronavirus pandemic has pushed many consumers to panic buying and hoarding, focusing on products that satisfy their immediate needs. However, Hongwei and Lloyd (2020) argue that few individual consumers have exhibited humane behaviours during the pandemic, including resisting panic buying. Kantar (2020) explains that consumers' needs and purchasing behaviours have changed due to the pandemic, and how consumers appreciate, value, and pursue those needs have also changed. Wang et al. (2020) observe that consumers now focus much more on basic consumption needs (e.g. food) and switch to firms that can provide these basic needs through online platforms to survive the current coronavirus pandemic.

3.11.1. Turning the coronavirus-related challenges into opportunities

With the disruptions to the world economy, there is also no doubt that organisations are facing many challenges during the present coronavirus pandemic. Isidore (2020) demonstrates that most companies face bankruptcy risk, as the coronavirus pandemic has disrupted business activities across the globe. For example, due to the dramatic drop in the number of available flights due to the coronavirus outbreak, Air Canada terminated the employment of over 5,100 members of its cabin crews (CBC News, 2020). Similarly, the lack of business in this pandemic resulted in Scandinavian Airlines (SAS) temporarily terminating around 10,000 staff, about 90% of its workforce (Jacobsen and Ahlander, 2020). Consequently, Gilyard (2020) acknowledges that the pandemic has caused many hardships among many households across the globe. Many have lost their jobs, leaving them with no more income to pay their bills and feed their families. Similarly, Zhu et al. (2020) indicate that around 85% of Chinese companies face bankruptcy due to a significant drop in their operating income. Wen et al. (2020), in their survey on the impact of the coronavirus crisis on businesses, also show that firms are facing sharp reductions of orders while operating costs pressures (e.g. rent and salaries) are continuing. Booth (2020) adds that the pandemic has created social issues (e.g. poverty and inequality) with negative global impacts. In response, organisations are beginning to explore the new challenges that have come along with the spread of this deadly virus to discover the visible and hidden opportunities that could boost their competitiveness in the current market. Caselli (2006) argues that most discoveries and inventions came in pandemic periods over the past thousand years. Kim and Liu (2012) also highlight how corporations responded to epidemics in the past, like the 2009 flu pandemic, which later opened up many opportunities. Buheji (2020) also suggests that great organisations take advantage of crisis confrontations to achieve their goals. Butcher and Massey (2020) add that the pandemic offers businesses many opportunities despite the current pandemic-related challenges.

Buheji (2020) claims that such opportunities can be realised when firms develop alternative means of satisfying their consumers.

Therefore, developing an alternative means of satisfying customers to overcome the coronavirus pandemic-related challenges is critical for a firm's survival. Buheji (2020) demonstrates that proactive firms are already taking advantage of the current pandemic to provide products and services to satisfy customers' immediate needs. For example, most manufacturing companies in the UK have diverted from producing their standard products to cheaper coronavirus-related products like ventilators, personal protective equipment, and hand sanitisers. Others have donated these items to their existing customers, free to support them during the crisis (Lindsay, 2020). Moreover, UK retail outlets like supermarkets have also helped the needy by providing food to food banks and charitable organisations (Jones, 2020). Similarly, Hongwei and Lloyd (2020) note that firms have also offered some free services to support their customers in the service industry. For example, telecommunications giant Vodafone provided free mobile data services for many of its pay-monthly customers and upgraded its vulnerable pay-monthly customers to unlimited data offers (BBC, 2020). Some service firms have also used their original commercial campaign airtime to promote good causes by enlightening the public concerning the dangers of coronavirus and how people can stay safe and protected during the pandemic. Banks have also introduced several measures to turn coronavirus-related challenges into opportunities. Buheji and Ahmed (2020) conclude that introducing safety-focused and value-added products or services that mitigate the risks of sudden health threats could provide unique values to help organisations win and retain customers during and after the pandemic.

3.11.2. Rethinking bank customer retention models amid the coronavirus pandemic

The economic impacts of the coronavirus pandemic are continually being felt throughout the banking industry, with many bank branches being wholly shut down (Sainato, 2020). Tsioulcas (2020) posits that the pandemic has either reduced or completely halted business activities in many industries, including banking, leading to job losses. Wójcik and Ioannou (2020) argue that more and more people are becoming financially vulnerable to the coronavirus pandemic, which may lead to a change in financial behaviour as they strive to survive this precarious situation. Meanwhile, as Champion (1999) highlights, the literature on crisis management emphasises the need for firms to find a survival mechanism. Similarly, Lawson and Samson (2001) demonstrate that organisations should develop innovative ideas to grow and survive during a crisis. According to Brito (2020), the coronavirus situation may not go away soon – if it goes away at all. So, Butcher and Massey (2020) posit that overcoming this coronavirus crisis requires organisations to rethink and re-evaluate their business models to adapt and cope with the long-term effects thereof. Therefore, Wójcik and Ioannou (2020) add that financial institutions (including banks) should review their objectives, visions, and missions and develop innovative business strategies to survive the challenges. The relevant literature demonstrates opposing views on the most suitable adaptation strategies. Some favour innovative technology to overcome the crisis, while others favour a creative marketing approach. For example, Wang et al. (2020) favour innovative technology like e-commerce lives streaming as a new means of overcoming challenges. Chukwuka and Ekeruche (2020) observe that the banking sector is already using innovative technology in providing financial services to overcome obstacles. Unfortunately, banks have had to contend with an increase in bad loans, problems with network infrastructure, and connectivity challenges as more and more customers are shifting to various online platforms to carry out their banking transactions. Anjorin (2020) observes that such demand could strain the systems in developing countries like Nigeria, where the infrastructure is weak, especially technology. Therefore, Mogaji (2020) recommends that banks upgrade their digital banking technology and associated infrastructure to overcome this weakness.

Scholars like Chen and Zhao (2020) argue that technological innovations always require a long research and development cycle and may not meet consumers' pressing needs during the coronavirus pandemic. Instead, the authors propose adopting a marketing innovation strategy (against technological innovations), as it can adapt faster to the sudden change in consumers' demands. Hunt and Morgan (1995) refer to marketing innovation as firms' commitments to new or significantly improved marketing methods that enable the firms to use their resources efficiently to meet customers' demands and create superior customer value. Hongwei and Lloyd (2020) confirm that new innovative marketing ideas can be easily and quickly developed to satisfy customers in this challenging time. According to Mogaji (2020), such innovative marketing strategies for banks may include making small loans available in response to the immediate needs of their customers during the pandemic. They also demonstrate that banks could provide short-term support to their customers through increased credit limits. The banks may also offer payment holidays on mortgages, loan deferrals, and temporary interest waivers for various loan facilities, credit cards, and overdrafts to cushion the pandemic's effects. Some global banks are already implementing these measures. For example, NatWest Bank in the UK currently offers payment holidays on mortgages and loans for three months. Furthermore, Mogaji (2020) also posits that banks may provide long-term loan facilities to support consumers in overcoming financial challenges throughout the pandemic. For example, HSBC has earmarked £5 billion to assist its individual and corporate customers who need long-term financial support during the pandemic. Furthermore, HSBC is also offering its UK current account customers a £300 interest-free overdraft to lessen the impact of the coronavirus pandemic.

Meanwhile, Kotler et al. (2019) suggest adopting societal marketing approaches to stimulate demand. However, Chen and Zhao (2020), citing Gandia and Gardet (2019), suggest four marketing innovation strategies that may be used to help organisations cope with the coronavirus crisis, including responsive design, a collective approach, a proactive strategy, and a partnership strategy. Chen and Zhao (2020) also suggest that organisations whose businesses involve physical interactions but are affected by the coronavirus pandemic can adopt a responsive strategy and move online. According to Kantar (2020), firms with scarce resources during the pandemic may also apply a collective approach, which helps firms co-innovate with other firms by sharing complementary resources and competencies. Armstrong (2020) argues that firms less affected by the pandemic but experiencing changing consumer needs with low dependence on external resources could adopt a proactive strategy. Wang et al. (2020) advocate a partnership strategy for companies with limited resources to develop new lines of business and meet unique customer needs during the pandemic. However, Abbruzzese et al. (2020) suggest that organisations can adopt a blended approach, combining innovative technology with a creative marketing approach to stimulate consumption and enhance customer retention. In order to implement such an approach, Mogaji (2020) argues that banks would have to understand the current market trends so that tailor-made products (e.g. digital banking and special loan packages) can be offered to meet the customers' unique needs throughout the pandemic. Butler (2020) concludes that the post-coronavirus marketplace might change from how it used to be. Therefore, organisations should be willing to adapt to overcome the pandemic-related challenges during and after the pandemic to avoid customer switching.

3.12. Service switching: theoretical perspectives

The unique characteristics of services and their impacts on customer service switching behaviour have been a key issue underpinning the marketing literature (Keaveney, 1995; Bansal et al., 2005; Lovelock and Wirtz, 2011; Wirtz et al., 2014; Fang et al., 2016; Heo and Kim, 2017; Kotler and Armstrong, 2018). In many research frameworks, switching represents a complete switch from one service provider to another (Nimako and Nyame, 2015). Vishal and Sonika (2014) define actual switching as the objectively observed act of switching to another provider. In terms of banking, customer switching behaviour relates to customers' changing from one bank to another. It is a general term used to describe various relevant concepts, such as defection, terminating a relationship, ending a relationship, migrating, exiting a relationship, and changing service providers. Therefore, most explanations about switching have focused mainly on the voluntary and total (complete) aspects of switching. However, switching may also occur involuntarily or partially. Keaveney (1995) defines involuntary switching as a process beyond the control of either the customers or the service providers. In banking, switching that falls within the bank managers' influence is called controllable switching. This includes changes due to service issues, a special offer from a competitor, or a better price with higher quality elsewhere. However, customer switching behaviour that occurs for reasons beyond the bank managers' control is called uncontrollable switching behaviour and occurs due to the bank's corporate decisions, branch closure, or outright bank liquidation.

Siddiqui (2011) defines partial switching as a loss of any portion of a customer's business, and this is significantly more challenging to detect than total switching. In banking, partial switching occurs when customers patronise two or more banks but carry out most of their banking transactions with the leading bank. For example, a customer may open an account with a new competing bank and retain an existing account with a current bank. Gurjeet et al. (2012) describe total switching as a complete loss of a customer's business. Thus, switching is considered complete when a customer terminates the existing relationship with their current bank and substitutes it for a competitor. Therefore, the definitions above imply that switching is a process that may be voluntary or involuntary and partial or total. Nimako and Nyame (2015) stress that two facets of the switching process exist in complete switching behaviour: 1. a switch from, also known as out-switching (when a customer moves elsewhere), and 2. a switch to, known as in-switching (when a provider gains a competitor's customer). Thus, customer switching behaviour is a dynamic process that develops from dissatisfaction to a complaint and switching (Sathish et al., 2011). Organisations often use this dual process of switching to evaluate competitors' strengths and weaknesses to create superior value for their customers (Njite et al., 2008). The present thesis also conceptualises switching behaviour as referring to total switching.

Customers also embark on online switching behaviour. Many world-famous websites (e.g. Microsoft, Yahoo!, Facebook, Instagram, Twitter, and Google) have provided various platforms for online social networking (Zhang et al., 2012). Thus, recent customer switching behaviour studies have shifted their attention to online service behaviours (Keaveney and Parthasarathy, 2001; Cheng et al., 2009; Zhang et al., 2012; Al-Debei et al., 2013; Wang et al., 2013; Bruhn et al., 2014). For example, Keaveney and Parthasarathy (2001) propagate the concept of 'churn', service discontinuance, and switching in an online environment. Cheng et al. (2009) explore the factors influencing users' switching behaviour in online social networks. Zhang et al. (2012), in their study of the post-adoption behaviours of bloggers, confirmed that a user's satisfaction and attractive alternatives affect online switching intentions. Al-Debei et al. (2013) examine the continuance participation intentions and behaviour on Facebook, representative of social networking sites, from social and behavioural perspectives. The results show that attitudes, subjective norms, perceived behavioural control, and perceived value significantly affect post-adopters' continuance participation intentions. Additionally, Wang et al. (2013) explore the factors affecting online consumer behaviour and found that perceived enjoyment, usefulness, and fees significantly influence customers' perceived value, thereby influencing customer switching behaviour. However, Akram and Kortam (2020) argue that online switching behaviour differs according to geographical location and culture. Similarly, Al-Dmour et al. (2020) highlight that consumer demographics, such as age, gender, and level of education, influence online switching behaviour. Therefore, Akram and Kortam (2020) conclude that consumers' online transactions need further investigation. Even as online shopping grows steadily, market research studies indicate that customer switching behaviours are much higher online than in a physical environment.

Given the strategic importance of understanding the impacts of customer switching behaviour in business, scholars in marketing have been investigating switching behaviour in the service industry (e.g. Keaveney, 1995; Bansal et al., 2005, Wieringa and Verhoef, 2007). As a result, prior research on consumers' switching behaviour has focused on three critical areas: 1. the outlined process model of switching decisions (e.g. Roos, 1999); 2. the heterogeneous characteristics of continuers and switchers (e.g. Keaveney and Parthasarathy, 2001); and 3. the factors that influence consumers' switching behaviour (e.g. Shin and Kim, 2008). The third category has attracted the most research attention and is the present study's focus. Thus, over the years, research on the factors that influence consumer switching behaviour has focused on various service sectors, such as hairdressing, automobile repair services (Bansal et al., 2005), banking services (Gerrard and Cunningham, 2004); insurance services (Lin, 2010); energy supply services (Wieringa and Verhoef, 2007); mortgage services (Bansal and Taylor, 1999); and Telecommunication services (Hu and Hwang, 2006). However, Roos et al. (2004) argue that the differences between the various researchers' findings indicate a lack of clear switching directions in multiple industries. Therefore, it is essential to conduct more comprehensive research on the causes of service switching, especially in the retail banking sector, which is seen as a gap in the literature. Chiu et al. (2005) suggest that banks divide customers into three segments when researching switching causes. These are loyal customers, dissatisfied switchers (customers who switch due to unsatisfactory experiences), and satisfied switchers (customers who switch for reasons other than dissatisfaction). Customer switching prediction can easily identify customers who are likely to switch. Such strategies call for predictive models to identify customers with a higher probability of switching in the near future (Jahromi et al., 2014).

3.13. Switching in the banking industry: empirical evidence

Following Keaveney's (1995) publication on critical service incidents, scholars have conducted numerous empirical studies on bank services and switching (for example, Colgate and Hedge, 2001; Kiser, 2002; Mavri and Ioannou, 2008; Bansal and Taylor, 1999; Clemes et al., 2010; Kaur et al., 2014; Pick, 2014; Walker and Thaqafi, 2015; Brunetti et al., 2016; Narteh, 2016; Juhaida et al., 2017; Reginald and Tafadzwa, 2017). Bansal and Taylor (1999) applied the theory of planned behaviour (TPB) to examine the switching behaviour of mortgage customers of Canadian banks. The authors identify service quality, perceived relevance, social norms, attitudes towards switching, satisfaction, and perceived switching costs as the main factors influencing switching decisions. Colgate and Hedge (2001) provide empirical evidence from banking customers in Australia and New Zealand and classify reasons for switching banks into five major problem areas: pricing, inconvenience, core service failure, service encounter failure, and response to service failure. Kiser (2002) used panel data on 1,500 US households to study the relationship between the households' switching costs and their decision to switch banks. The results indicate that US homeowners may find it difficult to change banks due to home mortgage agreements' 'lock-in' effects. Mavri and Ioannou (2008) investigated a dataset of 350 customers from a European financial services company (45% of which switched banks). The authors applied the proportional hazard model (PHM), as propounded by Cox and Oakes (1984), to examine customer switching behaviour among Greek banks. The results produce six independent variables as predictors of switching behaviour: gender, the bank's credibility, customer satisfaction, service quality, interest rates, and the customer's level of education. The study concludes that switching can be minimised by a bank's reliability (brand image) and high service quality. Clemes et al. (2010) consider the switching behaviour of customers in the Chinese banking industry. The study identifies price, reputation, service quality, effective advertising, competition, involuntary switching, distance, switching costs, and demographic characteristics (age, income, education, and occupation) as significant factors influencing customer switching behaviour in the Chinese banking industry. Kaur et al. (2014) focus on the Indian banking industry, identifying banks' core service performance, customer value, satisfaction-trust-commitment (relationship quality issues), responses to a service failure, price perceptions, and switching costs (barriers) as the main factors responsible for customer switching behaviour in the Indian banking industry. The scholars identify two groups of loyal consumers: 'loyal stayers' and 'spurious stayers'. Loyal stayers are dedicated and committed customers who will not switch their current bank. Spurious stayers are customers who will not change due to specific switching barriers but do not perceive that they are receiving better economic value from their main bank.

Walker and Thaqafi (2015) investigate the high-income demographic group's switching behaviour (tertiary students) in the New Zealand banking industry. They applied Keaveney's (1995) framework to investigate the impacts of behavioural intentions and customer relationship management (CRM) on customer retention. The authors identify the pricing of banking products as a significant factor influencing bank switching. Other important switching factors discovered during the study are banks' customer service, online service, ethical business conduct, and positive word-of-mouth communications (of fellow consumers). The study concludes that CRM effectively avoids or minimises switching and influences consumers' positive change of mind from potential switching behaviour. Brunetti et al. (2016) investigated customer switching behaviour in the Italian banking industry using survey panel data from the Bank of Italy from 2006 to 2012. The authors identify that three relationship factors impact customer switching decisions: 1. the uniqueness of the relationship (i.e., using a single bank instead of multiple banks), and 2. The relationship strength (i.e., the number of services used from a specific bank), and 3. The scope of the relationship (i.e. the categories of the banking services used). The results show that partial switching is more common among Italian banks' customers than total switching. In another study on customer switching behaviour in relation to banks, a comprehensive hierarchical model of behavioural intentions was developed and tested by Juhaida et al. (2017) concerning the Malaysian retail banking industry. Their findings demonstrate that behavioural intentions are the most important determinant of customer satisfaction, followed by switching costs, service quality, corporate image, and perceived value.

Researchers have also studied the impacts of various banking products on switching behaviour. Brunetti et al. (2016) confirm that the possibility of switching varies among banking products. The authors reveal that the probability of switching is more pronounced among loan-seeking customers when the bank cannot grant their loan request. Van der Cruijsen and Diepstraten (2017) consider the competitive nature of the industry in their examination of the impacts of different banking products on consumers' bank switching behaviour. The results affirm that customers' switching tendency varies according to the banking product. However, the authors demonstrate that good bank-customer relationships, practical barriers, and the unattractiveness of switching (when the costs of switching outweigh the benefits thereof) could positively influence customer staying decisions. Matthews et al. (2008) state that, even if customers decided to switch, such switching might be considered partial, as bank switching is unique, and most bank switchers may or may not close the old bank account while they are switching. Thus, most switching behaviour in banking is usually partial rather than complete (Colgate and Hedge, 2001; Siddiqui, 2011). Lees et al. (2007) argue that partial switching is good for the bank, as it retains the possibility for the customers to consider staying with the previous bank. However, unlike complete switching (e.g. account closure), which is easily detectable, partial switching is difficult to identify. Thus, a bank may not notice the switching on time. Furthermore, Gerrard and Cunningham (2004) opine that switching banks is mainly an outcome of multiple incidents, unlike other service industries, because bank customers are locked into a relationship with their financial service providers. Therefore, Vyas and Raitani (2014) conclude that bank switching usually results from several occurrences between banks and their customers: some customers prioritise branch network coverage, some are sensitive to service charges, and others prefer faster Internet services. Other customers may consider financial performance, production superiority, excellent service delivery, management efficacy, technology, competition, or a combination of these factors (Rao and Suvarchala, 2018).

3.13.1. The moderating role of technology and competition in bank switching behaviour

The introduction of innovative technology to banking transactions has added value to banks' products and services, resulting in significant changes in banking (Elisha, 2010; Ernest et al., 2012; Mahapatra and Parveen, 2017; Zhou et al., 2020). Idowu (2011) describes electronic banking (e-banking) as a means whereby banking business is transacted using automated processes and electronic devices, such as personal computers, telephones, fax machines, the Internet, card payments, and other electronic channels. Elisha (2010) points out that the Internet is the delivery channel for conducting electronic banking activities like money transfers, bill payments, viewing/checking account balances, paying mortgages, and purchasing financial instruments and certificates of deposits. Others include POSs, ATMs, telephone banking (including mobile banking), and, most recently, Internet banking in those distribution channels. Therefore, Ernest et al. (2012) claim that electronic banking has become an essential means of promoting banks' products and services and is crucial for banks' survival. Bijmolt et al. (2014) observe that online banking services have grown tremendously in the retail financial markets of developed nations, far exceeding the traditional systems of banking service delivery. However, Adeniran and Junaidu (2014) argue that electronic banking in developing countries (e.g., Asia and Africa) is still in its infancy and carries many challenges, like network failure, cash jams at the ATM, and POS malfunctions. Such failures influence customers' switching from one bank to another. Furthermore, unlike in the developed world, McClymont et al. (2015) note that the cost-benefit analysis of adopting this innovative technology in Africa influences customer staying or switching decisions. Bank customers in Africa (especially Nigeria and Gambia) face many online transaction charges, discouraging its adoption. Nevertheless, according to Chiang and

Chen (2014), efficient e-banking provides a better alternative to the traditional means of delivering banking services and is a sure way of achieving a competitive advantage. Mahapatra and Parveen (2017) validate this point by demonstrating the importance of electronic banking (e-banking) in gaining a competitive advantage in the banking environment. The consequence is high competition, as customers are now more informed than ever and can therefore switch from technologically less sophisticated banks to more sophisticated ones (Zhou et al., 2020).

Although there are no Nigerian or Gambia banks that solely provide digital banking services, thus banking in these two countries is competitive. To understand the impact of digital technology on competition in the banking industry, Mia et al. (2007) applied Porter’s five forces model of competition (Porter, 1985) to examine how digital banking influences competition in the financial services industry. The authors, in their analogy, claim that the entry barriers are high due to regulatory requirements and that most established banks enjoy a considerable customer base and loyalty, which gives them a competitive advantage over new market entrants. Mia et al. (2007) explain that a few prominent players increase their bargaining power for innovative technology suppliers, which consist of software providers in the banking industry. According to the authors, buyers’ bargaining power increases due to constant changes in customer attitudes and needs, lower switching costs, and competition from non-banking financial companies. The authors note that the threat of substitutes to banking in terms of competition from non-banking financial services providers and the microcredit sector is rising. Laksamana et al. (2013) posit that the emergence of microfinance banks and informal financial services centres, which are currently obtainable in countries like Nigeria, is also making the competitive nature of the industry stiffer than ever. Chiang and Chen (2014) affirm that these substitutes, which provide financial services across Africa (especially in Nigeria and The Gambia), have increased competition in the industry. For example, introducing POS-based financial services across Nigeria and The Gambia has brought a new competition line into the banking industry. In addition, some non-banking financial services providers powered by fintech start-ups such as Pay-Centre, Money-Point, and Paytm now provide retail digital financial services across Nigeria and The Gambia. Banks are now introducing different retention schemes, and cross-selling has become a typical attempt to retain customers and sustain profitability in banks. Therefore, D’Alessandro et al. (2015) conclude that switching has also become prevalent as the retail banking market has become more competitive due to technological innovations. As a result, banks have witnessed increased customer switching behaviour in traditional and online banking systems (Mahapatra and Parveen, 2017).

3.13.2. Bank switching in the developing countries of Africa

Since the global financial crisis of 2008, the global banking industry has been struggling to improve its returns on investment and general growth (Bell and Hindmoor, 2018). In contrast, banking services in most developing countries of Africa have continued to thrive, despite the limitations in the availability of quality physical infrastructures (McKinsey, 2018). McKinsey (2018) argues that The dominant economies in the African banking market are those of Egypt, Angola, Nigeria, South Africa, and Morocco, which make up 68% of the continent's banking revenue. McKinsey (2018) also indicates that the banked population in Africa is also expected to swell by more than 150 million people, from nearly 300 million in 2017 to 450 million by 2022. Much of this growth will be at income levels lower than USD 5,000 per year. As a result, the African banking market is rated as the second-fastest-growing market globally. The industry revenue grew at a compound annual growth rate of 11% between 2008 and 2018. Additionally, Africa is also the global banking industry's second-most profitable region. Its return on investment (ROI) was 14.9% in 2018, second only to Latin America and compared to other developing regions like Asia and the Middle East (McKinsey, 2018). The current African banking market's revenue (before risk costs) is approximately USD 129 billion. The retail banking sector earned USD 53 billion of the total revenue, compared with USD 35 billion earned in 2018 (McKinsey, 2018). These figures indicate growth of USD 18 billion in African retail banking revenues (Jaabi, 2018). Worimegbe (2020) notes that these revenue opportunities in the banking sector attract more local banks and an influx of foreign banks. In addition, regional trade agreements, such as the Economic Community of the West African States (ECOWAS) treaty, have stimulated some West African banks to invest in neighbouring African countries (Narteh and Kuada, 2014); for example, Ecobank, with headquarters in Togo, is an African bank with a robust presence in most West African countries, including The Gambia and Nigeria. In addition, South Africa's Standard Bank increased its presence in southern and eastern Africa and some parts of West Africa, thereby leading to aggressive competition among the foreign, regional, and local banks (Van Horen, 2007; Amegbe and Osakwe, 2018; Jaabi, 2018).

Consequently, this competition has increased customer switching behaviour in the African retail sector and has therefore attracted the interest of many scholars, policymakers, and other stakeholders across developing countries of Africa (Narteh, 2016; Reginald and Tafadzwa, 2017; Agolla et al., 2018; Haruna et al., 2018). Narteh (2016) investigates switching in the Ghanaian banking industry and concludes that price fairness, interaction, procedure, and service outcome (including efficient electronic banking services) are significant factors influencing switching or staying intentions in the Ghanaian banking industry. Reginald and Tafadzwa (2017), in their investigation of the role of e-banking on the switching behaviour of retail bank customers in Polokwane, South Africa, surveyed a sample of 98 respondents using a convenience sampling technique. The Cronbach alpha test was used to ascertain the reliability of the findings. The findings disclose that demographic factors (e.g. age, gender, and education) influence customers' bank switching behaviour and acceptance of e-banking services. The study further demonstrates that bank charges, low-interest rates on savings, promotion activities, branch locations, and switching costs are the primary factors responsible for customers' switching decisions in the banking industry. Agolla et al. (2018) also explore the impact of banking innovations on customers' attraction, satisfaction, and retention among commercial banks in Botswana. The study offers evidence of antecedents of banking innovations in this developing country. The study found that modern technologies in banking services create a competitive edge and increase the customer base. However, banks that cannot apply these modern technologies to their services are more likely to experience switching behaviour. Haruna et al. (2018) also investigate the factors influencing customers' choice of a bank in Nigeria. The results illustrate that low-interest rates, speed of service, ease of obtaining a loan, and higher interest rates on fixed deposits positively influence a customer's bank choice. Consequently, the authors suggest that banks that cannot provide these deliverables may experience customers switching to competitors.

In addition, several theories on consumer behaviour have shown that individual differences and situational and environmental factors significantly impact consumer switching behaviour (Green, 2019). In their study, Smith and Reynolds (2001) explain that customers in developing countries evaluate services differently from customers in developed nations. The authors believe that every organisation, community, state, political province, economy, and family household exhibits some uniqueness in terms of norms, beliefs, taboos, systems, and folklore. This uniqueness in their views reflects the people's way of life, including their consumption and behavioural intentions. For example, setting deadlines for action is a standard business procedure in America but is viewed as a rude and uncivilised way of life in Latin American or Arab countries (Sadri and Lees, 2001). Accordingly, Clemes et al. (2007) advise that banks that aim to remain highly competitive need to understand the differences in customers' beliefs and norms and what makes them switch banks and then act on that understanding. Lin (2010) affirms that understanding consumer switching behaviours across different cultures is vital for retaining customers. Thus, a fair investigation of any nation or organisation should encompass the cultural structure, values, and peculiarities of the target public and decision-makers in such an environment. So, since diversity influences individual behaviour differently, Hedley et al. (2006) argue that the best strategy for dealing with modern banking customers is to develop a unique relationship for each customer's needs. The recent service marketing concept of 'customer needing', as propagated by Wongsansukcharoen et al. (2015), provides meaningful guidelines on how banks can overcome the myopic nature of the strategies that currently exist in the industry. Accordingly, exploring these ideas further in uncharted territories, especially in relation to bank switching in developing African countries, will enrich the extant knowledge concerning this important phenomenon. Therefore, it is essential to widen the research scope of the studies on bank switching and the geographical location of banking brands in Africa. Accordingly, Chakravarty et al. (2004) suggest that good relationship management can help identify customers' unique needs and satisfy them. Therefore, marketing managers and scholars need to understand the dimensions of switching triggers and develop new models based on the different markets' unique characteristics to avoid customer switching behaviour.

3.14. Analysing the dimensionality of triggers of switching behaviour

Scholars have identified the factors responsible for consumer switching behaviour in many industries (Keaveney, 1995; Colgate and Hedge, 2001; Erno et al., 2013; Park and Jang, 2014; Fang et al., 2016; Heo and Kim, 2017; Yang and Liu, 2018). The factors, according to Njite et al. (2008), can be classified as either extrinsic factors (external environmental factors) or intrinsic factors (customer's internal or cognitive factors). Due to the complexity of the service and customer decision-making process, authors like Park and Jang (2014) also classify switching triggers according to whether they are cognitive or affective. The authors explain that cognitive factors are economic considerations (perceived value, price fairness, economic satisfaction, service quality), which could trigger switching. On the other hand, affective factors are social considerations (such as trust, commitment, and conflict) influencing switching (Park and Jang 2014). Roos and Gustafsson (2011) add to Keaveney's (1995) conclusions concerning the critical incidents responsible for customer switching, explaining that they can be grouped into three main triggers: situational, influential, and reactional triggers. This study focuses mainly on Roos and Gustafsson's (2011) explanation of the triggers of switching behaviour, which is analysed further in the following three subsections.

3.14.1. Situational triggers

Previous studies have shown that situational triggers generally influence buying and switching behaviour in the service industry (Keaveney and Parthasarathy, 2001; Zhang et al., 2012; Wirtz et al., 2014; Nimako and Nyame, 2015; Tooba et al., 2016). Roos and Gustafsson (2011) describe situational triggers as referring to factors like demographic changes, changes in the customer's work situation, or changes in the customer's life situation, which trigger switching behaviour. It refers to changes in customers' conditions that cause them to re-evaluate their existing relationships. Wirtz et al. (2014) also affirm that individual differences, like service usage-related behaviour (i.e. past switching behaviour, length of service experience, and expenditure), psychological variables (i.e. product involvement and knowledge), and demographics (i.e. gender, age, and income), influence switching behaviour in any sector. For example, considering customers' age differences, Shin and Kim (2008) posit that age strongly influences switching behaviour than education. As a result, young customers are more likely to switch than older ones. Similarly, Kim and Jang (2015) affirm that older consumers are likely to remain attached to familiar service providers and consider fewer options than younger consumers when faced with service failure challenges. According to Nimako and Nyame (2015), this finding indicates that senior consumers show more emotional self-regulation and thus recover from negative emotions more quickly, which leads to higher post-recovery satisfaction than younger consumers. On the contrary, Effah-Bediako et al. (2013) argue that age has no significant effect on the switching behaviour of consumers.

In addition, a person's level of education also influences their switching behaviour (Keaveney and Parthasarathy, 2001; Ranganathan et al., 2006; Shin and Kim, 2008). It is expected that highly educated consumers are more enlightened about their rights and have more product or service knowledge than those who are less educated. Ganesh et al. (2000) assert that professionals and other educated people are more prone to switching behaviour than those who are less educated – if a more attractive alternative is available. The authors insist knowledgeable people are more sensitive to competitors' offers and know when and how to switch than less-educated customers. Thus, Capraro et al. (2003) infer that educated consumers' objectives and subjective product knowledge increase their behavioural intention to switch. Therefore, bank customers with a high level of education are more likely to switch from one bank to another than those with a low level of education.

Gender also accounts for different personality traits between male and female customers (e.g. Zhang et al., 2009; Boo et al., 2013). According to Teeroovengadum (2020), females are more nurturing and yielding, while males are more assertive and instrumental. In the context of complaint handling, the author claims that female customers hold higher expectations of service recovery than their male counterparts. Moreover, Boo et al. (2013) argue that women focus mainly on the process than men, whereas men focus more on the outcome (the task) and expect a speedy recovery.

Another demographic variable mentioned in the literature is income level. According to Effah-Bediako et al. (2013), consumers with a high income are more prone to switching than low-income customers, who may perceive switching costs as a barrier to switching. Therefore, Nimako and Nyame (2015) assert that consumer income predicts actual switching behaviour significantly.

In addition, Dholakia and Uusitalo (2002) also find a significant relationship between a customer's marital status and switching behaviour. The authors conclude that married consumers are usually more responsible and more likely to make thoughtful considerations before switching than unmarried. This is because social and referent groups may easily influence an unmarried consumer to make impulsive switching behaviours. Thus, Nimako and Nyame (2015) provide empirical evidence on the influence of marital status on switching behaviour and confirm that marital status is a significant predictor of actual switching behaviour.

The length of the business relationship is another determinant factor that influences switching in the service industry. Lopez et al. (2006) posit that customers with a long business relationship with their service provider are less likely to switch providers than those with shorter relationships. Batra et al. (2012) affirm that, as consumers stay longer in relationships with service providers, they tend to be more accustomed to the firm's products or services and develop an attachment and become committed to those brands.

Religion is another aspect situational trigger that influences customer switching behaviour in the service industry (Anderson, 2013). Nimako and Nyame (2015) posit that religiosity strongly affects people's beliefs, personal identity, and value systems, and it significantly predicts actual switching behaviour. For example, Abdullah et al. (2016) disclose that spiritual factors influence Muslim consumers' switching behaviour more than other factors. Therefore, its effects on consumer switching behaviour depend on the individuals' commitment to their religious beliefs.

Similarly, Nimako and Nyame (2015) claim that culture is another situational switching trigger, and Hart et al. (2010) find that culture significantly impacts customer switching behaviour. Fornell (1992) also asserts that a customer's background influences their choice, buying, and switching decisions. According to Kamrul et al. (2013), this makes consumers evaluate products or services and firms differently, and not every product is intended for all consumers. Therefore, the authors conclude that marketers should treat nations, societies, communities, and ethnic groups as different cultural entities. Acknowledging these cultural differences is essential for understanding and preventing customer switching. However, Roos and Gustafsson (2011) note that situational (circumstance-related) triggers influence switching behaviour more than influential triggers.

3.14.2. Influential triggers

Aside from situational triggers, switching can also be triggered by specific environmental influences, known as influential triggers. Nyarko (2015) defines influential triggers as competition-triggered factors influencing customer switching behaviour. They include marketing mix elements like products, price promotion, place, people, process, physical evidence, and competitors' strategies to increase their market shares (Roos and Gustafsson, 2011). Esteves (2014) affirms that influential factors are market and competition-triggered switching factors, which use marketing mix elements to attract customers to a service provider. These competitors' marketing mix activities, such as product or service quality, advertising, distribution, sales promotion, and pricing, can trigger switching. For example, Keaveney's (1995) study of Western consumers finds pricing the third most common reason for switching services. Wallace et al. (2013) argue that high price is the second most common reason customers engage in switching behaviour. Thus, Jayanthi and Anupama (2020) conclude that price increase switching if considered unfair. For instance, a price increase due to increasing supplier costs will be more justifiable than if the price increase is due to a need to increase profit margins. However, Wirtz et al. (2014) argue that price alone may not lead to switching; rather, product/service quality and switching costs may play a more critical role in switching behaviour. Thus, the related variables (e.g. non-monetary switching costs) and the indirectly relevant (e.g. advertising) may affect switching behaviour. Abduh et al. (2012) also demonstrate that prices (bank charges), bank staff's appearance, approachability and support, the bank's physical appearance, and accessibility are the most critical marketing mix elements that influence customer bank switching behaviour. Charles (2015) disagrees, arguing that product and service quality influences customer switching more than the price in the banking industry. Justin et al. (2016) confirm that dissatisfaction with various dimensions of a product or service is the significant determinant of switching if it is not delivered at the expected level of quality. Furthermore, Pick (2014) considers that promotion (advertising) influences switching through public awareness, which educates the customers on the availability of better alternatives, thereby reducing search costs and risk perceptions**.** Thus, it is conceivable that heavy advertising by a better performing competitor may drive a consumer to switch from a relatively weaker provider.

Furthermore, using a 'place' as a marketing mix also helps promote goods and services, invariably leading to attraction and the consequent switching. Thus, Wirtz et al. (2014) claim that a competitor with a more extensive distribution network can increase consumer awareness and provide more convenience for customers, thereby stimulating switching. Apart from the distribution network, some studies (Kang and James, 2004; Kennedy, 1997) have shown that corporate image attracts customers, triggering switching. Kim and Chung (2011) describe an image as simply a customer's opinion of quality. Diallo et al. (2013) explain that customer perceptions about a firm's image, price image, and value consciousness positively influence switching behaviour. In their studies. Alves & Raposo

(2010) classify the practical components of an image: as the actual dimensions that are physically visible, and the emotional aspects, which are the psychological features that are not visible but are determined by customers' experiences. Garaus et al. (2015) agree that external cues, like the business environment, which refers to a building or physical structure and all contained within that structure, significantly determine switching behaviour. Therefore, marketing mix variables are essential factors that directly attract and influence customer switching. However, influential elements are positive influencing factors, unlike the negative nature of reactional triggers.

3.14.3. Reactional triggers

Reactional triggers are a service's procedural and relationship-related factors influencing consumer switching behaviour (Roos and Gustafsson, 2011). They include issues bordering on poor service, service failure, failed service encounters, and other critical incidents during interactions between customers and service providers, resulting in customer dissatisfaction (Roos and Gustafsson, 2011). For example, Yu (2014) acknowledges that an employee's bad attitude could trigger switching. Keaveney (1995) confirms that core service failure is the most important determinant of consumer switching. Gurjeet et al. (2012) add that in terms of meeting core service expectations, employees' responses to service failures have the most significant impact on consumers' switching behaviours. Nyarko (2015) posits that core service failure, pricing problems, and denied services are the main causes of switching behaviour in the service industry. Boo et al. (2013) indicate that, since most services are delivered in the exact location in which they are produced, the presence of fellow customers in the service delivery and service failure could also influence switching behaviour. Tooba et al. (2016), in their study, find complaint handling, benefit-loss costs, dependence, and calculative commitment as elements of a reactional trigger. Chang and Polonsky (2012) explain further that service inconvenience may also trigger switching. Others reactional triggers include the service involvement level, the customer's ability to make accurate behaviour predictions, and the customers' qualitative differences and differences in opinion and interest. Nyarko (2015) identifies high transaction fees, the attractiveness of alternatives, the inconvenience of bank location, and the bank's inability to respond quickly to system failure as significant factors in customer switching behaviour prediction.

According to Victorino et al. (2012), other reactional switching triggers are several aspects of behavioural control, including employee's displayed controls for routine service delivery. Rosh and Offermann (2013) define control as policies and procedures designed by an organization to guide the activities of the employees in the discharge of their duties. Paul et al. (2015) categorise control as either formal or informal. Formal controls are written, management-initiated policies and procedures that guide employee action towards accomplishing a firm's objectives. In contrast, informal controls (known as cultural controls) are unwritten, worker-initiated mechanisms that influence employee behaviour during service encounters (Rosh and Offermann, 2013). Paul et al. (2015) demonstrate that organisational control measures (formal or informal) strongly influence customers' service performance perceptions and switching. Therefore, this study focuses more on reactional triggers in understanding the factors that influence customer switching behaviour. The conceptual framework that further explains switching behaviour is presented below.

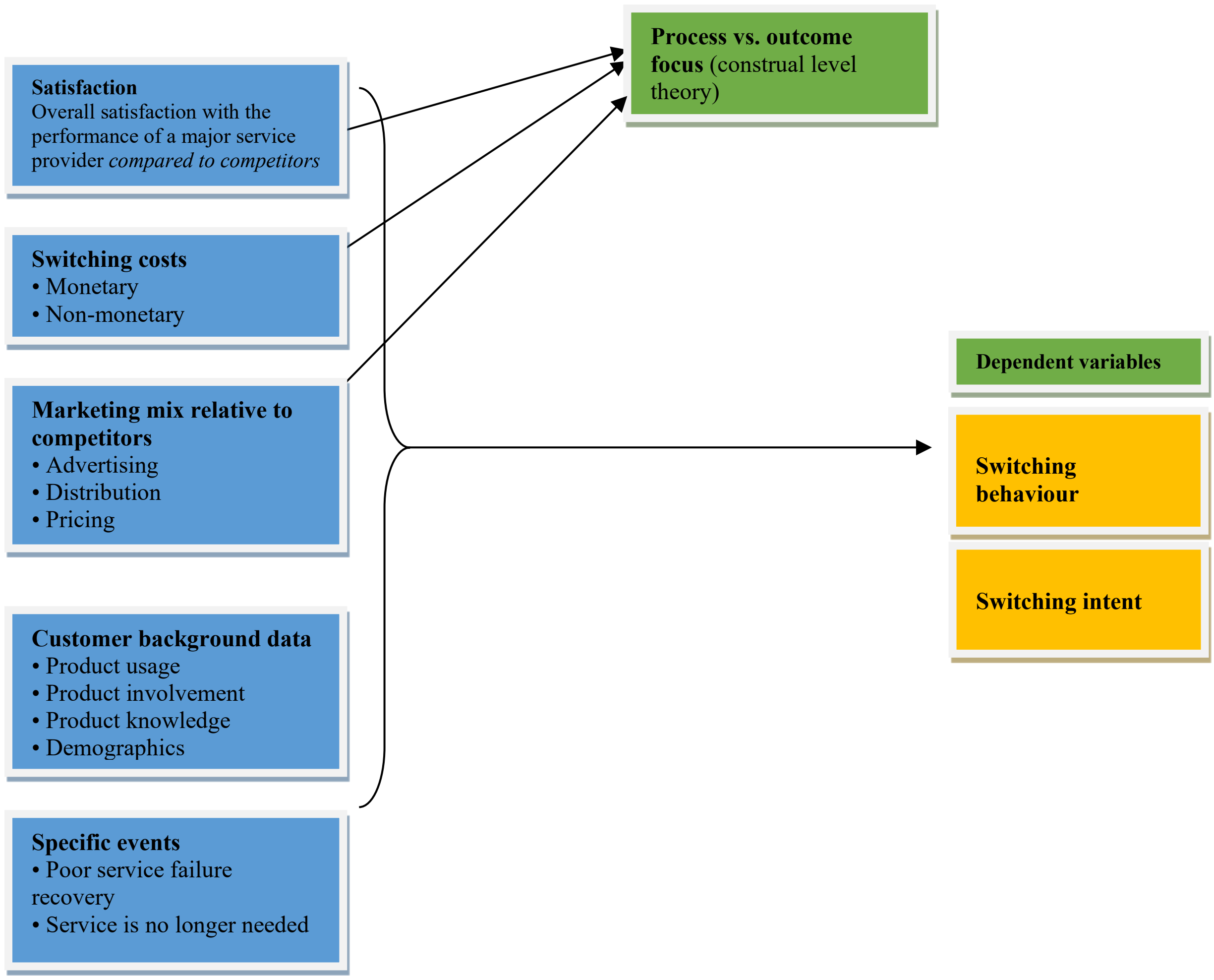


Figure 3.1 Conceptual framework explaining switching behaviour and switching intent (Wirtz et al., 2014)

Figure 3.1 above presents a model of switching behaviour and switching intent. Wirtz et al. (2014) provide a sufficiently comprehensive set of potential switching drivers in the model. The authors identify specific switching driver categories to offer a more comprehensive picture of changing behaviours in a contractual service context. They include 1. overall customer satisfaction; 2. customers' perceptions of the essential attributes of the performance of the current service provider against those of the most attractive alternative provider; 3. monetary and non-monetary switching costs; 4. the marketing mix variables of the consumers' current provider compared to those of the most attractive alternative provider; and 5. customer background information, including product usage-related behavioural, psychological, and demographic variables. Wirtz et al.'s (2014) rationale for including these variables in their conceptual model is shown in Figure 3.1 above. For example, satisfaction is a desirability-related variable, and many authors (e.g. Keaveney, 1995) have confirmed it is an essential driver of intention. Wirtz et al. (2014) also included the performance perceptions of the focal provider and competitors as one of the switching drivers because customers often switch to obtain better performance from the new provider (e.g. better service, a lower price, or both) (Fornell et al., 1996). For example, a customer can be dissatisfied with a focal service provider but will only be motivated to switch if an alternative provider offers better overall performance (Dick and Basu, 1994). Likewise, even satisfied customers have been observed to switch if they perceive a competitor's performance is superior to that of the focal provider (Keaveney, 1995).

The third element in the model, switching costs, is a common phenomenon in the service setting. So, whether monetary or non-monetary, switching costs also negatively affect switching (Pick and Eisend, 2014). Monetary switching costs strongly influence switching intentions because they are an outcome variable, whereas nonmonetary switching costs relate to the process and have a weak influence on switching. The fourth element is marketing mix variables, such as advertising and distribution. The authors add this element because it has largely been ignored in the literature on customer switching, perhaps except for competitor pricing (e.g. Bolton et al., 2006). Yet, it has also been demonstrated in the literature that the marketing mix activities of competitors impact customer switching (Polo and Sese, 2009). Therefore, the marketing mix variables are included in the model due to their strong impact on customer switching behaviour. Finally, the authors apply the fifth element, customer demographics and background, in their model. This element has an enormous influence on customer switching behaviour. It includes 1. product/service usage-related behaviour (i.e. past switching behaviour, length of service experience, and expenditure), 2. psychological variables (i.e. product involvement and knowledge), and 3. demographics (i.e. gender, age, and income). The reaction-triggered switching dimension is discussed further in the following three subsections.

3.14.3.1. Evaluating customers' reactional behaviours to failed service encounters

This subsection evaluates customers' reactional behaviours to failed service encounters. Service failures are a significant phenomenon responsible for reactional triggers of switching behaviour, as highlighted in the literature on service marketing (Davidow, 2003; Gelbrich and Roschk, 2011; Lubbe and De Meyer-Heydenrych, 2019; Khantimirov et al., 2020). Harrison-Walker (2012) explains that service failure arises when a service is not delivered according to the customer's expectations. Seppänen et al. (2014) indicate that service failure stems from the customer's perception of a service experience and not what the organisation believes it has provided. Meanwhile, Del Rio-Lanza et al. (2009) argue that even the most customer-oriented firms with excellent services cannot wholly eradicate service failure-related issues. According to Kim and Jang (2014b), it is impossible to have 100% error-free services because services are rendered by human beings who are bound to make mistakes during service delivery. In banking, service-related issues are frequent occurrences in the delivery of financial services and are the primary cause of customer dissatisfaction (Lubbe and De Meyer-Heydenrych, 2019). Chen et al. (2012) assert that the banking sector ranks among the top three industries in the service industry regarding the frequency of customer complaints.

Meanwhile, scholars have categorised service failures in different ways in the literature to provide insight into their dynamics and how best to recover from each type of failure in the service industry. Bitner et al. (1990) identify three categories of service failures: 1. the magnitude of the failures, 2. core vs non-core failures, and 3. process failures vs outcome failures. Parasuraman et al. (1985) state that the service received by the customer is the outcome dimension of a service encounter, while how the customer receives the service is the process dimension. Scholars have concluded that various types of service failure also occur in the financial services industry and are categorised into three main types. The first is a core service failure (when a core service fails to meet customer expectations). Mattila (2012) describes this type of service failure as a tangible outcome that customers receive from the service (e.g. the interest rate offered by or received from the bank for a fixed deposit investment). The second category of service failure is an interactional service failure, and Kim and Jang (2014a) refer to such a failure as referring to the intangible aspects of the service, like employees' behaviours during face-to-face interaction with the customers (e.g. the attitude of the bank staff) (Keaveney, 1995). The third and final category is process failure. Mohr and Bitner (1995) describe such a failure relating to how the core service is delivered to the customer (e.g. the service turnaround time of a bank teller or either slow or slow or slow incorrect order of delivery). In another classification, Meuter et al. (2000) classify service failures into four distinct types: 1. technological failure (e.g. a bank's network downtime or an out-of-service ATM); 2. a process failure (e.g. an ATM cash jam, an ATM that is out of cash, resulting in the inability of the ATM to dispense cash to the customer); 3. poor technological design, which Meuter et al. (2000) refer to as a technology-induced service failure, caused by faulty technological design; and 4. customer-driven failures refer to a failure that occurs due to mistakes from the customer. Reis et al. (2019) recently identified many different forms of bank service failures in the literature, as presented below.

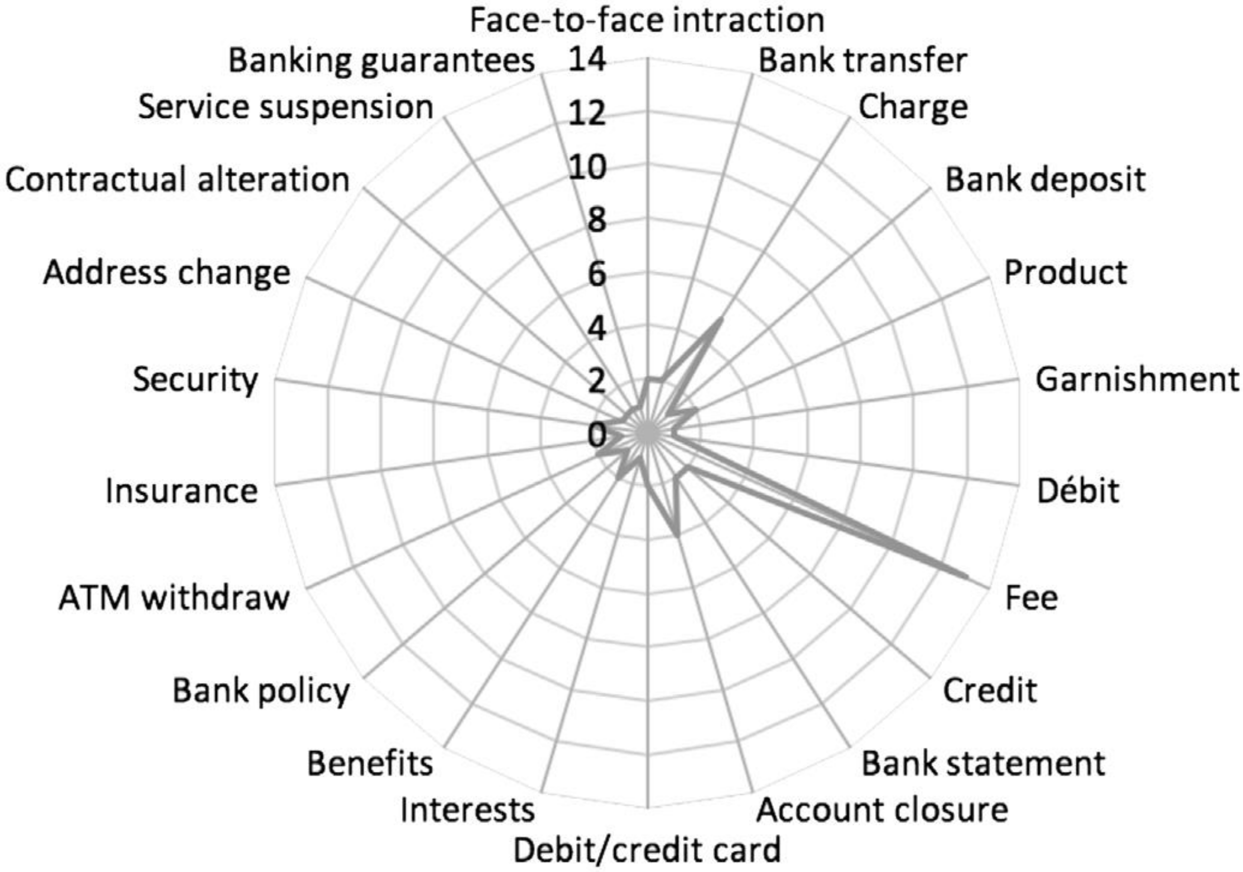


Figure 3.2 The different types of bank service failures, adapted from Reis et al. (2019)

Customers often respond behaviourally to failed service encounters regardless of the nature and causes of the failures. Stewart's (1998) exit process model offers insights into customers' behaviours before switching. The model is designed to provide service managers with a basic understanding of the exit process of customers. In their study, Stewart (1998) posits that customers usually complain and go through a series of emotions before switching to another bank. The author concludes that once a customer decides to leave before the bank makes recovery efforts, it is too late to recover from the service failure. Although Stewart's model is valid, it has also been criticised because it solely focuses on customers' decisions to switch and ignores the service recovery process (Shin and Kim, 2020). Accordingly, several studies (e.g. Zeithaml et al., 1996; Oliver, 1997; Li et al., 2020) have argued that customers do not just switch abruptly. Instead, they often respond to service failures before switching (e.g. complaining). Such behavioural responses vary and cannot be considered in detail in this study. According to Zeithaml et al. (1996), the variance is because consumers may interpret the same experience differently, and their overall service judgment will vary. Oliver (1997) posits that differences in behavioural responses may be due to consumers using prior experiences as reference points to evaluate current performance, which invariably influences their satisfaction. Cambra-Fierro et al. (2014) note that these differences in service failure perceptions lead to differences in the benefits customers seeks in the complaints-handling process. For example, customers who have experienced economic losses will seek financial gains, and those who have experienced non-economic failures will pursue social gains. Given these differences, Li et al. (2020) confirm that customers' behavioural responses to failed service encounters vary according to the customer involved and the service failure encountered.

Therefore, service providers respond to service failures by carrying out a service recovery process to win back dissatisfied bank customers. Grönroos (1988) defines service recovery as the service provider's actions to correct their mistakes. Zhu et al. (2013) identify three types of recovery from service failures: 1. recovery by the firm, 2. recovery by the customer, and 3. joint recovery by the firm and the customer. Most empirical studies (e.g. Bitner, 1990; Grewal et al., 2008) focus on recovery by the firm, although some have considered joint recovery (e.g. Dong et al., 2008). However, Patrício et al. (2018) criticise this view for its failure to acknowledge the multifaceted nature of the service recovery process, which is part of the service experience. Lemon and Verhoef (2016) define service experience as a customer's journey with the organization over time during the purchase cycle across multiple encounters. Therefore, van Vaerenbergh et al. (2019) call for an adapted perspective on service recovery: that it should be considered a separate journey. The authors suggest that, instead of waiting for customer complaints before responding to them, organisations should seek post-service feedback to identify failed service encounters and react swiftly to correct them. The argument favouring this approach is that most disgruntled customers do not bother to complain; some may quietly walk away and switch to available alternatives (McCall and Voorhees, 2010). Shin and Kim (2020) assert that organisations' proactive recovery efforts (e.g. seeking post-service feedback) are critical for service recovery success. These efforts help firms to retain customers and reduce the likelihood of customer switching. However, the customer recovery process is categorised into three stages: the pre-recovery, recovery, and post-recovery stages.

The pre-recovery stage is when customers formally react to failed service encounters (Gelbrich, 2010). According to Surachartkumtonkun et al. (2015), customers are open to various options for resolving service failure issues. Romani et al. (2012) demonstrate five distinct reactive options to failed service encounters: complaining, voice responses, word-of-mouth communications, inertia, and switching. Knox & van Oest (2014) describe complaining as the consumer's act of communicating discontent explicitly to the firm or a third party. It can be done either verbally, in writing, via mail, or through online platforms like emails or Tweets (Lee et al., 2011). Huang et al. (2014) observe that customer complaint may be minimal if the customer is alone with the service provider during the service failure encounter but can be more significant if others are present. However, Kim and Jang (2014b) argue that most dissatisfied customers may not complain but will switch in most cases. Voorhees et al. (2017) compare silent complainants with complainants who received satisfactory, unsatisfactory, or no recovery. The study discovered that silent complainants are less likely to repurchase and are more negative in their attitudes than customers who complained and received satisfactory service recovery. Another option at the pre-recovery stage is that customers may engage in word-of-mouth communication. Salvi (2014) refers to word-of-mouth communication as an indirect way of complaining by dissatisfied customers to avoid being confrontational, which can be used for either positive or negative reasons. At times, customers may not engage in confrontational or non-confrontational responses to service failures; instead, they may remain silent, and this is known as inertia (Zeelenberg and Pieters, 2004). Oliver (1997) defines inertia as the absence of goal-directed behaviour exhibited by the customer after a service failure. Inertia is not suitable for the organisation, as customers in this category do not complain, making it difficult for organisations to understand the nature of the failures and how to recover from them and avoid switching.

The recovery phase starts when the customer establishes the initial contact, and it ends when the recovery process is either satisfactory (successful) or dissatisfactory (failure). Bambauer-Sachse and Rabeson (2015) define service recovery satisfaction as a favourable customer evaluation of the service recovery experience. According to van Vaerenbergh et al. (2014), customers often engage meaningfully with the service provider by sharing their emotional distress and explaining to the service provider the consequences of the failure concerning their initial goal so that the problem can be resolved. Cambra-Fierro et al. (2014) add that being taken seriously with a reasonable complaint handling strategy that is perceived as fair provides customers with gains to counterbalance the losses they suffered in the failure episode, which improves the effectiveness of the recovery exercise and may enhance customers' post-failure satisfaction. According to Bambauer-Sachse and Rabeson's (2015) study, the recovery process may include offering tangible (e.g. refunds) or intangible compensation (e.g. apologies) to win back disgruntled customers. Roschk and Gelbrich (2014) suggest three types of compensation: 1. delayed or immediate monetary compensation (tangible), 2. exchanged goods or a re-performed service (tangible), and 3. an apology (intangible or psychological). Surachartkumtonkun et al. (2015) posit that customers feel happy, valued, or even proud for having obtained an appropriate solution to the problem when it is satisfactory. But when it is dissatisfactory, customers may be angry and may decide to switch to a better alternative. Reis et al. (2019) argue that a highly effective service recovery effort should involve listening to the customer, showing empathy, and apologising before resolving the problem to enhance customer satisfaction. It is sufficient to note that service recovery is an investment (Morgeson et al., 2018). Hence, there is no generally accepted 'standard' for service failure recovery. The acceptability of each approach depends on the customers involved and their perception of the organisation's responses to such service failures. Thus, Morgeson et al. (2018) urge organisations to explore various available and viable options in responding to failed service encounters.

The post-recovery stage follows the recovery phase. It is the last phase of the recovery process, during which customers scrutinise their experiences in the previous two stages. Strizhakova et al. (2012) observe that this phase is usually the most prolonged of all three and can last long, depending on how the recovery experience sticks with the customer. Most organisations perform follow-up communication in the post-recovery phase to determine if the customers are satisfied with the recovery experience and successfully end the service recovery journey. Meanwhile, Prayag et al. (2013) argue that service failure is not the only source of customer dissatisfaction. The authors proclaim that customers may sometimes experience dissatisfaction (negative emotions) even when their expectations are met. Such negative emotions could be when a customer realises that better alternative service delivery would have been received from an alternative service provider, referred to as regret. Tassone et al. (2019) argue that regret arises from the idea that the customer made the wrong decision after identifying a better alternative. Rotman et al. (2017) confirm that the higher the expected quality of the non-chosen service provider, the lower their satisfaction with the chosen service provider. Hence, regret is also a significant determinant of consumers' dissatisfaction and switching. Therefore, Davvetas and Diamantopoulos (2018) posit that dissatisfaction is not only the result of service failure-related disappointment (i.e. the amount of negative disconfirmation) but also of regret (i.e. the performance of forgone alternatives).

Although Grönroos (1988) considers service failures and recovery encounters as moments of truth in customer-firm relationships, there is a lack of sufficiently grounded conceptual and empirical research in this area. Nevertheless, Reis et al. (2019) argue that the impacts of a service failure depend on its severity, and the study thereof seems appropriate for determining service recovery approaches. The authors define the severity of a service failure as the customer's perceived intensity of the damages of a service failure. For example, prior studies like Hoffman et al.'s (1995) research into the extent of failures occurring in restaurants corroborate that customers are usually not particularly satisfied with the recovery process when service failures are perceived as having high severity levels. Weun et al. (2004) assert that the more intense or severe the service failure, the greater is the customer's perceived loss. Reis et al. (2019) further categorise service failure severity in terms of the monetary and non-monetary sacrifices (e.g. money, time, and inconvenience) that resulted from the failure. Roschk and Gelbrich (2014) add that a long waiting time to resolve monetary losses may anger and frustrate the customers, switching service providers and engage in negative word-of-mouth communication. Likewise, Lovelock et al. (2007) demonstrate that customers may get even angrier when they are ignored or when their time has been wasted. This could result in them resorting to abnormal behaviour, like acting aggressively to get the management's attention to resolve their problem. Reis et al. (2019) conclude that recovery from failures involving an individual's psychological costs, time lost, and inconvenience may be difficult when the problem or failure is severe.

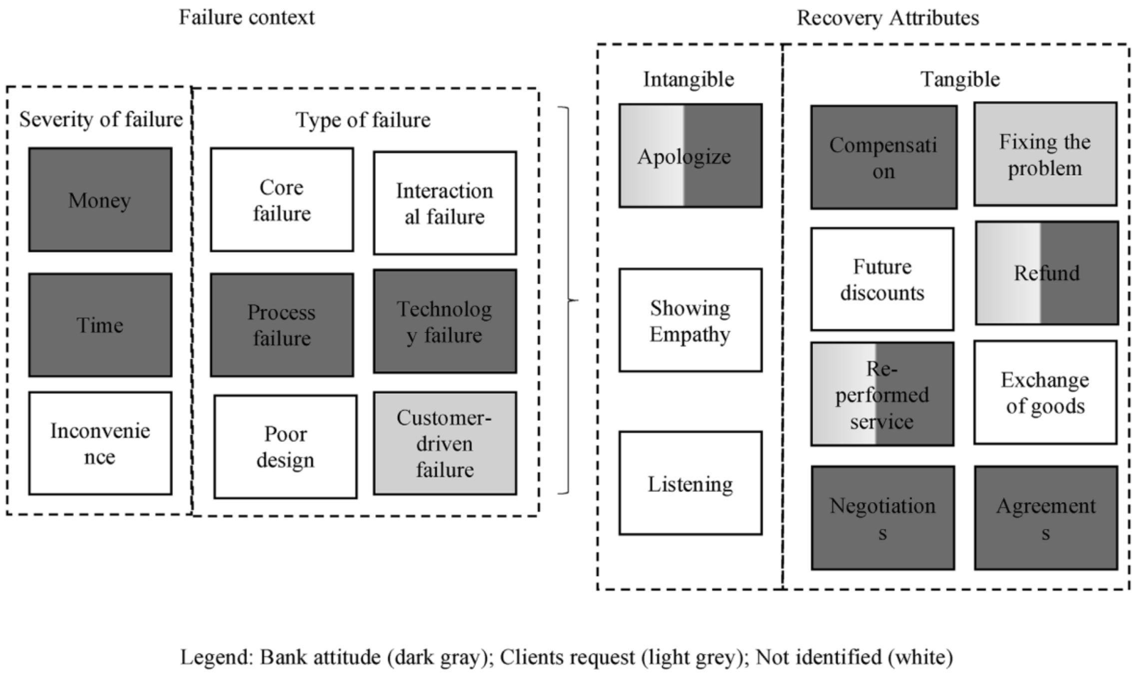


Figure 3.3 The severity of bank service failures and recovery attributes adopted from Reis et al. (2019)

3.14.3.2. Integrating organisational response options to failed service encounters

There is a growing debate in the relevant literature concerning how organisations can effectively respond to failed service encounters. Berry (1995) suggests that organisations' service recovery initiatives should take two different forms, depending on the nature of the failure. The author proposes economic and social benefits should be given to redress service failures. The economic benefits are material or tangible incentives (e.g. product replacements, refunds, and saving the customer's time). The social benefits involve symbolic, psychological, or emotional gains (e.g. making the customer feel that the firm cares and providing apologies and explanations) (Cambra-Fierro et al., 2014). Kwon and Jang (2012) demonstrate that *what* is offered through compensation or service provision and *how* it is done (employee interactions with the customer) influence customer perceptions of the firm's service recovery efforts. Furthermore, van Vaerenbergh et al. (2019) observe that most prior researchers approach service recovery from the perspective of exchange theory, such as social exchange theory (i.e. equity theory and justice theory) (Smith et al., 1999), resource exchange theory (e.g. Roschk and Gelbrich, 2014), or social resource theory (e.g. Roschk and Gelbrich, 2017). According to Roschk and Gelbrich (2014), the argument in favour of such an approach is that service failure that has resulted in a resource loss (e.g. a loss of money) should be resolved and adequately compensated with a similar resource (i.e. monetary compensation). These theoretical perspectives have contributed to the literature on service recovery.

However, some scholars of customer experience, like De Keyser et al. (2015), disagree with approaching service recovery from this perspective alone. Instead, they argue that customer service consumption and customer interactions with organisations are usually driven by distinct (sub-)goals (i.e. desired end-states), which can also be considered in the recovery journey. Thus, van Vaerenbergh et al. (2019) demonstrate that one theoretical framework (e.g. exchange theory) may not completely resolve the service failure problems. Instead, they suggest a different response approach derived from goal theory to help customers attain their goals. Furthermore, they argue that customers' goals should also be considered during the recovery process to enhance customer satisfaction. As a result, integrating customer experience literature with the service recovery literature positions goal theory to complement existing theories on service recovery (De Keyser et al., 2015. Furthermore, goal systems theory (e.g. Austin and Vancouver, 1996; Kruglanski et al., 2002) could inform researchers about the structure of goals hindered by a service failure. To this end, applying goal theory to service recovery issues can expand extant knowledge on service recovery. According to van Vaerenbergh et al. (2019), using goal theory may help organisations overcome the challenges of customers' failed service encounters. However, goal theories are not explicitly modelled in previous service recovery research and represent a significant challenge for future research. Meanwhile, Gelbrich and Roschk (2011) divide organisational service recovery into three distinct phases: pre-recovery, recovery, and post-recovery stages.

It is important to consider the available organisational response options at the pre-recovery stage (a problem awareness phase that begins with initial awareness of a service failure and ends when the customer formally complains and interacts with the organisation). Ozgen and Kurt (2012) posit that the pre-recovery phase period varies – it can be instantaneous and short or long, depending on the nature of the failure, which is likely to trigger emotional reactions like anger or anxiety. Usually, the first contact to resolve a service failure is initiated by either the customer or the organisation and is crucial for forming recovery expectations (Miller et al., 2000). Voorhees et al. (2017) find that the dominant view on service recovery is that the customer usually initiates interaction by complaining before organisational responses are activated. In terms of the organisation’s response, Davidow (2003) identifies facilitation and initiation as the two potential organisational, procedural responses at this stage. They explain that facilitation is the customers’ ease of expressing their service failure experience and dissatisfaction. Taking the bold step to express one’s dissatisfaction with the service provider is the first step in recovery. Furthermore, van Vaerenbergh et al. (2019) add that service firms’ clear complaint-handling procedures may encourage disgruntled customers to register their complaints with the service provider. As explained above (Davidow, 2003), the second procedural response is known as initiation. Xu et al. (2014) posit that service providers may initiate proactive measures to resolve customer complaints even before such complaints are formally reported.

Additionally, according to van Vaerenbergh et al. (2019), the service firm should introduce incentives (e.g. monetary rewards, loyalty points, and gamification badges) to encourage customers to give post-service feedback or lodge their complaints. However, Wirtz and McColl-Kennedy (2010) criticise the idea of compensation for complaining, as it may trigger opportunistic behaviour, which may influence the number and the quality of the complaints received by the organisation. In order to mitigate this risk, van Vaerenbergh et al. (2019) suggest that favourable employee behaviour could facilitate customer service failure reporting through informal soliciting of negative feedback (e.g. reaching out to customers and asking which aspects of specific services can be improved). It can also be done by detecting non-verbal customer reactions following service delivery. Alternatively, the service provider should observe customers’ moods and emotional responses to service encounters to detect negative emotions that signal discontent (Huang and Rust, 2018). Van Vaerenbergh et al. (2012) conclude that service organisations should broaden their customer engagement in service recovery communication to include the entire customer base, including complaining and non-complaining customers.

Organisational response options at the recovery stage come in different forms. The typical organisational response options to failed service encounters found in the literature are based on social exchange and justice theories. For example, Smith and Bolton (2002) suggest three organisational response options: 1. compensation options, 2. favourable employee behaviour options, and 3. organisational procedure options. Compensation options are further divided into monetary and non-monetary compensation options. Roschk and Gelbrich (2014) describe monetary compensation as a quantifiable amount of money set aside for both the future (e.g. a voucher or store credit) and the present (e.g. discount or cashback) difficulties to compensate for customer losses arising from failed service encounters. The authors also describe product replacement or service reperformance as another aspect of monetary compensation involving exchanging an item or activity considered unsatisfactory to the customers. Hence, monetary compensation involves refunds, price discounts, product replacements, repairs, and replacement of goods or reperformance of services, including reimbursement for additional expenses to redress the failure (van Vaerenbergh et al., 2019).

In contrast, non-monetary compensation options include an apology, showing concern, and empathy. Smith and Bolton (2002) suggest that the second response option is favourable employee behaviour, including credibility feedback, excuses, justifications, referential account, courtesy, effort, empathy, and a willingness to listen. Lastly, organisational procedure options refer to customer participation, employee empowerment, flexibility, timeliness of responses, problem-solving (Smith and Bolton, 2002), concern, voice, neutrality, and outcome (McColl-Kennedy and Sparks, 2003). Roschk and Gelbrich (2014) propose that a corresponding immediate monetary compensation should be given for a financial loss, while defective products (services) should be replaced (reperformed) to recover from the failure. Therefore, by offering material incentives (e.g. compensation), the firm provides economic benefits to customers to offset the loss incurred due to the service failure. Unfortunately, such redress is not common in the banking industry. Most banks avoid using monetary benefits as compensation, even if customers incur financial losses. Instead, they apply other available non-monetary options to solve failed service encounters.

Furthermore, Grewal et al. (2008) argue that financial compensation to the customers may not be enough without resolving the problems themselves. The authors define problem-solving as an organisation's corrective actions to appease an angry customer. A strategy of apologising and showing concern and non-monetary compensation types) help reduce anger. Additionally, van Vaerenbergh et al. (2012) describe apologising as referring to the firm's post-failure communication and/or explanations regarding the reasons for the failure and its resolution. Roschk and Gelbrich (2014) argue that an apology is particularly valuable during recovery. It provides an emotional benefit that can counterbalance the customer's negative emotions from service failure. Sharma and

Dwivedi (2014) view apologising as a valuable reward that reinstates customers' self-esteem, which helps reinstate customer satisfaction in an exchange relationship. Therefore, one of the most evident recommendations in recovery research is that an organisation should apologise to the customer at the initial phase of the failed service encounter. Such communication provides customers with social benefits by admitting the firm's mistakes and offering a sincere apology and explanation for them. However, Swanson and Kelley (2001) argue that an apology is not the only way of minimising customer anger – listening and explaining are other possible ways. Listening allows the service firm to collect information about the failure (problem) from the customer. Explaining enables the organisation to provide detailed information about the causes of the problem to the customer (Hoffman et al., 1995). Russell-Bennett (2010) confirms that it is difficult for a firm to provide a meaningful, convincing explanation or a genuine apology to the customer without listening to them. Thus, van Vaerenbergh et al. (2019) posit that listening, explaining, and apologising are the main actions required by an organisation to defuse customer anger. The authors argue that listening should be the first step because it facilitates explaining and apologising, as it is a sign of concern on the part of the service provider and gives customers a chance to voice their opinions.

Nevertheless, Davidow (2003) notes that an apology should be given promptly to achieve the desired goal. Timeliness of response refers to how an organisation responds to or handles a complaint. Hogreve et al. (2017) buttress this point by adding that it is necessary for an organisation's timely response to failed service encounters to create economic and social benefits for the customers. There are many methods of receiving and addressing customer complaints in banking promptly. Bank workers are also trained on how best to tackle customers' complaints. Mattila et al. (2013) explain that a firm's quick, initial response to customers' complaints is vital for the success of the recovery phase. However, an organisation's timely response to a failed service encounter may not be successful without favourable employee behaviour towards recovery efforts. Boshoff and Leong (1998) note that an employee's positive attitude contributes significantly to successfully managing customers' emotional reactions. Additionally, De Keyser et al. (2015) provide a compelling argument that many consumers would still favour the idea of interacting with employees of the service providers for redress. Thus, in order to foster a positive attitude among employees, their employers should empower them through the organisation's procedural policies. According to van Vaerenbergh et al. (2019), employee empowerment refers to the entrustment of authority in the hands of frontline employees concerning what the organisational response to a product or service failure should be. Pugh et al. (2018) conclude that such empowerment gives employees opportunities to use their initiative to resolve customers' complaints without their line manager's approval. Mostafa et al. (2014) note that the recovery process can be aligned to suit customers' unique needs to be successful. Even when there are differences between bank services and customer expectations, organisations should explain why such differences exist to ensure a favourable evaluation of customers post-recovery.

Finally, it is crucial to consider the organisational response options at the post-recovery stage, the last phase of the organisation's recovery process. This final phase follows the recovery phase and ends the process by assessing the recovery's success level. Mostafa et al. (2014) identify two major organisational response options in the post-recovery stage relating to organisational procedures: 1. follow-up processes and 2. process recovery communication. The authors describe follow-up processes as the organisation's confirmation of whether the recovery exercise has resolved the customer's complaints. Mostafa et al. (2014) confirm that effective follow-up processes that resolve a service failure positively influence customer satisfaction. Secondly, process recovery communication is when an organisation updates customers about new preventive measures to avoid repeating such a failure (Mostafa et al., 2014). Rasoulian et al. (2017) explain that process recovery communication aims to boost customer confidence and repurchase intentions. Therefore, van Vaerenbergh et al. (2019) conclude that organisations should apply the follow-up processes only if the customers are satisfied with the recovery phase, while process recovery communication should be used with dissatisfied customers during the recovery phase. Similarly, van Vaerenbergh and Orsingher (2016) affirm that the post-recovery phase serves as an opportunity for an organisation to re-evaluate its processes and procedures to improve them and avoid future recurrence of a similar failure. According to van Vaerenbergh et al. (2019), this practice should collaborate with the complaining customers to enhance their satisfaction with the recoveries. The process recoveries developed with the customers have a more significant impact on customer satisfaction than process recoveries conducted by the organisation alone, without any input from the aggrieved customers. However, more research is needed concerning how such gestures may result in customer satisfaction.

Meanwhile, despite the abundant research, organisations have continued to experience service recovery failures in many service industries. Consequently, Michel et al. (2009) emphasise the need to understand why many organisations fail at service recovery. Van Vaerenbergh and Orsingher (2016) suggest that constant service recovery failures may be due to the over-concentration of studies on the customers, with little consideration of the organisation's or employees' perspectives. However, Davidow (2015, 2018) argues that an organisation's service recovery failure may be attributable to inappropriate attitudes and an overemphasis on efficiency (as shown in the key performance indicators or cheap technology to replace value-adding employees). After several decades, scholars have not been able to present theory-driven, empirically verified answers to the question of why many organisations still fail at recovering failed services. Therefore, more research from the organisational perspective is needed. For example, researchers may seek to discover why organisations like Amazon, Zappos, and the Ritz Carlton have developed such a strong reputation for service recovery success and why some industries perform much better in recovery than others (Morgeson et al., 2018). Komunda and Osarenkhoe (2012) argue that service recovery success largely depends on the nature of the service involved, the type of failure that has occurred, and the nature of the recovery. Some scholars (Morgeson et al., 2018; van Vaerenbergh et al., 2019) argue that perceived organisational fairness in the service recovery process could be responsible for most recovery successes or failures.

3.14.3.3. Modelling the impacts of perceived organisational fairness on recovery

The extant literature has discussed the impact of perceived organisational fairness on service recovery. For example, Nadiri (2016) defines perceived justice or fairness as the belief in the fairness of an interaction, process, or outcome. Various scholars have developed and applied numerous theories to study organisational service recovery fairness. Notable among them is attribution theory (Swanson and Hsu, 2011), mental accounting theory (Chuang et al., 2012), equity theory (Wen and Chi, 2013), and the disconfirmation paradigm (McCollough et al., 2000). Relying on the recommendations of Migacz et al. (2018), the present study employs Rawls's (1971) justice theory, which is considered the dominant theoretical framework in service recovery research. A political philosophy derived from Festinger's (1962) theory of cognitive dissonance and Adams's (1963) equity theory, Rawls's (1971) justice theory assumes that consumers appraise a service recovery based on a perception of justice or fairness, and it has been used to uncover several significant findings. Kim et al. (2012) confirm it is an effective evaluative tool and a powerful predictor of consumer service recovery satisfaction.

Consequently, scholars (e.g. Davoud et al., 2012; Barakat et al., 2014; Holloway and Wang, 2015; Nadiri, 2016) have utilised the theory to examine service recovery fairness to ensure customer satisfaction. Adams (1963) indicates that customers often evaluate every exchange in terms of what is forgone (e.g. the costs associated with service failure) against the outcomes (e.g. the specific recovery tactics, like an apology). Then, they compare them with those of others in similar situations. Davoud et al. (2012) affirm that when there is an equal balance between these two aspects, the exchange is considered fair or just but feels it is unfair or unjust if the reverse is the case. The banking industry ranks among the top three sectors regarding the frequency of complaints about service failures. As a result, scholars (e.g. Hunt and Morgan, 1994; Devlin et al., 2014; Harun et al., 2019) advocate for bank fairness in the service recovery process to enhance customer satisfaction. Harun et el. (2019) argue that recovery disconfirmation influences customers' perceptions of fairness and recovery satisfaction in banking. The authors conclude that recovery satisfaction is vital for creating a positive post-failure impression in the minds of banking customers.

Building upon the equity theory foundations of Adams (1963), Valenzuela (2014) categorises perceived justice or fairness as a three-dimensional concept, with the three dimensions being: 1. distributive, 2. procedural, and 2. interactional fairness (which can be further categorised as informational or interpersonal justice/fairness). Siu et al. (2013) argue that this three-dimensional concept of justice accounts for over 60% of service recovery evaluations. The idea of distributive fairness emanates from social exchange theory, which treats relationships as similar to economic transactions. Smith et al. (1999) define distributive justice or fairness as allocating costs and benefits in achieving equitable exchange relationships. Online distributive justice has also been discussed in the literature. Wu (2013) describes online distributive justice as to how electronic consumers feel that their transactional exchanges are fair compared to the outcomes offered. Namkung and Jang (2010) assert that distributivity of service is considered acceptable when there is perceived equity in the costs and benefits of exchange relationships. Fang et al. (2013) argue that compensation is the most crucial organisational response to customer complaints associated with distributive justice.

Compensation may include monetary rewards, discounts, coupons, and offering products or services free of charge during service failure (Davoud et al., 2012). Martin et al. (2009) outline the three principles underlying distributive justice: 1. equity, 2. equality, and 3. need. Equity relates to customers' benefit expectations concerning the costs of acquiring those benefits, and equality insists that customers of similar characteristics should be treated alike. The principle of need asserts that individuals with a greater need should receive excellent assistance (Martin et al., 2009).

The second dimension of procedural fairness relates to the processes, methods, and rules used to derive outcomes (Lind and Tyler, 1988). Choi and Choi (2012) describe it as the customer's perception of justice/fairness during various procedures and processes required to recover the failed service. According to Chen et al. (2012), if a customer perceives procedural fairness, the service organisation must have followed certain acceptable standards and principles during service recovery, which implies that procedural justice focuses on how the outcome is accomplished. Wen and Chi (2013) explain that, even when a customer may be satisfied with the type of recovery strategy offered, recovery evaluation may be poor due to their procedure to obtain the recovery outcome. Seiders and Berry (1998) identify six principles that underlie procedural fairness: 1. consistency, 2. bias suppression, 3. representativeness, 4. accuracy, 5. correct-ability, and 6. ethicality. Similarly, Tax et al. (1998) identify five elements of procedural justice: 1. flexibility, 2. timing/speed, 3. accessibility, 4. process control, and 5. decision control. Simon (2013) argues that, for the recovery to be successful and satisfy the customers, procedural justice should complete certain procedures or meet certain standards, such as refund policies or specified refund timeliness. Thus, Nadiri (2016) concludes that the procedural justice perception of the bank's customers has a positive effect on their service recovery satisfaction. However, Wu and Huang (2015) argue that perceived distributive and procedural justice may not significantly influence customer satisfaction without interactional justice.

Interactional justice or fairness refers to the fairness of interaction between a service provider and the customer, regardless of the service procedure and outcome. Davoud et al. (2012) define interactional fairness as the customer's perception of the fairness of the organisation's representative's attitude and personal interaction during the service recovery. It refers to the honesty, politeness, tangibles, and communication skills of the employees and the organisation during the service recovery. Siu et al. (2013) suggest that interactional justice has the most significant influence on customer satisfaction during service recovery due to its ability to appease the customer. Wu (2013) finds that bank customers' interactional justice perceptions positively affect their service recovery satisfaction in terms of banking. Thus, banks' success in handling customers' complaints depends not only on perceived distributive and procedural fairness. It also depends on the interactional fairness of the organisation's representative during the service recovery. Buengeler and Den Hartog (2015) suggest that interactional fairness should be viewed from the perspectives of informational and interpersonal fairness, as truthfulness in explanations by the company's representatives can turn an unfavourable service experience into a favourable one. Davoud et al. (2012) describe informational justice or fairness as the customer's perception of the fairness of the information provided by the service provider. It focuses on the adequacy and truthfulness of information that explains an adverse event's causes (Davoud et al., 2012). Chen et al. (2012) relate it to organisational transparency and customers' fair access to accurate information about a service failure. Furthermore, interpersonal/relational fairness refers to how customers are treated during service delivery (Davoud et al., 2012). According to Chen et al. (2012), interpersonal/relational fairness includes courtesy, showing care, and respecting the customer during and after service delivery. Therefore, scholars (e.g. Siu et al., 2013; Wen and Chi, 2013; Ding et al., 2015; Ozkan-Tektas and Basgoze, 2017) conclude that the appropriate application of the three-dimensional concept of distributive, procedural, and interactional fairness enables organisations to win back disgruntled customers and avoid switching.

Therefore, marketing scholars need to develop new models to provide solutions to persistent service failures, perceived organisational fairness challenges in the recovery process, and constant switching in the service industries. Although some behavioural models have already been developed to explain customer switching in the literature, most are not generalisable. Some of the prominent existing behavioural models are TRA (Ajzen and Fishbein, 1975), TPB (Fishbein and Ajzen, 1988), Keaveney's (1995) model, behavioural perspective theory, the cognitive appraisal theories of emotions, migration theory (Ravenstein, 1876, 1885, 1889), and PPM theory (Bansal et al., 2005).

3.15. Mainstream behavioural models in the literature

3.15.1. Keaveney's 1995 theory

One of the first generalised models to investigate service switching behaviour was developed by Keaveney (1995). The research considers 45 diverse services, including restaurants, hotels, airlines, and travel agencies. The scholar applied the grounded theory technique to develop their exploratory model, employing more than 800 critical incidents to investigate the factors influencing customers' switching behaviour. The researcher identifies eight service-related problems and non-service factors that stimulate customers to switch providers: 1. inconvenience, 2. core service failures, 3. service encounter failures, 4. employees' failed responses to a service failure, 5. price, 6. competition, 7. involuntary switching, and 8. ethical problems. Keaveney (1995) concludes that most service switching incidents result from service failures and unsatisfactory employee responses to customer complaints. Even though Keaveney's (1995) findings have not been empirically tested, they provide a valuable framework for further research. Thus, generalising the findings may not be suitable for the banking industry. Therefore, Mittal et al. (1998) maintain that further research on customer switching behaviour is required in specific service industries.

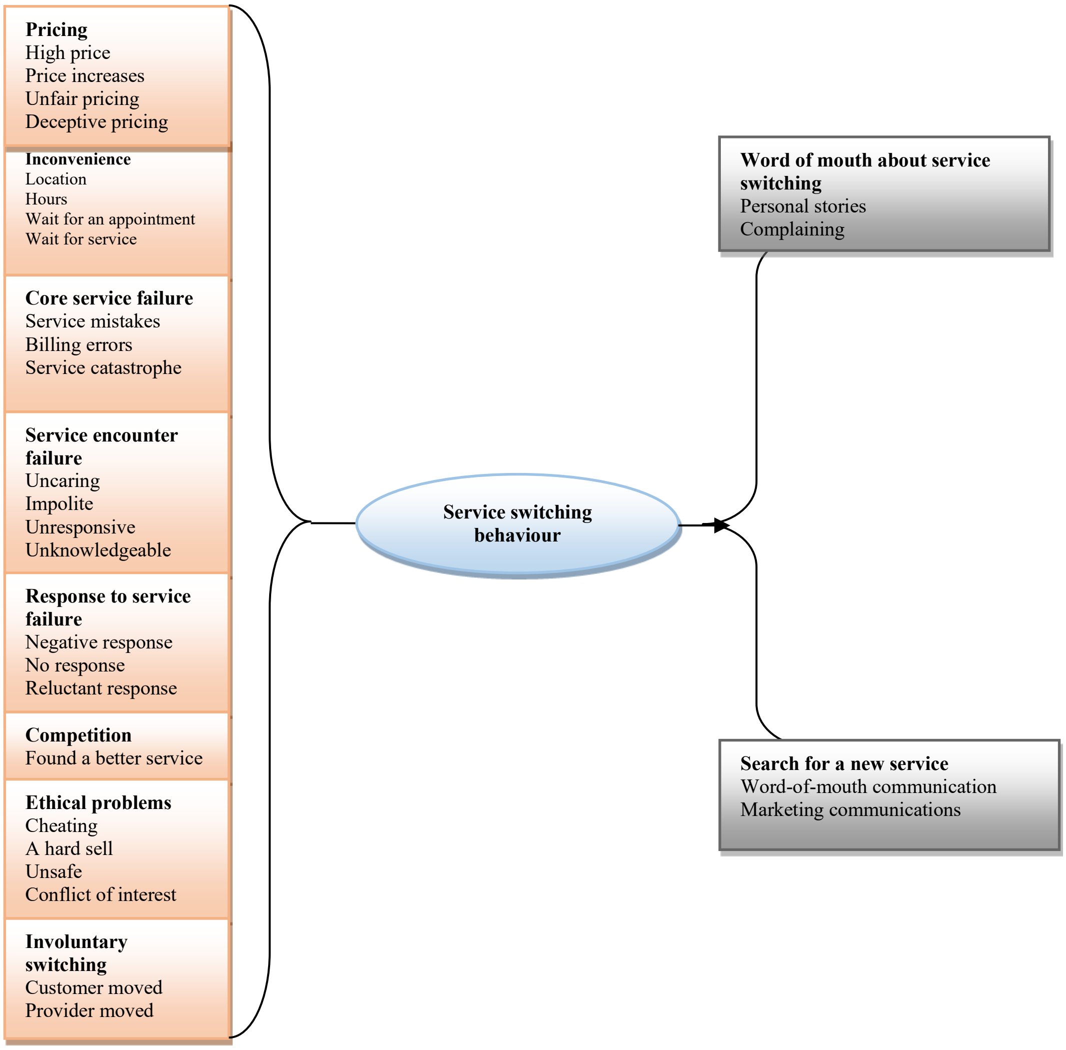


Figure 3.4 Keaveney's (1995) model of the determinants of switching service providers

3.15.2. The theories of reasoned action and planned behaviour

Two essential theories on customer switching behaviour are TRA and TPB. Ajzen and Fishbein (1975, 1988) introduce these two theories in social psychology in order to understand and predict behaviours, attitudes, and outcomes.

3.15.2.1. The theory of reasoned action

TRA assumes that individuals are usually rational and consider the implications of their actions before deciding whether to engage or not engage in a behaviour (Ajzen and Fishbein, 1975). It is based on the proposition that an individual's apparent behaviour is determined by their intention to perform that behaviour. Park and Jang (2014) explain behavioural intention as referring to an individual's willingness to try a behaviour and the degree of effort they are prepared to perform the behaviour. Tonder et al. (2017) argue that behavioural intention is complex, and using this concept to explain possible future behaviour is challenging. Farah (2017) explains that the theory works most successfully when applied to behaviours within a person's voluntary control. However, as TRA began to impact the field of marketing, Ajzen and other scholars realised that the theory was inadequate and had several limitations (Godin and Kok, 1996). One of its most significant limitations is its inability to consider people with little power or control over their behaviours and attitudes. TRA also sees factors that influence switching behaviour as being only cognitive factors. Roos and Gustafsson (2011) criticise this view for failing to consider human behaviour's subconscious and unconscious psychological aspects.

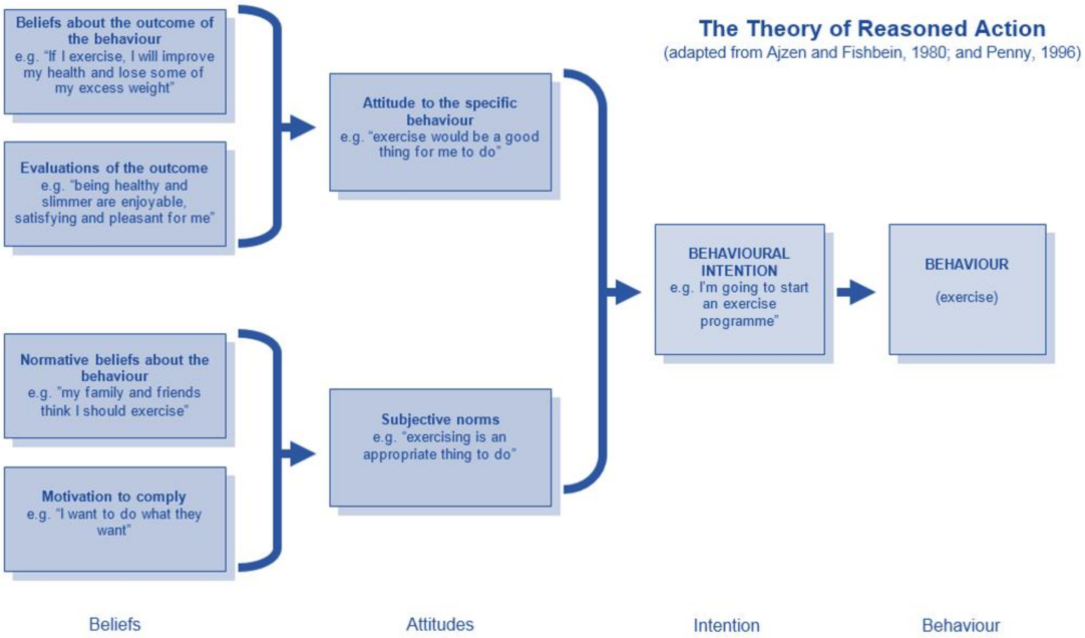


Figure 3.5 The theory of reasoned action, adapted from Ajzen and Fishbein (1975)

3.15.2.2. The theory of planned behaviour

TPB extends the existing reasoned action model. It was introduced by Ajzen and Fishbein (1988) to correct the practical limitations and address the inadequacies of TRA. The scholars modify TRA by adding a third element of intention, called perceived behavioural control, resulting in TPB development. Ajzen (1991) defines perceived behavioural control as the degree to which an individual feels that performance or non-performance of a particular behaviour is within their voluntary control. Therefore, it is appropriate to use the theory when the behaviour being studied may not be entirely under the individual's control (for various reasons); otherwise, the two models are similar (Ajzen, 1988, 1989; Moore and Benbasat, 1996).

The two theories have been used in marketing to predict consumer behavioural intentions and switching behaviour (Blue, 1995). According to both theories, attitudes and beliefs are formed through experiences with the attributes of various products or services, which help predict consumer buying and switching behaviour. For example, Bansal and Taylor (1999) applied TPB to examine customer switching behaviour in the Canadian banking industry. The scholars investigated the switching behaviour of mortgage customers in Canadian banks. They identify service quality, perceived relevance, social norms, attitude towards switching, satisfaction, and perceived switching costs as the main factors influencing customers' changing decisions concerning banks. Seow et al. (2017) also applied the theory to examine channel-switching behaviour in three retail channels: brick-and-mortar stores, catalogues, and the Internet. The study concludes that hedonic and utilitarian beliefs significantly influence attitudes towards channel-switching in stores. However, it also concludes that utilitarian ideas only influence attitudes towards channel-switching on the Internet, and normative beliefs negatively influence subjective norms in all media. Moreover, self-efficacy, information, and product type are also important factors that impact perceived behavioural control in all the channels.

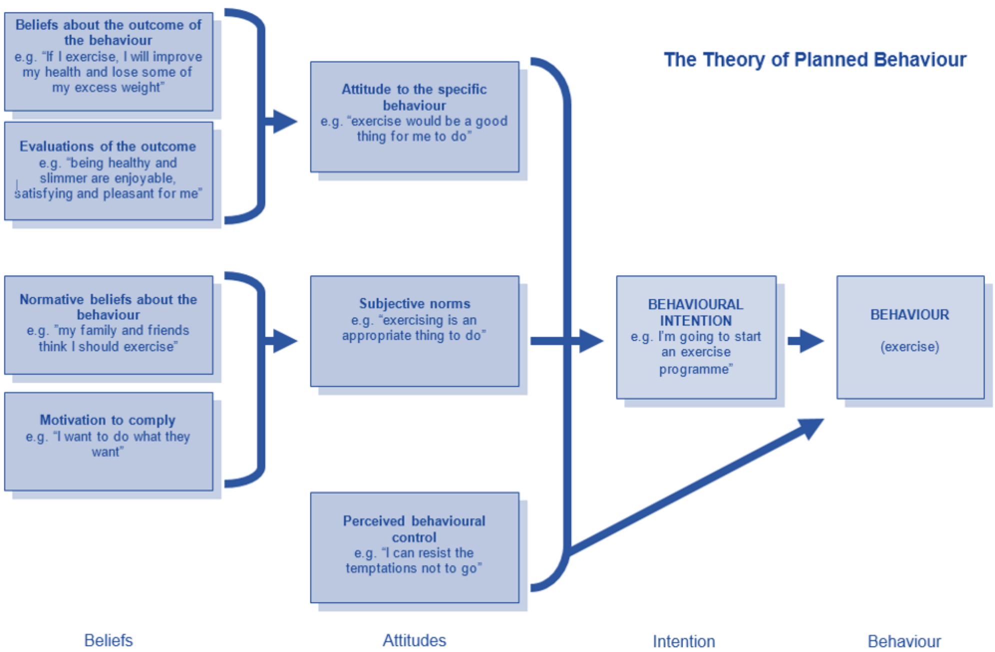


Figure 3.6 The theory of planned behaviour, adapted from Ajzen and Fishbein (1988)

3.15.3. The behavioural perspective model

Another theoretical framework that explains behavioural intention is the behavioural perspective model (BPM) introduced by Foxall (1992, 1998, 2001, 2007). It is a consumer behaviour analysis model that emphasises situational variables in an environment and sees behaviour as being determined by the consumer situation in specified settings. Foxall et al. (2011) demonstrate that the model introduces one important predicting variable lacking in the attitude theories (like TRA and TPB). Olson and Zanna (1993) observe that TPB tried to solve this problem by introducing perceived behavioural control as a predictor of intention. However, it does not fulfil the need to look at other non-attitudinal personal and situational variables explaining the attitude-behavioural relationship. Thus, BPM provides that consumer behaviour occurs at the point of the individual's learning history and setting. It is based on the three-term contingency of behavioural psychology: 1. signalling utilitarianism (mediated by the product benefits), informational (mediated by other persons, e.g. social status associated with certain consumption types), and aversive consequences connected to consumption-related responses (Foxall et al., 2011). Foxall et al. (2011) posit that BPM uses search-based attributes (pre-purchase knowledge), credence-based attributes (reputation of the firm), and experience-based attributes (consumers' prior experiences) to assess a phenomenon before making a decision.

Furthermore, Kamrul et al. (2013) demonstrate how the model has been successfully applied in marketing to analyse consumers' brand choices and reactions in different settings. For example, Widyastuti et al. (2019) utilise BPM in their behavioural study and ascertain that withdrawal behaviour about Sharia-compliant mutual funds reflects investors' sensitivity to the excessive risks taken by fund managers, thus influencing their switching. However, there have been suggestions to further investigate situational and behavioural variables due to inconsistencies between attitudes and behaviours. The following is a visual depiction of BPM.

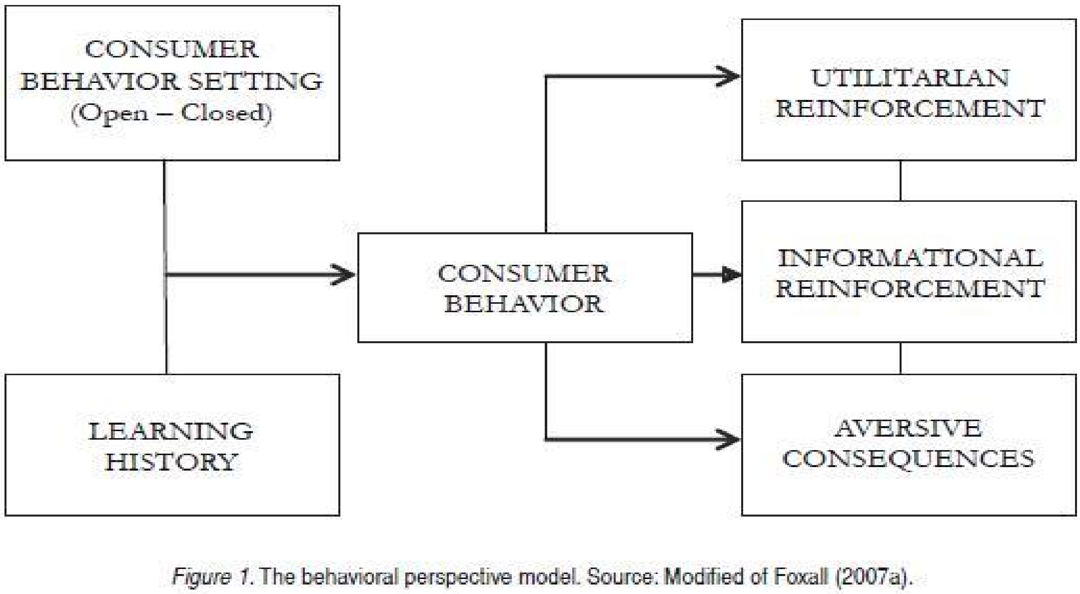


Figure 3.7 The behavioural perspective model, adapted from Foxall (2007)

3.15.4. The cognitive appraisal theory of emotions

The cognitive appraisal theory of emotions (CATE) provides further explanations for behavioural studies. Pioneered in the 1960s by Arnold (1960) and Lazarus (1966), the theory is a systematisation of ancient ideas about emotion, reflecting the views of Aristotle, Hume (1739–40), Spinoza (1677), and Sartre (1939, 1962). Scherer (2001) refers to emotion as a set of non-verbal, naturally occurring incidents, including facial expressions, physiological changes, motivation, a tendency to act, feel, and cognitive appraisal. The theory suggests that emotions are activated by people's appraisals of situations (Smith and Lazarus, 1993). The theory explains why certain occurrences result in a negative or positive emotional response (Broekens et al., 2008; Moors, 2013; Elpidorou, 2017). For example, appraisals of other-blame, self-blame, danger/threat, and irrevocable loss/helplessness tend to be associated with anger, guilt, fear, and sadness, respectively (Ellsworth, 2013). On the other hand, goal achievement tends to be associated with joy (Oatley and Duncan, 1994), and positive interpersonal encounters are related to interpersonal emotions, such as elation and love (Lazarus, 1991). Roseman and Smith (2001) add that an emotional state is a transitory state of intense reaction to a particular situation, resulting in anger or joy. Therefore, cognitive appraisal theorists (Lazarus et al., 1984; Nyer, 1997; Bagozzi et al., 1999) argue that the individual's psychological appraisal process influences emotions, not a specific event or physical circumstance. Loureiro et al. (2014) categorise emotions as either cognitive or affective. The authors explain that affective aspects may be positive (excitement, happiness, joy, or pleasure) or negative (disgust, sorrow, and anger). They all affect customer satisfaction during and after consuming products or services. Wu et al. (2019) explain that positive emotions arise when a customer's expectations are met, while negative emotions arise when a customer's expectations are not met. Additionally, Roseman (1991) identifies two leading causes of emotions: event-caused vs person-caused emotions and self-caused vs agency-caused emotions. The author argues that the inconsistency of an event with an individual's motive causes anger when other influences cause it. Accordingly, cognitive appraisal theorists (Roseman, 1984; Scherer, 2013) maintain that the agent responsible for the undesirable situation is the cause of the difference in emotional responses. Thus, when the agent of the unwanted situation is the person, the response is guilt, but when it is someone else, the response is anger.

The cognitive theories on emotions are used in different forms and contexts to evaluate human reactions to certain occurrences in certain situations (Scherer, 2013). The theory is also applied in marketing as a promising avenue for understanding customer reactions to products or services (Elpidorou, 2017). In terms of banking, Lazarus (1991) sees appraisal in bank marketing as being naturally transactional, involving an interaction between the event and the appraiser. For example, if customers appraise an experience as higher quality than expected, it induces positive emotions (e.g. joy and pleasure), promoting customer retention. On the other hand, Yadav and Rai (2019) argue that if such a service is of low quality, dissatisfaction occurs, leading to negative emotions (e.g. anger, sadness, and guilt), influencing customer switching decisions. Therefore, the cognitive appraisal theories of emotion help understand negative customer emotions arising from a service failure. Internally caused failures may result from certain situations or the customer's inability to understand the cause(s) of the problem. It may also occur through the customer. For example, suppose the long waiting time or other failures are caused by the customer's activities, like not providing complete documentation for account opening on time. In that case, the customer's delay in opening the account is regarded as having been caused. In contrast, an externally caused failure is considered caused by the service provider. For example, a customer needing to wait in a long queue in the banking hall for banking services is considered a service failure. Such failure may be due to the sluggish nature of the front-desk staff (cashiers, tellers, or customer care officers). It may also be due to system- or network-related challenges. Here, the bank is blamed as the external party that caused the problem, and the customers direct their waves of anger at the bank.

If the customer drives the failure, they might be angry at themselves. This, according to Berkowitz (1999), shows that emotion needs an object or a target, suggesting that an individual may be happy or angry at someone or something, which triggers staying in that setting or leaving it. However, some scholars (e.g. Tornquist and Miles, 2019; Sauer-Zavala et al., 2021) argue that all emotions are natural and helpful. For example, Sauer-Zavala et al. (2021) suggest that ‘negative emotions aren’t destructive, they help us take action when we need to, but to be positive, we have to manage them properly. Thus, positive and negative emotions are helpful, depending on the circumstance.

3.15.5. Migration theory

Another notable behavioural theory is migration theory, propounded by a geographer, Ernst Ravenstein, who reported his ‘laws of migration’ to the statisticians of London (Ravenstein, 1876, 1885, 1889). Boyle (2014) defines human migration as the movement of a migrant between two places for a certain period. According to Lee (1966), migration could be permanent or temporary – permanent migration occurs when people leave their original environment forever, and temporary migration occurs when people plan to return to their original environment after a certain period. Jackson (1986) posits that migration can be either voluntary or involuntary. They assert that voluntary migration occurs when individuals decide to migrate on their own to another location. Migrants in this category are voluntary migrants and can choose their destination and migratory process. In contrast, Jackson (1986) demonstrates that involuntary migration occurs when individuals are forced to migrate to another location due to certain unexpected challenges in their present place, like wars or natural disasters. Collins (2020) affirms that involuntary migrants are refugees who have no choice but to migrate, regardless of whether they want to relocate or not. In their research on migration, Ravenstein (1876, 1885) compares census data gathered in 1871 and 1881, the most recent tabulations available, to determine movement patterns. Corbett and Janelle (2003) explain that Ravenstein (1876, 1885) compares the aggregate birthplace data with the then-current population information of each county to identify people’s locations and their places of birth. Greenwood and Hunt (2003) explain further that the populations of all the counties were categorised according to whether people were ‘natives’ of the county where they were identified at the time of the survey (‘native county element’) to achieve the set research objectives. Those of an adjoining county (‘border element’) are people from within the same kingdom, from a separate domain, or outside the UK altogether (‘foreign element’).

Ravenstein found that each kingdom's rate of population increase did not correspond with the pace of growth among the natives of each. The difference is due primarily to emigration from foreign parts and less migration from one kingdom to another. At the heart of Ravenstein's emerging migration model are the concepts of absorption and dispersion. Absorption occurs when a country's permitted population of immigrants is more than the emigrants (i.e. net in-migration). In contrast, dispersion occurs when a county's population falls short of the number of its natives enumerated throughout the kingdom (i.e. net out-migration). Ravenstein's (1885) conclusion led to the introduction of pull and push factors in the context of rural-to-urban migration flows. The push-pull paradigm of Ravenstein (1888) provides that certain factors influence the migrants' decisions to move from one location to another. The author argues that push effects are negative factors that compel people to move away from an original area, such as a lack of jobs, loss of employment, or natural disasters. In contrast, pull effects are positive factors that attract prospective migrants to a destination, such as higher incomes, better employment opportunities, or a more comfortable environment. Bogue (1969), therefore, concludes that migration decisions are usually influenced by elements relating to the original location or the destination. Meanwhile, Greenwood and Hunt (2003) observe that scholars from other academic disciplines, like physicists, geographers, anthropologists, political scientists, epidemiologists, managers, and marketers, have applied the study of migration in their respective disciplines. Although migration has been confirmed as an element of human behaviour, the scientific aspect of the study is recent (Bhattacherjee and Park, 2014). The theory led to the development of a new model called the PPM, which is used as the theoretical framework for the present study.

3.16. Overview of the theoretical framework – the push-pull-mooring model

The development of the PPM model can be traced back to Ravenstein's (1885) migration laws. The author presents the push-pull factors of the model, which ultimately became the theoretical foundation for human migration studies, with several modifications (e.g. Lee, 1966; Jackson, 1986). Although push and pull effects offer a compelling model for human migration, it has been criticised for not being comprehensive enough, focusing mainly on macroscopic analysis (Hou et al., 2011). The basis of the criticism is that microscopic studies concerning normative and psychosocial variables also influence migration decisions. Thus, to correct the observed shortcomings in the push-pull model, Lee (1966) introduced the concept of intervening obstacles and personal factors into the discussion of push-pull forces. Lee (1996) states that factors such as an individual's ability to resist change, lifestyle, social contexts, and stage of life could influence switching and suggest the concept of mooring. The mooring concept acknowledges that an individual's migration decision is primarily influenced by intervening variables (Lee, 1966; Moon, 1995; Chang et al., 2014). Examples of such obstacles are the distance between two locations and practical and physical barriers, like the Berlin Wall, immigration laws, individual preferences, social contexts, and moving/switching costs. Moon (1995) includes the mooring concept in the push-pull theory and created the PPM model to explain the migration phenomenon more thoroughly. Xu et al. (2014) maintain that the mooring element reminds scholars that personal issues and socio-cultural values are essential in migration decisions. Additionally, they affirm that the PPM model is proportional and adaptable to different circumstances. The model considers diverse situations in classifying migration variables as either push, pull, or mooring factors. Therefore, whether variables can be regarded as a push, pull, or mooring factor depends on their relevance to the destination or origin.

The model has also been applied in other fields, like economics, management, and marketing, including service marketing (Bansal et al., 2005; Zhou, 2016; Jung et al., 2017). Lin and Huang (2014) refer to service migration as the movement of customers from one service provider (like a bank) to another. Bansal et al. (2005) were the first to stress the similarity between migration and switching behaviour. The authors applied the PPM model for the first time to explain customer switching behaviour in the service industry. In other words, factors affecting switching decisions can be at the macroscopic level of push-pull factors and the microscopic level of mooring factors for individual and social elements (Bansal et al., 2005). Regarding the services sector, Bansal et al. (2005) refer to push effects as those that push customers away to another firm, such as low quality, low satisfaction, low value, low trust, low commitment, and high price perceptions. Conversely, the authors refer to pull effects as factors that pull customers from another firm and identify the attractiveness of alternatives as the main factor. Mooring effects refer to elements that keep customers with the current firm, such as high switching costs, low variety-seeking, prior switching experience, and social pressure (Bansal et al., 2005). The model is now widely used by marketing scholars (e.g. Zhang et al., 2012; Ngo and Pavelkova, 2017) to explore and understand the offline and online consumer switching behaviour in various sectors; for example, industries like mortgages (Bansal and Taylor, 1999), hairdressing (Bansal et al., 2005), energy supply services (Wieringa and Verhoef, 2007), online social networks (Chang et al., 2014), healthcare (Lai and Wang, 2015), technology (Wu et al., 2017), physical and mobile stores (Chang et al., 2017), mobile instant messaging applications (Sun et al., 2017), and air travel (Jung et al., 2017). Thus, applying this framework to human geography and consumer behaviour mirrors the apparent similarity between people migrating (moving from one place to another) and consumer switching (from one product or service to another).

Nevertheless, Nimako and Ntim (2013) demonstrate that, despite the potential benefits of the PPM framework as a key paradigm for current and future research, there is evidence of divergent specifications for the PPM framework in empirical studies. The authors indicate that about 67% of construct misspecifications exist in the PPM model's available research. Instead, they explain that PPM is a multi-dimensional construct that should follow a first-order reflective, second-order formative specification in the entire model. They also indicate that poor specification negatively impacts the PPM framework's validity and content. Despite the PPM specification and misspecification issues observed in the literature, Chuang and Tai (2016) argue that the PPM framework is one of the best theoretical developments in the cognitive models of switching behaviour. It is therefore used as the theoretical foundation underpinning the present study.

3.16.1. Push factors as triggers of migration/switching

Push factors are negative factors that push people to relocate or consider relocating to another destination (Stimson and Minnery, 1998). In the service context, Bansal et al. (2005) state that push factors are the negative factors that make a customer switch from their original service provider to another. Keaveney (1995) describes such consumer switching as being either voluntary or involuntary, explaining that voluntary switching occurs, for example, due to core service failures or competition. In contrast, involuntary switching is caused by the termination of a service provider's business, among other factors. Accordingly, Colgate and Hedge (2001) posit that push factors are service-related issues and include core service failures, mistake recovery, unethical or illegal behaviour of staff members, improper handling of complaints, service costs, and perceived value of banking services, resulting in voluntary switching. Others cause involuntary switching, such as the closure of a bank's local branch, changes in personal circumstances like moving to a new home or getting a new job, and choosing a more conveniently located bank. Lastly, Gerrard and Cunningham (2004) affirm that inconvenience issues like inconvenient branch locations or hours of operation or flexibility, which relate to the provider's inability to meet customer expectations, also fall under push factors. However, Bansal et al.'s (2005) service switching study identifies satisfaction, quality, value, trust, commitment, and price perceptions as push factors.

3.16.1.1. Perceived satisfaction

Satisfaction indicates a customer's positive emotional status after consuming a product or service (Kaura et al., 2015). In terms of banking services, Jamal and Naser (2002) define satisfaction as a favourable feeling or attitude of a customer towards the bank, usually after consuming financial services. Therefore, perceived satisfaction is the customer's perception that a product or service consumption outcome meets their expectations. Park and Jang (2014) assert that the outcome of the product or service consumption evaluation often leads to a reactionary attitude from the customer, which is expressed as either favourable (satisfactory) or unfavourable (dissatisfactory). Hou et al. (2011) affirm that good outcomes (satisfaction) may influence customers' repeat purchase behaviour and retention, whereas negative outcomes (dissatisfaction) may affect customer switching. Consideration of this dynamic enables organisations to predict the future behavioural intentions of their customers. However, Mittal (2016) argues that satisfied customers may still switch at times, while dissatisfied customers may not. Erciş et al. (2012) claim that, although satisfaction is a significant factor influencing customer retention, it does not work alone; rather, it works together with trust, perceived value, perceived quality, perceived price, and perceived commitment.

3.16.1.2. Perceived trust

The term trust represents the individuals' relationships with others in migration theory (Bansal et al., 2005). Jarvinen (2014) describes trust as referring to honesty, confidence, integrity, and reliability in a business environment. Morgan and Hunt (1994) explain that a service provider's ability to deliver on the promised service agreement breeds trust. Artigas et al. (2017) explain that a customer's trust in a service provider often results in positive behavioural intentions, such as building a constructive relationship, encouraging repurchase intentions, and avoiding switching. Therefore, Zalloum et al. (2019) explain further that perceived trust is the customer's perception of the integrity and reliability of a service provider. Various dimensions of trust have been propounded in the literature. Brown et al. (2019) classify trust as either micro or macro-level trust. Micro-level trust is a relationship-based trust which develops through personal experience between two or more people. In contrast, macro-level trust is an institutional-based trust that advocates that trust can be established between two parties due to institutional integrity (corporate reputation) without any prior relational experience (Brown et al., 2019).

Dowell et al. (2015) also categorise trust as cognitive or affective. Trust's cognitive elements include integrity, competency, and goodwill or benevolence (Punyatoya, 2019). Svare et al. (2020) define integrity-based trust as keeping promises based on the moral norms of honesty. Thus, integrity-based trust can be said to be contractual trust (Svare et al., 2020), commitment trust (Yuan et al., 2019), and promise trust (Obasanmi et al., 2019). Competency-based trust is the second element of cognitive trust, known as ability trust (Punyatoya, 2019) or expertise trust (Bulińska-Stangrecka and Bagieńska, 2018). Connelly et al. (2018) describe competence trust as how one party believes that its exchange partner has the required professional expertise, skills, qualifications, and experience to perform a task. Goodwill or benevolence is the third cognitive element of trust. Svare et al. (2020) describe it as the extent of belief in a person or organisation that interest will be adequately protected without a formal request. In contrast, affective trust involves the emotional bonds and social skills associated with care and concern for the other party (Massey and Dawes, 2007). According to Massey and Dawes (2007), affective trust has relational and intuitive components. Dowell et al. (2015) refer to relational trust as a non-rational assessment of trustworthiness based on the norms of reciprocation and not on knowledge or on actual evaluation of past behaviours. At the same time, Woolley and Risen (2018) explain that intuitive trust relates to biased judgments based on moods and feelings about another person's character. For example, a buyer may trust a supplier without a proper evidence-based reason, making it an effective judgment. Jarvinen (2014) argues that bank trust is shaped by situation and context, symbolised by its contractual culture, whereas written contracts minimise distrust. Trust is thus the foundation of relationships, and it is the central focal point for successful long-term relationships in financial institutions (Jarvinen, 2014).

3.16.1.3. Perceived value

The concept of value emerged from equity theory. Zeithaml (1988) describes it as the exchange between benefit and sacrifice, i.e. comparing costs with the benefits received. Vinita et al. (2015) argue that the above description of value is narrow, and they suggest it should also include energy, time, mental and financial costs. El-Haddadeh et al. (2020) present a broader view and see it as a trade-off between a service rendered by the organisation (e.g. quality, benefits, and utility) and what is forgone by the customer (e.g. price, time, and other sacrifices) for purchasing and using a service. Cocosila and Trabelsi (2016) define perceived value as a customer's perception of a product or service's value to the sacrifice. Dölarslan (2014) demonstrates that perceived value is the selling point and the foundation for all marketing activities, as it strongly influences behavioural intentions. Accordingly, Vinita et al. (2015) point out that customers tend to stay when the value is perceived as high but may consider switching when the value is perceived as low. However, McDougall and Levesque (2000) argue that value perception is subjective, is personal, and differs from one customer to another. As a result, some scholars (e.g. Sweeney and Soutar, 2001; Dölarslan, 2014) consider perceived value as a multi-dimensional construct rather than a single utilitarian concept. They also differ in opinion regarding the number of value dimensions (e.g. Ho and Ko, 2008; Dölarslan, 2014). Coutelle-Brillet et al. (2014) highlight the multi-dimensional aspect of value to include functional, emotional, epistemic, social, and conditional value, where functional value describes a product or service's performance along with its utility benefits. At the same time, emotional value is the consumer's feelings about the service (or product) experience. Epistemic value refers to the uniqueness value. Social value symbolises status, with the perception that the consumption of a product/service will add value to the customer's position in the social environment. Lastly, conditional value influences customers' prevailing conditions (Coutelle-Brillet et al., 2014). The banking industry strives to create and deliver the expected financial services value, which is crucial to customers' perceived quality (Brunetti et al., 2016).

3.16.1.4. Perceived quality

Quality in migration theory refers to the quality of life, and Boyle et al. (2014) describe it as the quality of the physical and economic factors of the original location. Lien et al. (2017) explain that service quality is the customer's overall service judgment when comparing expectations with actual performance. Thus, Raza et al. (2020) define perceived quality as a customer's overall perception of quality before, during, and after purchases. Zeithaml et al.'s (1996) behavioural model, based on the philosophy of relationship marketing, argues that perceived service quality influences the positive behavioural intention to repurchase. At the same time, low service quality perceptions lead to negative behavioural intention to switch (Swart and Roodt, 2020). According to Amorim and Saghezchi (2014), this finding implies that perceived service quality is one of the most significant factors influencing staying or switching decisions, affecting the perceived price.

3.16.1.5. Perceived price

Price is seen differently by organisations and customers. Rica and Lucia (2011) posit that, from the perspective of an organisation, price is the amount paid by the customer for a product or service. From the consumer's perspective, price is what is given up or sacrificed to obtain a product or service (Zeithaml, 1988). Katyal et al. (2019) refer to perceived price as the customer's perception of a product or service's price (i.e. whether it is cheap or expensive). Thus, the perceived price components include the perceived monetary price or the perceived sacrifice, such as the time and effort required to obtain a product or service. Lymperopoulos et al. (2013) postulate that the same price may also be perceived differently by different customers. Bogomolova (2010) suggests that customers' probability of switching is always higher if the current service provider's prices are perceived as too high. However, Nicolau et al. (2020) argue that some customers are more sensitive to non-monetary prices than monetary prices. So, the idea of perceived benefits to perceived sacrifice indicates that price fairness is key to understanding customer behavioural intention. Andres-Martinez et al. (2013) provide a theoretical conceptualisation of the perception of price fairness by referring to utility transaction theory, which presents two types of utility: 1. the acquisition utility (derived when the product is acquired) and 2. transaction utility (the difference between the market price and the customer-perceived fair price. The theory also identifies three types of references in price fairness perception: 1. external reference (provided by the seller), 2. internal reference (past prices), and 3. a seller's internal costs reference. In banking, Narteh (2016) affirms that price fairness plays a vital role in customers' behavioural intentions to switch. The author concludes that fairness in bank charges, interest rates, and lending rates may influence customers' commitment to the bank.

3.16.1.6. Perceived commitment

The concept of commitment is described in migration theory as indicating that both parties in a relationship are interested in maintaining and strengthening the relationship (Morgan and Hunt, 1994). Jones et al. (2008) assert that it is a psychological force that binds two parties in a relationship with a specific target. Sharma and Patterson (2000) indicate that commitment in a service context also represents the belief that a relationship with a service provider is worth upholding. Thus, Mittal (2016) refers to perceived commitment as the customers' perception of the service provider's commitment to delivering satisfying services. Bansal et al. (2004) propose a three-dimensional construct. It includes 1. affective commitment (the degree to which a customer is psychologically bonded to the service organisation) (Jones et al., 2010), 2. normative commitment (norm or ethical considerations) (Cater and Cater, 2010), and 3. continuance or calculative commitment (which weighs the costs and benefits of committing to a relationship) (Lariviere et al., 2014). Cater and Cater (2010) assert that such commitments arise from similarities of purpose, shared values, and involvement. Unlike adequate and normative commitments, Kaur and Soch (2013) argue that calculative commitment is a negative motivation that forces the customer to remain in a relationship because switching costs outweigh the switching benefits. Cater and Cater (2010) further demonstrate that calculative commitment can be positive or negative. The positive calculative commitment is based on value and arises from the perceived benefits of staying in the relationship. Conversely, a negative calculative commitment is locked in, stemming from a lack of choice and high switching costs. Yanamandram and White (2010) confirm that, even though a relationship is maintained according to a calculative commitment, it lacks pro-social behavioural elements between the parties involved.

3.16.2. Pull factors as triggers of migration/switching

In migration studies, pull factors are the positive factors that attract people to a new destination (Moon, 1995). Chang et al. (2014) refer to it as those attributes of distant locations that make them appealing. For example, a location that provides a better quality of life will attract more people, invariably influencing migration. Bansal et al. (2005) describe pull factors in the service industry as factors that positively attract people to other providers. They are the positive qualities of different brands that attract customers to switch and are driven by a motivation to maximise utility (Lees et al., 2007). Therefore, a service provider that supplies better services than the competitors will retain and attract more customers than a firm whose services are wrong or not good enough, thus influencing switching behaviour. In terms of bank marketing, Vinita et al. (2015) include competing banks' service superiority within pull factors, which influences switching behaviour. According to Gerrard and Cunningham (2004), these factors are more associated with financial considerations and services. They include a receipt of a better deal in the form of monetary gains (e.g. lower fees, better interest rates, price discounts, and switching bonuses) or non-monetary incentives (e.g. additional services, bundling products, and better quality) (Colgate and Hedge, 2001; Bogomolova, 2010). Pull factors in service switching are mainly explained by the single factor of the attractiveness of alternatives (Bansal et al., 2005; Hou et al., 2011).

3.16.2.1. The attractiveness of alternatives

The attractiveness of alternatives in migration studies refers to the superior characteristics of the possible alternative destination, influencing people to migrate (Lin and Huang, 2014). In terms of service marketing, Chang et al. (2014) refer to it as the customer perceptions of the likely availability of a better product or service among competing alternatives in the marketplace. Liu et al. (2021) argue that the high rate of competition witnessed in recent years, especially in the service industry, has resulted in the availability of attractive alternatives and diminishes customers' perceived value of a current service. According to the authors, this phenomenon has led to the emergence of the concept of relative value, whereby individual customers determine value, and value is not absolute. Liu (2006) concludes that customers with a negative value perception of products or services will look for attractive alternatives. Furthermore, it shows that the attractiveness of alternatives influences consumers' perceived value and satisfaction. Thus, Valenzuela (2010) concludes that the availability of attractive options influences customer propensity to switch to the perceived better alternative. A lack of other attractive options may be considered mooring, discouraging switching.

3.16.3. Mooring factors as obstacles to migration or switching

The concept of mooring factors was also taken from the population migration model to help understand the microscopic aspects of human migration. With its push and pull factors, migration theory (Ravenstein, 1885) is a valuable model of human migration. However, Lee (1966) argues that the model is not comprehensive due to its inability to explain human migration behaviour entirely. The scholar then introduced a third factor, intervening obstacles or moorings, recognising that everyone's migration decision depends on their own personal and social context. Moon (1995) later incorporated mooring factors into the push-pull model as a modification known as the PPM model. It reflects the aggregated influence of situational and contextual constraints on the migration decision. Wu et al. (2014) maintain that, even when push and pull factors are essential, individuals might not migrate due to situational and contextual constraints beyond their control. Vinita et al. (2015) state that these constraints, regarded as mooring factors, are personal and entail reasons that are largely beyond the individual's control; for example, changes in personal life (the person moved away, got married, divorced, or died) or professional circumstances (they sold a business, joined a franchise network, or head office directed a change of suppliers). In the service setting, Bansal et al. (2005) present mooring elements in the literature, including variables such as switching costs, subjective norms (social influences), attitudes towards switching, prior switching experiences, and variety-seeking tendencies.

3.16.3.1. Switching costs

Switching costs are the costs of moving to another service provider (Calvo-Porral and Lévy-Mangin, 2015). Valenzuela (2010) describes switching costs as negatively complex switching mechanisms introduced by firms to dissuade customers from switching to competitors, including monetary and non-monetary costs (such as time and effort, unfamiliarity, and uncertainty) (Kim, 2020). Switching costs consider the costs and benefits of putting an end to an existing relationship. This practice enables firms to hold on to their customers in the face of competitors' attractive influence and poses a challenge to late entrants (Calvo-Porral and Lévy-Mangin, 2015). It is an essential factor that discourages service switching and therefore constitutes mooring. Duijmelinck et al. (2014) assert that the 'lock-in effect' of high switching costs does not allow customers to switch to a competitor even when they are dissatisfied. Therefore, Kim (2020) suggests that switching costs increase the switching barriers that prevent switching. Conversely, Mofokeng (2020) demonstrates that the 'amplifying effect' allows customers to switch to a competitor if the switching costs are low. Thus, Gurjeet et al. (2012) state that the higher the switching costs, the more heightened the barriers and the lower the customer switching behaviour. Clemes et al. (2010) reveal that switching costs also influence bank switching decisions in bank marketing; for example, a convenient bank location can prevent customers from switching to other banks because location determines whether they can regularly access their banks. However, Wieringa and Verhoef (2007) observe that switching costs do not always prevent switching behaviour.

Switching costs are categorised in various forms. Nagengasta et al. (2014) classify switching costs as monetary or non-monetary, referring to monetary costs as the economic or financial costs of switching and non-monetary costs as time, relationship-related, and psychological costs. Krishen and Hu (2018) categorise switching costs as either tangible or intangible, describing tangible costs as referring to money and the other material resources committed to migrating, while intangible costs are emotional costs, time, effort, and ability to migrate or switch. Blut et al. (2015) suggest three dimensions of switching costs: procedural, financial, and relationship-related costs. Procedural switching costs are the time and effort needed to switch service providers. Financial switching costs are the monetary costs of switching. Finally, relationship-related switching costs refer to the costs associated with ending a relationship. Burnham et al. (2003) further expand the three dimensions into eight categories: 1. economic risk cost, 2. evaluation costs, 3. learning costs, 4. set-up costs, 5. the costs of losing a particular benefit, 6. monetary loss costs, 7. personal relationship loss costs, and 8. brand relationship loss costs.

3.16.3.2. Subjective norms and attitudes towards switching

Subjective norms are social pressures that influence a person to behave in a certain manner (Ajzen and Fishbein, 1980). Subjective norms symbolise a potential migrant/switcher's social environment and its influence on migration/switching decisions. Beaulieu and Godin (2011) confirm that subjective norms can positively or negatively influence migration or switching decisions. Hou et al. (2014) assert that positive subjective norms indicate that significant others in society approve of the behaviour, while negative subjective norms indicate that significant others in society do not approve of the behaviour. Meanwhile, attitudes towards switching are also discussed in the relevant literature. Bansal and Taylor (1999) state that people with a positive attitude toward migrating are more likely to migrate than those with a negative attitude towards migrating, who are less likely to migrate. Thus, Schewel (2020) concludes that an individual's attitude towards migration or switching plays a significant role in the individual's migration or switching decisions.

3.16.3.3. Prior switching experience

Migrants' prior diverse experiences may either facilitate or hinder movement and play an essential role in migration theory (Lee, 1966). For services, Matzler et al. (2015) refer to prior switching experiences as to how customers have switched between service providers in the past. Bansal et al. (2005) confirm that switching intentions positively relate to the consumer's past switching experiences. Thus, Hou et al. (2011) demonstrate that prior switching experience plays a vital role in people's geographical movement from one location to another and switching from one firm to another. The authors claim that people who had successfully moved in the past tend to move again, aided by the experiences gained from prior movements, which ease the next movement. Hence, Hsieh et al. (2012) reaffirm that individuals without prior switching experience are less likely to embark on migration or switching than those who do, which is also considered one of the mooring factors. Matzler et al. (2015) note that customers with a high degree of prior switching experience are difficult to satisfy and prone to constant switching. In line with Thibaut and Kelly's (1959) comparison-level theory, Matzler et al. (2015) argue that this category of customers uses their experiences of alternatives to set a standard for their expectations (which is their minimum expected service outcome). The only exception is when a service failure characterises the customer's prior experience. Similarly, Sharma and Patterson (2000) assert that customers with varied switching experiences are also common in the banking industry. The customers usually determine bank products or service performances, using their accumulated banking experiences as a benchmark for their expectations. Therefore, inexperienced customers mostly rely on trust, whereas customers that have switched in the past rely primarily on their knowledge derived from prior switching experiences.

3.16.3.4. The variety-seeking tendency

The idea of seeking variety in consumption also influences migration or switching. Hou et al. (2011) describe variety-seeking as the individual preference to seek various experiences, especially from the unfamiliar alternatives among many existing brands. Roos (1999) argues that not all switching customers switch due to dissatisfaction. Some switch because they prefer to seek and taste various products or services. Jung and Yoon (2012) affirm that variety-seeking customers tend to switch service providers, regardless of whether they are satisfied or not. This variety-seeking tendency influences switching behaviour and is usually based on the customer's needs, regardless of their satisfaction with the existing goods or services. Below is the PPM model – the theoretical framework underpinning this study.

Figure 3.8 The PPM Model of Service Switching (re-drawn from Bansal et al., 2005).

3.17. Applying the PPM model in studies on switching behaviour

Guided by migration theory, the PPM framework is proposed for this study to provide a profound understanding of customer switching behaviour in the retail banking sector. As explained above, this thesis is concerned with advancing knowledge of customer switching behaviour by applying the PPM framework to examine different customer switching behaviour triggers in Africa. According to migration theory, it is acknowledged that push factors are negative factors that push customers from their current bank to the new bank. Therefore, the variables (quality, value, satisfaction, trust, commitment, and price) mentioned as push factors by Bansal et al. (2005) are applied to determine the switching behaviours of a bank's customers. In addition, there are expectations concerning emerging factors, which are considered new factors or subfactors to the existing themes mentioned by Bansal et al. (2005). Furthermore, a pull factor is a positive factor that pulls a customer away from their current bank to a new one. Therefore, attractive alternatives, which is the only theme within Bansal et al.'s (2005) pull factors, are also applied to examine the impacts of attractive alternative banks on customer switching, considering emerging factors and subfactors. The third and final factor, the mooring factor, is those obstacles that prevent customers from switching from their current bank to a new bank. The intervening variables (switching costs, prior switching experience, variety-seeking, attitudes towards switching, and subjective norms) suggested by Bansal et al. (2005) are also applied to this thesis's examination of factors preventing customers from switching from one bank to another. Again, emerging factors and subfactors are noted and presented in the final analysis.

This application of the PPM model is justified because most prior investigations on switching have been conducted in different services industries (Chang et al., 2014; Lai and Wang, 2015; Zhou, 2016; Chang et al., 2017; Jung et al., 2017; Sun et al., 2017; Wu et al., 2017). However, there have not been many studies regarding switching behaviour in the retail banking sector that have used the PPM model. Thus, applying the PPM framework to this study is logical and justified. Accordingly, the PPM model of migration theory is used in this study to develop the research framework and provides a theoretical foundation for identifying critical predictors of switching in the retail banking sector. Therefore, this study offers a comprehensive research framework for understanding bank customers' switching behaviour from the push, pull, and mooring perspectives. Thus, a literature search has been conducted to prove the diverse construct specification approaches for the PPM framework in the extant literature. The search aims to find previous research articles that have applied the PPM model in business-related disciplines published between 2005 and 2020. This period was chosen because the first switching behaviour study that used the PPM migration model was published by Bansal et al. in 2005. Therefore, the following table is an example of past empirical research studies that have applied the PPM model.

Table 3.1 Prior studies that have applied the PPM model in switching behaviour studies

Authors	**Push effect**	**Pull effect**	**Mooring effect**	**Setting**
Bansal et al. (2005)	Low quality, low satisfaction, low value, low trust, low commitment, high price perceptions	Attractiveness of alternatives	Attitudes towards switching, subjective norms, switching costs, infrequent prior switching behaviour, variety-seeking	Hairstyling and automobile repair service

Wieringa and Verhoef (2007)	Price, quality perception, Trust	Attractiveness of switching	Switching costs	Energy supplier
Zhang et al. (2008)	Satisfaction	Attractiveness of alternatives	Switching costs	Blog service
Han et al. (2011)	Core service performance, service encounter performance, customer satisfaction, relational investment	Attractiveness of alternatives	Switching costs	Upper-midscale hotel
Hou et al. (2011)	Low enjoyment, low service satisfaction	Attractiveness of Alternatives	Low switching costs, weak social relations, high need for variety, prior switching experience	Online game service
Hsieh et al. (2012)	Weak connection,	Enjoyment, relative usefulness, relative ease of use	Switching costs, past experience	Online service
Jung and Yoon (2012)	Customer satisfaction, customer loyalty		Variety seeking, purchasing decision involvement	Family restaurants
Ha and Jang (2013)	Perceived quality, customer satisfaction, overall boredom with dining experiences, boredom with restaurant attributes, loyalty		Personality	Restaurant
Park and Jang (2014)	Perceived quality, satisfaction, satiation			Restaurant
Chang et al. (2014)	Regret, dissatisfaction	Attractiveness of alternatives	Switching costs	Social network sites
Chang et al. (2017)	Information search cost and benefits, perceived value.	Attractiveness of alternatives	Self-efficacy and switching cost	Physical and mobile stores
Sun et al. (2017)	Frustration with the current mobile instant messaging provider and social influences		Inertia	Mobile instant messaging (MIM) applications
Ghasrodashti (2018)	Explaining brand switching behaviour using pull-push-mooring theory and the theory of reasoned action			

Chen and Keng (2019)	Learning convenience, service quality and perceived price	E-learning motivation, perceived usefulness	Learning engagement, switching costs, and social presences	Online and offline real-person English learning platform

3.17.1. Positioning of the research study

The PPM model is a new paradigm used in migration studies, and the correlation between human migration and service migration has already been established in the literature (Bogue, 1969; Bansal et al., 2005; Hsieh et al., 2012; Fan et al., 2021). Accordingly, a further literature review (section 3.15) has shown that the PPM model of migration theory can also be utilised to understand customer switching behaviours in various service industries. Therefore, the PPM framework provides a clear structure for scholars to understand migration behaviour concerning the three dimensions (push, pull, and mooring factors) (Zhang et al., 2012). However, to the best of the researcher's knowledge, no empirical research in banking has dealt with this model in the developing economies of Africa. Therefore, the PPM model is the study's theoretical framework. The model is applied in the empirical part of this study to provide the general structure for the choice of interview themes. Additional emerging factors and subfactors are tracked and apportioned to the appropriate areas of the PPM model. In order to achieve this objective, the factors affecting customers' switching behaviour are first identified in the empirical study using a qualitative approach. The factors are then categorised as push, pull, or mooring effects to test whether PPM factors can adequately account for the identified factors. Finally, the relationship between the PPM variables and customers' switching behaviour is investigated.

3.18. Chapter summary

This chapter has considered the general literature about customer behavioural intentions and their effects on switching behaviour in the retail banking sector. Scholars have identified and classified different causes of switching triggers in the literature. However, this study focuses on Groos's (2011) three-fold classification of switching triggers: situational, influential, and reactional triggers. The present research focuses on reactional triggers, with a critique of the extant literature on the service industry's negative causes of switching behaviour. Accordingly, organisational behavioural responses to failed service encounters have been explored. The result indicates that customers mostly switch after exhausting all the available complaints channels to resolve the problem. Thus, the literature affirms that customers seek better banking services elsewhere among the available alternatives when the service firm does not resolve the issues (e.g. the bank). In addition, the literature reveals other switching drivers, including technology, competition, and the impacts of the current coronavirus pandemic. Therefore, the various aspects of switching behaviour have been found to have significant effects in the retail banking sector across the globe, including the developing countries of Africa. A further overview of the literature presented other mainstream behavioural models and their contributions to switching behaviour studies. These were analysed and compared to the adopted PPM model, providing insights into the relevance of other behavioural models to switching behaviour studies. The end of the chapter considers why the PPM model has been adopted in this study. Some of the other models reviewed and discussed include Keaveney's (1995) theory; Ajzen and Fishbein's (1975, 1988) TRA and TPB; BPM; the cognitive appraisal theory of emotions; and migration theory. Thus, this chapter lays the foundation for the theoretical framework for the research. The next chapter discusses the research methodology and the philosophical foundations underpinning this study.

4. Research methodology

4.8. Chapter overview

This chapter identifies the worldviews that explain research approaches and philosophical assumptions of the various paradigms and how they influence methodological choice. Next, the research approach adopted for this study is presented, and the justifications for using the qualitative methodological approach are given. Finally, the chapter provides a theoretical rationale for the research's adopted methodological approach for testing the proposed theoretical model, an explanation of the instrument development, and the data collection methods used in the study's empirical section. The chapter is divided into two segments. The first part discusses the philosophical research orientation and how it influences the choice of research strategy. The second part focuses on the conduct of the research conduct, specifically the data collection procedure, the sampling strategy, the research instrument development, and the data analysis techniques applied herein. This part also includes a discussion on the triangulation approach adopted during the investigation, including thematic interviewing, focus group discussions, and direct observation. The aim is to understand better the subject matter and how the new knowledge has been created. The chapter concludes by considering the overall research approach and its limitations.

4.9. Research paradigms and their influence on the research process

Different worldviews have explained different research approaches. This section discusses different worldviews due to their importance and influence on the paradigm, research approach, and philosophical foundation that underpin this study. Goduka (2012) identifies three worldviews: objectivist, constructivist, and contextualist.

The objectivist worldview is characterised by an objective, absolute, and unconditional truth that exists independent of the inquiry. Objectivism believes that things exist as meaningful entities independently, with reality and meaning residing in them as objects, and that scientific research can attain that objective truth and meaning.

Proponents of the constructivist worldview argue that knowledge does not exist independently of the learner or researcher; instead, it is socially constructed. The central traits of this paradigm are that realities are local and specific because they vary between groups and individuals. So, the truth has actively constructed meaning. Moreover, the constructed meaning and the construction process involve other social and cultural artefacts and, therefore, inevitably become social.

Contextualists believe there are no universal laws for understanding social phenomena such as human development; therefore, there is no universal truth. Contextualists base their non-universal argument on two reasons: one empirical and one conceptual. From a emperical perspective, they argue that more than enough variability in the data comparing individuals and groups from different settings raises serious questions about the assumptions that human development reflects the same universal sets of variables. From the conceptual perspective, they argue that since it is impossible to have an objective (for example, a context-free) perspective on human development, it is also impossible to make judgements that are not based on culture and context.

According to Guba and Lincoln (2016), a paradigm is a set of assumptions and perceptual orientations shared by members of a research community to support legitimate inquiry and provide researchers with a conceptual framework for seeing and making sense of the social world. In social science research, three fundamental research paradigms are recognised: the positivist, post-positivist (realist), and constructivist/interpretivist approaches. The positivist and post-positivist (realist) approaches are grouped under the modernist philosophical assumption and the constructivist approach under the post-modernist philosophical assumption (Goduka, 2012).

4.9.1. The modernist philosophical assumption

4.9.1.1. Positivist and post-positivist (realist) positions

Positivism is an epistemological position that advocates working with observable social reality consistent with science's nature (Hughes and Sharrock, 2007). The positivist paradigm views the world as having a single fact that can be independently observed and measured objectively, preferably under experimental conditions (Guba and Lincoln, 2016). Positivism is commonly used in scientific research and assumes that science quantitatively measures independent facts about a single apprehensible reality (Guba and Lincoln, 1994). Guba and Lincoln (2016) explain that positivists view the world through a 'one-way mirror and separate themselves from the world they study'. Positivism rejects the idea of speculation, theoretical, theological, and metaphysical explanations (Newman and Benz, 1998). The positivists assume that the real world is verifiable and consists of knowledgeable facts, and they believe that these facts or truths can be discovered if the right question is asked correctly (Wisker, 2008). Positivist social scientists adopt natural science research methods and extensively use quantitative data collection techniques and analysis (Guba and Lincoln, 2016). Thus, they emphasise a highly structured methodology to facilitate replication, the end product of law-like generalisations, like those produced by the physical and natural scientists (Saunders et al., 2016). Therefore, positivists often use experiments, observation, surveys, and statistics to collect and analyse data (Neuman, 1997). Data obtained from experiments and surveys are used to prove the relationships between variables. This philosophical assumption is not suitable for the present research work. This research aims to understand various reasons why different customers switch from one bank to another. Thus, adopting this philosophical stance might only provide one-directional answers to the research questions since this paradigm's philosophical assumption is that there is only one truth or reality.

Post-positivism (realism) challenges the traditional notion of the absolute truth of knowledge and recognises that social scientists cannot be 'positive' about knowledge claims when studying humans' behaviours and actions (Guba and Lincoln, 2016). Ontologically, post-positivism represents a critical realist perspective with a fundamental objective reality. Still, humans cannot know it for sure (Goduka, 2012) and must recognise that different people may inhabit quite a different world (Sandu et al., 2012). From an epistemological perspective, post-positivism is a modified objectivist approach whose goal is objectivity (but pure objectivity is impossible); even so, the results are probably valid (Guba and Lincoln, 2016). The post-positivist researcher assumes a scientific approach to social knowledge, focusing on logical and empirical data analysis. The data is collected and interpreted using multiple levels of analysis of data collected through various techniques to ensure rigour (Sandu et al., 2012). Although this philosophical stance criticises the positivists' view, its rejection of absolute truth and that pure objectivity is impractical is considered appropriate and relevant to this study.

However, this study does not adopt this philosophical view because it only modified the objectivist view and thus still embraces a scientific approach to social knowledge as it focuses on logical data analysis. In contrast, this study focuses on understanding human switching behaviour in the retail banking sector, a social phenomenon that requires a socially constructed approach. Therefore, the cornerstone of the modern positivist and post-positivist worldviews (objectivity, prediction, generalisability, linearity, and absolute truth) is considered unsuitable for this study. This unsuitability is because researchers using this approach are usually rational and employ analytical thought and experimental methods to understand the objective world. In the real sense, this study aims to understand the subjective views to provide a more profound understanding of why bank customers engage in switch behaviour. Guba and Lincoln (1994) present four elements related to different worldviews: 1. ontology, 2. epistemology, 3. axiology, and 4. methodology. These are discussed concerning the positivist/post-positivist worldviews below.

4.9.1.2. Ontological, epistemological, axiological, and methodological viewpoints on the positivist/post-positivist (realist) paradigms

Ontology is a Greek word meaning 'on' or 'being' (Thomas, 2004). Therefore, ontology is the study of being. It is an aspect of philosophy concerned with identifying and formulating the structure and nature of reality and what can be known about it (Wisker, 2008). So, ontology is the reality researchers investigate (Wisker, 2008). It provides two contrasting views: objectivism and constructionism. Objectivism assumes that an independent reality exists, while constructionism views reality as the product of social processes (Neuman, 2003). So, ontologically, the positivist paradigm believes in the world's reality and that such reality is objective and quantifiable using scientific methods to discover the truth (Antwi and Hamza, 2015). According to Walsham (1995), the positivist position argues that scientific knowledge is factual, while its ontology considers reality of being independent of social construction. So, the basic assumption of positivist ontology is that reality is dualistic, meaning that the subject (the researcher) and the object (the phenomenon under study) are separate independent entities. It is also based on the assumption that laws and principles exist and govern how things 'work' within this objective reality, focusing on finding reality rather than creating or interpreting it. The post-positivist paradigm agrees with these views but adds that the knowledge of reality can only be discovered within specific probabilities due to human limitations (critical realism) (Maxwell, 2012). Again, these ontological viewpoints on the positivist and post-positivist paradigms are unsuitable for this study because this study regards the researcher and the phenomenon under investigation as one entity that cannot be separated as two independent entities. Therefore, this study does not consider the reality of being independent of social construction and is unsuitable for this research work.

According to Saunders et al. (2009), epistemology is a philosophical theory concerning how we know what we know:

> It is a pivotal issue in any form of research, for it is about how we know whether or not any claim, including our own, made about the phenomena is true. That is, what do we mean by the concept 'truth', and how do we know whether or not some claim is true or false? In other words, what is our theory of truth?

Epistemology studies the nature of knowledge, its possibility, scope, and general basis and deals with how new knowledge is created and validates existing knowledge. Like ontology, the epistemological position also provides two contrasting views: positivism and interpretivism/constructivism. Positivism/post-positivism maintains that knowledge about the world is (or should be) objective. Scientific findings can be determined reliably and validly since researchers' biases and values in the research process are eliminated (Antwi and Hamza, 2015). They use quantitative methods to explain, develop, and test how variables interact, shape events, and cause experimental study outcomes (Antwi and Hamza, 2015). Epistemological viewpoints on positivist and post-positivist paradigms are also inappropriate for this study. The present study argues that suggestions that empirical facts exist separately from personal ideas governed by cause-and-effect laws are contrary to this study's philosophical leaning, making the approach unsuitable for this study.

The axiological perspective is concerned with values and ethics (e.g. What knowledge is intrinsically worthwhile and what is it about it that is valuable as an end in itself?). The positivist/post-positivist position considers understanding the 'truth' in propositional form as an end in itself (Lincoln et al., 2011). Positivists/post-positivists favour objectivity to ensure that results are scientifically proven through a neutral, apolitical process and separate from a world of individual and group interests. The ethical obligation is to conduct intellectually honest research devoid of personal bias through the collection and accurate interpretation of data and candid evaluation of the study's limitations. This research also has a contrary philosophical view about axiological perspectives in positivist and post-positivist paradigms. This is because the present study intends to understand and prove the value of the knowledge it seeks through a socially constructed process without separating the researcher from the results.

The methodological perspective is concerned with how the researcher investigates that reality (e.g. How can the knower obtain knowledge?). Generally, positivist/post-positivist researchers assume that an accurate 'truth' about the nature of reality can only be obtained through scientific research methods (Ghauri et al., 2020). Thus, positivists apply the experimental approach obtainable from the natural sciences. In contrast, post-positivists modify these methods to apply them to people, developing quasi-experimental strategies. Here, quantitative methods like hypothesis testing are mainly used in such studies. However, the present study argues that positivist views might be unsuitable in a social context like consumer switching behaviour in the retail banking sector, which involves humans and their real-life experiences. As a result, treating respondents for this study as independent, non-reflective objects ignores their ability to reflect on problem situations and act upon this in an interdependent way. Therefore, using a deductive research design would not achieve this study's primary objectives, making inductive research designs the most appropriate for this study.

4.9.2. The post-modernist philosophical assumption

4.9.2.1. The constructivist/interpretivist position

Constructivists/interpretivists, in their view, argue that meaning is not discovered but rather constructed (Sandu et al., 2012). They claim that human beings construct meanings as they engage with the world they are interpreting and that researchers should attempt to understand the complex world of lived experiences from the viewpoints of those who live it (Schwandt, 2007). The constructivist/interpretivist position is primarily identified with an inductive rather than deductive research strategy. It assumes that truth is a subjective, specific belief system held within a particular context. Constructivism believes multiple realities exist and can be discovered by investigating the finding's ideologies and values (Heding, 2020; Krishen and Petrescu, 2021). Guba and Lincoln (1994) confirm that researching this constructed reality requires interactive activities between the interviewer and respondents – that the researcher should be an ardent participant in the fieldwork. According to Denzin and Lincoln (2003), this paradigm is essential for discovering and understanding these meanings and the contextual factors that influence, determine, and affect the interpretations reached by different individuals. Thus, how things appear to people and individual judgements about truth are relative. Research is written and reported from the perspective of an involved researcher. Accordingly, the interpretive paradigm assumes that research is a product of researchers' theories and values and thus cannot be independent. In terms of research techniques, constructivists/interpretivists use qualitative data collection techniques and analysis. The interpretivist philosophers are concerned with understanding the meanings people derive from social interactions (Bryman, 2016).

Therefore, since marketing research is usually conducted to investigate and provide a profound explanation of complex social phenomena, the philosophical foundation that underpins this study is interpretivist. The study, therefore, leans towards the constructivist/interpretivist paradigm. To a certain extent, this worldview emphasises human participation in real life to understand better and express its emergent properties and features (Heding, 2020; Krishen and Petrescu, 2021). Therefore, a discussion of the constructivist/interpretivist paradigm, combined with a subjective worldview, is crucial (Creswell, 2011). The present research is developed based on an established theoretical perspective (the PPM factors), underpinned by subjectivist philosophical foundations. The research's constructivist/interpretivist position indicates that the study is qualitative. Therefore, a thematic approach is adopted to identify and analyse the possible causes of switching behaviours among bank customers. The methodology's choice is primarily guided by the research questions and the theoretical framework known as inductive thematic analysis. It has been adopted since the scheduled themes prepared before the study's commencement can identify other emerging factors and subfactors within the gathered data. Therefore, the constructivist approach is suitable for exploring a social phenomenon like consumer switching behaviour studies. Guba and Lincoln's (1994) four elements of worldviews (ontology, epistemology, axiology, and methodology) are also discussed in the interpretivist/constructivist paradigm context and are presented in the following section.

4.9.2.2. Ontological, epistemological, axiological, and methodological viewpoints on the constructivist/interpretivist paradigm

The ontological viewpoint in the constructivist/interpretivist paradigm takes a relativistic stance and opposes the view that there is one 'real' reality. Instead, interpretivist philosophers believe that reality (whether as given or socially constructed) is a human construct, that it is socially constructed based on individuals' subjective experiences of the external world (Mutch, 2005). It attempts to understand the world through the meanings people assign to it. Walsham (1995) argues that there are no right or wrong theories in the interpretive worldview; instead, ideas are judged based on their relevance to the researcher and those involved. Interpretivist philosophers also argue that there is no objective knowledge independent of thinking, but that knowledge and meaning are acts of human reasoning and interpretations (Gephart, 1999). This philosophical stance is relevant to this study's objectives since the research intends to understand multiple realities as socially constructed by different bank customers.

Epistemological philosophers within the interpretivist paradigm believe in the possibility of multiple versions of knowledge and therefore do not believe in a single route to learning, and it recognises subjectivity, inter-subjectivity, and live truth (i.e. truth in human terms) (Cuthbertson et al., 2020). This paradigm opposes the idea of objectivity and challenges the universal method for determining the compatibility of a particular theory or conceptual scheme with the external reality of the (post-)positivist paradigm. (Cuthbertson et al., 2020). Instead, the interpretive paradigm's projection is to identify the variety of existing constructions and bring them into as much consensus as possible Guba, 1990). It sees the world as being constructed, interpreted, and experienced through individuals' interactions with more comprehensive social systems (Maxwell, 2006). Epistemologically, knowledge is mediated reflectively through the perspectives of the researcher and the participants, as both are linked to construct knowledge together (Goduka, 2012). This epistemological viewpoint aligns with the current study's objectives. The research identifies various constructs and multiple versions of experience and knowledge to understand bank customers' switching behaviours through interactions between the researcher and the interviewees.

The axiological stance is that multi-perspective ways of knowing are valuable for balancing representations of diverse views. Therefore, the axiological paradigm in interpretivism believes that no single reality exists. Instead, it acknowledges multiple means of capturing reality in research. It also acknowledges the role of culture and context in an individual's experience. Therefore, the interpretivists view of reality differs from that of (post-)positivists in that their reality model is contextual and situational (Bryman, 2016). The present study aligns with this philosophical stance. The research seeks to understand bank customers' divergent views on switching behaviour and the value of diverse information that this approach brings to the study.

The interpretivist/constructivist paradigm's methodological perspective uses an inductive research design. It provides opportunities for findings to reflect context-specific, constructed meanings, obtain contextual knowledge, and create a shared sense of reality. This paradigm uses primarily qualitative inquiry methods to better interpret meanings by comparing and contrasting multiple views. The exchange of conflicting ideas often results in new perspectives, influencing previous positions' reconsideration and triangulating multiple viewpoints (Haddadi, 2017). It uses meaning-oriented methodologies, such as interviewing or observing participants for data collection. Thus, observation means collecting information about events, while interpretation refers to making meaning of that information by drawing inferences or judging based on the information (Antwi and Hamza, 2015). The interpretivist/constructivist paradigm is more specific than the idea of generalisation. This research adopts the methodological perspective for the interpretivist/constructivist paradigm. It uses qualitative research methodologies that are inductive (oriented towards discovery and process) to understand the research problem (customer switching behaviour) in its unique context (the retail banking sector).

However, certain qualitative approaches can be rigid and one-way if they seduce participants into a process of inquiry wherein the researcher alone is the analyser and interpreter of data (Takhar-Lail, 2015). Nevertheless, Merriam et al. (2016) argue that multiple data collection approaches can be combined to obtain standardised information. Maxwell's (2019) assertion of qualitative research's various strengths in human behaviour studies provides compelling reasons for selecting a qualitative research method for this thesis. Thus, the researcher has consciously countered such situations by applying multiple qualitative approaches (triangulation) to this research, considering each qualitative method's various benefits and limitations. In-depth thematic interviews and analysis form this study's most appropriate data collection method. The approach enables the adoption of an existing theoretical framework and its combination with empirical research to obtain the required data through detailed and honest discussions with customers of the banks' MSMEs. Table 4.1 below highlights the positivist, post-positivist, and interpretivist paradigms' assumptions about the nature of reality (ontology), the nature of knowledge (epistemology), the value of knowledge (axiology), and the nature of inquiry (methodology).

Table 4.1 Overview of the fundamental philosophical Assumptions underlying main Paradigms, Adopted from Lincoln et al. (2011)

	Modernism	**Post-modernism**
	(Post-)positivism	**Interpretivism**
Ontology	Realism: the 'real' reality that is independent of and external to the knower Positivism: naïve realism (reality is knowable) Post-positivism: critical realism (reality is only imperfectly and probabilistically knowable)	Relativism: multiple locally constructed realities (or reality as an intersubjective social construction)
Epistemology	Reality is discovered (or uncovered); findings are (probably) true; an aim for objectivity	Reality is (socially) constructed; findings are created; subjectivity (or inter-subjectivity) is acknowledged
Axiology	Knowledge about the world is an end in itself; there is a need to minimise harm; informed consent must be obtained; privacy must be respected	Multi-perspectival knowing is valuable as a means of balancing representations of views and raising participants' awareness
Methodology	(Quasi-)experimental; seeking general laws; hypothesis-testing (verification or falsification of hypotheses); quantitative methods are primarily used	Hermeneutical, generative approaches; case-study design; qualitative methods are primarily used

As the following section illustrates, these philosophical paradigms underpin the different research methods.

4.10. Qualitative and quantitative research methods

Although the relevant literature has classified research according to the world's perception and several different philosophies (e.g. positivism, post-positivism, and interpretivism/constructivism), the research methods for these worldviews are classified as either qualitative or quantitative. Quantitative and qualitative research methods are different in so many ways (Ghauri et al., 2020). The significant difference between quantitative and qualitative approaches is how they collect, analyse, and present data. The following two sections provide detailed explanations of the two methods.

4.10.1. The quantitative research method

The quantitative research method adopts a logical positivist approach and uses experimental and quantitative measures to test hypothetical generalisations (Krishen and Petrescu, 2021). It uses measurement and analysis to evaluate causal relationships between variables (Basias and Pollalis, 2018). Krishen and Petrescu (2021) posit that the quantitative method emphasises the facts and causes of behaviour using quantifiable numerical data that is summarised and analysed, and the result is expressed using statistical terminology. Krishen and Petrescu (2021) note that quantitative research can also explain social phenomena and allows researchers to generate and test hypotheses. It shows that quantitative analysis collects and presents information through statistical or numerical means. Thus, a quantitative method constructs a tool that must be administered in a standardised manner according to predetermined procedures. Quantitative research also uses a large sample size and assumes that cognition and behaviour are highly predictable and generalisable (Antwi and Hamza, 2015). Therefore, it may be concluded that the quantitative method focuses on an assumption of objectivity and reality and avoids human biases by separating the researcher from the phenomena. However, Crocker and Algina (1986) criticise the premise that social facts have objective reality and can identify variables and measure relationships. Nevertheless, quantitative research is most useful when investigating the relationships between specific variables and answering questions about who, where, how many, and how much (Adler, 1996). Consequently, the quantitative method is not appropriate for answering the ‘why’ and ‘how’ research questions set at the beginning of this research journey.

4.10.2. The qualitative research method

The qualitative research method studies phenomena in their natural settings. It focuses on people’s lived experiences and strives to understand or interpret the phenomena regarding the meanings people give to them (Denzin and Lincoln, 2005a; Antwi and Hamza, 2015). Patton (2001) refers to qualitative research as a method that applies a naturalistic approach to investigate phenomena in context-specific settings, such as the real-world setting. The qualitative method considers social constructs of reality and sees human behaviour as dynamic and changing over time and according to geographic location. It focuses on a specific phenomenon without generalising it (Kamal, 2019). It provides insights into people’s daily or problematic experiences and their meanings (Bogdan and Biklen, 2003;

Onwuegbuzie and Leech, 2007a). The idea underpinning qualitative research is that different groups construct their different realities or perspectives, and these social constructions commonly influence how they see or understand their worlds. Antwi and Hamza (2015) affirm that qualitative research tries to understand multiple dimensions and layers of reality, using a broad- and deep-angle lens to examine human behaviour as it occurs naturally. Thus, the qualitative method is appropriate for answering 'why' and 'how' questions and is suitable for addressing process-oriented questions. It collects and presents data as descriptive narration with words and attempts to understand 'why' and 'how' certain things happen in natural settings.

There has been a logical appeal for marketing researchers to adopt qualitative techniques, which are now gradually being embraced due to their interactive nature. It enables marketing researchers to understand individual consumers' unique needs and tailor their resources to satisfy those needs at a profit. Yet, the qualitative method has not been used much in marketing studies, which could be attributable to the practical challenges in using qualitative methods. These challenges include the inadequacy of researchers' skills in designing and implementing quality research and scholars' inability to present convincing justifications for adopting the qualitative paradigm in marketing research. There are also historical and epistemological reasons for the lack of qualitative research in marketing, as the quantitative method dominates most of the prior marketing studies. Given that the qualitative approach is most appropriate for marketing research, this study applies the qualitative method to understand consumer switching behaviour in the retail banking sector.

Nevertheless, it may be concluded that neither the qualitative nor the quantitative research approach is better, and the two are not mutually exclusive (Maxwell, 2019). Like any other tool, a research methodology is neither good nor bad; its actual value is determined by the skills and understanding of researchers using and moulding it in their pursuit of answers to the unique research questions they are asking. Researchers have relied purely on quantitative methods to generate theories throughout scientific history, only to be rejected later. No method is conclusive, and most results are not universal, eternal, or definitive. Like an organisation's sales levels or workforce, some phenomena can be easily quantifiable, and others, like organisational culture and structure, are better explained verbally. Numerical data interpretation is a one-way social phenomenon, and human behaviour is understood. It is also imperative to understand action and strategy from the actors' and thinkers' perspectives. People act and think through language, the social symbols passed on and extended from one generation to another. So, it is sometimes more appropriate, more realistic, and more precise to explain social actions in terms of verbal symbols. In this respect, it is beneficial to understand what qualitative research is, what it can achieve, its limitations, and what sets it apart from quantitative analysis. Table 4.2 below summarises the differences between quantitative and qualitative research methods.

Table 4.2 Quantitative and qualitative research methods, adapted from Antwi and Hamza (2015)

Orientation	**Quantitative approach**	**Qualitative approach**
Paradigm/worldview (assumptions about the world)	Positivism/realism	Interpretivism/idealism
Research purpose (rationale)	Numerical description Causal explanation Prediction	Subjective description Empathetic understanding Exploration
Ontology (nature of reality)		
Epistemology (theory of knowledge)	Dualism/objectivism	Subjectivism
Methodology (aims of scientific investigation)	Experimental/manipulative	Hermeneutical/dialectical
Research methods (techniques and tools)	Empirical examination Measurement Hypothesis testing Randomisation Blinding Structured protocols Questionnaires	Ethnographies Case studies Narrative research Interviews Focus group discussions Observations Field notes Audio and visual recordings
Scientific method (role of theory)	Deductive approach, testing of theory	Inductive approach, generation of theory
Nature of data instruments	Structured variables Validated data collection instruments	Words, images, categories In-depth interviews, participant observations, field notes, and open-ended questions
Data analysis	Identify statistical relationships among variables	Descriptive data Search for patterns, themes, and holistic features Appreciates variations
Results	Generalisable findings	Particularistic findings; provision of insider viewpoints

Final Report	Formal statistical report Correlations Comparisons of means Reporting of the statistical significance of findings	Informal narrative report

4.11. The research methodology

Research methods are the processes and procedures employed for data collection and analysis (Saunders et al., 2016). They are the data-gathering tools that a researcher uses to investigate a phenomenon. Therefore, the research methodological framework is a process that identifies patterns of meaning across the data and provides answers to the research question(s) (Saunders et al., 2016). Patterns are identified through data familiarisation, coding, theme development, and theme revision. Thus, hypothesis testing and experimentation methodologies tend to use quantitative methods, whereas methods based on interpretative approaches tend to use qualitative methods. This research employs the interpretivist/constructivist epistemology paradigm to achieve its objectives. Therefore, the research method is qualitative. The choice of research strategy, research approach, and philosophical foundation that underpins this study has guided the chosen methodology. The study adopted a triangulation approach in the data collection process, using semi-structured interviews, focus group discussions, and direct observations. The triangulation approach enhances the research's credibility since inductive thematic analysis generates data. As propagated by Braun and Clark (2006, 2015), the inductive thematic analysis application guides the study through the eight steps outlined below:

1. Research questions are formatted in line with the PPM theoretical concept and dimensions for the research work's empirical section.
2. Then, various banks' MSME customers' categories are identified and later arranged in segments for easy interviewing and improved participatory responses.
3. Previous research on customer switching behaviour in the retail banking sector was explored while simultaneously assessing pre-emerging possibilities for switching behaviour themes.
4. The interviews are semi-structured, arranged thematically using the PPM model.
5. The data collected from the participants is carefully audio-recorded and stored safely. Then, it is transcribed and checked for accuracy. Codes are generated at the initial stage from the raw data to draw out participants' responses to the research questions.

6. The data is analysed, constantly moving back and forward between the entire dataset, the coded extracts of the themes, and the analysis of the data produced. The coding process is thorough, inclusive, and comprehensive, and new factors and subfactors emerge.
7. Then, ideas are written down shortly after reading and re-reading the collected data through the entire coding and analysis procedure. Next, the analyses are arranged thematically using the PPM model. Many possible factors are initially identified, but not all are retained after reviewing and refining the themes. Once selected, the story of each factor is defined and named.
8. With clear examples and extracts that effectively capture the points made by the participants, the collected data is analysed, interpreted, crosschecked, and transcribed while this thesis is being written. The findings and discussions are presented in Chapters 5 and 6.

4.11.1. The sampling process

The present study participants were recruited through snowballing, which means the recruitment was undertaken with help from the gatekeepers, giving access to the respondents. Since data collection is crucial in this research, the participants' recruitment process needed to be done with the sound judgment of those from whom the data was collected. Accordingly, the sampling process was purposive. Purposive sampling, a non-random technique, is the deliberate choice of a study sample – the sampling process targeted a specific segment of the banks' customers. This goal informed the choice of the sampling method, as the primary target participants are MSME customers in the retail banking sector.

4.11.2. Research design

The research design is the framework or blueprint that guides the interviews. It is an action plan with a structure that guides the collection and analysis of the data (Ritchie et al., 2013). It explains how information about the phenomenon is gathered, analysed, interpreted, and presented to answer the initial set of questions posed at the beginning of the study with some conclusions (Bryman, 2012). In designing a suitable interview for the research aims and objectives, the semi-structured interview approach was adopted rather than unstructured interviewing. Entirely open-ended or unstructured discussions were avoided because they can be too intensive and demanding (Creswell, 2007), especially considering the limited available timeframe for this research. Semi-structured in-depth interviews help the respondents answer the main questions within the target scope and specified timeframe. There was also room for flexible conversations to generate valuable information to answer the research questions. Participants were encouraged to freely discuss their real-life experiences regarding bank services by making them feel more relaxed and open. Lastly, random talk or going off on a tangent was also encouraged, even considered necessary, giving insights into what the interviewees and interviewer might not have found relevant or essential before the interview.

4.11.3. The interview topic guide structure using the PPM model

This research work employed the general interview guide approach. The rationale for providing guidelines is that qualitative interviews require that the same topics should be covered with all the participants. This approach ensures uniformity in exploring the phenomenon, which results in the emergence of critical factors (Allan and Skinner, 2020). Thus, the interview framework has been designed by preparing conversational guides, written outlines, protocols, and checklists to keep the discussions on course – with some flexibility. The interview was structured such that 1 preliminary question and 13 main questions were put to the interviewees. The questions represent five main topics: push factors, pull factors, mooring factors, switching intentions, and switching behaviour. The questions themselves are written based on former survey studies and modified to suit the semi-structured interview form adopted in this study. During the interviews, reasonings and justifications for 'yes' or 'no' answers were also encouraged. Guided by migration theory, a PPM framework has been applied, as discussed in section 3.15, to advance understanding of customer switching behaviour in Africa's retail banking sector. By utilising migration theory, the researcher acknowledges that push factors are negative factors that push customers from their current bank to the new bank. On the other hand, the pull factor is the positive factor that pulls the customer away from their existing bank to a new bank. The third factor, the mooring factor, is those obstacles preventing customers from switching from their current bank to a new one.

The first topic, the push factor, includes quality, satisfaction, value, trust, and commitment (Bansal et al., 2005). The interviewees were asked to judge and review their current bank service's quality, evaluate their satisfaction, and explain whether their needs were fulfilled. They were also asked to report how safe they felt saving their money with the current bank. In addition, the interviewees were asked if they are committed to the bank and whether they think their banking charges are high. The second topic, pull factors, only covers the attractiveness of alternatives. This factor is examined to ascertain whether individuals see their banking life as enjoyable or accessible using modern banking technology for their financial transactions. The participants were also asked to share their independent views about possible factors that could attract them to competitors based on their past experiences. The third topic, mooring factors, includes general attitudes towards switching, subjective norms, switching costs, prior switching behaviour, and variety-seeking. The interviewees were asked to describe their general attitudes towards changing their current bank (whether it would be easy or cumbersome to switch). The interviewees were also asked to consider how they thought their social contacts would act if they changed their current bank and whether they find learning new things burdensome or harmful. They were also asked to describe their previous switching experiences and whether their present banks' services are satisfactory and cost-effective. The last two topics (switching intentions and switching behaviour) were included to provide more general information about the interviewees' attitudes towards switching.

4.11.4. Instrument administration

This study's instrument administration (the data collection tool) is triangulation within the qualitative method. Semi-structured thematic interviews, group discussions, and direct observations were used to collect the data from the participants. The interviews introduced the research work, briefly explaining the research objectives. The interviewing then moved on to the conversation stage, engaging the participants with preliminary questions on opening bank accounts as preparation for the study. The data collection process began using themes and questions from the PPM model as a guide. Data collection took place in Nigeria and The Gambia. The data collection in Nigeria took place in Lagos and Kano, the two major commercial cities, due to their large populations and many MSMEs. However, because The Gambia is a small country, the data collection was restricted to Banjul, where most banking transactions occur. The data collection took place over six months, between June and December 2020.

Thirty one-on-one semi-structured thematic interviews and three focus group discussions were conducted in both countries until the saturation point was reached. Twenty respondents participated in Nigeria (ten participants in Lagos and ten in Kano). In Banjul, The Gambia, only ten respondents participated. Each interview lasted approximately 30 to 45 minutes, depending on the situation. Before the audio recording of the interviews, the participants' consents to the recording of their voices were sought. The audio was later reviewed repeatedly before transcription and analysis, and participants were verbally assured of the conversation's confidentiality. Notes were also taken during the interviews to improve data quality. Face-to-face interviews were conducted in Nigeria, whereas the interviews in The Gambia were conducted online due to coronavirus pandemic restrictions. The online discussions took place after a series of contacts via telephone, requesting their cooperation, setting a date for the interviews, explaining the study's aims and objectives, and discussing specific issues during the online discussions. All the interviewees are Nigerians and Gambians, and the interviews were conducted in English and transcribed. The interviews have been processed anonymously.

4.12. Scope of data collection

The empirical data collection covers mainly MSME bank customers. MSMEs were primarily chosen for this study because they contribute 52% of banks' profitability (McKinsey, 2018). In addition, it is necessary to understand the various banking experiences of customers from various business backgrounds and their feelings about banking services. Through semi-structured interviews, the direction of the discussions was controlled by leading each respondent towards specific issues. There were no constraints in terms of asking certain questions in a certain order. Instead, questions were asked at appropriate times (Cooper and Schindler, 2014). This is done by having a list of topics prepared, and the respondents could consequently still develop their ideas without being interrupted (which would have happened in a completely structured interview). On the other hand, the conversations were restricted to the research areas. The identified factors affecting bank users' switching behaviour were listed and marked as either positive or negative during data collection.

4.12.1. Research sample

A sample is a portion or subgroup of the population selected for participation in the study (Handcock and Gile, 2011). Qualitative research is driven by context and uses small samples to gain insight into a phenomenon. Therefore, MSME customers with or without prior switching experiences are the chosen samples, representing the study's target population. Creswell and Poth (2016) argue that a sample that most accurately represents the target population should be used according to the research objectives. Therefore, non-probability purposive sampling determines the study population to select the appropriate participants. Here, units of analysis are deliberately chosen to reflect features or groups within the sampled population (Ritchie et al., 2013). In addition, subjects selected for examination to address the research questions were carefully chosen to yield the best results. For example, for participants with previous switching experience, questions about their reasons for switching and likely motivations for staying with their present bank were asked. Meanwhile, questions relating to incentives for staying and the likelihood of changing service providers soon were asked of customers without prior switching experience.

4.12.2. Sampling method

Convenience and snowballing sampling methods were adopted due to the study's exploratory nature. The chosen convenience sampling method facilitates accessibility, ease of access to the target participants, and cooperation (Handcock and Gile, 2011). Furthermore, the snowballing technique creates opportunities to choose participants who met the study's set participation criteria. They were then asked to identify others they thought might belong to the target group of interest. This technique was adopted because it can identify individuals in personal networks at a low sampling cost and low sampling variance. It also increases the probability of finding the population's preferred attributes (Handcock and Gile, 2011). The procedure involved sending two letters to each participant. The first letter explained the purpose of the interview, and the second letter sought their consent to participate in the discussion. Appendix 3 provides details of the participant invitation letter. Appendix 4 presents the form of consent to participate in a programme involving the use of human participants. The letter also required the participants to note that they had read and agreed to the discussion areas and that their participation would remain strictly confidential.

4.12.3. The sample size

The sample size may vary depending on the methodology, research objectives, and issues that need to be addressed. The usual sample size for qualitative studies is relatively small compared to samples for quantitative studies. One reason is the data saturation point, which is the point of diminishing return, whereby increasing the sample size no longer contributes new evidence (Mason, 2010). However, the sample size for a qualitative study depends on the research area, the purpose of the study, what is at stake, the study's usefulness, the researcher's credibility, and the extent of time and resources available (Patton, 2002). Although there is no consensus about the acceptable number of participants for a qualitative study, it is a general rule that the qualitative sample size for a single analysis involving individual interviews often is under 50 participants (Ritchie et al., 2013). However, some prior studies have interviewed fewer, ranging from 8 (Devlin, 2003), 20 (Yanamandram and White, 2004), 20 (Boddy, 2016), and 31 (Mason, 2010) respondents. Bernard (2012) states that it is difficult to quantify the required number of qualitative research interviews to reach data saturation. Nevertheless, the researcher emphasises the need for qualitative researchers to take what they can get until the respondents bring forward no new ideas. Moreover, interview questions should be structured to ask multiple participants the same questions; otherwise, one would not achieve data saturation (Guest et al., 2006).

With careful consideration of the number of selection criteria and budget and resources available, the research starts with 10 individual interviews each, from the first stage of the qualitative data collection in Nigeria, up to the third stage conducted in The Gambia. After the 10th interview, several interviews were reviewed at every step, using a theoretical sampling approach. The intention thereof was to determine whether more discussions were necessary based on the similarity of various factors emerging from the interviews. Accordingly, the sample size for this research is relatively small, as the researcher ended the discussions when the saturation point was attained – after the 30th interview. The participants were aged between 21 and 66 years old, and all were residents in Nigeria and The Gambia. Most of them have lived in both countries in the past 10 years. The sample comprises 18 men and 12 women. The following Table 4.3 and Table 4.4 present the participants' demographics from The Gambia and Nigeria, respectively.

Table 4.3 Participants' demographic data – The Gambia

Respondent	**Pseudonym**	**Age**	**Gender**	**Job/Business Category**
1	Abdoulaye	41	Male	Branch manager
2	Demba	34	Male	Branch manager
3	Kamara	37	Male	Customer service manager
4	Ousman	44	Male	Customer service manager
5	Lamin	31	Male	Small enterprise
6	Aishetu	42	Female	Micro-enterprise
7	Mariama	33	Female	Small business enterprise
8	Binta	52	Female	Small business enterprise

9	Adama	66	Male	Micro-enterprise
10	Sara Trading	28	Female	Small business enterprise
11	Salifu K Jaiteh & Sons Enterprises Ltd	39	Male	Medium enterprise
12	Gam-Solar Gambia Co. Limited	29	Male	Medium enterprise
13	Fatoumata	35	Female	Micro- enterprise
14	Ceecay	49	Male	Medium enterprise
15	Takaful Gambia Limited	41	Male	Small business enterprise
16	G.K. Gambia Enterprise	32	Male	Small business enterprise
17	Ramatoulaye	29	Female	Micro-enterprise

Table 4.4 Participants' demographic data – Nigeria

Respondent	Pseudonym	Age	Gender	Job/Business Category
18	John	44	Male	Customer service manager
19	Sulaiman	45	Male	Customer service manager
20	Nazif	34	Male	Branch manager
21	Fatai	37	Male	Branch manager
22	Rabiat	44	Female	Branch manager
23	Omeza	45	Female	Customer service manager
24	Bola	42	Female	Customer service manager
25	Musa	33	Male	Branch manager
26	Habib	49	Male	Branch manager
27	Kwami	50	Male	Branch manager
28	Victor	46	Male	Customer service manager
29	Inyang	42	Male	Customer service manager
30	Alchemist Pharmacy	65	Female	Micro-enterprise
31	Aroma Restaurant	28	Female	Small business enterprise
32	Adejo Cleaning Services	30	Male	Micro-enterprise
33	Fusaha Ventures	39	Male	Medium enterprise
34	Chima Laundry	29	Male	Micro-enterprise
35	Jidadu Filling Stations	35	Female	Medium enterprise
36	Fortune Bakery	40	Male	Medium enterprise
37	Flourish Table Water	49	Male	Medium enterprise
38	Sankarex Farm	32	Male	Medium enterprise
39	Fodec Ventures	28	Female	Medium enterprise
40	Oyemas Ventures	41	Male	Micro-enterprise
41	Albarika Enterprises	32	Male	Small business enterprise
42	Adefan Ltd	55	Male	Medium enterprise
43	Rahama Ventures	43	Female	Small business enterprise
44	Wazobia Enterprises	38	Male	Small business enterprise
45	AMG Edible Oil	60	Male	Small business enterprise
46	Pen Resource Academy	43	Male	Medium enterprise
47	E.B. Poly Ventures	62	Male	Medium enterprise
48	Royal-Comfort Transport	45	Male	Small business enterprise
49	Maud	32	Female	Micro-enterprise
50	Yaqub	34	Male	Micro-enterprise
51	Alaho Chambers	56	Male	Small business enterprise
52	Mirian	33	Female	Micro-enterprise
53	Uneek Table Water	52	Male	Small business enterprise
54	Ade Fashion Home	36	Male	Micro-enterprise

Participants of this study are drawn from banks' customers, selected based on their businesses' nature as MSMEs. The following table is a representation of the thematic interviewees.

Table 4.5 List of respondents' businesses in Kano, Nigeria.

Type of business of interviewee	Job/Business category
Barber	Micro-enterprise
Petty trading	Micro-enterprise
Fashion design	Micro-enterprise
Retail	Small business enterprise
Non-bank financial services (Paycentre)	Small business enterprise
Tomatoes and vegetables retail	Small business enterprise
Education	Medium business enterprise
Travels and tours	Medium business enterprise
Bank employee	Customer service manager
Bank employee	Branch manager

Table 4.6 List of respondents' businesses in Lagos, Nigeria.

Type of business of interviewee	Job/Business category
Petty trader	Micro-enterprise
Beauty salon	Micro-enterprise
Fashion design	Micro-enterprise
Retail	Small business enterprise
Agriculture	Small business enterprise
Non-bank financial services (Moneypoint)	Small business enterprise
Education	Medium business enterprise
Water production	Medium business enterprise
Bank employee	Branch manager
Bank employee	Customer service manager

Table 4.7 List of respondents' businesses in Banjul, The Gambia.

Type of Business of Interviewee	Job/Business Category
Beauty salon	Micro-enterprise
Pharmaceuticals	Micro-enterprise
Petty trading	Micro-enterprise
Retail	Small business enterprise
Travels and tours	Small business enterprise
Agriculture	Small business enterprise

Non-bank financial services (Paycentre)	Medium enterprise
Tomatoes and vegetables retail	Medium enterprise
Bank employee	Customer service manager
Bank employee	Branch manager

4.12.4. Qualitative data analysis

Data analysis is one of the most critical steps in the research process. Research from the quantitative method has multiple types of analyses, commonly known as statistics. Therefore, Glaser and Strauss (1967) present constant comparative analysis as the only way to analyse qualitative data in qualitative research. However, Maxwell (1992, 2005) argues that constant comparison analysis alone may not accurately analyse qualitative data and could lead to misinterpretations that may negatively impact the research's interpretive and theoretical validity. Accordingly, Marshall and Rossman (2006, 2014) introduced additional data analysis procedures, which are applied in the present study. The data analysis process is presented in Chapter 5. However, thematic analysis is employed to identify and analyse the possible causes of switching behaviours among bank customers. Themes can be determined in two primary ways: inductive or deductive (e.g., Cormack et al., 2018). The inductive analysis involves coding the data without fitting it into a pre-existing coding frame or the researcher's analytic preconceptions (Azungah, 2018). In contrast, deductive analysis is driven by the researcher's theoretical or analytical interest in the area (Patton, 2002). This means inductive analysis is data-driven and deductive analysis is analyst-driven. The present study adopts the inductive thematic analysis approach, so themes were determined based on the primary data collected. The thematic analysis of data was primarily guided by the research questions and the theoretical framework, which provides the basis for inductive thematic analysis. Accordingly, the interview themes raised from the literature were applied using Bansal et al.'s (2005) PPM model. The themes are derived from the 1. push factors, 2. pull factors, 3. mooring factors, and the section includes general discussions on 4. switching intentions and 5. switching behaviour.

Data analysis commenced after collecting data to the point where data saturation was achieved. Marshall and Rossman's (2006, 2014) seven data analysis stages were applied in this study to interpret, organise, categorise, and categorise the data according to class and relevance for easy analysis, including 1. data organisation, 2. data immersion, 3. generation of categories and themes, (4) data coding, (5) data interpretations, (6) a search for alternative understandings, and 7. a written report of the findings. The process of data analysis is non-linear, time-consuming, and complex. The data were collected using the three chosen approaches (thematic interviews, focus group interviews, and direct observations) and thoroughly documented. The information gathered from various conversations during the investigations is summarised and grouped into the topics set before the interviews. Finally, the data is analysed thematically, in qualitative terms, to provide a basis for analysing bank customer switching behaviours as observed during the investigation.

4.13. The triangulation approach

A qualitative approach to data collection has been widely favoured in marketing research (Denzin and Lincoln, 2005a; Antwi and Hamza, 2015). However, some scholars (e.g. Bryant and Charmaz, 2007; Rose and Johnson, 2020) criticise the qualitative method due to its lack of rigour and credibility. Consequently, Patton (2002) suggests the triangulation approach to enhance qualitative studies' rigour and credibility. Triangulation is based on the triangle analogy, a research method of investigating a phenomenon or research question from multiple data sources – usually three different and independent sources. According to Smith (1975), the concept is derived from the navigation strategy in the military, which adopts multiple reference points to locate an object's exact position and has been successfully adapted to social science studies. The concept was first introduced by Campbell and Fiske (1959) as a substitute for convergent validation in presenting a multimethod matrix. Authors like Webb et al. (1966) and Jick (1979) refer to triangulation as mixing qualitative and quantitative methods to conduct research. The authors view qualitative and quantitative methods as being complementary rather than contradictory. However, Denzin (1970) advocates using multiple qualitative research approaches instead of combining quantitative and qualitative methods. The author argues that using multiple methods (triangulation) in data collection when conducting qualitative research allows the researcher to understand the phenomenon in question. However, Barbour (1998) challenges the idea of triangulation within a qualitative paradigm. Instead, the author advocates the concept of triangulation across mixed paradigms like the combination of quantitative and qualitative approaches.

Nevertheless, Flick (2014) posits that combining multiple qualitative methods during single empirical research enhances the investigation's thoroughness and depth. Denzin

(1978) presents four different types of triangulation in the literature: 1. data triangulation (the use of a variety of data sources in qualitative research), 2. method triangulation (the application of multiple methods (e.g. interviews, questionnaires, and documents) for data collection, 3. investigator triangulation (the use of multiple researchers in an investigation), and 4. theoretical triangulation (using diverse disciplinary viewpoints such as psychology, marketing, or economics or multiple theoretical perspectives within a field or discipline to interpret a single dataset). Guion (2002) later introduced environmental factors (using different locations, settings, and other critical factors related to the study's environment) as the fifth type of triangulation. These triangulation types create opportunities for more profound and more valid interpretations. Consequently, Fusch et al. (2018) recommend triangulation to marketing researchers to enhance the quality and credibility of their research work. This research adopts the methodological triangulation approach, and the justifications for this choice are presented in the next paragraph.

4.13.1.1. Justifications for using the triangulation approach

Research in the retail banking sector is complex due to unstable situations, the unique characteristics of banking services, the complexities of bank-customer relationships and interactions; delivery methods; the nature of demand for banking services; competition; and technological challenges. Therefore, using a single approach in bank services research is inadequate, reflecting its credibility. To resolve this problem, scholars (e.g., Denzin, 1978; Miles and Huberman, 1994; Perlesz and Lindsay, 2003; Mason, 2006; Bryman et al., 2008; Wilson, 2014; Fusch, 2018) propose that triangulation should be adopted. By using multiple methods, triangulation allows researchers to understand the complexities of services in depth. Mason (2006) affirms that investigating a phenomenon from numerous viewpoints improves, tests, and validates the investigation's accuracy. The basic assumption is that gathering information or data through multiple sources attains more rational outcomes than a single source. Therefore, exploring customer switching behaviour in the retail banking sector requires matching banking services complexities to the most appropriate triangulation approach. It enhances the research rigour and helps identify the critical elements that cause customers to switch banks. This study applies a triangulation approach and conducts one-on-one thematic interviews, group discussions, and direct observations in the data collection process.

4.13.2. Understanding thematic interviews and the analysis thereof

The first step in this study's primary data collection process is undertaking thematic interviews based on the research questions and theoretical framework. A theme is a blueprint that provides a framework for organising and reporting the analytic research observations (Braun and Clarke, 2015; Braun et al., 2017). Therefore, thematic interviewing is a qualitative research method that involves interviewing respondents, gathering information using a predetermined blueprint (relevant themes), and looking for emerging themes (Terry et al., 2017). Braun and Clarke (2006, 2013, 2015) define thematic analysis as a method for identifying, analysing, and interpreting patterns of meaning ('themes') within qualitative data. This approach helps establish categories and accurately explains data in depth (Braun et al., 2017; Braun and Clarke, 2020).

Therefore, data were collected through thematic interviews, and thematic analysis was conducted to identify the essential themes relevant to the study. The thematic interviews were undertaken to provide a more in-depth understanding of bank customers' switching behaviour. The participants' responses were encoded and transcribed, deconstructed for analysis, themes, and ideas, and written up. The participants' modes and underlying meaning of expressions and experiences displayed during the interviews gave real-life meanings to the answers. New recurring factors and subfactors emerged during the investigation. The benefits of theoretical flexibility (since the thematic analysis can be either driven by theory or explorative) influenced this study's choice of a qualitative thematic analysis. It facilitates focusing on both the implicit and explicit content of the themes. Implicit content generates the theme from a theoretical concept known as deductive analysis (Azungah, 2018). In contrast, explicit content of themes derives the theory from the empirical data, also known as inductive analysis (Harper and Thompson, 2012). While the inductive approach generates ideas and theories from the collected data, the deductive style of thematic analysis begins with an idea or framework from a theory. It then uses the data to prove or disprove the theoretical concept (Pearse, 2019).

Therefore, the deductive approach of thematic analysis is applied to understand consumer switching behaviour complexities. It has been conducted using Bansal et al.'s (2005) PPM framework as a guide, and it then used the gathered data to prove or disprove the prior findings. Ten thematic interviews were conducted in each of the chosen cities of Kano and Lagos in Nigeria and Banjul in The Gambia. The choice of methodology has primarily been guided by the research questions and the theoretical framework, known as deductive thematic analysis. In addition, the choice was made due to its ability to identify other emerging factors and subfactors within the gathered data. It is in addition to the scheduled themes prepared before the commencement of the study. Therefore, themes are arguably part of the analytical process and are identified according to their relevance.

The thematic analysis involves six significant stages:

1. Regardless of whether a deductive or inductive approach is adopted, thorough familiarisation with the data is the first step in the thematic analysis. Data familiarisation requires consistently re-reading the collected data in a way that aids the researcher's effort at seeking patterns, themes, and meanings, leading to thematic analysis and transcription (Scharp and Sanders, 2019).
2. The second stage of the thematic analysis involves encoding data to extract the themes found in the data. It focuses on the initiation of codes from the data. These codes are the most basic segment, or element, of the raw data or information that can be assessed meaningfully regarding the phenomenon (Boyatzis, 1998).
3. The third stage focuses on the search for themes among the data. Through the codes initiated, themes are then developed and sorted. The codes are then categorised according to the emergent themes expected for the thematic analysis (Thomas, 2020). Generally, there are no rules or perfect ways of conducting a thematic analysis. Instead, the researcher looks for recurring factors, inconsistencies, and dilemmas presented in the responses, which can then be extracted, collated, and reported (Thomas, 2020).
4. The fourth stage is when the themes are extracted, reviewed, and analysed thematically after data familiarisation. Then, the data's findings are interpreted by allocating meanings to the emergent themes (Boyatzis, 1998). The relevant themes are identified at this stage, irrelevant ones are discarded, and a final list of themes is created (Scharp and Sanders, 2019).
5. The fifth step of the thematic analysis process involves naming and defining the themes, determined by each conveyed theme (Scharp and Sanders, 2019).
6. Finally, locating exemplars requires selecting compelling examples that provide evidence of the theme and relating them to the research question (Scharp and Sanders, 2019).

4.13.2.1. The benefits and limitations of thematic analysis

The use of thematic analysis in research has numerous advantages. The first is that it is easy to use. It is also suitable for extensive data analysis, as it can provide a comprehensive analysis and give an overall description of the research. Another advantage is its usefulness in identifying the collected data's similarities and differences and generating valuable insights by identifying patterns and themes (Braun and Clarke, 2006). Finally, it allows participants to freely express their views on social experiences relating to their banking lives and behaviours beyond their immediate answers to interview questions (Boyatzis, 1998).

One of the limitations of thematic analysis is the need to conduct the analysis appropriately rather than the method itself. A poorly formed research question or an incorrect analytical process negatively impact a research's outcome and validity. Even though the flexibility of the thematic analysis is a clear advantage, it can also pose challenges. Firstly, a wide range of analysis options may deviate from the research aims and objectives. Secondly, it is tough to pinpoint significant aspects of the data that require focus and attention. Thirdly, unlike other qualitative methods, the thematic analysis also does not allow for the interpretation of inconsistencies or contradictions within the data content, which may be significant to the research question (Howitt and Cramer, 2007). Finally, another limitation of thematic analysis is how the data interpretation is carried out. The interpretation is primarily descriptive, limiting its power of understanding (Braun and Clarke, 2006).

4.13.3. Focus group discussions

Another data collection method employed in this study is the focus group sessions, which involve interviewing a group of participants, especially in marketing. This study is a supportive research tool that complements the thematic interviews during data collection. Brockman et al. (2010) describe a focus group interview as a flexible, unstructured conversation about a phenomenon in a convenient location between an organised group of interviewees and a researcher. Natasia and Rakow (2010) note that focus group interviews drive research through openness, which involves receiving multiple perspectives about the meaning of truth in a particular context. Nepomuceno and Porto (2010) confirm that it is a means of acquiring various views about a phenomenon from multiple perspectives. However, the authors argue that the approach may not be practical for sensitive research areas. Some group members may be reluctant to contribute to the topic due to its sensitivity. Nevertheless, focus group interviews encourage interviewees to express their views about the central issue under investigation. Unlike one-to-one interviews, it enables the participants' involvement in the research process when the interviewee is alone and may not be willing to respond to the research questions accurately. Focus groups are usually formed from between 4 and 12 participants unfamiliar with each other, using certain criteria in the selection process.

The session was conducted in a conducive environment, asking focused questions to encourage discussions and the expression of different opinions. Three focus group meetings were conducted to gain additional information about the topic under investigation. Two focus group sessions took place in Lagos and Kano in Nigeria, while the third was conducted in Banjul, The Gambia. The intention behind carrying out focus group sessions and individual interviews were to ensure that the information that had already been collected was accurate enough for the study to reach the data saturation point. Thus, the focus group discussions help identify other information that has not been revealed during the one-on-one thematic interview sessions. Like the individual thematic interviews, semi-structured data collection methods were also adopted to direct the flow of the discussion during the focus group sessions. As a guide, the participants' topics were prepared to ensure the successive free flow of views and information regarding the issue under investigation. The study's focus group sessions comprised between seven and nine participants. The group sessions were conducted within this range so that the groups would be small enough for all members to talk and share their thoughts, yet large enough to create diversity, as suggested in the relevant literature (e.g. Lasch et al., 2010; Onwuegbuzie et al., 2010). The focus group participants were drawn from banks' MSME customers, selected as either micro-, small, or medium enterprises based on the nature of their businesses. The following table is a representation of the focus group participants.

Table 4.8 List of participants in the first focus group discussion session in Kano, Nigeria

Personal/business name of the interviewee	Job/Business category
Sulaiman	Customer service officer
Nazif	Branch manager
Alchemist Pharmacy	Small business enterprise
Aroma Restaurant	Small business enterprise

Adejo Cleaning Services	Small business enterprise
Fusaha Ventures	Small business enterprise
AMG Edible Oil	Medium enterprise
Adefan Ltd	Small business enterprise
Albarika Enterprises	Small business enterprise

Table 4.9 List of the second focus group discussion session in Lagos, Nigeria

Name of Interviewee	**Job/Business category**
John	Customer service officer
Fatai	Branch manager
Fodec Ventures	Small business enterprise
Oyemas Ventures	Small business enterprise
Rahama Ventures	Medium enterprise
Wazobia Enterprises	Medium enterprise
Flourish Table Water	Medium enterprise
Fortune Bakery	Medium enterprise

Table 4.10 List of the third focus group discussion session in Banjul, The Gambia

Interviewee	**Job/Business category**
Demba	Branch manager
Kamara	Customer service manager
Gam-Solar Gambia Co. Limited	Medium enterprise
Fatoumata	Small business enterprise
Tawfiq Trading Enterprise	Small business enterprise
Takaful Gambia Limited	Medium enterprise
G.K. Gambia Enterprise	Small business enterprise

4.13.3.1. The benefits and limitations of focus group discussions

Focus group interviews are appropriate for supplementing individual interviews in order to get a collective perspective about a phenomenon under study (Mason, 2010). In addition, it is a good strategy for using in this study to gather a large amount of data in a short amount of time. Therefore, the three focus group meetings helped elicit several perspectives to attain data saturation. Outlined below are some other benefits of focus-group interviews.

1. This method is appropriate for social science studies, as it provides opportunities to study the participants more naturally and in a more relaxed atmosphere than with a one-to-one interview.
2. The method allows for exploring unanticipated issues as they arise in the discussions.
3. The findings from the focus group interviews have high 'face validity', as the method provides an avenue for easy clarity, thereby enhancing the findings' reliability.
4. It also provides opportunities to increase the sample size of qualitative studies by allowing more participants to be interviewed simultaneously (Winke, 2017).

Nevertheless, certain limitations of the method were observed during the study. The first limitation is a propensity for 'groupthink', whereby members pressure others to conform to the group consensus (Dimitroff et al., 2005; Onwuegbuzie et al., 2010). In addition, the following are some other observed limitations.

1. Time was lost occasionally while irrelevant issues were discussed during the focus group meetings.
2. The data collection process in focus group interviews is complex and challenging because context is essential for understanding the participants' comments.
3. The method requires special location arrangements, which was challenging to secure.
4. The target groups varied, and it was difficult to assemble all the participants for the focus group discussions.
5. Lastly, during the focus group discussions, managing a conversation while getting good-quality data was challenging.

Therefore, since the focus group interview method also has constraints, the study was later complemented with direct observations to explore further the bank customers' behaviour patterns that were not mentioned during one-on-one thematic interviews and focus group discussions.

4.13.4. Direct observations

Direct observations are the third approach adopted in this study to complement the thematic interviews and focus group discussions that had already been conducted for data collection. Observation is a study method that involves systematic noting and recording of events, behaviours, and artefacts (objects) in the social setting chosen for the study. The observation's record is usually referred to as field notes. It is a detailed, non-judgmental, concrete description of the observations. There are different types of observation. Mohajan (2018) defines direct observation as a data collection method that involves active interaction and participation in the target audience's locality while systematically observing the dimensions of that setting, including attitudes, interactions, relationships, actions, and events. Observational studies rely exclusively on watching individuals' behaviours and activities in a target location or area to understand how and why they act in specific ways. Thus, the approach helps discover complex interactions in natural social environments. Observation plays a vital role in studies that use in-depth interviews, as it enables adequate monitoring of the interviewees' body language and verbal communications. It ranges from a highly structured, detailed notation of behaviour, structured by checklists, to a more holistic description of events and behaviours.

The first direct observations occurred during the one-on-one interviews and focus group sessions, as the participants' body language was monitored. This approach ensures that the participants are truthful in their opinions and contributions by watching bank customers' body language during the multiple interviews and group discussions. For example, they might say something, and their body language might reveal contrary opinions about the topic of discussion. The second part of the direct observations occurred in the banking halls at different banking locations in Nigeria and The Gambia. The data collection techniques include banking hall observations and conversations with the customers and bank staff at the customer service desk, where new accounts are opened at customer requests. The direct observations are to acquire new or additional information that the participants may have omitted during the interviews and focus group discussions. Needless to say, only observing the routine customer service processes as possible but entering the back office to monitor staff activities was not. However, there were opportunities for informal interviews and conversations throughout the observation periods. The direct observations led to additional information about the day-to-day activities between the bank staff members and customers. The topic's guideline was also used for observing and interviewing the participants, and the information was reported in writing. Like the previous data collection approaches, the direct observations were of MSME customers of three major banks in Nigeria and The Gambia: Access Bank, Ecobank, and First City Monument Bank (FCMB) in Lagos, Kano, and Banjul to better understand why customers switch banks. The following table presents the research site details, including the locations and dates of the observations and the activities of the studies.

Table 4.11 List of research venues and dates for direct observations

Research sites	**Address**	**Observation dates**
Access branch banking hall	Access Bank, Kano branch, Kano State, Nigeria.	11–16 June 2020
Ecobank branch banking hall	Ecobank Kano branch, Kano State, Nigeria	17–21 June 2020
FCMB branch banking hall	FCMB, Kano branch, Kano State, Nigeria	14–19 July 2020
Access branch banking hall	Access Bank, Idumota branch, Lagos State, Nigeria	21–26 July 2020
Ecobank branch banking hall	Ecobank Idumota branch, Lagos State, Nigeria	13–18 August 2020
FCMB branch banking hall	FCMB, Idumota branch, Lagos State, Nigeria	23–27 August 2020

4.13.4.1. The benefits and limitations of direct observations

According to Fusch et al. (2018), direct observations provide certain benefits, as highlighted below:

1. Data collected through direct observation is not particularly obstructive because it is not likely to influence the interviewer.
2. The method provides opportunities to go into the field and see what people are doing and what they proclaim they are doing over a while. Thus, it enables direct observations of events as the research takes place where the action is.
3. It is also not costly, takes place in the natural setting of the observed activities, and can provide rich data.

The limitations (Brewer and Hunter, 1989) are as follows:

1. Such a study usually relies on a small sample size, which may not represent the people's general views.
2. Another criticism of direct observation is that it can only study one organisation or a specific culture and may not lead to an in-depth understanding of contexts or situations.
3. Lastly, direct observations take a long time to conclude. Thus, fieldwork, data analysis, and compiling and writing the findings take a long time.

4.13.5. Data validity and reliability

Reliability is the extent of dependability among the findings generated from the data collection and analytical procedures, while validity confirms if the results reveal what the study is intended to achieve (Saunders et al., 2009). The study gathered data on factors influencing customers' switching behaviour among Gambian and Nigerian retail banks, using Bansal et al.'s (2005) PPM model. The triangulation approach was adopted to verify and ensure the study's data validity and reliability to overcome the interview method's limitations. According to Wilson (2014), triangulation is used to compare information gathered to confirm different sources' substantiation. It is a process according to which two or more research methods are adopted to investigate the same phenomenon (Fusch, 2018). The data collected from diverse sources were compared to identify the similarities and differences in opinions. The data collection process developed from thematic interviews, focus group discussions on directing observations. Saunders et al. (2016) argue that the information learned during thematic interviews and focus group discussions is reinforced and perhaps modified by direct observations. As a result, the conclusions are much more convincing and accurate because they were based on several different information sources. Precautions were taken to ensure that similar questions were asked during the various interviews conducted in The Gambia and Nigeria, with vigilance for response set bias, a common attribute of cross-cultural research capable of jeopardising the validity of the data. Therefore, triangulation strengthens the research's validity and reliability.

4.14. Ethical considerations and guidelines

Ethical considerations and guidelines were fully observed and implemented throughout the methodological process. The ethical guidelines were applied in this research from the participants' initial selection, how they interacted, and how the interviews were conducted. According to Stake (2005), qualitative researchers are guests in the world's private spaces, so their manners should be good and their code of ethics strict. Applying ethical practices is essential, especially when conducting qualitative research. Therefore, the University of East London's ethical guidelines were adhered to throughout the research process. After reviewing the details of the methodology, the University Research Ethics Committee (UREC) granted permission to begin fieldwork. The following steps were taken:

1. Participants were approached, given an information sheet, and asked to sign a consent form.
2. After their consent had been secured, interviews were conducted, recorded, safely stored, and later transcribed.
3. The collected data was stored, and participants were ensured it would be kept for two years, after which it would be safely destroyed.
4. No compensation was paid to participants since it is neither culturally appropriate nor financially possible.

The research work's aims and objectives were explained in detail so that the participants would have a more precise and better understanding of why the research is being conducted. After a series of explanations, most of the selected bank's MSME customers agreed to participate in the interviews. Participants were repeatedly reassured of their confidentiality and anonymity and were informed that they could stop answering questions at any point in the interviewing process. They were further comforted that their voice recordings and transcripts would be stored safely on a password-protected computer and folder, where no one other than the researcher could access them. They were also assured that they could withdraw from taking part if they should change their minds or feel uncomfortable without justifying their decisions to the interviewer. Finally, the participants' consent forms were received before the interviews' commencement.

The interviews were eventually conducted with questions touching every area outlined thematically at the beginning of the discussions. Valuable answers were provided for the various aspects of switching determinants. The participants were categorised into various segments using the MSME criteria to picture the participants' business compositions. Later, this practice helped generate valuable information about customers' attitudes towards bank switching. After the interviews, the information gathered in the fieldwork was transcribed, coded, and analysed thematically. Transcripts of the interviews conducted were anonymous, and all the participants' details were removed. According to the University of East London's rules and guidelines and adherence to the Data Protection Act, the findings were written up. The data was stored in a strictly confidential location. Recordings and transcripts are stored in a secured location, and after the final submission of the thesis, the audio recordings will be destroyed.

4.15. Chapter summary

Several research approaches have been advocated in the literature, but the most commonly discussed methods have always been the quantitative and qualitative approaches. However, various philosophical paradigms often influence a researcher's choice of research method. The philosophical viewpoints provide a direction that may yield the best result for different studies. For example, the positivist/post-positivist worldviews favour objectivism and only one truth or reality exists. In contrast, the interpretivist/constructivist philosophical stance is subjectivism. Interpretivism/constructivism argues that knowledge is driven by context and that a phenomenon can be socially constructed. Therefore, this study applies the interpretivist/constructivist paradigm to achieve the best possible results, considering the research aims, objectives, and questions. As a result, the qualitative method is adopted, using multiple (three) approaches (triangulation) in the data collection process. Thematic interviewing is the primary source of data collection on consumer switching behaviour in the banking context, and focus-group discussions and direct observations complement this. The reason why triangulation is used is that no method is 100% error-free. There are always benefits and limitations of any chosen method for data collection. Thus, triangulation is applied to enhance the validity of the data collected. The following chapter analyses and interprets the primary data collected and presents the findings using the PPM migration theory as a tool of analysis.

5. Data analysis

5.8. Chapter overview

This chapter presents the collected data, the analysis thereof, and the results that emerge from the study, categorised into two sections. The first part describes the analytical patterns adopted for analysing the collected data before its presentation. After collecting the data, the data analysis proceeded according to the seven phases set out by Marshall and Rossman (2014). The process of data analysis is non-linear, time-consuming, and complex. The data collected were analysed and categorised according to the factors and subfactors in the PPM model. The second part presents the findings, highlighting this study's contribution to switching behaviour literature and establishing why customers switch banks. The results from the thematic interviews, focus group discussions, and direct observations, grounded by direct quotations from the interviewees, are presented. The study is carried out in The Gambia and Nigeria to understand the divergent views on how customer switching behaviours evolve in developing countries.

5.9. Data analysis and interpretation and the identification of themes

Data analysis commenced after completing the in-depth thematic interviews, focused group discussions, and direct observations. It is a systematic process of sorting and classifying data, and it was conducted in phases. Marshall and Rossman's (2014) seven data analysis stages were applied in gathering and analysing the data: data organisation; data immersion; generation of categories and themes; data coding; data interpretations; a search for alternative understandings; and writing up the findings. These steps were followed to organise the collected data into patterns, categories, and basic descriptive units (Miles and Huberman, 2009). Thereafter, meanings were assigned to the analysed data to describe the emerging patterns (Patton, 2015). The process of data analysis is non-linear, time-consuming, and complex. Here, the PPM model filtered valuable information by sorting the data into categories and then grouping it into specific patterns. The transcriptions were carefully read and re-read repeatedly to identify and interpret themes as they emerged during the analysis. Then, the entire field notes taken during the thematic interviews, group discussions, and direct observations were evaluated. The Interview Schedule/Indicative Topic Guide can be found in Appendix 1. Next, the extracts were grouped into an initial categorisation table relating to the interview protocol structure and adhering to new themes. Finally, content analysis (both conceptual and relational) (Kolbe and Burnett, 1991; Krippendorff, 2018) was applied systematically to evaluate the transcripts' content to identify core consistencies and meanings of the concepts and the relationships between the various ideas. Additional emerging factors and subfactors were expected and were tracked during the analysis.

5.10. Presentation of findings

This section presents the findings after analysing the research's collected data. Bansal et al.'s (2005) PPM model was applied as the general structure for selecting interview themes to answer the questions posed at the beginning of this study. Therefore, this study is based on Bansal et al.'s (2005) PPM model, within the framework of migration theory, to ascertain the causes of switching behaviours among bank customers in Nigeria and The Gambia. Migration theory has been chosen for this study because it is considered one of the most comprehensive means of explaining customer switching behaviours than other behavioural models. It thus suggests that migration theory's predictive power offers an actionable framework for marketers to understand and influence behaviours. Through this study's findings, various switching drivers are identified.

The preliminary stage of the study formed an informal discussion regarding participants' initial experiences with opening a bank account. It involved questions regarding the customer's age when they had their initial contact with the bank, the reasons for the initial contact, and the preferred types of accounts. The majority of the respondents said they opened their first accounts between 18 and 26 years old in The Gambia and 16 and 23 years old in Nigeria. The majority of participants stated that their family members influenced their initial contact with a bank. Many were also influenced by the banks' marketing efforts, while the minority said that friends and peer groups influenced them. Only a few claimed that their initiatives influenced the account opening's decision. The analysis shows that parents' influence on a young person's initial contact with a bank was quite strong. Thus, it would make sense for marketers to target parents, too.

The subsequent questions focused on what motivated customers to choose a particular bank for their banking transactions. Why did they choose that bank? Why did they not select any other bank among the available alternative banks? Aside from new customers opening accounts with a bank for banking transactions, existing bank customers also sometimes open accounts with alternative banks after closing an existing account with a current bank. This is usually referred to as a complete switch. It usually happens for several reasons, ranging from the attraction to join a competing bank to discontentment with the current bank. However, if it is a partial switch, why do existing bank customers decide to open another account with a competing or an alternative bank? These questions laid the foundation for the research's main topic questions for the interviews.

Transcription of the interviews followed. The textual content was later read through for analysis to understand the repetitive and emerging factors and subfactors. They were then sorted into distinctive notes and tags according to push, pull, or mooring factors. Each note was tagged highlighted with a specific colour to indicate whether the answer group's overview was positive, negative, or neutral. Next, the various banking issues identified were categorised into significant push, pull, and mooring factors. Finally, whenever new issues that did not appear on Bansal et al.'s (2005) PPM model were mentioned, a tag was either generated or picked from previously generated ones to represent other possible emerging factors or subfactors. Overall, 17 recurring factors and 25 subfactors are presented in the final results. Therefore, the study's findings are presented below, using the PPM model.

5.10.1. Push factors

The findings' presentation begins with the outcomes regarding the push factors (perceived quality, satisfaction, perceived value, trust, commitment, and price perceptions) used as themes during data analysis. However, other recurring factors and subfactors that did not appear in Bansal et al.'s (2005) PPM model emerged during the investigation. The findings concerning the push factors are presented in Table 5.1 below and are discussed in more detail below.

Table 5.1 Key outcomes from the investigation on push factors

Theme	Sub-theme	Gambian respondents	Nigeria respondents	Reasons for staying/switching (The Gambia)	Reasons for staying/switching (Nigeria)
Perceived banking products		Weak (positive) Strong (neutral)	Strong (negative) Weak (Positive)	Attractive superior product offerings	Unsatisfactory product features
	Banking products knowledge			Lack of product knowledge by some of the banks' frontline staff members	Lack of product knowledge by some of the banks' frontline staff members
	Banking products relative security			Risk-averse	Risk-averse
Perceived quality		Strong (positive) Weak (negative) Weak (neutral)	Weak (positive) Strong (negative) Weak (neutral)	Personnel quality. Process quality. Infrastructure quality. Self-service quality. Complaint management and unrealistic customer expectations.	Personnel quality. Process quality. Infrastructure quality. Self-service quality. Complaint management and unrealistic customer expectations.
	Core banking failure	Core banking failures are low	Core banking failures are high, on average	Failure to deliver on promised services	Failure to deliver on promised services
	Banking encounter failure	Banking encounter failures are low	Banking encounter failures are high	Quality of interactions between customers and bank staff in the banking hall or with any of the bank's digital platforms (e.g., with Internet or mobile banking, ATMs, and POSs)	Quality of interactions between customers and bank staff in the banking hall or with any of the bank's digital platforms (e.g., with Internet or mobile banking, ATMs, and POSs)

	Response to a banking failure	Banks' responses to service failure are efficient	Banks' responses to service failure are not efficient.	Adequate reactions to a banking failure	Inadequate responses to a banking failure
Satisfaction		Very strong (positive) Weak (negative) Weak (neutral)	Strong (positive) Weak (negative) Weak (neutral)	Satisfaction as regards employee, service, relationship, convenience, and other aspects of services.	Satisfaction as regards employee, service, relationship, convenience, and other aspects of services.
		Very strong positive) Weak (negative)	Very strong (negative) Weak (positive)	Multiple banking habits	Multiple banking habits
	Unresolved customer complaints	The level of unresolved complaints is low	The level of unresolved complaints is high	Response to service failure is below expectations	Response to service failure is below expectations
	Satisfaction	The level of satisfaction is low	The level of satisfaction is high	Customers do not receive additional utility from the bank	Customers do not receive additional utility from the bank
Perceived value		Very strong (positive) Very weak (neutral)	Very strong (negative) Very weak(positive)	Efforts and money spent on getting banking services are reasonable compared to the value received	Efforts and money spent on getting banking services are not proportional to the value received
Trust		Very strong(positive) Very weak (neutral)	Strong (negative) Very weak (positive) Very weak (neutral)	The majority of the interviewees trust their banks	The majority of the interviewees do not trust their banks

	Bank's liquidity challenges	Fear of bank collapse is low	Fear of bank collapse is low	Fear of bank's financial instability, especially since the global financial crisis in 2008	Fear of bank's financial instability, especially since the global financial crisis in 2008
Commitment		Very strong (positive) Very weak (negative)	Very strong (negative) Very weak (positive)	Customers and employees are mostly committed to their present banks	Customers and employees are not generally committed to their present banks
	Critical banking incident	The level of positive critical incidents is higher than negative	The level of negative critical incidents is higher than positive	Positive critical incidents enhance satisfaction and reduce switching	Negative critical incidents reduce satisfaction and enhance switching
	Banking career development prospects	Banking career development prospects are high	Banking career development prospects are low	Most customers and staff members are happy with their banks or jobs and bank staff members are committed to satisfying their customers	Most customers and staff members are unhappy with their banks or jobs and bank staff members are not committed to satisfying their customers
Perceived price		Very strong (positive) Very weak (negative)	Very strong (negative) Very weak (positive)	Customers perceived their banking costs as moderate	Customers perceived their banking costs as high
	Ethical issues	Positive perceptions of banks' ethical standards	A negative perception of banks' ethical standards	No reports of unethical pricing behaviour	Reports of unethical bank charges

5.10.1.1. Perceived banking products

The first new recurring theme in the study is perceived banking products, the core service and service features packaged by the banks to satisfy customers' needs (Mbukanma, 2020). Brunetti et al. (2016) posit that a bank's product is integral to service quality. Banking products include savings accounts, current accounts, fixed deposits, premium savings accounts (which allow cheque transactions) and particularly high interest-yielding savings accounts. A few Gambian participants said they switched their former banks due to their present bank's attractive superior product offerings. On the other hand, most respondents claimed that they had prior bank switching experience in Nigeria due to unsatisfactory banking products. For example, the Gambian participants' current accounts did not attract bank charges, and this may be responsible for the low switching behaviour in that location. However, most Nigerian participants indicated that they avoid using their current account as a product because it attracts varied bank charges like the recently abolished commission on turnover (COT) and the newly introduced maintenance fees. The study also found that only a very few wealthy customers open fixed-deposit accounts in The Gambia. On the contrary, many affluent customers operate fixed deposits accounts in Nigeria to generate additional income through bank interest. From the observations and discussions with bank staff members in Nigeria, it was observed that the rate of fixed deposit investment in Nigeria is due to the favourable economy, as Nigeria is the largest economy in Africa.

Customers commonly use other financial products across both countries: digital banking products like mobile and electronic banking, ATMs; debit and credit cards; and POSs. Most banking customers in The Gambia and Nigeria use these products because they are practical, convenient, not stressful, enjoyable, and allow unrestricted access. Therefore, in a technology-driven, fast-paced environment like banking, delivering a wide range of products to the customer is critical for businesses' success, including customer attraction and retention. Thus, this study's findings reveal that banking products associated with innovative technologies simplify services, reduce transaction consummation periods, minimise transaction costs, reduce customer switching rates, and enhance continuous retention. Therefore, banking products should be technologically driven if they want to compete favourably in today's dynamic banking world, as less innovated banks will experience switching behaviour among their customers.

5.10.1.2. Perceived employee product knowledge

As revealed by this study, employees' product knowledge (or lack thereof) is another cause of switching behaviour in the retail banking industry. Most participants complained of a lack of suitable product knowledge by some of the banks' frontline staff members. In addition, the study found that employees giving incorrect information to customers or delaying responding to customer enquiries about the banking products due to this knowledge gap also triggered switching on some occasions. The study shows that Nigerian customers are usually more affected by this problem than Gambians because Nigerians are more demanding than Gambians. The study further identifies the need for banking executives to regularly train and retrain bank employees who sell banking products and deliver service to customers. Since banking services involve numerous interactions between customers and employees, bank staff members should have good knowledge of their bank's products to avoid or reduce customer dissatisfaction, which could lead to switching behaviour.

5.10.1.3. Perceived banking products' relative security

Another recurring subfactor during the interviews is the perceived banking products' relative security (both traditional and digital). Conventional banking transactions occur when customers walk into the banking hall and execute financial transactions (e.g. cash deposits, cheque deposits, and fund transfers) via face-to-face interactions with the bank. In contrast, digital banking includes online banking transactions (e.g. Internet banking, mobile banking, POS, and ATM transactions) (Wang et al., 2020). Banking products' relative security refers to a bank's protection of customers' funds and transactions from physical and online fraud (Ahmad et al., 2021). How secure is customers' money during physical and online banking transactions? The answers to the question determine whether the customers will embrace a bank's products or not.

The product's relative security or insecurity arose during the group discussions. Most respondents in both The Gambia and Nigeria agreed that the safety of banking and other financial transactions enhances customers' retention. The study revealed that transaction insecurity is a push factor that often triggers customers' switching behaviour in the retail banking sector. Therefore, it is regarded as a subfactor of banking products. The findings show that banks' weak security systems that fail to protect customers' transactions could lead to a loss of funds and customer switching if the problems are not adequately resolved.

For example, a respondent claimed to have switched because unauthorised cash withdrawals had been made from their bank account, which the bank blamed on the customer's bank details being compromised. Another example is a respondent's experience in the banking hall. An impostor pretended to be a bank staff member, collected cash for a deposit from the customer, and disappeared with the money. This problem was also blamed on the customer's carelessness and the bank's porous security.

Accordingly, banks that guarantee maximum security in online and offline transactions are more likely to retain their customers than banks with security challenges with their online and offline platforms. Therefore, the study reveals that banks can win and keep customers by applying improved security features on core banking applications. For example, in response to the customers' security concerns, banks are now using SMS messages in collaboration with the telecommunication industry to alert the banks' customers regarding bank transactions. This measure is used in addition to other cybersecurity measures implemented by the banks, which minimise the risk of losing funds through fraudulent transactions, as fraud can quickly be detected and reported. The measures also enhance the customers' confidence level and reduce their propensity to switch. As expected, many banks are working hard to increase their banking platform's security fixtures and improve their protection of customers' funds while banking using traditional banking and e-banking methods. Therefore, the study shows that secured traditional banking transactions, like the prompt posting of cash and cheque deposits, including efficient and secured transfer requests, positively reduce customer switching. On the other hand, banks with secured online banking transactions, including ATM transactions, mobile banking, and internet banking, will ultimately keep security-conscious customers, thereby minimising switching.

5.10.1.4. Perceived banking service quality

Perceived banking service quality represents the difference between customer perceptions and expectations. It indicates that service quality is defined on the customer's terms, not the bank's. This is because the banks' quality offerings may not be perceived as bringing high quality by the customers. Accordingly, the findings reveal that different customers evaluate bank services differently, based on their personality, cultural orientations, and knowledge. During the investigation, process and outcome quality are the two main components of service evaluations. The study found that perceived banking service quality comprises variables like convenient bank opening hours; access to ATMs, prompt and reliable bank services; staff behaviour; and the quality of the banking environment. Perceived quality, as a theme, was assessed by asking the participants to rate the general quality of services rendered by their present bank(s). Thereafter, the participants were directly asked if they felt that the banks' service quality was excellent or poor. All participants evaluated their past and present banks and gave accounts of their individual experiences; some gave positive performances of their service experience, while others gave negative reports. Questions regarding the participants' quality perception of banking services were also asked. There were divergent responses from the interviewees. Most respondents mentioned the low quality of banking services as a push factor influencing switching. Many of the banks' customers interviewed positively evaluated their current banks in The Gambia. Few of the responses were negative, while only a very few respondents remained neutral. However, the Nigerian banking environment provides different results, unlike the Gambian banking sector. Only a few Nigerian banking customers positively evaluated their current banks regarding service quality, while most of the responses were negative and very few remained neutral.

Overall, the study identifies four key service quality issues as significant determinants of customer switching in the industry: 1. quality of personnel (bank staff), 2. quality of the process, 3. quality of the infrastructure (the bank's structure), and 4. quality of self-service products (e.g. ATMs, Internet banking, mobile banking, and POSs). In addition, the study reveals that empathy, tangibility, responsiveness, reliability, and assurance, the five SERVQUAL dimensions, are also significant predictors of customer switching behaviour in the retail banking industry. Thus, tangibility, like the banks' physical infrastructure, personnel appearance, and approach, positively influence customer satisfaction and retention. The results also reveal that responsiveness, the willingness of service providers to assist and provide prompt services to customers, positively impacts customer satisfaction. The research findings also indicate reliability as a source of customer satisfaction when the banks provided the services as promised. Assurance is another SERVQUAL dimension emphasised by the participants as another source of customer satisfaction. Trust and confidence in banking services greatly influence their quality perception and switching decisions. Finally, the results found empathy to be the least important in consumers' minds. Although the findings show that empathy is positively related to customer satisfaction, this can only be experienced when there is a high level of interaction between the customers and bank staff during service encounters.

The research findings also reveal complaints management as another quality service evaluation. Huang and Ha (2020) categorise complaints as informal or formal. A formal complaint is usually in a letter, fax, or e-mail, while an informal complaint may be verbal communication to staff. The findings indicate that banks' timely responses to customers' complaints influence how the quality of their products and services are rated and the degree of customer satisfaction. The study's results show that most Gambian and Nigerian banks have complaints/suggestions boxes/books, which enable customers to offer suggestions and complaints about bank services. However, further investigation revealed that these complaints/suggestions boxes/books are managed poorly, negatively influencing customer switching. A deeper analysis of most participants' perception of banks' complaint management during the group discussion sections in The Gambia and Nigeria reveals that customers expect banks to view their complaints as opportunities to improve their banking services. Accordingly, the respondents in both countries see variables like the outcome of complaints and complaints handling as essential ingredients for measuring customer satisfaction. Thus, the findings conclude that efficient complaint management is the key to reducing customer switching behaviour in the retail banking sector. However, the study also reveals that an increase in customer complaints does not necessarily translate to a deterioration in bank service. Instead, it may be a result of rising customer expectations. As a result, banks are beginning to witness increasingly unrealistic expectations, customer expectations that are beyond the banks' capabilities, leading to customer dissatisfaction and complaints. The findings indicate that most participants with prior switching experiences have their expectations shaped and altered over time compared to the stayers group. Therefore, the study confirms that different customer expectations lead to varying service evaluations, which account for the behavioural differences among stayers, satisfied switchers, and dissatisfied switchers. Meanwhile, the investigation on a bank's perceived service quality as a theme under the push factors resulted in the emergence of three recurring subfactors that did not appear in the Bansal et al.'s (2005) PPM model: core banking failure, banking encounter failure, and banking service recovery failure. These are presented in the following three sections:

5.10.1.5. Core banking failure

A core banking failure occurs when a customer's banking needs are not met by the bank, resulting in dissatisfaction, and complaining or switching behaviour, as the case may be (Haralayya, 2021a). Banks' service failures are inevitable and occur during banking service delivery outcomes. The issue of core banking failure and its impacts on customer switching behaviour emerged during the investigation. It was widely discussed by the participants in both countries (The Gambia and Nigeria) and categorised as a subfactor under perceived quality. Most interviewees agreed that core banking service failures are impediments that influence customer switching decisions if not they are not addressed in a timely or adequate manner. Examples of core banking failures include poor Internet and mobile banking facilities, an ATM's failure to dispense cash, ATM downtime, ATM cash jam, system downtime, and transaction processing and delivery time. Therefore, this study's findings indicate that failure to deliver on promised services is the leading reason for customers' switching behaviour in the retail banking sector. Thus, the results from Nigeria and The Gambia confirmed the universal importance of core banking service quality across Africa.

5.10.1.6. Banking encounter failure

Another similar subfactor that emanated from perceived quality under push factors during the study is a banking encounter failure. Some interviewees mentioned that bank service encounter failure (online or offline) was a critical factor that influenced their decision to switch banks. However, unlike the core banking service failure, this category relates to the quality of interactions during bank service encounters between customers and bank staff members in the banking hall or exchanges online with any of the digital banking platforms (e.g. Internet or mobile banking, ATMs, and POSs). Customers regularly encounter banks' service delivery with direct interaction between them and their staff or any online banking platforms. So, the banks cannot separate their services from the customer's interactive experience due to service characteristics, including inseparability. Thus, the study reveals that banking encounter failures often influence customer switching behaviour. During the investigation, several banking encounter failures were identified in the Gambian and Nigerian retail banking sectors, including bad attitudes from the bank's staff, long waiting times in the banking hall due to customer service officers' and tellers' sluggishness, system downtime, and inadequate supervision of frontline workers. Most bank staff members who were interviewed claimed that the weak supervision is due to most supervisors' busy schedules. Most of them are busy attending to other internal banking issues. In addition, most respondents among the bank employees said they are usually under pressure to complete other unrelated transactions. For example, constant response to emails and memos, among others, often distract them from adequately monitoring frontline officers' interactions with customers. Other examples of such service failures include an insensitivity to customers' complaints, inappropriate behaviour when dealing with customers, and failure to provide adequate customer support. Thus, this study found banking encounter failure as one of the most important factors influencing customers' bank switching in The Gambia and Nigeria.

5.10.1.7. Banking service recovery failure

Another recurring subfactor under perceived quality observed during the study and widely discussed by many participants was banking service recovery failure. Although banks may try to provide error-free services, service failures are inevitable because many uncontrollable factors influence bank-customer interactions. Thus, this study found that banks' responses to banking failures are vital, impacting the customer's decision to switch or stay with the bank. So, to avoid inadequate reactions to a banking failure, banks' responses to service failures should be prompt and driven by efficient and effective conflict resolution management. Therefore, the bank's readiness to resolve customers' complaints and employees' willingness to correct their mistakes is crucial for reducing switching behaviour. Table 5.2 below presents illustrative comments for each of the factors discussed.

Table 5.2 The impact of perceived banking products and banking service quality on customer switching behaviour

Themes	Sub-themes	Indicative quotations	Implications
Perceived Banking Products Perceived quality	*Perceived employee product knowledge*	Respondent 40 (Nigeria): I left my former bank because their products do not support my cross-border business. As a result, I cannot withdraw cash in Cotonou, The Republic of Benin. Respondent 43 (Nigeria): I switched from my former bank simply because the staff could not explain why certain fees were being taken from my account.	A loss of revenue due to customer dissatisfaction and switching for not getting a bank's product to facilitate transactions across the border. Customer dissatisfaction with staff members' product knowledge leading to customer switching and

			loss of revenue to the bank
	Perceived banking products' relative security	Respondent 42 (Nigeria). I left my former bank because they could not provide adequate security while transacting in the bank, as I lost money to a fraudster within the banking hall.	Customer dissatisfaction with the bank's security situation leading to customer switching and loss of revenue to the bank
		Respondent 5 (The Gambia): Well, my (current) bank's services are marvellous and...it is ok, but it could be much better.	Customer satisfaction and retention lead to continuous income from the satisfied customer
		Respondent 31 (Nigeria): I love my (present) bank's services because it is usually promptly delivered to my suppliers, which helps to guarantee on-time delivery of raw materials needed for production.	Customer satisfaction and retention lead to continuous income from the satisfied customer
		Respondent 44 (Nigeria): I enjoy my current bank's self-service platforms, as they make it easier for me to transact online from the convenience of my home.	Customer satisfaction and retention lead to continuous income from the satisfied customer
		Additionally, some of the complaints concerning bank services extracted from the interviews are presented below.	
		Respondent 15 (The Gambia): The quality of the services provided by my bank was far below the promised service level agreement at the beginning of our business relationship, and that was why I switched.	The bank is losing dissatisfied customers to competitors, leading to a loss of revenue
		Respondent 29 (Nigeria): The bank did not inform me of changes in services before effecting them. This made me furious and resulted in my decision to switch.	The bank is losing dissatisfied customers to competitors, leading to a loss of revenue
		Respondent 28 (Nigeria): My bank's staff members were impolite, rude, and lacked the competence to solve problems, and those were the reasons I switched to another bank.	The bank is losing dissatisfied customers to competitors, leading to a loss of revenue
		Respondent 13 (Gambia): I left my former bank due to its poor	The bank is losing dissatisfied customers

		handling of several complaints I made. Respondent 26 (Nigeria): Continuously ignoring my complaints about the ongoing bank charges without meaningful justification influenced my decision to switch to another bank. Respondent 27 (Nigeria): I switched from my former bank to my current bank because my former bank could not meet my expectations on cash evacuation from my business premises.	to competitors, leading to a loss of revenue The bank is losing dissatisfied customers to competitors, leading to a loss of revenue The customer switched due to a core banking service failure, which resulted in customer switching and loss of revenue
	Core banking service failure	Respondent 10 (The Gambia): Each time I requested a funds transfer, especially to another bank, it always took ages before the bank did it, necessitating my exit from the bank. Respondent 40 (Nigeria): As a business enterprise, the constant delays in posting cash and cheque transactions negatively affected my business, so I switched to another bank. Respondent 18 (Nigeria): My bank's ATM was either not having cash to dispense or was offline, so I switched to another bank to avoid paying charges on withdrawals from another bank's ATM.	Switched due to core banking service failure Switched due to core banking service failure Switched due to core banking service failure
	Banking encounter failure	Respondent 16 (The Gambia): The bad attitudes of the bank staff and other unprofessional behaviours influenced my decision to leave for another competing bank. Respondent 34 (Nigeria): Failure to deliver services as promised and inadequate support from bank staff pushed me to a competing bank. Respondent 50 (Nigeria): Long waiting times are highly discouraged and were the major reason I switched to a competing bank. Respondent 49 (Nigeria): The last time I wanted to travel to England, I was in the banking	Switched due to banking encounter failure Switched due to banking encounter failure Switched due to banking encounter failure Switched due to banking encounter failure

		hall for five hours waiting for a personal travel allowance in British pounds. The experience was unpalatable as I had to fill in five forms, which were later scanned and sent to the bank's head office for approval and processing.	
	Banking service recovery failure	Respondent 9 (The Gambia): The bank's slow response to POS malfunctions negatively affected my business, so I switched to another bank. Respondent 51 (Nigeria): The insensitivity of my bank to my complaints on core banking failures made me switch to an alternative bank that I perceived could provide a better-quality service.	Switched due to inadequate response to a banking failure Switched due to inadequate response to a banking failure

5.10.1.8. Satisfaction with banking services

The third theme, satisfaction, is an outcome of purchase and consumption, resulting from the buyer comparing rewards and service costs to the anticipated benefits (Amegbe et al., 2021). This theme measures customers' overall contentment based on their banking experience with their bank. The study evaluates satisfaction as a factor to ascertain if customers are happy with their current banks and services. The thematic interviews about customer satisfaction revealed five segments. The first is satisfaction with bank employees, referring to customers' satisfaction with the bank staff members' friendliness, appearance/manner, effort, reliability, and competence. The second category, satisfaction with service, refers to the bank's terms of service, opening hours, transaction processing procedure, the turnaround time for processing transactions, account management, range of products, and offerings that meet customers' requirements. Third, the theme of satisfaction with the banking relationship involves the relationship between the customer and the bank. The fourth segment is satisfaction in relation to convenience, in terms of how convenient the bank's branch is to customers. Satisfaction with other aspects of services is the last segment discussed during the investigation and includes considerations of location, self-service zones, Internet platforms, and bank design.

This part of the interviews was commenced by directly asking the interviewees if they were satisfied with the bank employees' performance. In The Gambia, most group discussion participants are happy with their current banks, while a few are dissatisfied, and only a very few were neutral. In Nigeria, as observed in this study, most Nigerian interviewees were satisfied with their banks. However, many are also dissatisfied, while few were neutral. Most of the respondents attest that positive employee attitudes during their interactions with the banks, how they attend to them, their choice of words, politeness, honesty, and friendliness all play an essential role in satisfaction. Thus, satisfaction with overall banking services significantly influenced customer switching behaviour among all the customers interviewed. Therefore, banking activities like opening hours, transaction processing, account management, or a range of products influence customer switching behaviour in The Gambia and Nigeria. Other issues mentioned concerned satisfaction regarding different services: mobile banking, e-banking and its efficiency, and associated costs. The interviewees were also unanimous in their views on satisfaction with banking convenience. They admit that the banking environment's convenience (online or offline) and location influence their satisfaction and switching decisions. Therefore, the results indicate that bank customers may switch providers if their banks cannot provide the satisfaction they anticipated.

Nevertheless, further investigation reveals that customer satisfaction does not always guarantee customer retention. Some of the satisfied switchers interviewed in The Gambia and Nigeria explained that they switched for other reasons during the study. However, the study revealed that satisfied customers with more services at the current bank and customers with a long relationship are less likely to switch completely. Consequently, this study's findings indicate that satisfied customers might sometimes change providers partially to satisfy their urgent and changing needs. Most of the respondents in both countries alluded to the fact that they patronised alternative banks in the past to fulfil pressing and changing needs while also retaining some banking transactions with their current banks. Other reasons are the risks of using one service provider and influence from family and friends. The results are multiple banking behaviours as an alternative to outright switching. Almost all the participants in attendance confirmed that they patronise more than one bank. Only a few claimed to have opened just one account with a bank. The reason for multiple banking behaviour among Nigerian customers is the need for relationship benefits and value. So, to reduce switching by satisfied switchers, banks need to monitor the market trends and current customer behaviour constantly. In addition, customers' current situation and changing needs should also be monitored to provide products and services that can satisfy their current and pressing needs.

However, the reverse is the case in The Gambia, where most participants claimed to patronise only one bank at a time, while few others have multiple accounts. Thus, this study on bank-customer switching behaviour in the Gambia established relatively low customer-level multiple banking activities. Meanwhile, the study identifies new and recurring issues during customer satisfaction investigation as push factors. These are unresolved customer complaints and satisfaction with current bank services. They are classified as subfactors under satisfaction and are briefly explained in the following two sections.

5.10.1.9. Unresolved customer complaints

The issue of unresolved complaints often occurs when banks' recovery efforts to resolve banking failure issues do not meet the dissatisfied customers' expectations. The unresolved customer complaints as a subfactor were raised repeatedly during the interviews. Most of the dissatisfied switchers interviewed said they got frustrated when their complaints remained unresolved after a banking failure. The issue of unresolved complaints also surfaced during the group discussions. The majority of the Nigerian participants claimed that they usually get frustrated when the bank's response to service failure is below their expectations. However, the level of unresolved complaints is minimal in The Gambia. Many of the group discussion participants in Nigeria mentioned that they frequently witness negative banking experiences with their current banks, leading to complaints. However, they often get frustrated when their banks do not adequately handle the complaints. From the observation and discussion with participants, it was observed that Nigerians are more expressive of their emotions than Gambians, which may be responsible for the high volume of complaints in the Nigerian banking industry. Unfortunately, some respondents in both countries claimed that they don't lodge complaints to their banks. Instead, they prefer to keep quiet about such ugly experiences, walk away, and switch to attractive alternatives.

5.10.1.10. Satiation with the current bank's services

The customer may sometimes be satisfied with a product or service and switch due to satiation, which refers to decreased overall enjoyment after repeated exposure to the same stimulus (Prem, 2020). Optimal arousal theory explains that people have a satisfactory (i.e. optimal) arousal level when consuming products or services. However, Adeyemo (2020) claims that they switch when the arousal falls short of its optimal level. Hence, satiation occurs when consumers do not receive additional utility from a particular product's further consumption. The issue of satiation also came up during the group discussions in The Gambia and Nigeria. The majority of the participants in Nigeria assert that they sometimes engage in switching because of satiation. In contrast, the study's Gambian segment confirms that no participants had previously been involved in bank switching due to satiation. This result indicates that satiation could also lead to dissatisfaction and is an influential variable in explaining consumers' switching in certain situations.

5.10.1.11. Emotions: regret

The study also discovered that specific emotion, such as regret, significantly impact satisfaction and subsequent customer switching behaviours. The study found that emotions influence customers' dissatisfaction with banking services, resulting in customer switching behaviour. The study also confirmed that regret directly affects customer switching behaviour. The idea of regret arises when the customer later discovers a better alternative. Customers may most likely switch to a perceived better alternative bank the next time such service is needed. Therefore, according to the research findings, regret is unrelated to complaining. As such, when regretful customers feel responsible for the bad experience (I should have known better), they are not likely to complain. Instead, they will switch to another bank where they found better service.

5.10.1.12. Emotions: anger

The study also found that an emotional display of anger was a common response to failed service encounters. Anger is related to aggression and hostile behaviour, resulting in complaining and eventual switching behaviour. In the case of bank services, anger may result in complaining and switching. In addition, the customers may also use it to hurt the bank. However, these specific emotions also provide a better understanding of likely customers' responses to service failures and help the banks identify the particular problems with their services to provide corrective measures to reduce such dissatisfying service encounters and enhance customer satisfaction. Thus, the findings of this study are expected to provide valuable insights for bank executives and other practitioners in the service industry on how to prepare appropriate preventive measures aimed at avoiding or reducing future service failure. Table 5.3 below presents illustrative comments on each of the factors discussed.

Table 5.3 Satisfaction with banking services and its influence on customer switching behaviour

Themes	Sub-themes	Indicative quotations	Implications
Satisfaction		Respondent 11 (The Gambia): My bank's closing time is 3 pm, which is inconvenient for me due to my business nature, so I switched to another bank with more convenient opening hours.	Customer dissatisfaction that triggered switching, leading to loss of revenue from the existing customer
		Respondent 44 (Nigeria): Accessing my bank's ATMs was difficult because they are unavailable in my locality. So, I decided to switch to a bank with ATMs in my area.	Customer dissatisfaction that triggered switching, leading to loss of revenue from the existing customer
		Respondent 56 (Nigeria): Of course, the banking environment and the service affect my happiness. When the banking environment is excellent and safe, with prompt services, then one can be happier.	Customer dissatisfaction that triggered switching, leading to loss of revenue from the existing customer
		Respondent 46 (Nigeria): We do most businesses with our main Bank. The other banks act mainly as facilitating banks, which we use to please most of our customers who prefer to make their payment transactions through those banks.	Dissatisfied loyal customers with partial switching behaviour, resulting in the reduction of loyalty and a partial income loss to the bank
		Respondent 41 (Nigeria): As an enterprise, we use multiple banks to maintain our market competitiveness and to avoid the risks of losing sales due to occasional banking challenges associated with using just one bank for business transactions.	Customer dissatisfaction that triggered switching, leading to loss of revenue from the existing customer
		Respondent 39 (Nigeria): As a corporate customer, we do not receive any benefits from centralising all our company's financial services to a single bank. Thus, why should we be interested in sticking to a particular bank?	Satisfied partial switchers, resulting in loss of loyalty and partial income to the bank
		Respondent 25 (Nigeria): Despite being satisfied with the bank services, I switched due to circumstances beyond my control. My new employer gave mandatory directives to all of us (the newly employed staff) to	Satisfied partial switchers resulting in loss of loyalty and partial income to the bank

		open a salary account in a designated bank where the organisation has a contractual agreement.	
	Unresolved customer complaints	Respondent 47 (Nigeria): Yes, it does affect my happiness. Unresolved complaints on banking bottlenecks in rendering services unsettle me, and they became disturbing.	Customer dissatisfaction with banking service bottlenecks and unresolved complaints, which triggered switching, leading to a loss of revenue from the existing customer
	Satisfaction with the current bank's services	Respondent 7 (The Gambia): I felt the need to use multiple banks due to satisfaction. Although my former bank satisfied my banking needs, I got saturated because I received the same banking services for years. Therefore, I wanted something new, and that is why I switched.	Customer dissatisfaction with current bank services. The result is switching, leading to the bank's loss of income from the satisfied customer
	Emotions: regret	Respondent 52 (Nigeria): I did not switch due to dissatisfaction. I changed when I discovered that my current bank has better products that meet my business needs.	Satisfied partial switchers, resulting in loss of loyalty and partial income to the bank
	Emotions: anger	Respondent 53 (Nigeria): I switched due to my bank's unfriendly policies and procedures.	Satisfied partial switchers, resulting in loss of loyalty and partial income to the bank

5.10.1.13. Perceived banking service value

Another theme under push factors is perceived banking service value. Monroe (1991) defines perceived value as 'the ratio of perceived benefits to perceived sacrifice'. Thus, if customers' satisfaction is determined primarily by the value received, then the total cost of obtaining such value should also be considered. In most purchasing circumstances, consumers use reference prices (Monroe, 1991) and even reference values (Amaral et al., 2020) to ascertain the perceived value of a product or service. The perceived value was evaluated by asking the respondents whether their current bank fulfils their banking needs and gives them value for their money. Most interviewees indicated that bank staff members' dedication during service exchanges often leads to memorable experiences that increase their perceptions of the service value. The study also revealed that customers attach great importance to bank staff capabilities and knowledge in providing the requested services as part of the perceived value. During the focus group discussions, most participants emphasised that customer-oriented, friendly bank staff can empathise with them and satisfy their banking needs. However, most of them claim that their needs could change over time, and the ratio of costs and value would also change accordingly.

Most interviewees affirmed that their current banks' services meet their current needs at minimal tolerable costs in The Gambia. The majority of the respondents feel their current bank's value is sufficient; only a few were neutral. They claimed that the efforts and money spent on getting bank services are reasonable compared to the value. On the contrary, the majority of the Nigerian respondents complained of the high costs of banking services. Most Nigerian participants claimed they are not getting the expected banking service value for the bank charges they are paying. However, some are satisfied with the banking services and the corresponding pricing regime. Some of the typical bank charges mentioned by most participants are SMS alert charges, COT, maintenance fees on current accounts, ATM transaction charges, ATM card monthly maintenance charges, stamp duty charges, and other economic issues. These charges were adjudged as significant factors influencing the switching behaviour of the majority of banking customers in Nigeria.

5.10.1.14. Perceived trust in the banking service

Another critical push factor is perceived trust. The study assessed the level of trust a customer has in their bank. The term perceived trust in banking service refers to the extent to which a customer believes that their bank has the required professional expertise to provide the needed banking services effectively (Sarkar et al., 2020). Perceived trust was assessed in this study by asking the interviewees how sure they are about their banks' reliability. Are the banks reliable and trustworthy? Do they provide essential services as required? Questions about their trust in the online banking system also came up during the interviews. What factors influence the level of consumers' trust in e-banking?

In addition, it was important to determine whether the interviewees trusted that they would get help fast with a loan when needed. Most Gambian respondents trust their banks; only a very few were uncertain. The Nigeria scenario witnessed different customer experiences regarding trust in the retail banking sector. Most of those interviewed in

Nigeria lacked confidence in their banks, especially regarding loan and digital banking platforms. However, many Nigerian respondents trusted that money kept in banks (especially the old generation banks) is safe and secure. Thus, customers hold different types of trust, and their level of trust varies depending on the trust's element, individual assessment, and experience since trust develops over time. For example, some of the participants in Nigeria claimed that they refuse to adopt digital banking because they do not trust the online banking platforms, primarily due to the associated risks. Although the number of online banking platforms has increased tremendously in recent years, only a small number of bank customers have adopted them. So, the study reveals that trust in digital banking is a common challenge in the retail banking sector (especially in Nigeria). This is because financial transactions are prone to risks, so customers always weigh the consequences of using digital banking products before doing so.

Since trust is the willingness to assume risk, most interviewees said they would only engage in a risk-taking relationship with a bank if the level of trust surpasses the threshold of perceived risk. Most participants from both countries said they would avoid high-consequence products/services like the Internet or mobile banking to minimise financial risk since reducing risk takes precedence over cost savings. Nevertheless, the new-generation banks in Nigeria mostly earn customers' relational trust, which is an aspect of affective trust, at the beginning of relationships. However, as the customer-bank relationship progresses, it metamorphoses into competent and integrity trust, which are cognitive trust aspects. Unlike in The Gambia, this study found that lack of complete trust is prevalent among bank customers in Nigeria. This is responsible for the multiple banking behaviours discovered during the investigation. Therefore, it is evident from the above that most participants prioritise reliability and trustworthiness in their dealings with banks. This study indicates that the quality of trust between a bank's customers and the frontline tellers, customer care officers, account officers, relationship officers, and managers affects customers' switching behaviour. This study's findings revealed that trust alone could not stop switching without customer satisfaction, despite the importance of trust in the bank-customer relationship. The research shows that the most trusted and reliable bank in Nigeria (First Bank Nigeria Plc), as widely proclaimed by all the Nigeria participants, still loses its dissatisfied customers to competitors. However, this study discovered one recurring factor within trust during the investigation, as explained below.

5.10.1.15. Bank's liquidity challenges

The only recurring subfactor from the study related to trust within the push factors is a bank's liquidity challenges. Most participants in both countries voiced their concerns over the financial instability in the retail banking sector, especially since the global financial crisis of 2008. This led to global bank liquidity problems, including in The Gambia and Nigeria, resulting in some banks' mergers, acquisitions, and liquidations (closures). The crisis has pushed many customers away from banks facing liquidity challenges to financially stronger, more stable banks; thereby, they hope to avoid losing their money. Furthermore, many participants confirmed that, even when the government intervenes to rescue banks through the injection of funds into the distressed banks, customers' trust in such banks often diminishes, influencing their switching decisions. The result indicates that the government's interventions can create panic as customers become aware of the bailed-out bank's troubles, resulting in significant switching of risk-averse customers. Thus, bank customers view government intervention as a sign of distress, resulting in adverse effects on the bank's image.

5.10.1.16. The commitment of bank staff members and customers

The next theme explored in this study under the push factor is commitment. Customer commitment involves examining customers' attitudes and desires for maintaining and continuing the valued relationship with their current bank (Izogo et al., 2020). The interviewees were asked how long they have been banking with their present banks and whether they felt committed to their banks. Similarly, they were asked whether they felt a sense of belonging with their banks. The respondents were also requested to verify whether an emotional factor, like commitment, affects their possible consideration of switching their current banks. The study found that most bank customers in The Gambia have a sense of belonging and are committed to their present banks. Only a few said they are not committed to their banks for various reasons. The interviews conducted in Nigeria provided considerably different results. The findings in Nigeria indicate that most bank customers are not committed to one bank. The majority of those interviewed in Nigeria claimed that they engage in multiple banking behaviours. Thus, they are not wholly committed to their current banks. Only a few show commitment to a particular bank, with no alternative banking relationship with competing banks. Therefore, the findings show that customer commitment can influence switching behaviour, even if the bank meets and exceeds customer expectations.

Additionally, most participants also mentioned employees' commitment during the focus group discussions in Nigeria and The Gambia. Therefore, during the investigation, banks' employees were asked questions regarding their commitment to customer satisfaction and bank performance. According to the findings concerning both countries, commitment is vital for minimising customers' switching behaviour in the retail banking sector. Therefore, bank employees should also be committed to achieving organisational goals to achieve customer retention. Most respondents (bank employees) argue that they can only be committed to a bank when there is motivation and an environment that enables them to strive. The findings indicate that a lack of employee dedication could hinder the growth of customer commitment and increase customers' propensity to switch banks. Finally, most former bank employees who participated in the investigation stated that centralised banking decisions without staff input negatively impact their commitments while they are in the bank. In addition, the research findings reveal other factors that promote employee commitment to customer satisfaction in the retail banking sector: an organisational communication system; certain managerial and leadership styles; company reputation; trust level; career opportunities; work-life balance; and empowerment of employees to make certain decisions.

The study also discovers certain factors that may adversely affect employee commitment in the banking industry and thereby impact banks' performance, including demographic and personality characteristics (e.g. age); sociodemographic factors (e.g. physical and mental health; and social relationships. The study finds that young employees are usually more committed than older employees. Finally, the study also finds that people who perform stressful jobs and have an overload of tasks tend to feel lower commitment than those who work comfortably, with a resultant impact on the banks' performance. Finally, most of the bank employees interviewed stated that marketing programmes are being prepared by upper management at the head office in Lagos, Nigeria, without their involvement. They only receive directives to act in a specific order. This practice negatively affects employees' level of commitment. Thus, the study finds that lack of employee commitment negatively impacts the quality of the service rendered, general bank performance, and eventual customer switching. However, a committed employee improves customer confidence in the bank, guarantees customer satisfaction, and reduces the possibility of customer switching behaviour to the bare minimum. Further findings reveal that employee commitment promotes customer satisfaction, retention, and loyalty. The results further indicate that more substantial employee commitment positively impacts relationship development, customer satisfaction, and performance of Nigerian banks. Some of the subfactors that emerged within the commitment category are discussed in the following two subsections.

5.10.1.17. Critical banking incidents

Concerning critical banking incidents, the study indicates that consumers often consider employees' efforts when evaluating their banking experiences. Therefore, during the interviews conducted in this research, the participants were asked if a critical incident played a significant role in assessing bank services. This study's findings revealed that the behaviours of frontline staff and back-office staff and the perceived efforts of other staff members, like security personnel at the bank's entrance, are all crucial to deciding whether to switch banks or remain with the present bank. Thus, the study's data shows that a positive critical incident enhances satisfaction and reduces switching. In contrast, unfavourable critical incidents influence customer switching decisions. However, this study finds that bank customers do not switch solely due to negative critical incidents. Instead, they tend to suppress the incidents to a level of elasticity before switching.

5.10.1.18. Banking career development prospects

This study finds that bank managements' critical role in fostering employees' career development influences employees' commitment in both countries (The Gambia and Nigeria). The research reveals that different responsibilities exist, which affect employees' commitment, with various impacts on customer experience and switching behaviour. The study attributes this phenomenon to several factors: seniority, nature of employment, and service length. The group discussion unveils that staff members at the top (upper management) are usually more committed to customer satisfaction due to their drive for career progression. Those at the lower end of the hierarchy (especially the contracted staff) are generally not committed. Thus, the more senior a worker's position and responsibility in the bank, the greater the possibility of their being committed and vice versa. Most Gambian participants said they are happy with their jobs and are committed to satisfying their customers. In contrast, most of those interviewed in Nigeria expressed dissatisfaction with their working conditions. Many bank staff members said they stay in their jobs to earn a living (survive). Consequently, the study concludes that prospects for career development and financial rewards as incentives for employee performance might enhance employee commitments. Table 5.4 below presents illustrative comments on each of the factors discussed.

Table 5.4 The influence of perceived banking value, trust, and commitment on customer switching

Themes	Sub-themes	Indicative quotations	Implications
Perceived value		Respondent 19 (Nigeria): My bank has many inexplicably hidden charges that I perceive as dubious, so I decided to switch.	The customer is not receiving the expected value for the costs they are incurring
		Respondent 34 (Nigeria): I quit my former bank because the general interest rate of 28% charged on my loan is too high for my business, especially in this current coronavirus pandemic.	The fees paid on banking services are perceived as too high compared to the benefit of the service. In this case, a bank loan.
		Respondent 24 (Nigeria): I'm not too fond of current accounts' COT and monthly maintenance charges.	The customer sees some of the bank fees as extortion, triggering switching.
Trust		Respondent 6 (The Gambia): I am only familiar with my current bank because they have been excellent in their services and keep to their corporate promises.	Customer satisfaction and retention leads to continuous income from the satisfied customer
		Respondent 39 (Nigeria): Banks do not always deliver on their corporate promises, that is why I have two accounts with two different banks	Lack of customer trust in the bank results in partial switching behaviour and loss of partial income to the bank
	Bank liquidity challenges	Respondent 23 (Nigeria): My bank is unreliable, so I patronise and bank with two different banks to avoid disappointment.	Lack of customer trust in the bank results in partial switching behaviour and loss of partial income to the bank
		Respondent 25 (Nigeria): I am scared of using Internet/mobile banking because they are prone to the risk of fraud.	The customer is risk averse, resulting in partial switching behaviour and loss of partial income to the bank
		Respondent 30 (Nigeria): I am not comfortable with one bank due to past experience with bank	The customer is risk averse, resulting in

		collapses, mergers, and acquisitions	partial switching behaviour and loss of partial income to the bank
Commitment		Respondent 37 (Nigeria): Of course, commitment affects [my banking decisions]. When things work as they should, this enhances commitment and lowers the switching intentions. If you are happy, you want to keep the situation as it is. If you are not, you want to switch to somewhere you feel you can get happiness. Respondent 42 (Nigeria): I think that the more convenient the bank's service is to one's current situation, the more they grow attached to it. I have been in situations when my bank did not meet my needs, and I needed to switch, but the sentimental factors slowed down the switching process.	Customer satisfaction results in continuous income from the satisfied customer The bank's quality service has won the customer's loyalty, leading to continuous income from the satisfied customer
	Critical banking incidents	Respondent 33 (Nigeria): At times, bank employees are not committed; they often delay or disappoint us when called upon for cash evacuation. That is why we opened accounts with three different banks so that when a bank disappoints us, we can contact another bank.	Lack of employee commitment negatively affects customer retention, leading to loss of revenue from the customer
	Banking Career Development Prospect	Respondent 21 (Nigeria): As a bank employee, banks' unrealistic cash deposit mobilisation targets negatively affect my relationship management commitments because I am constantly under pressure to meet the set deposit targets to retain my job or resign for non-performance. Respondent 17 (The Gambia): I am very committed to my bank because they consistently surpass my expectations during banking encounters. Respondent 22 (Nigeria): Slow career growth and job insecurity also hamper commitment, as banks' policies on employees negatively affect our passion for	Lack of employee motivation negatively affects customer satisfaction and can trigger switching Customer satisfaction with frontline staff leads to retention and continuous income from the satisfied customer Banks' lack of promotion of its staff and consistent retrenchment negatively impact

		the job. This makes bank employees view the banking industry as being a situation of 'survival of the fittest', where values are thrown to the wind in other to survive.	employee commitment, with resultant adverse effects on bank service quality, leading to switching

5.10.1.19. Perceived banking price

Price is another theme under push factors and is a sensitive issue in customer switching decisions. Price in banking refers to the costs of banking services (Haralayya, 2021a). It involves many considerations, including the service costs, the competitors' prevailing market price, and the regulatory guidelines. Bank services' pricing has broad implications as customers demand more transparency about the various fees. Thus, the customers' needs for high-quality service and willingness to pay have been widely discussed during the investigation in both countries (The Gambia and Nigeria). Gambian interviewees were asked if they feel that their banking costs with their current bank are high and whether high banking costs are a factor that would make them consider switching. Only a few Gambian bank customers perceive that their banking charges are high. In contrast, most bank customers interviewed in Nigeria claim that their banking charges are very high. The participants complained that different bank charges characterise bank services in Nigeria, ranging from interest on savings (income to the customers), interest payable on a loan (revenue to the banks), charges on personal and business travel allowances (PTAs and BTAs), SMS alert charges, COT, maintenance fees on current accounts, the cost of ATM cards, ATM transaction charges, monthly ATM card maintenance charges, VAT, and the newly introduced stamp duty charges. Most of the respondents stated that such perceived high costs of banking services in Nigeria pushed them towards switching to better and less costly banks in the recent past. It was discovered during the investigation that customers even appreciate price reduction more than a corresponding increase in the benefits. Nevertheless, the study finds that loyal customers often have a favourable view of fairness in price increases when the costs of providing banking services induce them. Moreover, the study shows that loyal customers are likely to be more forgiving of a single price increase than multiple price increases. Thus, the findings may differ in the presence of considerable price increases.

The above analysis shows that perceived price impact is more prevalent among Nigerian customers than Gambian customers. This difference is because Nigerian customers are more sensitive to price than Gambian customers and avoid banks with perceived higher fees. Moreover, the disparities in banking charges between the Gambian and Nigerian retail banking sectors are also responsible for these behavioural differences. For example, current accounts do not attract service charges in The Gambia, whereas there are bank charges on current accounts in Nigeria. In addition, most Nigerian participants said they avoid using current account products due to the various bank charges like COT, which CBN recently discontinued due to a series of customer complaints. However, CBN's newly introduced maintenance fees on current accounts replace COT. In another development, CBN recently introduced another fee known as stamp duty charges of 50 Naira per withdrawal on all types of Nigerian accounts. The idea thereof is to generate revenue on behalf of the federal government of Nigeria.

5.10.1.20. Unethical pricing behaviour

Another subfactor emerging from the study is unethical pricing. This category includes unethical and other deceitful behaviours that deviate from the banks' social norms (e.g. excessive and hidden bank charges or dishonesty). The study found no traces of unethical pricing behaviour in the Gambian retail banking sector. However, respondents from Nigeria reported various unethical behaviours regarding unscrupulous charges by most banks. Most Nigerian respondents claimed that excessive, visible, and hidden bank charges are prevalent among Nigerian banks and have influenced most of their prior switching decisions. Furthermore, they claimed that the banks do not inform them before introducing most of these charges. The study's findings reveal that these unethical behaviours influence switching among Nigerian banks more than their Gambian counterparts. This difference can be considered to be based on the sensitivity of Nigerian customers to price and the overbearing bank charges associated with banking transactions in Nigeria. These are essentially non-existent among banks in The Gambia. The findings thus conclude that customers switch providers if they are even slightly suspicious of unethical pricing-related practices. Therefore, such practices negatively affect customers' choices and switching decisions in the retail banking sector. Table 5.5 below presents illustrative comments on each of the factors discussed.

Table 5.5 The influence of perceived banking price on customer bank switching

Themes	Sub-themes	Indicative quotations	Implications
Perceived Price		Respondent 5 (The Gambia): The bank's introduction of new charges without formal	Communication gap on bank's charges leads to dissatisfaction and loss of that customer

		communication influences my switching decisions.	
		Respondent 23 (Nigeria): I switched because my present bank has many unsolicited charges like monthly card maintenance fees and SMS alert charges on every transaction, which are worrisome	Customers perceive bank charges as inappropriate, and this leads to customers switching
		Respondent 22 (Nigeria): My bank's interest rates on savings accounts are low, so I switched to a competitor with higher interest rates.	The bank’s offerings on investment are unsatisfactory to the customer, resulting in switching
		Respondent 18 (Nigeria): Bank charges levied on withdrawals from other banks’ ATMs is unfair to us as customers.	Customers perceive bank charges as inappropriate, and this leads to customers switching
		Respondent 2 (The Gambia): Loan processing fees are reasonably fair and justifiable. I only have a problem with default charges.	The customer was unhappy with some bank charges, which should be resolved to avoid switching. Therefore, the newly introduced bank charges are levied on the domiciliary account to avoid customers switching
		Respondent 38 (Nigeria): The newly introduced annual card maintenance fee of twenty dollars ($20) made me close my domiciliary account with my bank	To avoid customer switching, the bank should explain why the newly introduced bank charges are levied.
		Respondent 6 (The Gambia): Bank charges on the domiciliary account is like double charges because most foreign currencies account holders are usually existing customers with other bank accounts in the same bank.	Customers complain that the bank fees for ForEx transactions can influence switching
		Respondent 26 (Nigeria): I switch my ForEx transactions from my bank to the bureau de change due to bank charges that increase the final exchange rates.	

		Respondent 38 (Nigeria): The general interest rates of between 26% to 30% on loans are too high and not sustainable for businesses in this coronavirus era.	Customers perceive bank charges as inappropriate, and this leads to customers switching
	Unethical pricing behaviour	Respondent 1 (The Gambia): The fees levied on electronic banking transactions are too high and are discouraging me from using the online platform for my banking transactions. Respondent 28 (Nigeria): My bank unethically charged me maintenance fees on a failed transaction and refused to reverse the charges even when I complained. I see this as extortion, so I stopped my business with the bank and switched to a more honest bank with standard ethical practices. Respondent 27 (Nigeria): I was lured with certain service offerings to open an account with my current bank, only to discover that the bank cannot deliver on the services promised at the beginning of the relationship, which is unethical. Respondent 20 (Nigeria): I left my former bank due to the introduction of the bank's unethical charges on cash deposits into savings accounts. Respondent 45 (Nigeria): Electronic banking charges, especially on the current account, are unfair since we pay charges for operating a current account with the bank. Respondent 29 (Nigeria): My bank's monthly ATM card maintenance charges are ridiculous and should be abolished. What are they maintaining for the ATM debit cards?	Customers perceive bank charges as extortion, and this should be resolved to prevent damage to the bank's brand image Customers perceived bank charges as extortion, and this should be resolved to prevent damage to the bank's brand image Customers perceived the bank's actions on service promises as deliberate deception to win a customer. This damages the bank's brand image Customers perceive bank charges as extortion, and this should be resolved to prevent damage to the bank's brand image Customers perceive bank charges as unfair, and this should be resolved to prevent damage to the bank's brand image Customers perceive bank charges as extortion, and this should be resolved to prevent damage to the bank's brand image

5.10.2. Pull factors

The only theme within pull factors in this study is the attractiveness of alternatives. The outcome of the investigation of pull factors produced three new emerging factors (technological innovations, bank staff relational value, and the coronavirus pandemic) as positive influencers of customer switching behaviour in the retail banking sector. In addition, the study also uncovered six new subfactors: the bank's physical appearance, the bank's image/reputation, competitors' attractive advertisements, positive expectations, the bank's relative proximity, and expected switching benefits. These are presented in Table 5.6 and discussed in detail below.

Table 5.6 Key outcomes from the investigation on pull factors

Themes	**Sub-themes**	**Gambian respondents**	**Nigerian respondents**	**Reasons for staying/switching (The Gambia)**	**Reasons for staying/switching (Nigeria)**
Attractiveness of alternatives		Strong (positive) Weak (neutral)	Very strong (positive) Weak (neutral)	Competitors' attractive packages	Competitor's attractive packages and incentives
	The bank's physical appearance	Attraction due to the bank's building and personnel is moderate	Attraction due to the bank's building and personnel is moderate	Modern infrastructure and an appealing environment, including staff appearance, attract customers	Modern infrastructure and an attractive setting, including staff appearance, attract customers
	The bank's brand image	Attraction due to the bank's brand design and the image is moderate	Attraction due to the bank's brand design and the image is moderate	Positive signals about a firm's capability and reliability to the public	Positive signs about a firm's capacity and reliability to the public
	Competitors' attractive advertisements	Informing and convincing are high	Informing and persuading are high	Softening of the customers' stance and redirecting of customers' minds towards competitors	Softening of the customers' stance and redirecting of customers' minds towards competitors
	Positive expectations	Positive expectations are high	Positive expectations are high	Banking service initiatives that provide customers with positive expectations	Banking service initiatives that provide customers with positive expectations
	The bank's relative proximity	The impact of a bank's location on switching is low	The effect of a bank's location on switching is strong	The convenience of a bank's location leads to the attraction	The convenience of a bank's location leads to the attraction

	Expected switching benefits	The influence of the expected switching benefits on a switching decision is low	The influence of the expected switching benefits on a switching decision is low	The benefits of switching surpass the costs or are not commensurable with the associated costs	The benefits of switching outweigh the costs or are not commensurable with the associated costs
Technological innovation		Very strong (positive) Weak (negative) Very weak (neutral) Very strong (satisfied) Very weak (dissatisfied) Very weak (neutral)	Strong (positive) Weak (negative) Very strong (satisfied) Weak (dissatisfied)	The current bank provides enjoyable and secure e-banking platforms, or a competitor offers superior digital banking services	The current bank provides enjoyable and secure e-banking platforms, or a competitor offers superior digital banking services
	Perceived usefulness of the bank's digital platforms	The perceived usefulness of digital products like ATMs, mobile banking, Internet banking, and POSs is high	The perceived usefulness of digital products like ATM, mobile banking, internet banking, and POSs is high	When competing banks' digital products or services are more beneficial for satisfying banking needs	When competing banks' digital products or services are more beneficial for satisfying banking needs
	Perceived ease of banking transactions	The perceived ease of digital banking	The perceived ease of digital banking	Ease of transactions through technological innovation attracts customers to a bank	Ease of transactions through technological innovation attracts customers to a bank

		transactions is high	transactions is high		
Bank staff's relational value		Very strong (promptness in providing personalised bank services) Weak (cordial relationship with the bank staff)	Very strong (friendly relationship with the bank staff) Weak (promptness in providing personalised bank services)	Bank staff's efficient account and relationship management	Bank staff's efficient account and relationship management
Coronavirus pandemic-induced attraction		Weak (switch)	Strong (switch)	The bank's attractive service offerings cushion the effects of the coronavirus pandemic	The bank's attractive service offerings cushion the effects of the coronavirus pandemic

5.10.2.1. Attractiveness of alternatives

This study investigates the pull factors using the attractiveness of alternatives as the central theme to ascertain customers' feelings and attraction to various banks. The study discovered that banks often introduce attractive packages and incentives to remain competitive in the industry. These include reducing prices and introducing promotional deals to woo and attract new customers, retain existing customers, and secure a large market share. The study finds that banks also try to provide better quality service that creates a special status and recognition that appeals to customers' sense of social class and identity. Therefore, this study's findings reveal that the attractiveness of alternatives positively influences customers' switching decisions in The Gambia and Nigeria. Most Gambian respondents said they are attracted to their present banks, while a few said they are not. The impact of this factor is more pronounced among Nigerian customers than Gambian customers. Most Nigerian participants said they were attracted to their current bank, but a few were not. While investigating the attractiveness of alternatives as a pull factor, new and recurring factors that did not appear in the PPM model emerged. The new emerging subfactors within the attractiveness of alternatives are the bank's physical appearance, the bank's brand image, competitors' attractive advertisements, positive expectations, the bank's proximity, and expected switching benefits.

The bank's physical appearance

The bank's physical appearance emerges as a subfactor within the attractiveness of alternatives. The study observes that one reason why customers switch banks is the appealing nature of the physical appearance of both the banking hall itself and the staff working in it. The findings from both countries show that physical appearance, like modern infrastructural facilities and an enticing environment, give the customers confidence that the bank has what it takes to provide the expected banking services. An appealing environment relates to the banking premises' conducive nature, which often determines the customers' comfort level while processing transactions at the bank. It provides the much-needed confidence to the customers that the bank has what it takes to execute their transactions as expected. Staff appearance also constitutes part of the bank's physical appearance, since bank employees reflect the bank's image. Customer impressions of the bank staff's appearance, activities, and interactions significantly impact customer satisfaction and continuous attraction. Thus, the findings from both The

Gambia and Nigeria revealed that when staff appear welcoming, showing smiles on their faces, the customers feel accepted and feel a sense of belonging, which influences their decision to remain with the bank. If this feeling comes from a competitor, it could attract customers to switch to the competing banks.

Bank's image reputation

Another recurring subfactor to the attractiveness of alternatives discovered in this study is the bank's image. Gerrard and Cunningham (2004) describe a bank's reputation as an appraisal of a bank's dignity, trustworthiness, and financial stability in the banking sector. Reputation is an amalgamation of all expectations, perceptions and opinions of an organization developed over time by customers, employees, suppliers, investors, and the public at large concerning the organization's qualities, characteristics and behaviour, based on personal experience, hearsay or organization's past actions (Rusmahafi and Wulandari, 2020). Thus, the bank's image is based on the general public's perception. Therefore, reputation is a valuable and distinctive asset that often gives organisations a sustainable competitive advantage. The majority of the respondents in The Gambia and Nigeria acknowledged that a bank's image and reputation play a vital role in their decision to stay with a bank or switch to an alternative bank. Therefore, this study illustrates the impact of bank image on customer switching behaviour in the banking sector and discovers that a positive image of the bank could attract more customers. The findings further reveal that a good reputation helps create positive signals about a firm's capability and reliability to the public. In contrast, a bank's negative image significantly influences customer switching behaviour in the industry. Thus, the results show that the bank's reputation significantly affects customers' switching decisions in The Gambia and Nigeria.

Competing banks' attractive advertisements

The role of a competitor's attractive advertisement in customer attraction and switching behaviour is also established in this study. It is categorised as a subfactor to the attractiveness of alternatives within the pull factors. The main aim of advertising is to inform potential customers about its products or services (Vishal and Sonika, 2014). Therefore, strong advertising from a competing bank helps provide a helpful and informative guide about competitors' superior products and service offerings, thereby attracting customers and influencing switching behaviour. This study's empirical findings confirm that competitors' effective advertising plays a significant role in informing, attracting, and determining customers' positive switching behaviour in the Gambian and Nigerian retail banking sectors. Furthermore, a good impression of the advertising bank is shown on the TV, radio, and billboards, including information about its products and services through words, pictures, and captivating videos. According to this study's findings, such advertisement efforts often draw the customers' attention and redirect customers' minds towards the competitors, resulting in customer switching. Hence, most respondents from both countries agreed during data collection that effective advertising has played a significant role in convincing them to establish a banking relationship with a bank in the past.

Positive banking expectations

The study's findings also indicate that positive banking expectations are a source of attraction and this concept is categorised as a subfactor within the attractiveness of alternatives pull factor. The study's findings show that when customers' expectations from a bank are positive, they are attracted to that particular bank, resulting in positive switching. Positive banking expectations may include the bank's turnaround time, like service speed, loan accessibility, and superior e-banking availability. Some respondents in The Gambia and Nigeria reported that positive expectations from certain banks attracted them to patronise those banks in the past. Due to the banking environment's competitive nature, banks are consistently trying to raise their customers' hopes to retain them and attract new ones by developing service initiatives that provide customers with positive expectations.

The bank's relative proximity

The study also established that the bank's relative proximity is a recurring subfactor within the attractiveness of alternatives. It can attract customers to a particular bank that is located near to their business or residence. The study demonstrates that customers often prefer to patronise a nearby bank because the branches are convenient and easily accessible to them, especially for cash-carrying customers. The proximity of a bank branch makes it convenient and not risky for MSMEs to transport their withdrawn cash and cash meant for deposits from and to the banks. So, considering the volatile nature of the banking environment, the bank's relative proximity to the marketplace is a means of attracting MSME customers to the bank. Most Gambian and Nigerian participants consider the bank's proximity a competitive advantage. This finding explains why most banks open retail branches across strategic business locations to attract their target customers (especially in Nigeria). Thus, a bank's proximity, like bank location distance, also influences switching decisions in the banking sector. Most of the interviewees admitted that distance to a bank branch often determines whether they should stay or leave a bank for a competing bank. All the participants unanimously agreed that when the bank branch location is near, the likelihood of staying with that bank is very high. In contrast, a bank branch that is far away is discouraging and may trigger customers' switching to a nearby bank. Therefore, this study observes that a long distance to a bank branch influences customer switching behaviour. Most customers prefer banks near to them to avoid the inconveniences of travelling a far distance to consummate banking transactions.

Nevertheless, this study's findings reveal that new technology has reduced the attractiveness of a bank's relative proximity as a dominant factor influencing customers' attraction to the retail banking sector. However, many of the interviewed MSMEs (especially in Nigeria) still prefer traditional face-to-face banking over online banking. The customers who mostly favour the conventional banking system are the less educated and older MSME customers. The study revealed that older customers might be unwilling to adopt e-banking to substitute for the traditional banking system. The study finds that this unwillingness of most of the less educated customers to engage in e-banking is due to a lack of knowledge and skills required to operate an online banking platform. The study reveals that the bank proximity's influence on switching is almost non-existent in the Gambian retail banking sector. However, the bank's relative proximity is an essential subfactor within the attractiveness of alternatives in Nigeria. The findings show that Nigerian society operates mainly as a cash-based economy, where cash payments are used for virtually every transaction. The study's findings demonstrate that most customers still consider the bank's proximity to their area as important because it is convenient to transport their cash to and from the bank. They always prefer to patronise a bank with a branch in their location to carry out most of their banking transactions. Therefore, the bank's proximity is still a relevant factor that helps banks attract new customers and retain existing ones (especially in the Nigerian retail banking sector).

Expected switching benefits

Lastly, expected switching benefits also emerges as a recurring subfactor during the study. Son et al. (2020) refer to switching benefits as consumers' perceived benefits from switching one brand or service provider to another. Most Gambian and Nigerian participants reported that they always weigh the expected switching benefits before switching. The findings indicate that, since positive expectations also trigger switching, customers often consider the expected benefits of a target bank before switching. Therefore, when the benefits of switching surpass the costs, customers change their current bank to a perceived better bank. So, a customer may decide not to change and remain with the focal bank when the expected switching benefits are not commensurable with the associated costs. The study discovered that bank switching among MSME customers is rife due to the expected switching benefits. Most Nigerian participants acknowledge that they have changed banks more than two to three times due to the expected benefits from another bank. However, most participants assert that their switching is usually not total but is rather partial, as many of them said they still maintain business relationships with their previous banks. Therefore, the study finds multiple banking is rampant among bank customers in the Nigerian retail banking sector. They engage in multiple banking behaviour as an alternative to outright switching to meet their pressing and changing needs while also retaining some banking transactions with their former banks. The reverse is the case in The Gambia, where most of the participants claimed they patronise only one bank at a time, and only a few of them have multiple accounts. Table 5.7 below presents illustrative comments on each of the factors discussed.

Table 5.7 The influence of the attractiveness of alternatives on customer bank switching behaviour

Themes	Sub-themes	Indicative quotations	Implications
Attractiveness of alternatives		Respondent 35 (Nigeria): I decided to switch because competitors' products are better in many aspects and better fit my social status and identity. Respondent 30 (Nigeria): I perceived that the newly introduced products by the competitors are better than what is obtainable in my present bank, which motivated my switching decision.	A better service offering pulled the customer from their existing bank to a competitor A better and more attractive service offering may pull the customer from the current bank to a competitor

	The bank's physical appearance	Respondent 8 (The Gambia): I noticed that some competing banks have a better reputation in terms of reliability than my bank, which is why I am switching.	An attractive bank's physical appearance is pulling the customer away from the current bank
	The bank's brand image	Respondent 14 (The Gambia): I like the pan-African image of my bank (Ecobank); that is why I am still using the bank for all my import and export business transactions. Respondent 44 (Nigeria): My present bank is no longer reliable and financially unstable, so I defected to a better alternative.	A reputable bank brand image keeps the customer with the current bank. A better and more attractive brand image influences the customer to switch, leading to revenue loss
	Competitors' attractive advertisements	Respondent 3 (The Gambia): A competing bank's advertising content influenced my decision to leave my former bank and establish a banking relationship with the current bank. Respondent 32 (Nigeria): A competing bank's advertising humour influenced my decision to switch banks.	Competitor advertising influences customers to defect; there should be a counter advertisement to retain customers Competitor advertising activities pull customers to the competing bank
	Positive expectations	Respondent 33 (Nigeria): My present bank's loan offerings and ease of access to loan facilities to support my business are why I left my former bank.	Competitor advertising influences customers to defect; there should be a counter advertisement to retain customers
	The bank's relative proximity *Expected switching benefits*	Respondent 6 (The Gambia): With the emergence of digital banking, I no longer bother about my bank's proximity to my locality. Respondent 35 (Nigeria): Despite the introduction of electronic banking, I still consider the bank's proximity to my business location paramount. My customers prefer to transact in cash, which influences my banking behaviour and switching decisions. Respondent 3 (The Gambia): Accessing ATMs was inconvenient, as most ATMs are installed only in banks' branches. Respondent 39 (Nigeria): An insufficient number of bank branches and the distance of the	Customer satisfaction on electronic banking is helping the bank to retain the customer. Bank's presence in customer's locality influenced the customer to remain with the current bank Banks should provide ATM services at offsite locations to avoid persistent customer complaints and even switching The customer is attracted to a bank with a local branch, leading to customer defection

		nearest bank branch available motivated my switching decisions. Respondent 23 (Nigeria): Accessing ATMs was difficult because my bank's ATMs are unavailable in my locality. So, I decided to switch to a bank with an ATM in my locality. Respondent 31 (Nigeria): My new bank's strategy of ease of access to loan facilities, which supports my business growth, influenced my switching from my former bank.	Banks should provide ATM services at offsite locations to avoid persistent customer complaints and even switching Customer switching as a result of expected switching benefits is helping the bank to attract and retain new and existing customers

5.10.2.2. Technological innovation

This study identifies technological innovation as a recurring pull factor. The interviewees were asked if they find their current banks satisfy their banking needs interesting, especially with the increased use of digital banking platforms in this present coronavirus pandemic. Most interviewees feel that using e-banking technology would increase their satisfaction if the usage thereof were easy, efficient, secure, and enjoyable. Therefore, digital banking takes care of traditional banking system challenges in this era of the coronavirus pandemic. It eliminates waiting times, reduces daily long queues in the banking hall (especially in Nigeria), and reduces the risk of contracting the coronavirus. Most of the Gambian respondents find e-banking technologies exciting and valuable, a few do not, and very few are indecisive. In contrast, most of the participants in Nigeria said they distrust e-banking platforms, so they do not use them. However, many respondents do use digital banking technology for their banking transactions. The study finds that customers who prefer e-banking may switch when the digital banking platforms they expected are not enjoyable or secure. In some cases, even if their current bank provides enjoyable and secure e-banking platforms, they may still switch when they discover that a competitor offers superior digital banking services. Thus, technological innovation is also a significant pull factor in both countries, as revealed in this study.

Accordingly, the dominant role of technology in the banking sector business has created a competitive advantage for banks with superior, innovative technology. Most bank customers in The Gambia and Nigeria think that e-banking could make their banking life more manageable by decreasing the perceived stress. The more educated and older interviewees explained that they now perform banking services from the convenience of their homes during the coronavirus pandemic to avoid contracting the virus. Most of the concerns raised repeatedly by the participants are that the usability of e-banking technologies should be as easy as possible. Therefore, the findings reveal high retention and attraction rates among banks with stronger innovative technological advancement. On the other hand, those with less creative technological advancement may experience customer discontent, resulting in switching. Thus, there are attractive benefits that are derivable from online banking, such as Internet banking, mobile banking, and ATMs. Most Gambian respondents said they are satisfied with their current bank's digital banking offerings. Only a few are dissatisfied, while very few are neutral. Similarly, the findings reveal that the majority of the Nigerian participants are satisfied with digital banking products, while a few of the interviewees are dissatisfied. The emergence of technology in this study leads to other recurring subfactors during the investigation, including the perceived usefulness of a bank's digital platforms and perceived ease of banking transactions.

Perceived usefulness of a bank's digital platforms

The perceived usefulness of a bank's digital platforms refers to the customer's perceptions of the benefits derivable from a bank's digital product or service. Samadara and Fanggidae (2020) define perceived usefulness as the extent to which a consumer believes that using a product or service will fulfil their specific purpose. This study regards the bank's digital platform's perceived usefulness as a subfactor to technology within the pull factors. Most of the interviewed MSME customers/participants from The Gambia and Nigeria prefer using banks' digital platforms when perceived as helpful for their businesses. Furthermore, most of the participants in both countries said they tend to switch when they discover that competing banks' products or services could better satisfy their needs. Thus, customers are more likely to subscribe to a bank's digital products and services if they are helpful to their businesses and personal needs. Accordingly, the study reveals that the perceived usefulness of certain technologically innovative products like ATMs, mobile banking, Internet banking, and POSs attract and positively influence customers' switching decisions.

Perceived ease of digital Banking Transaction

Apart from perceived usefulness, another recurring subfactor within the pull factors to technological innovations that emerge from the data collection is the perceived ease of digital banking transactions. Every customer wants to patronise a bank where their banking transactions are seamlessly easy and smooth. So, the study finds that ease of banking transactions attracts customers. For example, most participants in The Gambia said that they often experience seamless, smooth, and stress-free banking transactions, partly due to the small population of banking customers. However, in Nigeria, the population of banking customers grows daily, resulting in adverse effects on service response times, characterised by a significant presence of customers waiting for bank services. The number of customers waiting in queues and the corresponding transaction volume usually lengthen the waiting time for customers queueing for service, thereby affecting customer satisfaction. Consequently, customers with long waiting experiences are generally unhappy with their banks, leaving them feeling dissatisfied. Moreover, some customers regard such experiences as service failures, which could influence their decision to switch. Therefore, to avoid switching, most banks are now encouraging their customers to migrate to online banking platforms for ease of banking transactions. Thus, the study finds that ease of transactions through technological innovation attract customers to a bank and is regarded as a subfactor within technological innovation. Table 5.8 below presents illustrative comments on each of the factors discussed.

Table 5.8 The influence of technological innovation on customer bank switching

Themes	Sub-themes	Indicative quotations	Implications
Technological innovation		Respondent 8 (The Gambia): Yes, first and foremost is the convenience of e-banking and the safety and security of my bank's digital platforms, as well as ease of access to banking services anytime and anywhere…these factors informed my decision to remain with my present bank. Respondent 18 (Nigeria): In some cases, digital banking could be made more enjoyable. It might bring some additional value to my life, for example, being freer of stress.	Customer satisfaction with digital banking platforms leads to continuous income from the satisfied customer The customer's perceived value of digital banking results in continuous income for the bank from the satisfied customer

		Respondent 14 (The Gambia): I enjoy using my bank's digital banking platforms to transact online, and they are very convenient, accessible, user friendly, and carry minimal costs. Respondent 54 (Nigeria): The advent and introduction of digital banking have drastically reduced the challenges of carrying cash every day to the bank. Most of our customers have embraced online banking and are now using it to transact. This makes our business easier, as digital banking platforms are convenient and facilitate quick business transactions. Respondent 41 (Nigeria): We use the Internet and mobile banking platforms for most of our payments due to its convenience and the bank's timely support in resolving any online transaction issues, with very moderate bank charges.	The convenience of digital banking satisfied this customer The convenience of digital banking facilitates customer satisfaction and retention Timely responses to and resolutions of digital banking challenges meet customer expectations, resulting in customer retention and attraction through word-of-mouth communications
	Perceived usefulness of the bank's digital platforms	Respondent 4 (The Gambia): The mobile banking platform is handy for me, as I can buy products online with my debit card without visiting its branch. Respondent 20 (Nigeria): I use the Internet banking platform for most of my business transactions, and this has been beneficial. E-banking makes it easy for me to carry out my business transactions, especially during the weekends and public holidays when the banks are closed	The convenience of digital banking facilitates customer satisfaction and retention The usefulness of Internet banking adds value to the customer business, facilitating customer satisfaction and retention
	Perceived ease of digital banking transactions	Respondent 12 (The Gambia): The ease of using the mobile banking platform for banking transactions encourages me to remain with my current bank. I am so attached to my bank now due to this fantastic experience. Respondent 20 (Nigeria): I am satisfied with my bank's Internet banking offering because it is robust and user friendly – that is why I stick with them now.	The ease of using mobile banking exceeds customer expectations, resulting in customer retention and attraction through word-of-mouth communications The usefulness of Internet banking adds value to the customer's business, facilitating customer satisfaction and retention

5.10.2.3. The bank staff's relational value

Another recurring theme that emerges from the data is the bank staff's relational value. The findings reveal that the bank staff's efficient account and relationship management is also a pull factor. It often occurs that bank employees resign their positions to join another competing bank to take on more responsibility in their work. When this happens, the staff member in question primarily influences their loyal customers to switch to the new bank. The role of bank employees' relational value and the influence thereof on customer switching behaviour was a recurring theme in the focus group discussions. Most participants said they switched banks in the past due to their account officers' movement from one bank to another. In The Gambia, most of those who switched due to the movement of bank staff did so due to the bank employee's friendliness and promptness in providing personalised bank services. Similarly, in Nigeria, the majority of the respondents said they switched due to the value of their relationship with the switching bank staff member. Therefore, the study concludes that a switch by a bank employee with a record of perceived excellent relationship management may also influence their customer's switching to the same bank. It is a common phenomenon (especially in Nigeria), as most banks compete to attract and hire other banks' high-performing staff members with high-profile customers in order to win those customers to their banks. Table 5.9 below presents some of the notable quotes from the participants on the bank staff's relational value and the influence thereof on customer switching behaviour.

Table 5.9 The influence of bank staff's relational value on customer bank switching

Themes	Sub-themes	Indicative quotations	Implications
The bank staff's relational value		Respondent 17 (The Gambia): My former bank was good, they always met and exceeded my expectations, but when my account officer resigned to join another bank, I also switched to the same bank because of him.	Goodwill between the bank employee and the customer influences positive switching
		Respondent 35 (Nigeria): I am satisfied with my bank's service offerings, including the terms of their loan packages, but I had to switch with my relationship officer when she took up a job offer in another bank.	Goodwill between the bank employee and the customer influences positive switching
		Respondent 48 (Nigeria): I am not satisfied with my bank's service offerings; they always disappoint	The goodwill between the bank employee and the customer influences

		me…the rate of service failure is too high. However, I still maintain my account with the bank due to my excellent relationship with my account officer. Respondent 1 (The Gambia): As an employee of Barclays Bank Gambia, I switched with my loyal customers to Access Bank Gambia for career progression. Respondent 20 (Nigeria): When I resigned from FCMB to join Intercontinental Bank for career growth, I convinced my customers to follow me to the new bank. Respondent 21 (Nigeria): Despite my performance, my former bank (Access Bank) still asked me to resign during the mass employee redundancy exercise. I felt betrayed by this. So, when I finally got my present job with Union Bank, I moved all my customers from my former bank to my current bank.	customer retention, despite the customer's dissatisfaction with the bank's services Dissatisfied bank staff members influence customer switching A dissatisfied bank's staff member convinced a satisfied, loyal customer to switch to their new bank (employer), resulting in positive switching A high-performing bank staff member who was let go from their position convinced loyal customers to leave the former bank and join the new bank, leading to positive switching

5.10.2.4. Coronavirus pandemic-induced attraction

The last factor emerging within the pull factors is coronavirus pandemic-induced attraction, referring to the impacts of the current coronavirus pandemic on MSMEs. The economic implications of the coronavirus pandemic cannot be over-emphasised. Countries (including The Gambia and Nigeria) experienced lockdowns and either reduced or halted business activities in many sectors, including banking. Most of the MSME respondents in both countries said that the current coronavirus pandemic, specifically with its restrictions and lockdowns, negatively affected their businesses. In The Gambia, the majority of the participants claimed that their companies have been severely affected by the coronavirus restrictions and had to approach their banks for survival funds (loans) and other support to help them remain in business. However, a few respondents said they switched from their former banks to their current ones due to the ease of access to the much-needed loan facilities they could not access in their former bank. Therefore, only banks that could support their customers during the coronavirus pandemic are likely to retain them. Nigeria's experience is the same – most of the MSMEs interviewed said the coronavirus pandemic adversely affected their businesses, and most of them recently approached their banks for survival loans. Like the Gambian customers, some Nigerian participants claimed they recently switched to another bank because their former banks could not provide coronavirus relief loans to support their businesses during this critical period. Therefore, the study's results indicate that most MSME customer-participants in The Gambia and Nigeria are satisfied with their banks' initiatives – only a few switched to benefit from coronavirus relief loans at another bank. However, most participants complained that the interest rates on the coronavirus loans are too high and should be reduced to a single-digit number. Furthermore, most of the respondents also expressed a desire for banks to extend the loan repayment period, which they argue will provide opportunities for MSMEs to recuperate from the coronavirus challenges before they begin repaying their loans.

Additionally, most respondent-MSMEs in The Gambia and Nigeria are also satisfied with their banks' business initiative training workshops to educate, advise, and provide direction for MSMEs' survival during the current global crisis. These workshops have been beneficial for training the MSMEs to develop skills that could help them overcome coronavirus-related challenges, grow their businesses, make reasonable profits, and pay off their bank loans. This measure has led to attraction and corresponding switching. Another initiative is healthcare advisory services (especially in Nigeria), which have created opportunities to retain existing customers and attract new ones. Access to quality healthcare has long been a challenge in Africa, including The Gambia and Nigeria. There is also a widespread culture of self-medication, which is never advisable when dealing with health issues, as it can lead to misdiagnosis, complications, or even death. In response, most banks have been offering various coronavirus-related information to their customers to increase awareness of the deadly virus. For example, FCMB launched FCMB Health Advisory Services, an on-demand health information service in collaboration with Wellvis.org, providing quality healthcare advisory services to their customers from the convenience of their homes, offices, or even on the go. This initiative has also helped banks retain existing customers and attract new ones.

Personalised banking offerings

The findings acknowledge that every customer is unique and should be helped to achieve their unique needs, primarily to cushion the effects of the coronavirus pandemic. For example, to survive the pandemic, most banks in both countries have developed many personalised products and banking solutions tailored to suit MSMEs. The introduction of personalised banking offerings aims to support customers during the coronavirus pandemic. This initiative has gone a long way towards assisting most MSMEs in meeting their obligations and has helped reduce the pandemic's adverse effects (e.g. food scarcity) in societies. The study's findings show that the banks' 5% reduction in loan interest rates during the coronavirus pandemic attracts MSME customers. Banks promote MSMEs' businesses in this challenging time by ensuring that the bureaucratic tendencies that frustrate loan disbursements are drastically reduced. The banks' processes for loan applications are now more straightforward, robust, accessible, and flexible, with a quick response time to meet the customers' immediate needs. As a result, MSME customers have attracted banks that provide easy access to loans at a reduced interest rate.

Repositioning the banking business models

In addition, the banks have also repositioned their banking business models to meet and exceed their customers' expectations and thereby remain competitive. For example, they have increased digital banking awareness (e.g. Internet and mobile banking) to minimise face-to-face interactions in the banking halls. These measures have helped minimise the risk of spreading coronavirus and support banks' efforts to retain their customers in the wake of the crisis. For example, some banks recently introduced contactless POS services, enabling customers to make POS transactions without physically touching a POS machine or using the bank's ATM card. This is considered an effective means of minimising interaction with high-contact surfaces (such as a POS keypad), especially given the continued spread of coronavirus. These measures attract new customers to proactive banks that provide such innovative services. Table 5.10 below presents the respondents' quotes regarding the effects of the current global crisis on their businesses and the global economy at large.

Table 5.10 The influence of coronavirus pandemic-induced attraction concerning bank customer switching behaviour

Themes	Sub-themes	Indicative quotations	Implications
Coronavirus pandemic-induced attraction		Respondent 4 (Access Bank Gambia staff): We, as a bank, have designed various loan packages to meet our customers' unique needs during this coronavirus pandemic.	The bank's coronavirus loan accessibility has ensured customer retention and attraction

		Respondent 19 (FCMB Nigeria staff): My bank introduced quick non-collateralised loans to support MSME businesses since the outbreak of this coronavirus pandemic. Respondent 42 (Nigeria): The introduction of a quick non-collateralised loan by a competing bank informed my decision to switch banks in order to access a loan that is necessary for the business's survival in the throes of the current coronavirus-related challenges. Respondent 36 (Nigeria): I am a beneficiary of the newly introduced and quick non-collateralised loan by my bank, which has provided me with the opportunity to access funds to run my business without collateral. So, I am happy with my bank's support so far, and I am not thinking of switching to another bank for now.	The bank's coronavirus loan accessibility has ensured customer retention and attraction The newly introduced and quick non-collateralised loan helps banks to retain customers during the coronavirus pandemic The newly introduced and quick non-collateralised loan helps banks to retain customers during the coronavirus pandemic
		Respondent 43 (Nigeria): The business training organised by FCMB is quite helpful. It provides insights into overcoming coronavirus-related challenges. This initiative has attracted MSMEs to banks with such business support programmes, which is why I switched. Respondent 31 (Nigeria): I had to switch to another bank as I was attracted to their various business support training programmes. I learned a lot from my current bank. The business survival training workshop has improved my business skills in coping with the prevailing coronavirus challenges.	The coronavirus-related business training helps the bank to win new customers The coronavirus business support training is helping the bank to attract new customers, leading to positive customer switching behaviour
		Respondent 49 (Nigeria): I was naïve about the coronavirus pandemic until I	The bank's provision of healthcare advisory services has attracted new

		attended a health advisory workshop – organised by a competing bank – on taking precautions because the disease is real. After attending this health advisory workshop, I switched to the bank that delivered it because I think there are many things that the bank offers from which I could benefit. Respondent 52 (Nigeria): I switched to my current bank due to their various initiatives to support my business during the coronavirus pandemic. For example, they currently offer a workshop for customers on working and living safely throughout the pandemic. In addition, the bank has helped by providing coronavirus compliance guidance during various business interactions.	customers, leading to positive switching behaviour The bank's support of its customers during the coronavirus pandemic has helped it retain customers and attract new ones through word-of-mouth marketing
	Personalised banking offerings	Respondent 46 (Nigeria): We had to switch from our former bank to the present bank to secure a bank loan to pay salaries during the six months of lockdowns. Respondent 37 (Nigeria): We had to leave our former bank for the current bank to obtain a bank loan to cope with an increase in the costs of raw materials (needed for production) of over 100%. So, the bank to whom we switched has been very supportive since the outbreak of the coronavirus pandemic. So, we received a loan to buy raw materials to cushion the effects of coronavirus on our business.	The bank's unique banking service offering to support the customer during the coronavirus lockdowns enhances patronage and retention The bank's unique banking services offered to support MSME customers since the outbreak of the coronavirus pandemic has enhanced customer attraction and retention
		Respondent 34 (Nigeria): I am glad that my bank has reduced the interest rate on loans by 5% due to coronavirus-related challenges. At the very least, this will reduce the costs of funding my small business and increase my profit.	The introduction of a reduced interest rate on loans attracts customers to use the bank The introduction of a reduced interest rate on loans attracts customers to use the bank

		Respondent 40 (Nigeria): The banks' reduction of the interest rate on loans is a welcome development. I can now approach the bank for a loan to revive my business.	The introduction of a reduced interest rate on loans attracts customers to use the bank
		Respondent 53 (Nigeria): Our bank has been very supportive in this coronavirus era. They extended our loan repayment period from the initial three months to one year.	The extension of the loan repayment period has been helpful, and it is attracting new customers to the bank and is helping the bank to retain existing customers
	Repositioning the banking business models	Respondent 36 (Nigeria): My bank has introduced a new contactless POS machine, which helps to minimise direct contact with our customers to reduce the spread of coronavirus in the bakery and society. It is quite commendable, so I am sticking with my present bank.	The superiority of the bank's digital platforms influences customers to switch
		Respondent 47 (Nigeria): I migrated all my banking transactions from my former bank to this new bank to benefit from their superior digital banking services. I avoided visiting banks and minimised the risk of contracting the coronavirus. The idea is to facilitate my business activities during the lockdown.	The superiority of the bank's digital platforms influences customers to switch

5.10.3. Mooring factors

Mooring factors are the third element of the PPM model investigated in this study, and the results are presented in this section. Mooring factors act as intervening variables that may drive or inhibit migration (Bansal et al., 2005). Mooring factors were introduced by Lee (1966). The author's conclusion at the time was that the push-pull factors of the traditional migration theory did not entirely explain consumer switching behaviour. Lee (1966) argues that, even when push and pull factors are significant, the individual might not switch due to the influence of situational and contextual constraints on the switching decision. According to the author, mooring factors influence the effects of other factors on switching decisions, indicating that, even when push and pull factors are significant enough to affect switching, the individual may remain with their current bank due to the power of mooring variables. The majority of the Gambian respondents in the present study confirmed this assertion when they said they shelved their switching decisions in the past due to certain factors impeding their movement. However, only a few said they did switch in the past without any hindrance. Yet other respondents never thought of changing their present banks. Similarly, most Nigerian respondents admitted that they halted potential switching decisions due to certain situational constraints within their immediate environment. Meanwhile, the remaining few participants said they have been able to switch freely in the past. Therefore, mooring factors, introduced to migration theory by Lee (1966), explain the impacts of such situational and contextual constraints on the switching decisions, including such variables as attitudes towards switching, subjective norms (social influences), switching costs, prior switching behaviours, and variety-seeking tendencies (Bansal et al., 2005). This study uses these mooring factors as themes to explore the likely obstacles hindering customer switching behaviour in the retail banking sector. These are presented in Table 5.11 and explained in detail below.

Table 5.11 Key outcomes of the investigation on mooring factors

Themes	Sub-themes	Gambian respondents	Nigerian respondents	Reasons for staying/switching (The Gambia)	Reasons for staying/switching (Nigeria)
Attitudes towards bank switching		Weak (positive) Strong (negative)	Strong (positive) Weak (negative)	Favour initial complaining to resolve banking issues over outright switching	Most customers prefer initial complaining to resolve banking issues but favour switching when the issues have not been satisfactorily resolved
Subjective norms		Weak (positive) Very strong (negative)	Weak (positive) Very strong (negative)	What is essential is banking service quality and not what others say	What is essential is banking service quality and not what others say
Bank switching costs		Strong (positive) Very weak (negative) Weak (neutral)	Strong (positive) Very weak (negative) Weak (neutral)	Negative switching barriers like switching costs and a lack of attractive alternatives may not always prevent switching. Instead, the most effective switching barriers are positive or reward-based switching barriers, like organisational credibility, value congruency, and relational values	Negative switching barriers like switching costs and a lack of attractive alternatives may not always prevent switching. Instead, the most effective barriers to switching are positive or reward-based switching barriers, like organisational credibility, value congruency, and relational values
Prior bank switching behaviour		Strong (positive) Weak (negative)	Very strong (positive) Very weak (negative)	Switching behaviours are not rife among bank customers, primarily due to the customers' nature and quality of banking services in that environment	The demand for banking services is overwhelming, leading to persistent banking service challenges and effects in that environment
Variety-seeking tendencies	*Changes in customer's needs*	The influence of changing customer's needs is strong	The impact of changing customer's needs is strong	The human environment is evolving, which compels individuals to change to cope with changing situations in life	The human environment is evolving, which compels individuals to change to cope with changing situations in life

	Involuntary switching	The influence of involuntary switching is strong	The impact of unintended switching is strong	Involuntary switching, such as relocation, changing jobs, opening or closing a bank's branch, or outright bank closure, influences customers' switching decisions	Involuntary switching, such as relocation, changing jobs, opening or closing a bank's branch, or outright bank closure, influences customers' switching decisions
	Bank responsiveness	The impacts of getting adequate information from the bank's staff are substantial	The impacts of getting adequate information from the bank's staff are substantial	The availability or lack of banking information that is essential for making informed purchase decisions	The availability or lack of banking information that is essential for making informed purchase decisions

5.10.3.1. Attitudes towards bank switching

The theme referred to as attitudes towards bank switching was assessed in this study by asking the respondents how they generally feel when their banks' services do not meet their needs and expectations. The interviewees were then asked whether they thought switching their current bank due to an experienced service failure was a good idea, worthwhile, wise, or tempting. In The Gambia, very few participants said they favoured switching when banking failures were persistent, while the majority favoured initially making complaints to resolve the service issues. They said that they decide to switch only when such service problems are not satisfactorily resolved. The Nigerian participants feel differently. Most Nigerian respondents' attitudes towards switching are positive, while only a few are negative. Although, many Nigerian interviewees said that they also favour the idea of initially lodging complaints about a service failure with their banks for possible solutions and future corrections rather than immediate switching. However, most Nigerian interviewees indicated that a lack of effective complaint resolution management on the bank's part would undoubtedly influence their switching behaviours. Almost all the participants in both countries were still ready to remain with their current banks if their complaints were adequately addressed and permanently resolved. The remaining few were unsure.

5.10.3.2. Subjective norms

Another theme within the mooring factors is subjective norms, which consider the influences of others, like families and friends, on an individual's decisions. This part of the investigation asked the participants to evaluate their social environment and think about their current banks. Would their social circle approve or disapprove of their current bank? Would their social circle believe that a particular bank's patronage is suitable for them? A few of the interviewed MSME customers feel their social contacts have influenced their banking decisions, like friends and relatives. However, the majority said their social connections do not impact their judgment concerning whether to switch banks or remain with their existing bank. According to the interviewees, their chosen banks' banking services are essential, not what others say, because banking transactions are personal and confidential. Thus, only a few interviewees thought that subjective norms greatly influence their bank switching in The Gambia. The majority asserts that their decisions are not affected by their peer groups, family members, or friends. The study reveals similar findings in Nigeria, as most Nigerian respondents also feel that subjective norms do not usually influence their bank switching decisions. Only a few alluded that their social circle influences their bank switching behaviours. The weak influence of subjective norms on switching is because most of the interviewees, from The Gambia and Nigeria, see their banking lives as strictly personal and confidential. So, social contacts have little or no effect on their switching decisions. Thus, this study concludes that social norms have minimal influence on switching decisions among Gambian and Nigerian banking customers.

5.10.3.3. Bank switching costs

Another mooring factor is switching costs. The interviewees were asked if they were experiencing service challenges with their current bank. They were also asked if they would be willing to sacrifice their money, time, and effort to change their present bank due to the service failures. The interview results have shown that bank switching costs include the account opening procedure and the time and money required to establish a business relationship with another bank. Other switching costs include the clearance of existing loans, fees, and interest accrued or payable. Most Gambian respondents demonstrated a readiness to sacrifice their money, time, and effort to switch to a better alternative if the procedure of such switching would not be too complex. Thus, most Gambian respondents affirmed that switching costs were not a barrier to their desire to switch to a better alternative; only a few said they would consider switching costs before switching decisions. However, the study in Nigeria produced different results. Most Nigerian interviewees see switching costs as a barrier to their switching decisions in the banking sector, while a few do not. A further investigation in both countries revealed that negative switching barriers like switching costs do not always prevent customers from migrating. Instead, the results indicate that positive or more reward-based switching barriers, like organisational credibility, value congruency, and relational values, are the most effective switching barriers in The Gambia and Nigerian retail banking sectors. The results indicate that switching costs form a fragile switching barrier in both countries. Therefore, the study's findings showed that most MSME customers would usually switch to a better alternative if the benefits of switching outweigh the costs.

5.10.3.4. Prior bank switching behaviour

Prior switching behaviour is another theme discussed during the interviews in the context of mooring factors. The interviewees were asked to describe their past switching experience in the retail banking sector. Most respondents confirmed that their prior switching experiences had positive outcomes and resulted in a positive attitude towards switching. In The Gambia, bank customers' switching behaviours are not rife, primarily due to the type of customers and the quality of banking services in that environment. Compared to The Gambia, Nigerian banks' service quality is relatively similar. However, the demand for banking services is overwhelming in Nigeria, leading to persistent banking service challenges and the resultant effects on switching in that environment. When asked if they had ever switched banks, most Gambian participants stated that they had never changed banks. However, a few of them said they had prior switching experiences. In contrast, most of the participants in Nigeria revealed that they switched banks at one point or the other in the past. However, most of their switching is usually partial, not complete. This shows that Nigerian customers do not entirely abandon their primary banks; instead, they reduce transactions with the old bank and establish a banking relationship with another. Consequently, the study's findings revealed that, unlike the Gambian MSME customers, who mainly operate a single account, the majority of the Nigerian respondents demonstrate multiple banking behaviours.

5.10.3.5. Variety-seeking tendencies

The last theme within the mooring factors is variety-seeking. Here, the interviewees are asked to describe if they enjoy trying new things, such as new banks, banking products, technologies, and services, and if the trial of those varieties was satisfactory. The majority of the interviewees in both countries explained that they do not actively test new banking services. Only a few said they would try out new services without hesitation. However, further investigation reveals that younger, more technology-oriented people are earlier adopters and have more variety-seeking tendencies, influencing switching decisions among customers of this category. The Gambian experience indicates that only a few respondents said they are variety-seekers – most are not. The reverse is the case in Nigeria, where most interviewees believe in variety seeking and will continue to seek variety in retail banking services. Therefore, this study affirms that variety-seeking customers are more prone to switching behaviour than non-variety-seeking customers.

However, even though variety-seeking customers often switch, the study found variety-seeking to be a weak factor influencing switching in the retail banking sector. Most variety-seekers are higher-income customers who can afford to switch in most cases. So, the pull factors (better offers from other banks) mostly attract and influence this group of customers. The study also finds three recurring subfactors considered within variety-seeking tendencies that do not appear in the PPM model: changing customers' needs, involuntary switching, and responsiveness. These are briefly discussed below.

Changes in customers' needs or tastes

The study also reveals that changing customers' needs or tastes influence bank customers' switching behaviours because the human environment evolves, compelling individuals and businesses to cope with changing life situations. This subfactor is categorised as being within variety-seeking tendencies. This study, therefore, shows that changes in customers' needs significantly influence their switching behaviour in the retail banking sector, as observed in both the studied countries. For example, the advent of modern innovative technology provides banks opportunities to create new attractive products and services, leading to changes in customers' tastes. As a result, many individual consumers are attracted to such newly introduced products and services, invariably resulting in customer switching behaviour. As a result, customers tend to switch from their current banks to alternative banks with such freshly introduced products and services. Therefore, the study confirms that changes in customers' needs or tastes influence customer switching behaviours in the Gambian and Nigerian retail banking sectors.

Involuntary switching

Another repetitive subfactor that emerges in the study is involuntary switching, which is also responsible for customer switching behaviour in the retail banking sector. Sahari et al. (2020) refer to unintended switching as an unwilling behaviour forced upon the customers by uncontrollable circumstances, such as a job change, relocation, bank branch closure, and bank liquidation. According to Keaveney (1995), these factors are beyond the control of both the customers and the service providers. Nevertheless, the research findings also confirm that involuntary switching is an unintentional behaviour often forced upon the customers by uncontrollable circumstances, as outlined above, which are essential factors that influence customers' unintended switching behaviour in The Gambia and Nigeria.

Bank responsiveness

Bank responsiveness is another recurrent subfactor in this investigation related to variety-seeking tendencies. Most interviewees expressed their views on getting adequate information from bank management because any market's efficient operation requires proper knowledge of customers' purchase decisions. It is also considered necessary in the banking sector because bank customers may switch when they lack the essential information to make informed purchase decisions. It could also cause the customers to make incorrect purchase decisions, like paying too much for banking services or ending up with a service that is not right for them. The most common information sources for prospective customers identified in this study are the staff at bank branches, followed closely by family/friends, bank websites, colleagues, and promotional materials from banks. Online sources of information in bank websites are the most basic sources of information pursued by customers. Table 5.12 below presents illustrative comments on each factor and subfactor discussed.

Table 5.12 The influence of intervening variables (mooring factors) on bank customer switching decisions

Themes	Sub-themes	Indicative Quotations	Implications
Attitudes towards bank switching		Respondent 25 (Nigeria): Switching is always for the best. At least, when it is planned and thought through, it always has its benefits.	The customer's natural tendency to switch triggers the switching, not a banking failure
Subjective norms		Respondent 43 (Nigeria): Yes, most of my friends and family members want to know where I bank. Some may have a negative opinion about my bank, while others might even say, 'Wow, that's great!' Respondent 13 (The Gambia): I think that, at times, I do seek advice from older relatives and peer groups before making any banking decisions. Their advice usually influences my decision to remain with my present bank or switch to a better alternative. Respondent 50 (Nigeria): Although I am relatively young, I	The customer alludes to the fact that their social environment influences their switching or staying decisions The customer seeks advice from family and friends before switching or staying decisions, affecting bank retention efforts

		can handle myself and make personal decisions about my choice of a bank without any interference from family or friends.	This customer's social environment does not influence their banking decisions – the bank can understand their needs to satisfy them
Bank switching costs		Respondent 12 (The Gambia): I am not bothered about the money, time, and effort needed to switch – what is paramount is getting a better service elsewhere. Respondent 48 (Nigeria): No, there is no problem, as long as the benefits of switching outweigh the switching costs. Respondent 54 (Nigeria): I suspended my initial switching plan from my bank to another bank when I realised it would take longer than expected to follow the account closure procedures	The customer is not bothered by switching costs, so the bank's switching costs may not be a barrier to switching The customer considers the cost-benefit analysis of switching before doing so. The bank should make sure the costs outweigh the benefits to discourage switching The customer considers the cost-benefit analysis of switching providers. The bank ensures the costs outweigh the benefits, which discourages switching
Prior bank switching behaviour		Respondent 52 (Nigeria): I don't have much experience in changing banks. It makes it challenging to change my current bank even when I am dissatisfied with its services.	This customer's primary barrier to switching is a lack of prior switching experience, not the bank's satisfactory banking services
Variety-seeking tendencies		Respondent 45 (Nigeria): No, I am not interested in trying new things, and that is why I refused to switch from one bank to another to find out if they offer distinct benefits.	This customer's primary barrier to switching is their low variety-seeking tendencies, not the bank's satisfactory banking services
	Changes in customers' needs	Respondent 53 (Nigeria): I was satisfied with my former bank's banking services but switched because the bank could not meet my new needs.	This customer's primary reason for switching is the inability of the former bank to satisfy new and changing needs and wants
	Involuntary switching	Respondent 26 (Nigeria): I am satisfied with my former bank's banking services but switched because the bank does not have a presence in my new location.	This customer's primary reason for switching is the unavailability of the former bank in the new location where the customer now resides
	Bank responsiveness	Respondent 10 (The Gambia): I left my former bank because of	This customer's primary reason for

		the inadequate responses to my urgent loan requests. So, switching was necessary to avoid a complete collapse of my business.	switching is the bank's inadequate response to the customer's urgent needs, leading to a revenue loss for the former bank

5.10.4. Switching intentions and switching behaviours

The term switching intention refers to the likelihood of switching from one current bank to another. It represents the customer's self-reported likelihood of terminating a current service relationship (Parry et al., 2021). In contrast, actual switching behaviour refers to the objectively observed switching to another bank. The findings of this study reveal that no matter how hard banks try to satisfy customers, some customers may still remain unsatisfied and indicate their intention to switch to an alternative bank. Furthermore, Zeithaml et al. (2006) observe that switching intentions often change over time, making it difficult to provide accurate predictions about future behaviour routinely.

In this section, the interviewees were asked if they have a current intention to switch their current bank in the nearest future. They were also asked questions about the general factors affecting their switching behaviour and whether they recently changed banks. None of them reported that they are currently planning to switch their current banks soon. However, the interview outcome shows that life situations such as work and relationships guide most bank customers' switching intentions in The Gambia. The majority of the respondents reported that they would not switch their current bank soon unless their circumstances changed. The reverse is the case in Nigeria, where core banking failures and price-related issues influence most switching intentions. Virtually all the Nigerian respondents said they would switch their current bank if they continued to experience such core banking failures and price-related issues. Only a few said they would not switch their current bank due to having a cordial relationship with bank staff members. At the final stage of the study, the findings reveal that an individual's life changes influence switching behaviour in both The Gambia and Nigeria. For example, most of the respondents in The Gambia and Nigeria explained that they migrated from one bank to another more frequently in the past, especially in the early stages of running their businesses, because they were searching for better and pressing banking support for the growth of their new companies. However, such switching reduces as a company becomes more mature and well established. The study's findings also reveal various demographic variables and other individual-level differences, such as income and education. All have multiple effects on switching, and these are discussed in the remaining part of this chapter.

5.10.4.1. Demographic variables and bank switching

The customers' demographic variables and the various implications on bank switching behaviour are analysed in this section. The section highlights the impacts of demographic variables like age, gender, education, and income on customers' attitudes towards switching. For example, younger MSME customers in The Gambia and Nigerian retail banking sectors said they change their banks often, unlike older MSME customers. In addition, the findings indicate that the elderly, highly educated, and female customers are more patient and are willing to lodge complaints when they are not satisfied with a service, rather than outright switching. In contrast, young, uneducated, and most male customers opt for outright switching rather than complaining to bank management when they are unsatisfied with banking services. Further findings reveal that the switching rate is higher among high-income customers than low-income earners. For example, most high-income MSME customers said they hardly complain about unsatisfactory services; instead, they quietly walk away and switch to another bank when the problems are persistent. In contrast, low-income MSMEs usually lodge complaints at the first instance of unsatisfactory service. However, they also said they might consider switching when such complaints are not adequately addressed or managed.

Demographic impacts on perceived quality

During the investigation, issues emerged concerning customer demographics and their impacts on switching, such as demographic impacts on perceived quality. Customers' perceptions of quality and switching behaviours are discussed in this section. The results show that a customer's age influences their judgments of quality. Most participants judged their banking environment as conducive to banking transactions, except for core banking services challenges in some cases. So, poor quality perception is a push factor for both old and young customers. However, the study's findings reveal that customers' changing needs are the primary switching causes among more youthful customers. However, older interviewees reported that they might need to consider switching (whether their banks render a high-quality service or not) when their needs change. This study reveals that such changing needs are infrequent in older customers, which is one of the primary reasons for the differences in their switching behaviour patterns among customers of different ages. Education is another demographic variable that influences customer switching behaviour in the inquiry. Well-educated MSME customers view banking products and services differently from less-educated customers. The study also reveals that highly educated customers are more well informed about the attributes of banking products and services, expect higher-quality services, and always complain or switch when core banking failure is experienced. In contrast, the results indicate that customers with a low level of education might not complain or change banks even when they encounter core banking failure. Still, they may seek advice from educated friends and family on a particular core banking service or banking service encounter that is of significant concern. Such a category of customers may eventually complain or even switch when such situations are persistent.

The study's findings also demonstrate the impact of gender as a demographic variable on customer switching during the investigation. The findings indicate that male and female customers react differently to a similar banking failure encounter. The results reveal that men are more aggressive, less patient, and have a high tendency to respond to perceived low service quality and other service-related failures. In comparison, female customers are calmer and more patient, with a low tendency to react to perceived low core banking quality and even core banking failures. Therefore, the study demonstrates that male MSME customers engage more in switching behaviour than female customers when they experience low-quality service or core banking failure. Furthermore, this study also reveals income level as another demographic variable that influences switching behaviour. The study reveals that the expectations of high-income bank customers are usually higher than low-income customers; therefore, these groups perceive service quality differently. Thus, the study's findings demonstrate that affluent customers tend to switch banks more than low-income customers due to their higher expectations and need for specific and personalised services. In addition, the findings show that, unlike low-income customers, who see high switching costs as a barrier to switching, high-income customers do not see high switching costs as a switching barrier. Therefore, wealthy bank customers switch when they are dissatisfied with a banking service more quickly than low-income customers, as they do not need to consider the costs of switching as much.

However, some demographic variables do not influence customers' switching due to perceived quality, such as religion. The study finds that religion has little or no effect on customers' perception of quality service in the retail banking sector. Quality perception is practically an aspect of conscious human behaviour that differentiates between good and bad. Thus, regardless of faith, belief, or religion, every human being has the subconscious mind to identify and determine the good and the bad in all of life's facets, including banking service encounters. Hence, the findings indicate that religion does not influence the perceived quality of bank services or customer switching behaviour in the retail banking industry. Likewise, marital status as a demographic variable does not affect customer perceptions of bank service quality. The reason is that everyone has a different perception of banking service quality, and a customer's marital status is not relevant to their perception of banking quality. Therefore, the findings suggest that a husband's perception of the quality of the couple's bank may differ from the wife's perception. Hence, marital status does not influence banking service quality perception or bank switching behaviour. Thus, the study concludes that demographic variables like age, income, gender, and education influence customers' perceptions of service quality and switching behaviour in the retail banking industry. On the other hand, religion and marital status are found to have little or no effect on customer perceptions of service quality and switching behaviour.

Demographic impacts on satisfaction

The study's analysis also reveals demographic impacts on satisfaction. Findings demonstrate that individual differences exist concerning satisfaction and satisfaction levels. For example, male customers are more complex in evaluating satisfaction than female customers, who are less complicated and easily satisfied. Age differences also affect customer satisfaction evaluation. Young customers are more demanding and challenging to satisfy by the banks than older customers, who this study finds to be less complicated, less challenging, and easily satisfied. The study's findings also show that education level is another demographic factor influencing customers' perception of their satisfaction of banking services. The highly educated seem to be more complex in their satisfaction evaluation due to their knowledge level, as they are more informed, highly exposed, and have more experience.

On the other hand, the findings demonstrate that customers with a low level of education are less complex in evaluating satisfaction with their banking services because they are not well informed, with little or no experience. The study also finds that the young and well-educated elite (mainly in Nigeria) change banks more often than older and less-educated customers. According to this study's findings, income level as a demographic variable also influences customers' evaluations of service satisfaction. The study finds that high-income bank customers have higher demands and more complex tastes than low-income customers and are more complex in evaluating satisfaction. On the other hand, low-income customers have average tastes and average demands and are therefore less complex in their evaluations of satisfaction. Lastly, religion as a demographic variable has no impact on customer satisfaction in the Nigerian retail banking sector.

Demographic impacts on perceived value and price

The study demonstrates that age differences do not impact customers' perceptions of value. However, this study reveals how customers react differently to price issues in banking transactions. The findings indicate that low-income customers are more sensitive to price issues than high-income earners, even if they receive value for their money. The study also reveals demographic impacts on price perception, demonstrating that demographic variables like age, gender, education, and income level do not impact customers' price perceptions. Regardless of their age, gender, income level, and level of education, every customer compares the cost of banking services to the quality of the banking service they receive. For example, suppose the bank service price is justifiable for the received service's perceived value. In that case, customers tend to be satisfied with it, regardless of their age, gender, education, or income level. However, suppose a customer's perception of a service's price is too high and not commensurable with the service received. In that case, it may result in dissatisfaction on the customer's part and push them to switch to a competitive bank with a more reasonable price. However, the study does reveal that different customers take different approaches to react to price issues in banking transactions. The findings indicate that low-income customers are more sensitive to price issues than high-income earners, even if they receive value for their money.

Demographic impacts on trust and commitment

The study finds that gender affects customers' trust levels differently. Male customers are slower to trust their banks than female customers. The trust level is also higher among older customers than younger customers. Unlike the older customers, the younger customers often take their time to study their banks before trusting them. According to this study's findings, high-income customers are also slow in trusting their banks. They usually take precautions in dealing with banks until they are convinced that such banks are trustworthy and reliable. The demographic impacts on commitment are also evident in this study. The study finds that older customers with a long-term relationship with their banks have built some sentimental value and feel committed to their banks after having banked with them for a long time. However, the mooring power of sentimental value is weaker among young bank customers. Only a few young interviewees feel that sentimental value affects their switching behaviour. Others said that sentimental value does not affect their switching behaviour, at least in their current situation. The weakness of this approach is that such young customers do not have any emotional attachment to any brand. In terms of bank employees, the study also discovers that certain demographic variables, like personality characteristics, age, and social relationships, may hinder bank staff members' commitment to satisfying customers. This situation may negatively impact banks' performance and customer switching behaviour. However, the study also indicates that young employees are usually more committed to their employers than older employees. It also reveals that people who perform stressful jobs and are overloaded with tasks tend to have a lower commitment to their jobs than people who work comfortably, thereby impacting the banks' performance and customer switching behaviour.

Demographic impacts on subjective norms

Similarly, the findings indicate that demographic variables also affect the influence of subjective norms on a bank customer's switching behaviour. For example, most older, highly educated, and high-income respondents acknowledged that they mostly make their banking decisions without interference from family and friends. Instead, they consult their account officers (bank staff) to give them professional advice on their banking decisions. Thus, subjective norms do not influence MSME customers in these categories when they are switching banks. Meanwhile, most young, uneducated, and low-income bank customers often consult their family members and friends when making a banking decision. Most of the participants in The Gambia and Nigeria alluded that they continually guide and influence their children and workers to establish banking relationships with certain banks. Therefore, subjective norms appear to influence these categories of banking decisions.

Demographic impacts on switching costs

The investigation reveals frequent references to the role of demographic variables on the impacts of switching costs on switching behaviour. The findings indicate that high-income earners always migrate to better alternatives, regardless of the switching costs. For example, some micro-enterprises and small business enterprises that are low-income earners said they might not switch banks when the switching costs are high, even if the expected benefits outweigh the costs. On the other hand, the study finds that young MSME customers constantly change their banks to better alternatives, regardless of the switching costs. What is essential to this category of MSME customers is getting the required services at the expected quality. Therefore, they are ready to sacrifice their time and money to achieve their targets. On the contrary, older customers consider switching costs when making switching decisions and may decide not to change their bank if the switching costs are considered very high. In terms of gender, the study finds that male customers often take the bolder step towards migrating, regardless of the switching costs. In contrast, female customers are often reluctant to switch banks when the switching costs are high. This study concludes that various demographic variables influence customer switching behaviour differently, depending on the customers involved and the circumstances.

5.11. Chapter summary

Customer switching behaviour has been rife in recent years, especially in the retail banking sector. Scholars have conducted several studies to determine the leading causes of these switching behaviours, but most of the findings have thus far not proven comprehensive. Thus, the present study extends knowledge on the topic, focusing on customer switching behaviour in the retail banking sector. Thus, data were collected until data saturation was achieved. Then, the gathered data was analysed, and the empirical findings were presented. The study has identified many factors responsible for switching behaviour in the retail banking sectors in The Gambia and Nigeria. However, the findings concerning The Gambia provide slightly different results than the findings concerning Nigeria. As a result, many interesting new recurring factors and subfactors emerged from this study and the existing factors adopted from Bansal et al.'s (2005) PPM model. Thus, new push, pull, and mooring factors have been identified, in addition to the existing elements in the literature. The study's new recurring factors include banking products, technological innovation, bank employees' relational value, and a global crisis (the current coronavirus pandemic). The recurring subfactors that emerged simultaneously during the fieldwork include product knowledge, core banking failures, banking service encounters, a bank recovery failure, bank staff's relational value, a bank's proximity, and others. The general discussion section on switching behaviour also revealed the role of demographic variables on switching, inferred from the interviewees' responses. Ultimately, the study has demonstrated that certain factors influence customer switching behaviour in the retail banking sector. As well as the existing elements highlighted in the literature, the research findings also identified new factors affecting switching in the retail banking sector and categorised them into factors and subfactors. Depending on the participants' viewpoints on whether a banking service issue is positive, negative, or neutral, they were later classified as either push, pull, or mooring factors. The next chapter discusses the research outcomes, comparing the findings with prior studies.

6. Discussion

6.8. Chapter overview

This chapter discusses the research findings on customer switching behaviour in the retail banking sector, focusing on The Gambia and Nigeria. The chapter is structured into four sections to present well-articulated and more explicit discussions on switching drivers of switching behaviour in the retail banking sector. The first section reviews and discusses the results from the empirical part of the study in order to highlight the thesis's overall contribution to the literature on switching behaviour. The second section compares the research findings to those of prior studies. The third section compares both countries' (Nigeria and The Gambia) switching behaviours. The fourth section presents the research contributions to knowledge, with theoretical and practical implications for academics and practitioners. The fifth and final section is the chapter summary.

6.9. Discussion of findings

This study examines customer switching behaviour in the retail banking sector by comparing switching behaviour among bank customers in The Gambia to Nigeria. The PPM model is applied to answer the following research questions.

1. What factors influence customers' switching behaviours in the retail banking sector?
2. How are push-pull factors shaping the switching behaviours of customers in the retail banking sector?
3. How are mooring factors moderating the role of push-pull factors in the switching behaviours of customers in the retail banking sector?

The drivers of customer switching behaviour in the retail banking sector are first identified and grouped into push, pull, and mooring factors to answer the research questions. The study's empirical results are then compared to the theoretical framework in the literature. Then, the general concepts of switching intentions and switching behaviours were discussed later in the study. Therefore, the PPM migration model being applied during the qualitative study provides more comprehensive insights into the factors affecting customer switching behaviour in the retail banking sector. Finally, the results confirm the findings of prior studies and identify the new emerging factors influencing customer switching behaviour in the industry. The study thus identifies 7 push factors and 13 subfactors. In addition, the study uncovers 4 key pull factors and 10 subfactors, and 6 key mooring factors were identified. These are presented in the tabular format below.

Table 6.1 The study's key findings on PPM factors and subfactors

S/no.	Push factors	*Subfactors (push)*	Pull factors	*Subfactors (pull)*	Mooring factors	*Subfactors (mooring)*
1	Banking products	*Perceived knowledge of banking products*	Attractiveness of alternatives	*The bank's physical appearance*	Attitudes towards switching banks	*Changes in customer needs/tastes*
2	Perceived banking service quality	*Perceived banking products' relative security*	Technological innovations	*Bank's image/reputation*	Subjective norms	*Involuntary switching*
3	Satisfaction with banking services	*Core banking failures*	Bank's staff relational value	*Competing banks' attractive advertisement*	Bank switching costs	*Bank responsiveness*
4	The perceived value of banking services	*Banking encounter failures*	Influence of the coronavirus pandemic	*Positive banking expectations*	Prior bank switching behaviour	
5	Trust in banking services	*Banking service recovery failures*		*The bank's relative proximity*	Variety-seeking tendencies	
6	Commitment to the bank	*Unresolved customer complaints*		*Expected switching benefits*	Inertia	
7	The perceived price of banking	*Satiation with current bank services*		*Perceived usefulness of the bank's digital platforms*		
8		*Emotions – regret*		*Perceived ease of banking transactions*		
9		*Emotions – anger*		*Personalised banking offerings*		
10		*Bank liquidity challenges*		*Repositioning banking business models*		
11		*Critical incidents*				
12		*Bank staff's career development prospects*				
13		*Ethical issues in banking services*				

6.9.1. The push effects on bank switching

The push effects on bank switching behaviour are enormous. Based on the empirical evidence in this study, push factors are negative banking service issues responsible for customers' switching behaviour in the retail banking sector. Although the study confirms that most of the push elements mentioned by Bansal et al. (20105) influence switching, it also reveals for the first time that unsatisfactory banking products are the primary driver of switching, followed by perceived quality. According to the study's findings, perceived value is also directly connected to quality and satisfaction. Thus, the study reveals that when the value of the banking service being delivered is perceived as low, the level of customer satisfaction is also low, and the intention to switch grows. As a result, the study agrees with prior literature that banking products, quality, value, trust, satisfaction, and price are the major push factors that trigger customer switching behaviour. The study ultimately found that five out of seven push factors are the primary factors influencing switching intentions and behaviours: perceived banking service quality perceived banking service value, perceived banking price, satisfaction with banking services, and trust in banking services. The key subfactors that mainly influence switching include core banking failures, banking encounter failures, banking service recovery failures, and unresolved customer complaints. In addition, however, satisfaction with bank services, bank liquidity challenges, critical incidents, and ethical issues were weak switching influencers.

However, this study found that switching does not always occur. In most cases, customers' needs, even upcoming new needs and changing needs, have been carefully thought through and planned through information from marketing research. This practice ensures that the banks meet their respective customers' needs for as long as possible, thus minimising customer switching. Nevertheless, the study also affirms that, even when adequate provisions are not made to care for existing customer needs and upcoming new customer needs, customers prefer to approach their banks to complain at the first instance than to switch providers outright. When such complaints are not adequately resolved, customers consider switching their current bank. The study's findings also reveal that most customers who switch due to negative banking experiences develop negative attitudes towards their former banks, which prevents them from returning to those banks. However, unlike customers who switch for reasons within the bank's control, the results also demonstrate that customers who switch for reasons beyond the bank's control have positive attitudes towards their former bank. Therefore, this group of customers is more likely to consider using a former bank in the future.

Contrary to prior research, further empirical evidence from this study suggests that the last push factor, commitment, is weak and could also be considered a mooring factor. Thus, this study argues that commitment is more of a mooring factor than a push factor, which is a reasonable conclusion since bank employees' commitment to customers and their bank is seen as sentimental value, which is an influential mooring factor. Therefore, a customer with a long-term relationship with their current bank may develop sentiment based on their familiarity with the bank. This could make it very difficult for such customers to switch to another bank, even if it brought benefits. For example, some interviewees in Nigeria indicate that, despite being dissatisfied with their current banks, they are still unwilling to switch because they feel attached to their current bank. Instead, they prefer to engage in multiple banking behaviours by patronising a competing bank while retaining their current bank. Gambian interviewees also state that they intend to switch banks but have felt prevented from doing so due to their close relationship with their respective banks.

6.9.2. The pull effects on bank switching

The only pull factor in the PPM model is the attractiveness of alternatives and is considered as the only positive factor influencing customer switching behaviour. It states that customers who perceive the availability of more choices prefer to change. This study also affirmed that the availability of various attractive banking services mostly pulls customers to competing banks. Therefore, the attractiveness of alternatives was a rather significant pull factor. However, the study's findings revealed new recurring factors and subfactors that were not part of the original PPM model. Accordingly, this study identified three additional themes within the pull factor: technological innovations, bank staff's relational value, and the coronavirus pandemic-induced switching. Thus, technology-induced attractions, such as increased online security, banking transaction automation, and ease and speed of e-banking transactions positively impact customer switching behaviour. In addition, the study also revealed that the bank's staff relational value influences customer switching behaviour in the retail banking sector for the first time. This means that high-quality relationship management on the employees can positively pull the customer to another bank when its staff members resign and join a competing bank. Finally, the study also, for the first time, identified that the coronavirus pandemic could help banks to attract new customers and retain existing ones, which are achievable by introducing various banking products and services that can help customers overcome the challenges of the pandemic, leading to attraction of customers and, eventually, positive switching. The study also reveals eight new recurring subfactors that did not appear in the PPM model. They include the bank's physical appearance, its brand image, competitors' attractive advertising, positive expectations, proximity, expected switching benefits, perceived usefulness of the bank's digital platforms, and ease of banking services. These new subfactors within pull factors were also confirmed by this study as drivers of positive switching behaviour in the retail banking sector.

6.9.3. The effects of mooring on bank switching

The third category is mooring factors. Mooring factors are the obstacles that prevent customers from switching. The study's findings confirm those of prior studies by identifying attitudes towards switching, previous switching experiences, subjective norms, switching costs, and variety-seeking as mooring factors influencing switching in the retail banking sector. Furthermore, the results reveal that two of the weaker mooring factors affecting customers' switching behaviour are prior switching behaviour and low variety-seeking. However, this thesis argues that subjective norms are a weak mooring factor and do not stand as obstacles to customer switching among bank customers in the Gambian and Nigerian retail banking sector. This is because banking is considered personal, and friends' and relatives' opinions do not severely impact individual banking decisions. Therefore, subjective norms are the most negligible mooring factor influencing customer switching behaviour in the retail banking sector. However, the study found that subjective norms' influence is prevalent among children between ages 10 and 17 in both countries. The impact of friends and peers is more pronounced among customers aged between 18 and 24. Lastly, office colleagues mainly influence customers aged between 25 and 35. On the other hand, the study found that most customers aged 36 and over are not likely to be influenced by family and friends in their banking transaction decisions. Therefore, the findings reveal that these circles of influence affect switching behaviours at different stages of the customers' lives.

The last mooring factor presented in the PPM model is switching costs. Intangible switching costs, such as learning and exerting effort, are not a significant mooring factor among educated and wealthy bank customers. However, they are considered an essential factor that is influencing switching decisions among less-educated and low-income customers. Nevertheless, exerted effort and other resources are quite trivial if the expected benefits of switching outweigh the time, effort, and other resources committed to switching. Thus, providing answers to the third question by identifying subjective norms, switching costs, prior switching experiences, attitudes towards switching, and variety-seeking as obstacles to switching, with varying degrees of influence on customers' decisions to switch banks. In the concluding part of the data analysis, the general discussion on switching intention and behaviour show that demographic variables also impact customer switching behaviour in different forms (see section 5.10.4).

6.10. Comparing the study's findings to those of previous studies

This study has theoretically and empirically explored and compared the research findings to prior research findings. Several factors influenced bank customers' switching behaviour in both The Gambia and Nigeria. Some of the results of this research agree with those of previous studies (e.g. Bansal et al., 2005; Clemes et al., 2010; Hsieh et al., 2012; Vyas and Raitani, 2014; Osaretin et al., 2019; Yoon and Lim, 2021), while others disagree. The PPM model derived from human geography literature is applied to explore customer switching behaviour. The push factors were found to have significant adverse effects on customer switching behaviours in the retail banking sector. In contrast, the pull factors attract customers by providing better offers and relative benefits, positively influencing switching behaviour. However, the mooring factors are obstacles that moderate the relationship between push and pull effects. These findings thus provide a better understanding of customer switching behaviours in the retail banking sector, using robust theoretical and empirical studies.

6.10.1. Comparing the findings on push factors

A critical look at the first push factor identified in the study shows that banking products are fundamental to perceived quality and directly influence customers' decisions to either stay with a current bank or switch to a competing bank. The results confirm prior scholars' assertions that banking products influence customers' decisions to change banks (Kiser, 2002; Aliyu et al., 2014; van der Cruijsen and Diepstraten, 2017; Hati et al., 2020). The research findings also indicate that banking services perceived as satisfactory attract new customers and encourage the retention of existing ones. The results also conform to Haralayya's (2021b) study, which states that the quality of the offered banking products and services positively decreases switching behaviour among bank customers. The present study also revealed that customers attach great importance to employees' knowledge of banking products during service encounters as part of the perceived value of banking products. The results, therefore, resonate with the findings of Mbukanma (2020), positing that frontline employees' product knowledge during service encounters makes a real difference in customer satisfaction. This finding is also consistent with Justin et al.'s (2016) findings, suggesting that knowledge of products, response to need, solving questions, fast service, quick connection to the right person, and efforts to reduce queuing times are critical factors influence overall customer satisfaction.

The study also discovered that perceived service quality is critical to customer satisfaction. The results support the previous research findings (Vyas and Raitani, 2014; Kong and Rahman, 2020; Zhou et al., 2021; Phi and Huong, 2021), affirming that perceived quality of service influences customer retention. Therefore, this study confirms that high service quality minimises switching behaviour and enhances retention. On the contrary, Kura et al. (2012) find no significant impact of service quality on customer switching behaviour in the banking sector. However, after an extensive analysis of the effect of perceived quality on switching behaviour, this study concludes that perceived banking service quality is one of the most critical factors influencing customer switching in the retail banking sector. The study further identifies core service failure, banking encounter failure, and banking service recovery failure as determinants of perceived banking service quality. It thus affirms that these service variables are critical factors that influence customer switching behaviour in the retail banking industry. The result conforms to prior marketing research findings (Parasuraman et al., 1988; Keaveney, 1995; Wallace et al., 2013; Vyas and Raitani, 2014; Riptiono et al., 2020; Morgeson III et al., 2020; Satheesh and Nagaraj, 2021; Zaid and Patwayati, 2021). Therefore, this result shows that failure to deliver on promised services is the leading reason for customers' switching behaviour in the banking sector. However, unlike Keaveney's (1995) findings, where service encounter failure is confirmed as the second most common reason for service switching, this study found service encounter to be an aspect of perceived quality, which influences customer switching behaviour.

This study argues that, even though service failure creates an unsatisfactory customer experience, it also provides opportunities for banks to correct and develop personalised banking service strategies. This is consistent with Morgeson III et al. (2020) findings, demonstrating that adequate responses to service failure could restore customer satisfaction and thereby reduce switching. Therefore, the study's findings show that acceptable banks' reactions to banking failures can minimise dissatisfaction and switching. So, in order to ensure customer satisfaction after a core banking failure, service issues should be resolved promptly through service recovery that is perceived as fair, as unresolved customer complaints could influence switching. The study's finding corroborates prior research findings on service recovery (Mattila and Tan, 2013; Roschk and Gelbrich, 2017; Halil, 2016; Bagherzadeh, 2020; Mathew et al., 2020; Ozuem et al., 2021; Awa et al., 2021; Zaid et al., 2021). These previous studies state that greater internal acknowledgement of perceived control, management recovery styles, and appeasement positively influence recovery efforts and resolve customer complaints. This discovery aligns with Keaveney's (1995) findings, demonstrating that rapid responses to service failures significantly reduce customer switching behaviour in the service industry. However, in a later study, Clemes et al. (2007) argue that there are no significant impacts of responses to service failure on customer switching behaviour.

The study has also demonstrated that satisfaction regarding banking services significantly affects overall customer switching decisions. Therefore, the influence of banking services, opening hours, processing of transactions, account management, or range of products appeared to contribute to customers' satisfaction and affected switching behaviour. The results correlate with prior literature (e.g. Ehigie, 2006; Ayo et al., 2016; Syed and Jain, 2017; Agarwal, 2019; Keramati et al., 2020). These scholars have demonstrated that customer satisfaction depends on the aforementioned service-related variables. However, additional findings show that satisfaction alone might not be enough to retain a customer. Satisfied customers might also switch banks due to satiation with the banking services. Thus, satiation with bank services also influences the switching behaviour of satisfied customers in the retail banking sector. These findings correspond with the results of recent studies in consumer research, indicating that satisfied customers may still switch to other products or brands due to satiation (Park and Jang, 2014; Hou et al., 2020; Baucells and Zhao, 2020; Almohaimmeed, 2021).

The perceived value of banking services was also identified during the investigation as a significant factor influencing customer switching behaviour in the retail banking sector. Thus, the study's findings show that online banking services' hedonic and utilitarian benefits influence consumers' value perceptions. This finding is consistent with the findings of previous studies (Wu and Huang, 2015; Ashraf et al., 2019; Tumewah, 2020; Singh et al., 2021; Kiran et al., 2021; Veybitha et al., 2021), which found that utilitarian and hedonic benefits of online services are critical in determining consumers' perception of value. Therefore, the development of new functionality and enhanced information quality, content quality, system quality, and service quality were found to be influential in promoting customers' perceived value in traditional and online banking service settings. Consequently, this study found that a customer is more inclined to switch when the perceived value of the service is below their expectations. Furthermore, the finding correlates with Singh et al.'s (2021) conclusion that a positive relationship exists between perceived value and intention to purchase or repurchase. Thus, when perceived value is high, customer patronage is high; when it is low, customer patronage declines, resulting in customer switching behaviour.

The study also considered the role of the 2008 global financial crisis in building trust. The finding is in accordance with Drakos et al.'s (2019) conclusions, emphasising that banks experiencing liquidity challenges (a financial crisis) will decrease customer patronage. Furthermore, Sani et al. (2021) also affirm that a customer is likely to withdraw their patronage from a distressed bank due to a lack of trust, even if the bank received bailout funds from the government. Thus, this study also demonstrates that customers patronise their bank based on the trust and confidence that such banks will always satisfy their needs. Therefore, this experience of the banking crisis of 2008 influenced customer trust negatively, resulting in multiple banking behaviour. It indicates that customers may embark on multiple banking behaviours instead of switching due to the risks of using one bank. The result is also consistent with Brown et al.'s (2016), suggesting that the risks associated with using one service provider and the need for relationship benefits and value influence the idea of multiple banking practices, especially in Nigeria.

The study also presents an argument on the influence of commitment from both the customer and employee perspectives, conforming to the findings of previous scholars (Wang et al., 2014; Darzi and Bhat, 2018; Kurdi et al., 2020), positing that employees' commitment and performance could influence customers' decisions to stay or switch. The study affirms that formal and informal controls significantly influence customer switching behaviour from the employees' perspective. It reveals that creative control (informal control) positively influences customer perception of service quality, trust in the frontline employee, and satisfaction during routine service encounters. In contrast, it states that formal rules and controls enhance service quality but lower trust. The findings are consistent with Paul et al. (2015, 2016), indicating that informal control is more influential on service quality than formal rules. Regarding the customer commitment perspective, this study found that bank customers tend to tolerate negative critical incidents from their banks to a level of elasticity before switching behaviour occurs. The findings thus conform with those of Hati et al. (2020), indicating that critical incidents are one of the most significant factors influencing brand-switching in the retail banking sectors.

During the investigation, it was discovered that price directly affects customer satisfaction and behavioural intentions (especially in Nigeria). Yun and Hanson's (2020) findings also corroborate the present study's findings by declaring that price is one of the significant factors influencing customers' bank switching decisions in India. However, the result contradicts Clemes et al.'s (2007) and Sahari et al.'s (2020) findings, which argue that price has a low impact on bank switching behaviour in the New Zealand banking industry. Clemes et al.'s (2007) findings are attributed to the low variability of bank charges paid within that sector of the country. Clemes et al.'s (2007) findings align with this research's second findings in The Gambia, where the price was found to be less significant, with a weak influence on bank customers' switching behaviours. Overall, the results from both countries show that customers always consider price in relation to the quality of banking service that is being received. The study's findings thus conclude that the perceived quality of bank services should be proportionate to customer price considerations to avoid switching. Therefore, the result resonates with the findings of Grönroos and Ravald's (1996) results in that the value given to the customers should not be a significant consideration; instead, the consideration should include the sacrifice the customers are willing to make for the valued service received.

The study also reveals that unethical practices like banks' unscrupulous charges and deceitful behaviour often influence switching in the retail banking sector. Therefore, excessive and hidden bank charges influence customer switching decisions, especially in Nigerian banks. The outcome aligns with Masiukiewicz and Dec's (2019) findings, suggesting that unethical pricing influences switching behaviour in the service industry.

6.10.2. Comparing the findings on pull factors

The attractiveness of alternatives has been confirmed by this study as a significant pull factor in The Gambia and Nigeria. For example, it has been established that competitors' effective advertisements often attract target customers to the competing banks. According to the findings, such an advertisement softens the customer's stance and redirects customers' opinions towards the banks. The approach thus stimulates customers' positive switching behaviour from one bank to another. Furthermore, the finding conforms with Agarwal's (2019), indicating that, regardless of a customer's overall satisfaction with the current service provider, customers' perceptions of competitors' performance are significant determinants of switching behaviour. Thus, the study's empirical findings confirm that competitors' advertising plays a vital role in informing, attracting, and influencing customers' positive switching behaviour in the retail banking sector. This finding also resonates with Vyas and Raitani's (2014) study: effective advertisement of competitors might stimulate switching. However, with the emergence of modern technology, TV and radio are no longer the only means of disseminating information and advertising a bank's products and services to the public. In addition, the Internet is now providing an alternative route to reach target customers, enabling potential and existing customers to be more informed about services globally – in a matter of seconds. However, Mustafa and Al-Abdallah's (2020) findings argue that TV and radio may still be the most effective means of advertising banking services to the older market segment. Furthermore, the findings also reveal that the bank's good reputation and positive image attract customers, whereas a negative bank image influences switching behaviour. This result is consistent with Ab Hamid et al.'s (2020) finding that a bank's image influences bank selection and retention in Malaysia.

Furthermore, the study also identified technological innovation as a pull factor that attracts customers and influences positive switching behaviour in the retail banking sector. The result aligns with Vinod and Jayant's (2016) postulation that the technology will lead more than any single brand in the long run. Therefore, high retention is expected in an organisation with higher innovative technological advancement. In contrast, those with less creative ideas in technological advancement may experience discontent among their customers, resulting in customer switching behaviour. This study also reveals that switching behaviour is reduced when customers' quality perception of digital banking is positive. However, when the quality perceptions of customers are negative, the intention to switch increases. Thus, the study's findings indicate that the quality of digital banking services can significantly influence a customer's decision to either stay with or leave a bank. This finding also reinforces the results of Kong and Masud's (2019) study, concluding that customer switching rates would increase if banks were less innovative and could not offer banking products that are effectively combined with high technology.

6.10.3. Comparing the findings on mooring factors

The study has shown a significant interaction between push and mooring effects (though not between pull and mooring effects) and switching intentions. Thus, the role of mooring effects in banking is similar to their role in human migration decisions (Bansal et al., 2005; Hsieh et al., 2012; Hati et al., 2020; Yoon and Lim, 2021). For example, the study established that positive attitudes towards switching exist, regardless of switching costs, as long as the expected benefits outweigh the monetary, non-monetary, intangible, and tangible switching costs. Yet, the study found that monetary switching costs are a barrier to switching and, in most cases, prevent customers from switching even when they are dissatisfied. This result supports the findings of Nguyen et al. (2020), demonstrating that higher switching costs increase customers' switching barriers. However, the result contradicts Morgeson III et al.'s (2020) finding that switching costs do not significantly influence switching in the retail banking sector. Additionally, this study has found that non-monetary switching costs also impact switching. Thus, bank customers might not switch if considerable effort and time are required to switch to an alternative bank. This result is consistent with Wirtz et al.'s (2014) finding that non-monetary switching costs like the time and switching processes contribute strongly to inertia, discouraging customer switching intention.

Subjective norms are another mooring factor. However, the study found that family and friends do not significantly influence switching decisions among Gambian and Nigerian customers because banking is a personal matter, and social environments cannot affect an individual's banking decisions. This conclusion appears to be contrary to the findings of earlier switching studies (Wallace et al., 2013; Saleem et al., 2016; Gultom, 2020; Lan and Giang, 2021). Nevertheless, the factor should be considered when examining switching behaviour. Another identified variable that comprises mooring factors is past switching experiences. The study discovered that bank customers without previous switching experiences are likely to remain with their current bank due to their fear of unsuccessful switching. In contrast, those with prior switching experiences are more likely to switch from one bank to another. The result is consistent with Hsieh et al.'s (2012) findings. However, this study found past switching experience as a weak influential factor when considering switching behaviour in the retail banking sector. The impacts of variety-seeking on switching behaviour were also explored as a mooring factor in this study. The main conclusion is that customers with variety-seeking tendencies tend to switch more often, searching for new banking products and services. This finding conforms with the recent results of Hati et al. (2020), which confirm that consumers with broad variety-seeking tendencies exhibit higher switching behaviour. However, this study also identified variety-seeking as a weak influence on switching behaviour in the retail banking sector.

6.10.4. The impact of demographic variables

The impact of demographic variables on switching also emerged during the investigation. However, it is beyond the scope of this study. In brief, the study found that demographic variables influence switching and vary according to the relevant demographic variable. For example, the study revealed that age is a significant determinant of switching behaviour among bank customers. Older bank customers prefer sticking with their primary banks than the younger customers, which is also consistent with the previous findings of Clemes et al. (2010). The conclusion also agrees with Kim and Jang’s (2015) finding that age significantly influences customers’ restaurant choice decisions and the probability of switching. However, the results are inconsistent with Effah-Bediako et al.’s (2013) findings, as they argue that age does not significantly influence switching behaviour. The study also presents education as a demographic variable with significant impacts on customer switching behaviour, confirming Al-Dmour et al.’s (2020) findings. However, it is inconsistent with many others in similar service contexts (Keaveney and Parthasarathy, 2001; Ranganathan et al., 2006; Shin and Kim, 2008; Ouma et al., 2013). Gender also influences switching behaviour in the retail banking sector. For example, the findings attributed low switching attitudes among female customers to their tolerant nature. Female customers are more tolerant and sympathetic in Gambian and Nigerian society than their male counterparts. The findings align with Wallace et al.’s (2013) conclusion that Chinese women are more tolerant and sympathetic in Chinese culture than Chinese men, thus contradicting Shin and Kim’s (2008) finding that gender differences do not significantly influence customers’ decisions on switching. In addition, while Teeroovengadum (2020) find that gender differences influence multiple banking behaviour, the studies of Philip and Barton (1999) demonstrate no significant differences regarding gender and multiple banking behaviour in relation to their sample of Singaporean undergraduates. However, this study did not find differences in multiple banking behaviours between male and female customers in The Gambia and Nigeria. Income is another demographic variable that influences switching behaviour in the retail banking sector. The study reveals that switching behaviour is more rampant among high-income earners than low-income earners. This finding concerning income is consistent with Izogo et al.'s (2020) results but contradicts Effah-Bediako et al.'s (2013) conclusions.

Meanwhile, the study's findings indicate that religious belief is not a significant predictor of actual switching behaviour, conforming with Ouma et al.'s (2013) findings. However, it contradicts the conclusions of previous studies (Hati et al., 2020; Zouari and Abdelhedi, 2021) that found that religion strongly influences consumer switching behaviour in Korea and other Asian countries. In the banking sector, this study did not find any influence of religion in bank switching behaviours, except in terms of a few banking services, like savings accounts that attract interest payments that are considered sinful (*haram*) by Muslim customers. As a result, most of these customers will opt for other available products of their focal banks (like current accounts) that are free of interest rather than outright switching behaviour. Thus, demographic variables like age, income, gender, and education significantly influence customers' switching behaviour. On the contrary, marital status and religion have less influence on switching. Overall, the study's findings disclose that demographic variables play a significant role in consumer switching behaviour.

6.11. Comparing the switching behaviours of both countries

There are few noticeable differences when comparing the significance of push, pull, and mooring factors to customer switching behaviour in The Gambia and Nigeria. The study's findings indicate that most of the observed differences are based on the nature of the customers and the situations in which the individuals found themselves in both countries. For example, because The Gambia is a small developing country with limited resources compared to Nigeria, there are noticeable differences in customer behavioural intentions between the two countries. However, Nigeria and The Gambia are both developing countries with a similar level of technological advancement. Consequently, the study found similarities between them in terms of the influence of products; the quality and value of service, commitment; price; and satisfaction. Still, there are differences in their frequency and nature. For example, customers in The Gambia were unanimous that their banks provide them with good-quality service. In comparison, the Nigerian customers had varied opinions about the quality of banks' services. The majority were not satisfied with their banks' services; only a few were satisfied. The study demonstrated that core service failure causes bank customers to switch in Nigeria and The Gambia. Such consistent cross-border findings confirm the impacts of banking quality services on switching. This study thus revealed some similarities in the quality perception of retail banking customers in The Gambia and Nigeria.

Another critical consideration in this study is the relationship between the cost of bank services and the corresponding value received by the customers. The majority of the Gambian interviewees agreed that they receive the expected value for their money, whereas those in Nigeria gave a contrary opinion. Thus, Gambian customers judged that most of their banks' services meet their value expectations satisfactorily. On the contrary, many of those interviewed in Nigeria claimed that their services do not meet their desired value expectations. Nevertheless, customers from both countries demonstrate similarities in their responses when the banking value is below expectation. Therefore, the participants from both countries confirm that they would consider switching banks if the current bank's value is low. Another difference relates to bank charges. The study revealed that most Gambians' banking transactions do not attract charges, whereas charges apply to virtually all banking transactions in Nigeria. However, in recent years, competitive pressure and government regulations have forced banks to reduce their banking charges and even pay interest on a more significant proportion of deposits on savings accounts in Nigeria. However, in The Gambia, current account services are offered free of charge provided that the bank account remains in credit. The study also reveals that Gambian customers consider high price as the third most important factor influencing switching behaviour.

Interestingly, Nigerian consumers rate price as the second most influential factor after a core service failure. Thus, Nigerian customers are more sensitive to price than Gambians. This comparison indicates that higher prices impact Nigerian customers' switching more than Gambian customers but would lead to switching behaviour in both countries. Therefore, these differences in bank charges account for the differences in behavioural intentions between the two countries. Nevertheless, explicit charges for issuing chequebooks stopped cheques, returned cheques, requests for intermediate statements, cash withdrawals on current accounts, standing orders, debit orders, cash transfers, and electronic transactions all attract charges in both The Gambia and Nigeria. Therefore, customers of both countries agreed that price perceptions are among the most notable push factors influencing customers to switch banks.

Furthermore, the satisfaction levels of customers from both countries were also different. Most bank customers in The Gambia were more satisfied with their current banks' services than most customers in Nigeria. Both groups were unanimous that the qualities of their various banks' services directly affect their satisfaction and switching decisions. The impact of trust was also found to vary between the two countries. For example, the study found that customers in both countries are familiar with online banking, but Gambian customers are surer of online transaction safety than their Nigerian counterparts. Accordingly, most Gambian customers regard the online banking system as secure and reliable, whereas most customers in Nigeria do not have total confidence in the online banking platforms. Therefore, most customers in The Gambia said they trusted their banks and had faith in their banks' ability to deliver the promised services accordingly and without fear of insecurity. In contrast, most of the customers in Nigeria do not entirely trust their banks. They are always scared of losing their money to bankruptcy, cyber fraud, or even armed robbery attacks. However, the study also revealed that a lack of financial knowledge and risk-averse tendencies are significant causes of fear of insecurity of online banking in both countries. Both groups also found technological advancement in the banking operations as a welcome development to enhance their service delivery convenience. However, only the educated elites and enlightened youths were found to be interested in adopting new banking technology in both countries. The consistent opinion among customers of both countries was that using new banking technology would make their banking lives somewhat easier. Both groups also emphasised the importance of ease of use, while only the Nigerian customers were worried about possible privacy and reliability issues that could expose them to fraud.

Another noticeable difference is the perception of the impacts of social norms on switching. Most Gambian bank customers asserted that their social environment thinks it is beneficial to adopt digital banking and would be willing to support them in using it. The story is different in Nigeria; some customers in Nigeria had suspicions that their social contacts could be somewhat worried about their use of digital banking (especially among the illiterate customers) and therefore disapprove of it. The overall opinion of the participants revealed a similar attitude towards the effects of subjective norms in both countries because banking decisions are personal, so others' beliefs would have a minimal influence on bank switching decisions. The study also found that bank customers in both countries see learning as enjoyable, and participants from both countries exhibited positive attitudes towards learning new things. The study discovered that bank customers from both countries evaluate the potential benefits of online banking the same way and compare them to the efforts and costs of adopting them. As a result, younger customers and educated elites were more interested in trying new technology in The Gambia and Nigeria than older and less-educated customers. However, there are individual differences: some customers are more reluctant to adopt digital banking products than others, while others may show enthusiasm for adopting new banking technology. Gambian customers were found to have a positive attitude towards technological advancements and are therefore ready to accept new banking technology. On the contrary, in Nigeria, most customers (especially less-educated customers) see advancement in banking technology as a bonus, sometimes as a challenge, and consequently do not immediately accept it, which influences switching.

6.12. Contributions of the research findings to knowledge

This study has contributed to the switching behaviour literature by presenting more comprehensive switching causes in the retail banking sector. The strength of the research is drawn from the adoption of the PPM model to explain customer switching behaviour, unlike prior studies (e.g. Colgate and Lang, 2001; Makudza, 2020; Hof et al., 2021; Langat et al., 2021), which investigate staying factors. Keaveney (1995), Gerrard and Cunningham (2004), Hati et al. (2020), and Yoon and Lim (2021) explore switching, and Bansal and Taylor (1999) combine both switching and socio-psychological factors but exclude the staying variables. Furthermore, this study is the first to explore customer switching behaviour using the PPM model in comparing The Gambia and Nigeria retail banks and is indeed one of the few in Africa. The PPM model was employed to answer the questions set at the beginning of the study. It thus draws the attention of scholars, practitioners, and researchers to the major and minor drivers of switching behaviours and the likely obstacles to switching in the retail banking sector.

6.12.1. The study's contributions to push factors

The study's significant contribution to push factors is that it confirms the findings of prior relevant research. It has also identified new and emerging features responsible for negative switching behaviours in the retail banking sector. For example, banking products are recognised as a new push factor, while satisfaction, perceived banking quality, value, trust, commitment, and banking price perception are confirmed as push factors. These factors positively and negatively affect customer switching behaviour in the retail banking sector. For example, the study found that perceived banking quality helps retain customers, whereas perceived low banking quality negatively influences switching. In addition, the empirical findings in The Gambia and Nigeria confirm that bank core service failures, service encounter failures, and responses to service failures are critical factors that influence customer switching behaviour in both countries. These are the subfactors within the push factors. Thus, the empirical findings demonstrate that perceived service quality is essential to customer satisfaction in the retail banking sector. Finally, the study confirms Keaveney's (1995) previous findings, stating that most service switching incidents were caused by service-related failures, including unsatisfactory employee responses to service failures.

Therefore, this study identified core service failures resulting from low-quality service as the second most influential factor responsible for switching behaviour after satisfaction. Accordingly, the study demonstrated that customer satisfaction is more important than perceived quality, as the customer usually determines what constitutes banking quality. The study also found that service satisfaction considerably influences overall switching decisions for all the interviewed customers. Accordingly, the effects of banking terms, opening hours, transaction processing speed, account management, and the range of digital banking products on satisfaction and switching behaviour were significant. Therefore, this study has proven that customers switch their current financial service institutions if they receive unsatisfactory services. Additionally, the study identified satiation with bank services and negative emotions as new recurring subfactors. These new variables can also lead to switching and are regarded as satisfaction subfactors. The study also highlighted the significant role of price perceptions, viewed as the third most common reason for switching banking services after core banking failures. The results indicated that people at all income levels find high prices influential in their bank switching decisions. In Nigeria, price perceptions appear to be relatively strong push factors among bank customers. Thus, the high costs of bank services, ranging from bank charges, maintenance fees on current accounts, the cost of ATM cards, ATM transaction charges, ATM cards' monthly maintenance charges, and other economic issues, were found to be very significant push factors for the majority of the interviewed bank customers.

However, perceived prices do not appear to be a relatively decisive push factor among bank customers in The Gambia, possibly because, once an individual has accustomed themselves to a certain level of quality and value in their life for an extended period, the seemingly high costs are tolerated and do not significantly trigger a switching. Furthermore, customers' perceived costs have also been found to affect their judgment of the quality of their services and were noted s significant determinants of customer retention in the banking industry. Thus, if their value primarily determines customer satisfaction, then the total cost of obtaining such value should also be considered. So, consumers use reference prices in most purchasing circumstances (Gross et al., 2021) and even reference values (Knuth et al., 2021) during service evaluation. So another contribution of this study is that the findings have proven that most customers compare the quality of the services received to the financial sacrifice they are making. Additionally, customers appreciate a price reduction more than a corresponding increase in benefits, which also triggers switching.

Another unique contribution of the study is that it has established that long-term business relationships, online banking security, ATM security, and Internet and mobile banking security all impact customer trust levels and switching. Trust is an essential asset in today's highly competitive market conditions, as customers patronise banks, trusting that such banks will always satisfy their needs. Another vital contribution of this study is that it has proven the positive role of trust at different stages of any bank-customer relationship development, aligning with the extant literature (Sani et al., 2021). Therefore, the study demonstrated the importance of affective trust, specifically relational trust, in the early stages of the banking relationship. Therefore, at this time, bank-customer relational trust is necessary for newly established banks in Nigeria and The Gambia to give customers confidence and encourage customer retention. However, the study also found that relational trust is less critical at the maturity stage, perhaps due to partners' ability to observe actual behaviours. Thus, as the relationships between banks and their customers progress, the study concludes that relational trust metamorphoses into competent and integrity-based trust (aspects of cognitive trust). Here, trust is based on whether a customer believes that the bank has the required professional expertise to provide the needed services effectively. Thus, another contribution of the study is that it has been able to identify competency, goodwill, and integrity-based trust as essential drivers of customer switching behaviour among Nigeria's old-generation banks.

In addition, a commitment was also found to influence customer switching behaviour in the retail banking sector, and employee motivation was an essential tool for building long-term relationships between customers and banks in The Gambia and Nigeria. It is believed that a happy employee leads to a satisfied customer, which in turn leads to a happy bank. Izogo et al. (2020) argue that commitment is the soul of any relationship-building measure, without which no organisation can successfully win and keep its target customers for life. This study also shows that the absence of employee commitment could negatively affect the bank's image and may result in customers switching from bank to bank.

6.12.2. The study's contributions to pull factors

The study also presented pull factors as positive switching drivers in the retail banking sector. The study confirmed that the attractiveness of alternatives positively influences customer switching behaviour in the retail banking sector. The attractiveness of alternatives is the customers' perceptions of competitors' performance compared to their current banks, which influences switching, even when the customers are satisfied with their focal banks. However, the results explained that the attractiveness of alternatives alone is not a strong predictor of switching. Instead, it mainly triggers multiple banking behaviours. It was discovered that most bank customers patronise other banks besides their focal bank due to their attractiveness. This practice is common, particularly in Nigeria, but such behaviour was found not to translate to complete switching behaviour. In this situation, the customers' decisions to completely switch to new banks are minimal. Customers may not want to change entirely but simply want to benefit from competitors' services and keep their current bank.

The study also identified new emerging pull variables that did not appear in the PPM model but are considered drivers of switching in the retail banking sector: technological innovations, bank staff relational benefits, and coronavirus pandemic-induced attraction. The study also presents ten new subfactors within the pull factors: (1) bank's physical appearance, (2) Bank's image/reputation, (3) competing banks' attractive advertisement,

(4) positive banking expectations, (5) banks relative proximity, (6) expected switching benefits, (7) perceived usefulness of bank's digital platforms, (8) perceived ease of banking transactions, (9) personalised banking offerings, (10) repositioning banking business models. According to the research's results, these variables significantly influence customer switching decisions in The Gambia and Nigeria. However, the impact thereof is more prevalent among Nigerian customers than Gambian customers. Therefore, the study has shown that variables like ease of transactions, secured offline banking transactions, ease of cheque deposits, and effective and efficient transfer requests on secure banking application platforms positively influence consumer switching behaviours through attraction. Thus, the study confirms that relatively secure digital banking transactions, including secure ATM transactions, mobile banking transactions, and Internet banking transactions, ultimately attract security-conscious customers to patronise banks with such security measures in place. As a result, these attractions positively impact switching behaviour in the Gambian and Nigerian retail banking sectors.

6.12.3. The study's contributions to mooring factors

The last segment explains the impacts of the mooring factors (i.e. the situational and contextual constraints) on customer switching behaviour. The study's contribution is based on the affirmation that variables like attitudes towards switching, subjective norms (social influences), switching costs, prior switching behaviour, and variety-seeking tendencies are obstacles to switching, confirming Bansal et al.'s (2005) findings. Another contribution of the study is its discovery of new emerging elements of mooring factors that do not appear in the PPM model: inertia (a factor), changes in customers' tastes/needs, involuntary switching, and bank responsiveness (as subfactors). Finally, this study further revealed that mooring factors influence the relationship between push factors and switching intentions, thus showing that banks' customers switching intentions decrease due to high mooring effects, even when they perceive high push factors. Thus, the study established that customers who anticipate high switching costs or lack switching experience might likely remain with their bank despite experiencing dissatisfaction with the bank's services. However, the study further found that mooring factors do not affect pull factors, perhaps because mooring effects offer the weakest predictors of switching behaviour.

Additionally, subjective norms were found not to be substantial barriers to changing banks because a person's banking transactions are rather personal and confidential matters. The person, therefore, makes the final decisions regarding them, which are not subject to the influence of subjective norms. Thus, social environments have little or no effect on switching decisions. Other contributions of this study include the understanding that the length of the bank-customer relationship is an essential predictor of switching behaviour. The results reveal that the longer a customer's relationship with a service provider is, the less likely they will switch providers. Thus, the longer a bank can keep a relationship with a customer by satisfying and meeting their needs, the less likely it is that such a customer will completely switch to using a competitor's service, even when there are attractive alternatives with superior service. Thus, this research has significantly contributed to predicting actual switching behaviour in the retail banking sector, confirming previous research findings (e.g. Keaveney and Parthasarathy, 2001; Shin and Kim, 2008; Alalwan et al., 2018; Agarwal, 2019; Makudza, 2020).

6.12.4. The effects of demographic variables

There are implications to the impacts of demographic variables on customer switching behaviour. In particular, the study identified certain demographic variables as significant causes of differences in customer switching behaviour: age, income level, gender, education level, marital status, and religion. The study's findings suggest that age significantly influences switching, as older customers prefer sticking with a familiar bank rather than trying a new one. In contrast, younger bank customers are more likely to seek new banks and new innovative products than older customers. Other findings have also shown that perceptions of the influence of family, friends, and peer groups on switching decisions vary among the different age groups. However, this influence decreases as a customer grows older. This study also showed that, as customers grow older, they seek fewer options and consider familiar options during decision-making processes. The influence of gender on service failure perceptions is also evident in the findings of this study. For example, the research findings indicate that women care more about satisfaction than their male counterparts. In contrast, men focus more on attractive alternatives, thus contributing to the fact that differences in gender influence customer switching behaviours differently and enrich gender studies on consumer behaviour. Thus, older customers may not be willing to switch banks like younger customers and gender differences also impact customer switching behaviour in the retail banking sector.

In addition, the study has been able to identify the influence of a customer's education level on their switching behaviour. As a customer's education level increases, their awareness increases, directly impacting customer satisfaction. In addition, people with a higher level of education are more sensitive to banking service quality, the quality of interactions with bank personnel, and the influence of their family and friends and co-workers than those with a lower level of education. It was also noted that the effect of a high price decreases as a person's level of education increases, which shows that people with a higher level of education have better financial knowledge of their banking transactions. As a result, such a customer can make a cost-benefit analysis concerning their banking transactions when deciding whether to switch banks or remain with their current bank. Finally, the study found income to be the fourth most influential demographic variable, as switching behaviour is more rampant among high-income earners than low-income earners. For example, the wealthy and average income earners in The Gambia indicate that service encounter failures have less influence on their service switching decisions than Nigerian customers.

However, the study also demonstrated that certain demographic variables are not significant determinants of customer switching behaviour in the retail banking sector: religion, marital status, employment status, frequency of product usage, and products and banking experience. Thus, this study did not find any considerable influence of religion on bank switching behaviours, except in some bank products like savings accounts that attract interest payments, which are considered unacceptable (*haram*) by Muslim customers. Most of these customers often opt for other available products with their focal banks (like current accounts) that are free of interest rather than switching providers outright. However, the details of the impact of demographic studies on customer switching behaviour are beyond the scope of this thesis. Nevertheless, the finding contributes to the debate on the relative effect of demographic variables on customer switching behaviour in the retail banking sector**.**

6.12.5. Implications for financial services marketing theory and practice

As reported in Chapter 5 and summarised in the above sections of this Chapter 6, the study's findings have several theoretical and managerial implications.

6.12.5.1. Theoretical implications

This study contributes to the literature on switching behaviour by extending the understanding that various factors influence customers' behavioural responses in the retail banking sector. The insights into why customers switch banks advance contemporary theory on bank marketing by making the theory more robust in order to improve understanding of banking service management in the global market. Future research may extend this perspective to understand other countries' customer switching behaviour patterns, broaden the scope of banking services research, and facilitate bank innovations across the globe.

The study identified significant causes of customer switching behaviour in the retail banking sector. It categorised them according to the PPM model: perceived banking products, quality, value, satisfaction, trust, commitment, and perceived price. Others are classified as subfactors: core service failures, service encounter failures, responses to service failures, ethical problems, competition, inconvenience, and more. These have various implications for bank marketing and innovation research. For example, prior banking service literature has primarily focused on service quality, satisfaction, relationship quality, and service design as antecedents of customer retention and loyalty (Keaveney, 1995). But this study has revealed numerous influencing factors beyond the existing literature to understand better why customers switch from one bank to another, especially in the global context.

Another theoretical contribution of this study lies in the distinction between the idea of compensation and the customer's desire to reverse a bank's mistake. Prior studies (Davidow, 2003; Wei et al., 2020) consider this concept as referring to the total benefits a customer receives in response to a complaint. However, this research argues that customers separate reversing bank mistakes from the compensation they received from the bank. This result is consistent with Rifi and Mostafa's (2021) finding that banking customers expect their bank to listen to their complaints and fix the problems. Therefore, customers expect banks to resolve their issues while simultaneously compensating them accordingly, as the customers consider these two concepts as different service recovery dimensions. Thus, the study helps bridge this critical knowledge gap by providing a framework for understanding the financial benefits of formal complaint handling and building a direct link between prompt organisational responses to complaints and customer retention. Thus, this research empirically corroborates Roschk and Gelbrich's (2014, 2017) findings by confirming that the effectiveness of response timeliness, compensation, and communications can significantly reduce customer switching, encourage customer retention, and increase the profitability of a bank.

The study also revealed that there are both positive and negative switching barriers. For example, the study demonstrated that a bank's relational value could serve as a positive switching barrier, thus, confirming Jacob and Subramoniam's (2021) positive switching barriers argument and Aldlaigan and Buttle's (2005) three factors of positive switching barriers: organisational credibility, value congruency, and relational values. In contrast, past studies (e.g. Savita and Jhajhra, 2020; Xue and Bonn, 2020; Almohaimmeed, 2021) present switching costs, switching difficulties, and lack of attractive alternatives as significant negative switching barriers. However, this investigation confirms only two critical factors: switching problems and lack of attractive alternatives, while switching costs are considered a weak factor.

A further contribution is that the study's methods and theoretical framework have not been used previously in a similar context. Thus, even though thematic interviews have been applied in prior switching behaviour studies (e.g. Kapitan et al., 2021), they have not been fully used in comparative, cross-border switching behaviour studies. This study thus provides a framework for qualitative research in this direction, which can be replicated in future studies.

6.12.5.2. Managerial implications for Gambian and Nigerian retail banks

This study also makes significant managerial implications concerning switching behaviour among bank customers. This study is the first to empirically compare the switching behaviour of customers from two developing nations in West Africa. Moreover, the findings generally align with real-world observations, noting that many customers have switched banks. Thus, this study's findings have important implications for banking and other service marketing practitioners, including marketing departments of multinationals expanding into the Gambian and Nigerian markets. This exploratory study also has global managerial implications for practitioners in the banking industry and service marketing at large. Thus, since the study's framework was applied to a diverse sample across two countries in West Africa, the results provide direction for bank managers on how to predict the possible effects of their strategies on a global basis. The study suggested practical guidance for international banks, including multinational companies expanding into African markets. It also highlighted global managers' challenges in offering banking services to customers of different backgrounds. In addition, it has provided insights into how customers react differently to banking service encounter failures across borders.

In general, the study has sought to enhance knowledge of banking services consumption behaviour and assist service marketers in understanding the determinants of consumer propensity to switch. The study thus provides insights on how banks can develop strategies that enhance positive behavioural responses to customer satisfaction, interest rates, advertising, and service quality. Such techniques can include meeting customers' desired service levels, preventing service problems, dealing with dissatisfied customers, offering competitive prices, and confronting customer complaints. The study also promotes the adoption of competitive pricing strategies that are satisfactory to the customers to provide a competitive edge and reduce switching behaviour tendencies. Thus, the study reveals that when consumers' goal is to reduce costs and increase savings, they will tend to choose the retailer they believe is cheaper. Furthermore, consumers' choice is driven by their perceptions of which bank offers lower prices. Therefore, bank managers should consider the prices customers are willing to pay for their bank services when fixing their banking pricing.

Loyalty is the direct result of customer satisfaction, greatly influenced by the quality of services provided to customers. Therefore, good employee relations and quality service are paramount to achieving the set targets. Indeed, staff attitudes directly influence customer experience, and content employees can help to improve customer satisfaction. Happy employees show commitment, positively impact bank performance, and are critical to relationship building and customer retention. The study also found that bank managers should see employees as assets rather than liabilities, so employees must be treated fairly, and their morale should be boosted. All-embracing motivational packages should be extended to them to continually encourage and ensure their commitment to achieving their organisation's overall goals. They should also be trained regularly and adequately motivated to improve their performance and increase efficiency. Banks should also adapt to changing customers' needs in order to ensure customer satisfaction. Thus, the study has provided insights into how managers of customer behaviour, customer insight analysts, and marketing managers in the retail banking industry can succeed in increasing customer satisfaction.

The revelations of this study also provide insights into how banks and other service practitioners can improve service innovation and thereby prevent customers from switching to competitors. In general, the study has sought to enhance knowledge in banking services consumption behaviour and to assist bank marketers in understanding the determinants of customer switching behaviour in the industry. The study's findings thus imply that push factors like low quality, core banking failures, and banking service encounters (the interactions between customers and the bank during service delivery) influence switching. Furthermore, it acknowledged that the actual concept of service manifests in the interactions between customers and banks. The implication is that banks and other service organisations in The Gambia and Nigeria can use improved interactions between customers and the banks to form a sustainable advantage and reduce customer switching behaviour. Accordingly, banks are expected to develop strategies to mitigate negative banking experiences to reduce switching.

Another managerial implication of the study is that it has been able to clarify that when a failure is beyond a bank's control, it is imperative to let customers understand the circumstances that led to the failure. The study also demonstrates the role of emotions like regret and anger in switching decisions. So, it states that if customers cause the failures and attribute the failure to themselves, they are more likely to show regret. However, if the bank causes the failure, customers are more likely to show anger. So, to assuage customers' anger, the study implies that banks need to embark on service recovery efforts that stress apologetic gestures (e.g. a sincere apology). According to the research findings, this is more effective than the recovery based on compensation for service failures that primarily involve a social resource loss (e.g. loss of face or embarrassing failures). Therefore, global bank managers should strike a balance when applying the strategy in different situations.

Also seen as a managerial implication of the study is the affirmation of timeliness during banking service delivery, especially during busy hours or seasons (like monthly salary payment times). Thus, the study has given insights into how bank managers can develop a strategic means of reducing customer waiting times. For example, banks can reduce the number of other customers present at the same service encounter and offer them free drinks and magazines to occupy their waiting time. This technique may shorten consumers' perceptions of waiting times and reduce the chance of a service encounter failure. Alternatively, the bank may increase the number of frontline employees to increase the speed of service and turnaround time per customer on queue. The study also confirmed that alternative use of self-service digital banking platforms like the Internet and mobile banking could also help to reduce waiting times and minimise the challenges of social interactions in banking service encounters during busy periods. However, self-service may not eliminate human interactions; rather, it may be one possible way of reducing banking service failures and switching.

The study has also demonstrated that a timely response to banking service failures is vital for winning back disgruntled customers. Thus, banks should consider the interpersonal dynamics of dealing with customer complaints. The study found that establishing a social relationship with customers by showing care, politeness, and a friendly manner during and after service recovery can help retain disgruntled customers. This finding is consistent with Ozuem et al.'s (2021) views, demonstrating the importance of creating a favourable internal environment based on a proper complaint management mechanism. Banks could establish a customer complaint desk in the banking hall in order to attend to customer complaints promptly. The bank should also adequately train complaints-handling officers on the best ways to handle customer complaints. Adequate complaints management provides emotional relief for customers and possibly turns dissatisfied customers into satisfied ones. Therefore, the study has proven that banking service failures could be resolved when they are driven by the power of employees to make prompt decisions regarding complaints made without necessarily waiting for corporate headquarters' involvement. Thus, the study demonstrated that customer retention can still improve if customers' complaints are correctly managed and if complaint resolution mechanisms (i.e. timeliness, compensation, and communications) are implemented appropriately.

Therefore, the investigation has shown that time is critical during the service recovery efforts of the bank, comprising at least two dimensions: the bank's time to resolve the complaint and the time customers spend looking for a solution. Therefore, a failure to promptly address customer complaints as quickly as possible may result in a service recovery failure on the part of the bank. Thus, the bank management team should make an effort to ensure customer complaints are resolved within a reasonable timeframe to win back the complainants and avoid customer switching, which is detrimental to the bank's profitability. This is imperative, as the study confirms that a customer who switches due to push factors is unlikely to return and may even speak negatively to others about their previous bank. Thus, understanding these factors allows bank managers and marketers to channel their efforts and resources into the most cost-effective and efficient methods to prevent customers' negative experiences and avoid customer switching due to push factors.

Another managerial implication of this study is the presentation of the attractiveness of alternatives as a weak driver of switching behaviour. The attractiveness of alternatives does not always translate into complete switching. Rather, it usually triggers partial switching, resulting in multiple banking behaviours. Therefore, the study's findings show that most customers who switch partially due to attraction from competitors (pull factors) have more positive perceptions of their former bank than customers who switch due to service failures (push factors). Thus, customers may change banks even if they are satisfied with their current bank due to competitors' attractiveness, the influence of family, friends, or peer groups, and certain conditions beyond their control. Therefore, bank managers and practitioners in service marketing should endeavour to discourage such irrational switching behaviour. However, this study affirms that customers who switched due to competitors' attractions would consider patronising their former bank again. Yoon and Lim (2021) argue that customers who switch due to attraction to competitors are more likely to change banks again, as their preference might lie with whoever gives the best offer at the time. So, while customers under this category might look easy to identify than others, the study provides direction on how managers can win this category of customers while also estimating their customer lifetime value and potential ROI.

Finally, the finding that demographic variables like age, gender, education level, income level, and relationship length influence customers' complaint behaviour differently suggests that different handling strategies are required for various customers, depending on their demographic background. Therefore, banks should encourage customer feedback from customers from diverse demographics to understand their switching behaviour patterns and align their strategic services to satisfy customers' needs. Another managerial implication is that these various demographic elements could serve as critical marketing segmentation and targeting criteria. Thus, bank managers can use demographics to create marketing segmentation of bank customers to prepare well-tailored and well-coordinated products and services and effectively meet their target customers' unique needs and life situations. For example, different service offerings may target young and old customers and low- and high-income groups. In addition, the service offerings should be tailored to induce targeted consumer groups to stay and not switch.

6.13. Chapter summary

This study conducted comprehensive research on customer switching behaviour in the retail banking sector. Its findings indicate that several factors are responsible for customer switching behaviour in the industry. The studies of both countries (The Gambia and Nigeria) provided fascinating results. The two countries' findings were compared, and several differences and similarities were noted in the findings. The results were later compared to those of prior studies, providing various scholars' opinions in the literature to argue in favour or against the research findings. Firstly, the research identified the multiple push factors and their influences on customer switching behaviour and compared them with existing literature. Secondly, it provided more comprehensive insights on pull factors by identifying emerging elements like technological innovations, bank employees' relational value, coronavirus pandemic-induced variables, and the attractiveness of alternatives. Unlike prior studies, the present study argued that pull factors are weak switching drivers, as their impact does not usually lead to complete switching. This study found that customers often maintain their old accounts with their former banks while transacting with the new bank. Third, the study also identified different obstacles to switching behaviour, known as mooring factors. However, the findings suggest that some variables, like social norms and variety-seeking tendencies, are weak obstacles to switching and do not always serve as barriers to customer switching behaviour, especially in the retail banking sector. This finding is also contrary to the existing arguments in the literature. The study has numerous contributions to knowledge, with theoretical and managerial implications. The next chapter is the last, and it presents a summary of the study's findings, recommendations, and conclusion.

7. Conclusion

7.1. Chapter overview

The last chapter of this thesis summarises the research findings. It offers recommendations on how banks can overcome the challenges identified as drivers of customer switching in the retail banking sector. It attempts to fill the observed gap in the literature by exploring switching in the Gambian and Nigerian retail banking sectors to present divergent views on how customer switching behaviours evolve in developing countries. The research limitations are also identified and highlighted, and directions for future research are suggested. The chapter ends with a conclusion of the research findings.

7.2. Summary of the research findings

This study examined the factors influencing customer switching behaviour in the retail banking sector. A triangulation approach was adopted – 30 thematic interviews and 3 focus group discussions were conducted, concluding the investigations with direct observations. Firstly, critical ethical issues were considered, such as the confidentiality and privacy of the research participants. Secondly, the participants were asked to sign a form consenting to their participation, and if reading and writing were challenging to them, they gave their verbal consent. Thirdly, the participants' permission to audio record the interviews and focus group discussion was also obtained in advance thereof, and all ethical issues were addressed. Fourthly, the data was audio recorded. Observational notes were also incorporated to strengthen the data. Finally, the PPM model was applied to explore the switching trends in The Gambia and Nigeria, and the findings were grouped as push, pull, or mooring factors. The results show that various factors influence customer switching behaviour in the retail banking sector.

The push factors identified are banking products, perceived banking service quality, satisfaction with banking services, the perceived value of banking services, trust in banking services, commitment to the bank, and perceived banking price. However, other recurring topics arose during the study and were grouped as subfactors within the push factors – but these did not appear in the PPM model. The negative repetitive subfactors that emerged from the interviews are perceived knowledge of banking products, perceived relative security of banking products, core banking failures, banking encounter failures, banking service recovery failures, unresolved customer complaints, satisfaction with current bank services, emotions – regret, emotions – anger, bank liquidity challenges, critical incidents, bank staff's career development prospects, and ethical banking issues. The study found that five out of the seven push factors are the primary influencers of switching intentions and behaviours: perceived banking service quality, perceived value of banking services, perceived banking price, satisfaction with banking services, and trust in banking services. The key subfactors that mainly influence switching are core banking failures, banking encounter failures, banking service recovery failures, and unresolved customer complaints. In addition, however, satiation with bank services, bank liquidity challenges, critical incidents, and ethical issues were weak switching influencers.

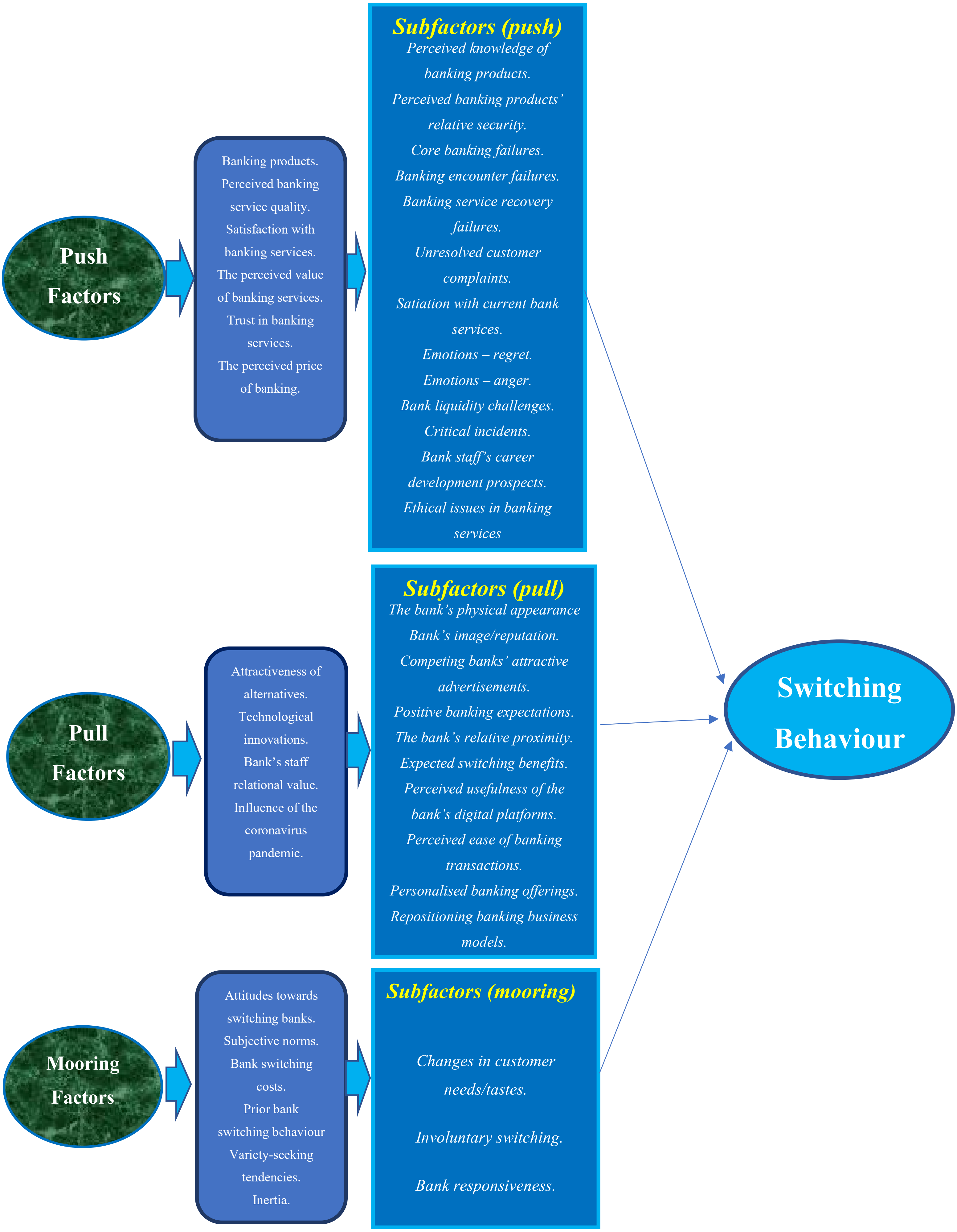
The second topic discussed in the study is the pull factor, with the attractiveness of alternatives being the central theme therein. However, the study also identified three new recurring factors affecting customer switching behaviour: technological innovations, the bank's staff relational value, and the coronavirus pandemic. In addition, the study also highlights ten subfactors that did not appear in the PPM model: the bank's physical appearance; the bank's image/reputation; competing banks' attractive advertisements; positive banking expectations; the bank's relative proximity; expected switching benefits; perceived usefulness of bank's digital platforms; perceived ease of banking transactions; personalised banking offerings; and repositioning banking business models. These variables are seen as factors that positively influence customer switching behaviour in the retail banking sector. Therefore, they should be considered when determining a bank's marketing strategy to secure a competitive edge.

The mooring factors are the third theme of investigation in the study, referring to intervening variables that may drive or inhibit the migration process (Bansal et al., 2005). The mooring factors complement the initial push-pull model introduced in migration theory since the push-pull model does not entirely explain consumer switching behaviour. Even when push and pull factors are significant, an individual might still not switch due to situational and contextual constraints on the switching decision. The mooring factors thus explain such situational and contextual restrictions on switching decisions and include such variables as attitudes towards bank switching, subjective norms, bank switching costs, prior bank switching behaviour, variety-seeking tendencies, and inertia. In addition, the study also found three recurring subfactors that do not appear in the PPM model in the course of the investigation: changes in customer needs and tastes, involuntary switching, and bank responsiveness.

The general issues concerning switching intentions and behaviours were discussed at the concluding stage of the investigations. The study found that, no matter how hard an organisation tries to satisfy customers, some customers may remain unsatisfied and indicate their intention to switch to an alternative bank. However, the findings suggest that switching intentions often change over time, making it difficult to provide accurate predictions about future behaviour routinely. As a result, most scholars focus more on actual switching behaviour than switching intentions. The study thus revealed that switching behaviours are not subject to frequent changes because they relate to actual switching behaviour rather than an intention to switch. Therefore, it is imperative to understand the qualitative differences between switching intentions and actual switching behaviour to succeed in the banking industry.

Finally, this study is one of the first few studies to empirically compare the switching behaviour of customers from two developing nations in West Africa. It explored customer switching behaviour in retail banking in The Gambia and Nigeria. The findings generally align with real-world observations, and it has been noted that many participants switched banks. Therefore, the study has filled some gaps in the literature by presenting more comprehensive insights into understanding the drivers of switching behaviour in the retail banking sector. The findings led to the author developing a new model, figure 7.1. below presents the newly developed bank switching push-pull-mooring (PPM) model/framework.

Figure 7.1. The newly developed bank switching (Push-Pull-Mooring) model



The newly developed push-pull-mooring (PPM) framework/model offers a more comprehensive understanding of switching behaviour in the retail banking sector. This is because so many new and emerging factors and sub-factors emerged through the study, thus revealing so many new elements that have not been previously discovered in prior studies. It made the current study novel and contributed to the switching behaviour literature. It is evident from the developed framework that, apart from the push factors mentioned in the earlier literature by Bansal et al. (2005), there are other push factors and even subfactors influencing customer switching behaviour in the retail banking sector. Therefore, the study has shown that elements like *'banking products'* are recognised as a new push factor. This is in addition to factors like *satisfaction, perceived banking quality, value, trust, commitment*, and *banking price perception* presented as push factors by Bansal et al. (2005).

Furthermore, the framework presented pull factors as positive switching drivers affirming that the attractiveness of alternatives positively influences customer switching behaviour in the retail banking sector. The newly developed model also identified *technological innovations, bank staff relational benefits, and coronavirus pandemic-induced attraction* as emerging pull variables that did not appear in the previous push-pull-mooring model but are considered drivers of switching in the retail banking sector. The new model also presents ten new subfactors within the pull factors. They include *the bank's physical appearance, the Bank's image/reputation, competing banks' attractive advertisement, positive banking expectations, bank relative proximity, expected switching benefits, perceived usefulness of the bank's digital platforms, perceived ease of banking transactions, personalised banking offerings, and repositioning banking business models.* According to the findings, these elements significantly influence customer switching decisions in the retail banking sector.

The last segment in the diagram explains the impacts of the mooring factors (i.e. the situational and contextual constraints) on customer switching behaviour. Therefore, the study's contribution is based on the affirmation that variables like *attitudes towards switching, subjective norms (social influences), switching costs, prior switching behaviour, and variety-seeking tendencies* are obstacles to switching, confirming Bansal et al.'s (2005) findings. In addition, however, its unique contribution is the discovery of new elements of mooring factors that do not appear in the PPM model, namely *inertia* (a factor), including subfactors, which are *changes in customers' tastes/needs, involuntary switching, and bank responsiveness*.

Meanwhile, there are policy implications for this. First, the policymakers in both countries and beyond can use these findings to formulate policies and regulations that would support the growth of the banking business and attract foreign investment to their countries. The results will also guide the government in preparing policies and regulations to protect consumers from several challenges facing them in the banking market. For example, positively formulating laws to reduce unethical practices/issues identified during the studies will improve the customer banking experience. Secondly, it will also guide the banking executives in developing flexible banking policies and procedures to attract new customers and help them keep and maintain long term relationships with existing customers. Finally, the result has also shown that employee commitment is pivotal in satisfying customers' banking needs in the banking industry. Therefore, the findings provide direction to banking executives on policy formulation that could motivate bank staff to deliver quality banking services that consistently satisfy customers' needs for a long time.

7.3. Recommendations

The following recommendations are offered and presented in three stages based on the PPM model. The first stage gives recommendations based on the findings relating to the push factors. The second recommendation considers the findings relating to the pull factor, and the results inform the third recommendation about the influence of mooring factors on customer switching behaviour in the retail banking sector.

7.3.1. Push factors

7.3.1.1. Banking products

The study's findings illustrated the importance of banking products and how they can easily influence customer switching behaviour in the retail banking sector. Therefore, the study recommends that bank managers constantly improve their existing products and develop new innovative ones to meet and exceed customers' expectations, which will help decrease satiation and the resultant switching behaviour. In addition, banks need to provide adequate and timely information about the wide range of banking products offered and their benefits so that customers can make informed banking decisions. Thus, the information provided by the banks will guide a customer's choices and preferences concerning the type of account that is best suitable for their needs.

7.3.1.2. Banking service quality

The empirical findings relating to The Gambia and Nigeria demonstrate that perceived service quality is critical to customer satisfaction in the retail banking sector. Thus, banks should provide high-quality service in order to retain existing customers and attract new ones. In addition, these banks' services are related to people's wealth, so customers are much more conscious about receiving high-quality, secure services. So, it is recommended that financial service institutions provide secure and high-quality services to customers to achieve and maintain customer satisfaction. This practice could help reduce customers' switching behaviour, even when they experience service failures. According to Zeithaml et al. (2006), doing it right the first time, learning from recovery experiences, and learning from lost customers are strategies that help managers minimise customers switching behaviour in any industry. Therefore, it is recommended that banks' management teams understand the importance of delivering quality services that are considered secure to customers correctly the first time. This strategy, if implemented effectively, will prevent the extra costs of service recovery, as the consumer is satisfied during the initial point of service delivery.

7.3.1.3. Service failures, service encounter failures, and responses to service failures

The study also found many uncontrollable situations during banking service encounters due to the nature of banking services. There will always be banking service challenges or failures. Therefore, bank managers should understand that service failures cannot be avoided entirely and should be given appropriate attention to prevent customer switching behaviour. Employees should be trained regularly to provide better services, and working standards should be set to reduce service failures. Furthermore, financial service providers should treat their customers as individuals and find individual solutions to their needs, as it is in other service sectors. This goal can be achieved by engaging in meaningful and constructive direct communication with customers. If properly managed, the interactions between banks and customers can measure customers' satisfaction levels and how well the bank meets their expectations. However, if service failures occur, banks should do everything to recover from such failures to retain the complaining customers and avoid switching behaviour. Therefore, the study also recommends that banks implement service recovery strategies by applying the principle of perceived justice to recovery satisfaction after a service failure. Bank managers should therefore ascertain the causes of banking failures and why customers switch banks. Thus, through continuous marketing research and service recovery experience, banks can improve their service performance to satisfy existing customers and continuously attract new ones.

7.3.1.4. The perceived value of banking services

The perceived value of banking services is another push factor discussed in the study. It is usually determined by comparing the relative benefits to the costs or sacrifices associated with a service. Therefore, it is recommended that bank managers should consider the total cost of obtaining such value since customers' satisfaction is primarily determined by the value received compared with the expenses involved in using a service. Accordingly, effort should be exerted to modify the traditional quality models and include financial considerations because most customers compare the perceived value of services received to the financial sacrifices made. Another area of value perception is the employees' capabilities, skills, and knowledge exhibited during service encounters. The attitudes and behaviours of service employees may significantly contribute to customers' perceived service value, as bank staff's dedication during service encounter interactions often leads to memorable experiences, which increase their satisfaction and trust. Therefore, it is recommended that a bank's frontline employees be trained to attend to customers' needs professionally. Such performance during service encounters makes a real difference in the customer's perceived value of the service.

7.3.1.5. Customer Satisfaction

Customer satisfaction regarding various aspects of bank services has also been identified as a significant determinant of repeat patronage in the banking industry. As a result, this study recommends that bank managers undertake customer satisfaction research to ascertain which aspects of the services satisfied their customers and which parts did not. Then, they should implement measures to correct those aspects that are not satisfactory to the customers. This study has given insights into improving the positive aspects of a service to sustain customers' continuous patronage and loyalty. However, ensuring customer satisfaction with bank services may not guarantee continued patronage in the banking sector. The study shows that satisfied customers might switch due to factors besides dissatisfaction. The study's findings reveal that such switching is usually partial rather than complete. Most satisfied customers switch partially rather than outright, retaining their existing bank. Therefore, this study recommends that bank executives provide incentives and other benefits that discourage multiple banking behaviours, especially in Nigeria, where such practice is prevalent. This can be achieved by developing customer loyalty programs that are practically non-existent among bank customers. This will enhance customer loyalty and discourage multiple banking behaviours and switching behaviour. Another way of minimising switching by satisfied customers is for banks to monitor the market trends and current customer behaviour regularly. In addition, customers' everyday situations and changing needs should also be monitored to provide products and services that can satisfy their current and pressing needs. Thus, banks should take retaining satisfied customers seriously, and they should not focus solely on dissatisfied customers. This is critical for banks' survival because they serve as brand ambassadors through positive word-of-mouth communication when satisfied customers are retained.

7.3.1.6. Trust in banking services

Trust is another critical issue that was identified during the investigation. Due to the volatile nature of the banking industry and prior customer experience, like the 2008 global financial crisis, customers' trust in banking has been challenging in recent years. The study thus recommends that the government's fight against corruption be vigorously pursued (especially in Nigeria), assuring banks' customers (depositors) that their money is safe to create trust. However, the central banks of The Gambia and Nigeria should also avoid constant changes in policies to avoid the bad publicity that such actions would generate and prevent fear and mistrust among the banking public. Furthermore, policies that could strengthen the banking industry against regular incidents of liquidation and mergers and acquisitions should be implemented to create long-lasting trust between the banks and their customers. This is necessary as modern customers prioritise reliability and trustworthiness in their dealings with banks. The study thus recommends that banks be more transparent and sincere in their dealings with their customers to create trust. Another way of building trust and minimising switching behaviour in the banking sector is for the banks to tell their customers the truth and be honest in discharging their services to their valued customers. Thus, keeping corporate promises and avoiding misleading information and advertisements to lure customers will create a favourable corporate image. This idea conforms with Kanngiesser et al.'s (2021) findings, demonstrating that customers' patronage can only be guaranteed when mutual trust exists between the firm and the customers.

7.3.1.7. Commitment

The study also found that employees' commitment to service quality, customer satisfaction, and retention in the banking industry is influenced by many factors. For example, in Nigeria, the current practice among banks is that strategic marketing planning and decision-making processes are made by upper management at the head office in Lagos, Nigeria, without the involvement of employees. Instead, these managers give directives to their subordinates, who must carry them out in a specific order, which negatively affects the employees' level of commitment. Therefore, to enhance employees' commitment in the workplace, it is recommended that bank managers involve employees in their strategic marketing planning to guarantee their commitment to those plans and the bank's overall goals. Furthermore, banks should also improve their working environments, communication systems, managerial and leadership styles, work-life balance; and empowerment of employees to make certain decisions. In addition, the prospects for career development and the use of financial rewards as incentives for employee performance to enhance commitment are also encouraged. Finally, continuous motivation and training should be given to employees to improve their positive behaviour on the job.

7.3.1.8. Bank pricing

Price perception plays a vital role in customer retention and switching behaviour in the retail banking sector as a push factor. However, it also serves as a fundamental part of the product/service mix and determines customers' expectations about product/service quality. Nevertheless, it plays a dominant role in customer switching behaviour. So, to address price-induced switching behaviour in the banking sector, bank executives should develop affordable pricing strategies that can balance the costs and the acceptable banking service quality to gain a competitive edge in the industry. This practice could include reducing bank service charges, introducing zero fees on current accounts, offering low lending rates, and setting attractive fixed deposit rates. In addition, hidden charges should be avoided, as a lack of bank transparency in service charges may promote distrust. This view is supported by Nai et al.'s (2020) findings, demonstrating that customers may view pricing secrecy as unfair and an attempt to deceive them into incurring more service costs against their wishes and without their consent. So, customers should not perceive the bank pricing policies as profit-oriented but rather as oriented toward adding value. As argued by Bertini and Gourville (2012), 'While a firm's brand communications may say, "We value you as a person," its pricing practices may indicate, "We value you as a wallet"'. So, putting customers first in any pricing considerations or strategies will dramatically reduce the switching behaviour of customers in the retail banking sector. This can be achieved by ensuring that the offered price is not higher than the prevailing market prices offered by the competitors. So, banks should continually re-evaluate customers' needs for quality service and their willingness to pay for it. This is important as an undesirable increase in bank charges may push the customers to consider switching to another bank that provides better price options. Thus, the value given to the customers should not be the only consideration; it should also include the customers' sacrifice for the valued services received. Therefore, bank executives should implement competitive pricing strategies that are satisfactory to the customers to provide a competitive edge and reduce switching behaviour tendencies.

7.3.1.9. Customer complaints management

Another important discovery is that service failures cannot be wholly eradicated, so efficient complaints handling and service recovery are vital for a sustainable competitive advantage. Frasquet et al. (2021) categorise complaints as informal or formal. A formal complaint is usually in a letter, fax, or email, while informal complaints may be verbally made to staff. Thus, the study recommends that banks monitor how their products and services are being rated and the degree of customer satisfaction with them. This practice will enable banks to quickly detect service failures, as customers' complaints will manifest during the monitoring exercise. Such a method can be implemented by utilising the opportunities offered by a sound system of collecting, processing, and analysing complaints and commendations to improve the service. Developing such a system is one of the more effective methods of measuring service quality and customer satisfaction. Therefore, banks are encouraged to put an appropriate mechanism in place to promptly address such customers' complaints to quickly win back dissatisfied customers and avoid the possibility of losing existing loyal customers to competitors. In addition, a marketing strategy that enables banks to track their customers' patronage regularly should also be operational. This practice will help banks detect suddenly left customers without any prior complaints. Banks can then contact such customers to ascertain why they stopped patronage. This is also necessary to win back aggrieved customers who quietly left the bank without complaining.

Therefore, complaints and commendations should be appropriately monitored and handled to implement the required changes, such as by improving policies, procedures, and processes to enhance the quality of service delivery, which will prevent similar complaints in the future. So, how customers are treated during service recovery interactions also plays a vital role in their satisfaction with the recovery process. Thus, this study also recommends that bank staff be encouraged to be courteous and attentive and show empathy towards customers who have experienced service failures, expressing their apologies accordingly. Furthermore, apologies in service marketing are essential for helping to calm customers after a service failure has occurred. Therefore, it is also imperative to communicate to a complaining customer that management regrets the failure and the bank is ready to compensate the customer for the failure. Sometimes, that compensation might be in monetary form, but at other times, an apology and explanation might be enough to calm the angry or dissatisfied customer. So, bank managers should focus on the outcomes of complaint handling and understand how satisfied the customers are after the service recovery efforts have been made.

7.3.1.10. Convenience

Convenience has also been confirmed as influencing switching in the retail banking sector. Therefore, the study suggests that bank managers establish more branches to bring banking services closer to their customers. The study also recommends that banks' opening and closing times be convenient and satisfactory for customers. Alternatively, bank executives should encourage online banking transactions (especially for customers in locations with no physical bank presence) to provide banking accessibility anytime and anywhere to prevent inconveniences resulting in customer switching behaviour. Lastly, banks should ensure that the various customers' challenges during electronic banking transactions are resolved satisfactorily and promptly, as delays in the banks' responses could also influence customer switching behaviour.

7.3.1.11. *Product knowledge*

The study also identifies the importance of employees' knowledge of products in customer satisfaction. Thus, employees should be equipped with enough knowledge about the bank's products and services to accurately and satisfactorily respond to customers' needs while providing meaningful information to customers. Furthermore, customers should be regularly informed about the bank's latest and forthcoming schemes. Finally, banks should ensure that customers are constantly informed and updated on new innovative products concerning e-banking transactions and resolve electronic banking issues satisfactorily and promptly to avoid customer switching behaviour.

7.3.2. Pull factors

7.3.2.1. *Attractiveness of alternatives*

The attractiveness of alternatives is a significant pull factor that attracts customers to switch from one bank to another. Therefore, the study recommends that banks introduce attractive packages and incentives like price reductions and promotional deals to woo new customers, retain existing customers, and make their competitors less attractive to maintain their market share. In addition, a bank's attractiveness should include the new recurring subfactors mentioned in this study's findings: technological innovations, bank staff's relational value, and coronavirus-pandemic induced attraction. In addition, several other subfactors mentioned earlier also build up the pull factors, as they are seen as attractive benefits to customers: perceived usefulness, online banking security, ease of transactions, positive expectations, relative proximity, and expected switching benefits. Thus, banks should be faster in their consummation of secure customers' transactions to build up positive perceptions of the bank's image and reputation, thereby encouraging increased patronage and customer retention. Staff should also appear welcoming. Bank workers should be friendly. Furthermore, the banking environment should have world-class infrastructural facilities to make it appealing to customers and show that the bank has what it takes to execute its transactions as expected. In addition, an appealing environment that determines the comfort the customers enjoy while processing transactions at the bank should also be provided to keep the customer relaxed during service encounters.

7.3.2.2. Bank advertisements

The empirical findings of this study confirm that advertising, as a subfactor within the attractiveness of alternatives, plays a significant role in informing, attracting, and determining customers' positive switching behaviour in the retail banking sector. This study thus recommends that bank executives develop effective advertising strategies that best inform the customers of their products and services. It is believed that customers' proper understanding of the current banks' products and services will enable them to retain customers and keep them away from attraction to competitors. Examples of such communication channels are TV, radio, and billboard advertisements. However, the emergence of modern technology, such as the Internet, has provided an alternative means of communicating with target markets. Thus, TV and radio media are no longer the only means of disseminating information and advertising a bank's products and services to the public. In addition, the Internet is now providing an alternative method of reaching target customers. It enables potential and existing customers to be informed about banking services globally – in seconds. However, TV and radio may still be the most effective method of advertising banking services to the older generation. Therefore, the study further recommends that multiple advertising and communication channels are required to effectively convey banks' messages to their different demographic target groups and market segments.

Furthermore, the study also recommends that banks' customer care officers give customers valuable and up-to-date information relevant to their already acquired services to aid their repeat purchase behaviour and reduce the possibility of switching. Unfortunately, many interviewed bank customers complained that their banks do not inform them of up-to-date information about services they have already purchased or intend to purchase soon. Therefore, this study recommends that banks increase their transparency with customers, which might help reduce customers' tendencies to switch and should be prioritised to win customers' trust and loyalty. Bank managers should also ensure that their branches are close to their target customers. A bank's proximity is also a relevant subfactor within the pull factor of the attractiveness of alternatives that are helping banks to retain customers in The Gambia and Nigeria.

7.3.2.3. *The bank's development of a positive image*

Aside from providing quality service to retain customers, today's customers are more prone to external information. Therefore, this is another critical area on which the bank should focus to boost the bank's image. The study thus recommends that banks should ensure good word-of-mouth communication among customers by turning their satisfied customers into advocates. Evaluating the bank's image from its customers' perspective will help improve its reputation, with a resultant positive effect on customer retention.

7.3.3. Mooring factors

Lastly, the study's third and final category of influences on switching behaviour in the banking sector is mooring factors. Mooring factors include attitudes towards switching, subjective norms (social effects), switching costs, prior switching behaviour, and variety-seeking tendencies. This study also recommends that bank managers increase switching barriers to make the process more complex and less attractive to customers. However, the study suggests that in addition to increasing switching barriers to discourage switching, banks should also enhance customer relationship efforts by providing incentives and other extra benefits to loyal customers to encourage retention. Consequently, these loyalty-promoting benefits also increase switching costs and lengthen customers' time to make alternative banking arrangements.

7.3.3.1. *Involuntary switching*

The research also found that switching behaviours may sometimes be beyond the bank customers' control (i.e. involuntary switching), such as relocation, a change of jobs, the opening or closing times of a bank's branch, or outright bank closure. Therefore, the study recommends that bank managers encourage customers to use e-banking services, such as ATMs, and Internet/mobile banking, to minimise involuntary switching. Furthermore, it is necessary to prevent customers' switching behaviours beyond the banks' control and their customers before closing bank branches that are considered unprofitable but are conveniently accessible by different customer segments. It is possible since e-banking can be efficiently and effectively used for transactions anywhere, anytime, and without visiting bank branches.

7.3.3.2. Switching costs

This study also demonstrates that switching costs are essential barriers to bank customer switching behaviour in The Gambia and Nigeria. Therefore, this study recommends that banks increase their monetary and non-monetary switching costs to make the switching process more complex and less attractive to customers. This will discourage customer switching behaviour in the retail banking sector. Furthermore, this study also recommends the introduction of positive switching costs against negative switching costs. Thus, promoting positive perceptions of the performance of relevant service attributes compared to competitors, especially price and quality perceptions, are important factors for reducing possible switching behaviour in the service sector. The study thus recommends that banks focus on positive and non-monetary switching costs more than negative switching costs. This can be achieved by making it challenging to switch through value-adding services, like increased convenience, service customisability, and priority banking services.

7.3.3.3. Variety-seeking tendencies

The research findings suggest that, since variety-seeking customers often switch from one bank to another, it is recommended that these customers should be identified. Furthermore, a new line of products/service extensions should be introduced as a strategy to prevent high variety-seekers from switching to competitors.

7.3.3.4. Changing customer needs and tastes

The study's findings also reveal that frequent changes in customers' tastes are partly responsible for customer switching in the retail banking sector. This study thus recommends that banks continually improve their products and services using innovations in order to meet changing customers' needs and expectations. This can be done using constant reconfiguring and updating of business models concerning the needs and demands of customers. In addition, banks must also keep re-evaluating and updating their marketing strategies and make fundamental changes in how they interact with customers to retain them. This is necessary because modern customers are becoming less loyal, and the number of customers switching their main banks is constantly growing.

7.4. Limitations and directions for further research

Although this study provides thorough theoretical and practical contributions, it does have various limitations that restrict the generalisability of the findings. But these limitations also open up possibilities for future research. One of the key challenges experienced during the investigation was that the thematic interviews were time-consuming. However, this was anticipated, and sufficient time was allocated for them. Funding for the research was also limited, but the available funds were utilised judiciously, and the project was carried out efficiently. Furthermore, the findings of this research are primarily based on the information received from the participants during the in-depth interviews and focus group discussion sessions. Therefore, their responses could be biased and may not reflect the actual situation in the banking industry. Another limitation of this study is that the research findings are based on small sample size, using an interpretive approach. Thus, a statistical representation of the entire population under investigation has not been included. Another observed limitation of the study is that it may be possible that the semi-structured interviews may not have been executed consistently because the interviewer may have altered some of the discussions during the investigations to get relevant information that would help answer the research questions.

Even though many recurring factors were discovered to have a negative or positive influence on switching behaviour during the empirical study, there may still be additional factors that impact customers' switching behaviour that has not been identified in this study. In addition, this study was based on the PPM model, and the research questions were narrowed down to the set of factors suggested in the model. Therefore, further empirical research is required to identify and examine other factors influencing customer switching behaviour in the retail banking sector. Another limitation is the classification of the reasons for switching. However, the results show that most interviewees provided more than one reason for switching; future research should explore the impact of multiple causes of customer switching behaviour in the retail banking industry.

Similarly, the study's data was collected from Banjul, The Gambia and Abuja, Kano, Nigeria. Customers from other parts of the two countries may have different perceptions of the causes of switching behaviour, which also limits the generalisability of the findings to all aspects of these countries. Future researchers could also use the data collection procedures and the qualitative method applied in this study to examine bank switching in other regions, especially Nigeria, due to its diverse population and broader geographical coverage. In addition, this study has been conducted in two developing countries of West Africa (Nigeria and The Gambia), focusing on the retail banking sector. However, people's beliefs and attitudes significantly differ across different geographical areas. Thus, generalising the study's findings to other service sectors and geographical regions is inappropriate, as differences exist between people and nations. Therefore, future research could replicate this study in other service sectors and countries to ascertain the similarities and differences among customers' switching behaviours and compare the present study results to improve the generalisability of its findings.

In addition, since the study has focused on MSME customers in the retail banking sector, the income levels of the majority of the participants in this study are quite average and, in some cases, low, making it difficult to generalise the findings. Future research should include samples from higher income groups to learn more about the high-end markets. Finally, although the study covered the retail banking sector, the data collection was restricted to commercial banks. Future research could be directed to other specialised banks like micro-finance enterprises, agricultural banks, development banks, industry banks, and mortgage finance banks. A further limitation is that the research was restricted to the banking industry, and the results were not analysed for business relationships in other sectors. Different results may be produced by focusing solely on specific sectors or relationship types. For example, franchises, highly standardised products, low- or high-cost products, and high- and low-involvement products may produce different results. Therefore, future research should extend the findings of this study to areas other than banking to provide a more detailed view of the situations in other industries.

Another noticeable limitation is that this research focuses on customers' past and present switching behaviour without any hint concerning possible future customer switching behaviour. In addition, the interview questions focused mainly on interviewees' banking experiences with current or new banks. However, in order to avoid future switching and maintain long-term relationships with customers, future research should identify any new factors that may potentially influence customers to switch banks in the future. Finally, the study did not examine the possible impact of cultural differences on customer switching behaviour in the retail banking sector. It also did not apply any of the five cultural dimensions propagated by Hofstede et al. (2010) during the study (individualistic and collectivistic cultures; power distance; uncertainty avoidance; femininity vs masculinity; and vertical vs horizontal orientations). Therefore, future research should consider Hofstede et al.'s (2010) cultural dimensions to enhance understanding of the role of consumer cultural background in predicting customers' switching behaviour across various developing countries.

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Appendix 1 : Interview schedule

UNIVERSITY OF EAST LONDON

University Research Ethics Committee (UREC)

Interview schedule/indicative topic guide

Preliminary question

1. Could you briefly tell me about your bank and the type of account you are operating?

Discussions of answers to this preliminary question lay the foundation for the questions of the main topic of the research.

Topics and main questions

<u>Theme 1: Push factors</u>

Perceived quality

1. Can you review and explain your experience of your present bank's service quality and your perception of it?

Satisfaction

2. How do you evaluate your satisfaction with the overall quality of the service delivered by your bank (for example, terms of service; opening hours; employees' performance; transaction processing and procedure; turnaround time; account management; and product range)?

Perceived value

3. What are your perceptions about the value of your current bank's services in relation to the charges?

Trust

4. Briefly highlight your banks' reliability in response to requests and the safety of your savings.

Commitment

5. How will you describe your commitment towards your bank (either as a customer or a staff member)?

Price perception

6. What role is the price (bank charges) playing in your re-purchase and bank choice decisions?

Theme 2: Pull Factors

Attractiveness of alternatives

1. As a bank customer, what would attract you to a competing bank?

Theme 3: Mooring Factors

Attitude towards switching

1. How will you describe your general attitudes towards bank switching?

Subjective norms

2. How are the opinions of your family and friends shaping your bank switching decisions?

Switching costs

3. In what way are personal sacrifices (money, time, and effort) shaping your switching decisions?

Prior switching behaviour

4. Briefly explain your past switching experiences (if any) in the retail banking sector.

Variety-seeking tendencies

5. How would you describe your variety-seeking tendencies in terms of trying new services?

Switching intention and switching behaviour

6. What are your general views on switching and the factors likely to influence your bank switching decisions?

Appendix 2 : Participant invitation letter

UNIVERSITY OF EAST LONDON

School of Business and Law
Stratford Campus
Water Lane
London E15 4LZ

The principal investigator(s)

Kareem Folohunso Sani (k.f.sani@uel.ac.uk)

Dr. Ayantunji Gbadamosi (a.gbadamosi@uel.ac.uk)

Consent to participate in a research study

I am a student on PhD via MPhil at the University of East London, United Kingdom. The purpose of this letter is to provide you with the information you need for considering whether to participate in my research study. The study is being conducted as part of my doctoral (PhD) studies in business.

Project title

Understanding customer switching behaviour in the retail banking sector: a case of Nigeria and The Gambia

Project description

The research project aims to explore customer switching behaviour in the retail banking sector to deepen knowledge of switching in sub-Saharan Africa. I am looking for participants (aged 18 or above): micro, small and medium enterprises (MSMEs) and bank staff. The interviews will be audio-recorded and may last approximately 30 to 45 minutes in a confidential location. All answers and results from the interview sessions will be kept strictly confidential, and the results will be reported in a research paper that will be submitted to my school. You would be under no obligation to participate in this study and should not feel coerced. You are also free to withdraw at any time, without any obligation to give a reason.

I would be very grateful if you would be willing to participate in my study. If possible, you will be asked to sign a consent form before participating. You can e-mail me at: k.f.sani@uel.ac.uk to confirm your willingness to participate. Please retain this invitation letter for reference. Please contact me or my director of studies (Dr Ayantunji Gbadamosi, School of Business and Law, University of East London, Water Lane, London E15 4LZ, 0208 223 2205, a.gbadamosi@uel.ac.uk)

Thank you in anticipation.

Yours sincerely,

Kareem Folohunso Sani

Appendix 3 : Research ethics

University of East London

Royal Docks School of Business and Law
Water Lane
London
E15 4LZ
United Kingdom

Research integrity

The University adheres to its responsibility to promote and support the highest standard of rigour and integrity in all aspects of research, observing the appropriate ethical, legal and professional frameworks.

The University is committed to preserving your dignity, rights, safety and wellbeing. As such, it is a mandatory requirement of the University that formal ethical approval from the appropriate Research Ethics Committee is granted before research with human participants or human data commences.

The principal investigator/director of studies

Dr. Ayantunji Gbadamosi
Water Lane
London
E15 4LZ
United Kingdom
a.gbadamosi@uel.ac.uk

Student researcher

Kareem Folohunso Sani
Water Lane
London
E15 4LZ
United Kingdom
k.f.sani@uel.ac.uk

Consent to participate in a research study

The purpose of this letter is to provide you with the information you need to consider whether to participate in this study.

Project title

Understanding customer switching behaviour in the retail banking industry: a case of Nigeria and The Gambia

Project description

This research aims to identify various factors influencing customer switching behaviour in the retail banking sector of Sub-Saharan Africa. In addition, this research will attempt to develop a deeper understanding of the peculiar nature of customer switching behaviour in Sub-Saharan Africa, using Nigeria and The Gambia as case studies. It is believed that the findings will lay the foundations for framing potential interventions by providing lasting solutions to the peculiar switching challenges facing banks and other service providers on the continent.

Participating respondents selected for this study will be requested to participate in the interview sessions. The participants will be identified based on the type of their business (i.e. micro, small, or medium enterprises). The participants shall also be contacted in person (face-to-face contact) to get their details.

The interview sessions for this study will involve in-depth face-to-face interviews with selected bank customers in Nigeria and The Gambia. In addition, the researcher intends to visit Nigeria and The Gambia for data collection. Data collection in Nigeria will be conducted in the two major commercial cities of Lagos and Kano, due to the population and all categories of bank customers in these locations. However, due to the small size of The Gambia, the data collection will be restricted to the capital Banjul, where most of the banking transactions are consummated.

Confidentiality of the data

The confidentiality of all respondents will be respected and protected from all third parties. Transcripts will be stored unanimously, and audio recordings will be destroyed within 12 weeks of the interview date.

Location

Phase 1 – The first phase of the interview sessions will be conducted in Lagos and Kano, Nigeria, between June and October 2020.

Phase 2 – The second phase of the interview sessions will be conducted in Banjul, The Gambia, between October and December 2020.

Remuneration

No remuneration will be paid to the participants of this study.

Disclaimer

Your participation in this study is entirely voluntary, and you are free to withdraw at any time during the research. Should you choose to withdraw from the programme, you may do so without disadvantage to yourself and without any obligation to give a reason. Please note that your data can be withdrawn up to the point of data analysis – after this point it may not be possible.

University Research Ethics Committee

If you have any concerns regarding the conduct of the research in which you are being asked to participate, please contact:

Catherine Hitchens, Research Integrity and Ethics Manager, Graduate School, EB 1.43

University of East London, Docklands Campus, London, E16 2RD

(Telephone: 020 8223 6683, Email: researchethics@uel.ac.uk)

For general enquiries about the research please contact the Principal Investigator on the contact details at the top of this sheet.

University of East London

Dear Kareem Folohunso

Application ID: ETH1819-0188

Project title: Understanding Customer Switching Behaviour in the Retail Banking Sector: The Case of Nigeria and Gambia.

Lead researcher: Mr Kareem Folohunso Sani

Your application to Research, Research Degrees and Ethics Sub-Committee meeting was considered on the 4th of December 2019.

The decision is: **Approved**

The Committee's response is based on the protocol described in the application form and supporting documentation.

Your project has received ethical approval for 2 years from the approval date.

If you have any questions regarding this application please contact your supervisor or the secretary for the Research,

Research Degrees and Ethics Sub-Committee meeting.

Approval has been given for the submitted application only and the research must be conducted accordingly.

Should you wish to make any changes in connection with this research project you must complete 'An application for approval of an amendment to an existing application'.

The approval of the proposed research applies to the following research site.

Research site: Nigeria and Gambia

Principal Investigator / Local Collaborator: Mr Kareem Folohunso Sani

Approval is given on the understanding that the UEL Code of Practice for Research and the Code of Practice for Research Ethics is adhered to.

Any adverse events or reactions that occur in connection with this research project should be reported using the University’s form for Reporting an Adverse/Serious Adverse Event/Reaction.

The University will periodically audit a random sample of approved applications for ethical approval, to ensure that the research projects are conducted in compliance with the consent given by the Research Ethics Committee and to the highest standards of rigour and integrity.

Please note, it is your responsibility to retain this letter for your records.

With the Committee's best wishes for the success of the project

Yours sincerely

Fernanda Silva

Research, Research Degrees and Ethics Sub-Committee

University of East London

Appendix 4 : Consent to participate in a programme involving the use of human participants

Please tick as appropriate:

	YES	NO
I have the read the information leaflet relating to the above programme of research in which I have been asked to participate and have been given a copy to keep. The nature and purposes of the research have been explained to me, and I have had the opportunity to discuss the details and ask questions about this information. I understand what is being proposed and the procedures in which I will be involved have been explained to me.		
Participation is to be audio recorded, please confirm your consent.		
I understand that my involvement in this study, and particular data from this research, will remain strictly confidential as far as possible. Only the researchers involved in the study will have access to the data. *(Please see below)*		
I understand that maintaining strict confidentiality is subject to the following limitations: That the participant is known to the researcher during the interview because of the face-to-face contact. That the nature of the interviews may create the possibility of associating responses with the participant. Although steps will be made to document the feedback without associating it to a particular participant.		
I understand and consent to the use of anonymized quotes in the final publication		
I understand and consent to the proposed method(s) of publication dissemination of research findings.		
It has been explained to me what will happen once the programme has been completed.		
I understand that my participation in this study is entirely voluntary, and I am free to withdraw at any time during the research without disadvantage to myself and without being obliged to give any reason. I understand that my data can be withdrawn up to the point of data analysis and that after this point it may not be possible.		
I confirmed that I am aged 18+		
I hereby freely and fully consent to participate in the study which has been fully explained to me and for the information obtained to be used in relevant research publications.		

The participants will be identified based on their type of businesses (i.e. micro, small, or medium enterprises) The participants shall also be contacted in person (face to face contact) to get their details.

Participant’s Name (BLOCK CAPITALS)

…………………………………………………………………….

Participant’s Signature

………………………………………………………………………………………..

Investigator’s Name (BLOCK CAPITALS)

…………………………………………………………………..

Investigator’s Signature

……………………………………………………………………………………….

Date: ………………………….