**Structural equation test of relationship quality–repurchase intention–willingness to recommend framework in retail banking**

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Abstract

Purpose – This paper examines how companies can influence customers’ repurchase intention and willingness to recommend through relationship quality (RQ hereafter) constructs by leveraging customer orientation, expertise and information sharing.

Design/methodology/approach – The research informants were recruited from a south eastern Nigerian city. Data analysis was based on 303 qualified cases extracted from the 332 valid responses retrieved from the customers of retail banking services through a bank-intercept method and online survey.

Findings – Except customer orientation, all the antecedents of RQ were directly related to trust and satisfaction. Whereas satisfaction was both directly and indirectly related to repurchase intention and willingness to recommend, trust was directly and indirectly related to repurchase intention but was not directly related to willingness to recommend. It was only indirectly related to willingness to recommend through satisfaction and repurchase intention. Trust and satisfaction mediate the link between RQ antecedents and repurchase intention and willingness to recommend. The research model explained 67 percent of the total variance in willingness to recommend.

Research limitations/implications – The mediating role of RQ in the link between customer orientation, expertise and information sharing and repurchase intention and willingness to recommend remains largely untested in the literature. This provides an avenue for future studies to extend RQ research to the nature of the construct’s behaviour when it is tested as a mediator in the relationship between its antecedents and consequences especially in West Africa where substantive research is scarce.

Practical implications – One of the key measures that retail banks can use to keep customers’ patronage and spur them into making business referrals is to build trust and deliver pleasurable satisfaction by leveraging customer orientation, expertise and information sharing.

Originality/value: As far as could be established, this paper represents the first attempt to simultaneously explore the indirect effects of customer orientation, expertise and information sharing on repurchase intention and willingness to recommend through the constructs of RQ. The paper further demonstrates that the relationships estimated within the model are not moderated by gender and occupation differences.

Keywords: Customer orientation, expertise, information sharing, relationship quality, repurchase intention; willingness to recommend

Introduction

“Don’t put all your eggs in one basket” thinking currently occupies the minds of the bank customers especially as the banking system has become more fragile in the last few decades. In Nigeria for instance, since the inception of conventional banking in 1952, the banking sector has witnessed incessant distress and failures (Izogo, 2012). Thus, continuous reforms have become a feature of the Nigerian banking industry till date and customers’ confidence is easily eroded (Izogo, 2012). Consequently, customers decide to spread their
patronage by maintaining accounts with several banks at the same time to reduce their risk exposure in any event of liquidation. While satisfaction is necessary to maintain a pool of happy customers, a bank might be losing sales if customers are also happy with competing banks. Yet, in a very competitive banking industry, sustainable profits can only be captured from loyal customers in the long-term. Zeithaml et al. (1996) provide support for this view as follows: “customer retention is a more profitable strategy than gaining market share or reducing costs….. for companies with an established customer base (especially in mature markets with entrenched competitors) the net return on investments could be much higher for retention strategies than for strategies to attract new customers” (p. 32).

Smart firms have therefore realised that building sales and profits from the existing customers is an indispensable strategy for attaining sustainable competitive advantage especially in market-based economies (Rauyruen and Miller, 2007). One of the key strategies for attracting profitability and competitive advantage is RQ development and enhancement (Ndubisi, 2007; Rauyruen and Miller, 2007) especially in a very competitive market where firms contest for a shrinking customer pool. Such is the case with the banking industry across different economies. Yet, the link between RQ and marketing outcomes is not completely understood. Few studies have examined customers’ behavioural intentions through a RQ lens despite the construct’s importance in the relationship marketing literature (Zhang et al., 2011). Whereas most firms base their performance measures on satisfaction ratings, Aurier and N’Goala (2010) argued that “satisfaction appears as a necessary but not sufficient condition for relationship maintenance and development” (p. 303). Satisfaction becomes less significant as customer purchase behaviour begins to set through other mechanisms (Oliver, 1999). Additionally, customers can drum up business for the organisation through referrals (Reichheld and Sasser Jr., 1990) if a compelling relationship exists between the two parties. The underlying premise of this article is that evidences of the impact of RQ on repurchase intention and willingness to recommend should be detectable if the RQ constructs relate to customers’ behavioural responses at the firm level as argued in previous research. The consequences of RQ perceptions on individual-level repurchase intention and willingness to recommend can therefore be seen as a function of positive or negative assessment of RQ and are desirable to be monitored. This paper therefore sets out to: a) explore the antecedents of RQ and its dimensions; and b) report the results of an empirical study examining how RQ intermediates the effects of its antecedents on repurchase intention and willingness to recommend in the Nigerian retail banking sector.

Regarding the structure of this paper, the next section outlines the theoretical background of the research and formulated the research hypotheses. The hypotheses were integrated into a conceptual framework which was empirically tested to estimate the links within the model. Findings were thereafter presented and this was followed by a detailed discussion.

Theoretical background and hypotheses development
The RQ concept emerged from relationship marketing theory and research (see Morgan and Hunt, 1994; Crosby et al., 1990) in which the ultimate goal is to strengthen already strong relationships and transform indifferent customers into loyal ones (Berry and Parasuraman, 1991). RQ is fundamentally used to describe the overall assessment of the strength of a relationship (Garbarino and Johnson, 1999) which in turn reflects the
weighted values that exchange partners attach to a relationship (Tsai and Cheng, 2012). Thus, as customers continue to interact with firms and their brands, mutual bond evolve if both parties are satisfied. Such mutual bond can improve the weighted values that customers attach to brands and consequently trigger customers’ future behavioural intentions (Ahamed and Skallerud, 2015; Zhang et al., 2011). Firms can improve customers’ overall assessment of the strength of a relationship in three sequential stages: a) creating a relationship by promising superior value, b) sustaining relationship by keeping to promises made to customer and c) making new customer promises based on previously fulfilled promises (Gronroos, 1990). Whereas this process appears simple and straightforward, relationship development was overly simplified. Specifically, the components of RQ and the determinants of the construct have been widely debated but consensus is yet to emerge. The construct also seems to manifest context-specific peculiarities.

Although there is no consensus as to what constitute the dimensions of RQ (Rauyruen and Miller, 2007), extant research shows that the three most supported components of RQ are trust, satisfaction and commitment (see for instance, Al-alak, 2014; Rajaobelina and Bergeron, 2009; Rauyruen and Miller, 2007; Morgan and Hunt, 1994). But in this paper, we focus on trust and satisfaction. These two components of RQ were chosen because they are the most supported within the financial services sector especially banking (Rajaobelina and Bergeron, 2009). It is also argued that commitment is a RQ outcome (Kim et al., 2006). However, whereas most studies explored the effect of RQ on marketing outcomes by treating the construct as a composite measure (e.g. Al-alak, 2014; Zhang et al., 2011; Rajaobelina and Bergeron, 2009), this study delineates and tests RQ as a disaggregate measure because such approach provides better explanation of behavioural outcomes and stresses the areas where improvement emphasis should be directed (Izogo, 2016).

According to Morgan and Hunt (1994), trust is the belief that an exchange partner will act in a manner that is in the best interest of the other partner. It reflects the customer’s confidence in the firm’s future performance (Zhang et al., 2011). Trust is therefore the foundation for every stable relationships (Garbarino and Johnson, 1999) because it reflects the belief that the seller will not act opportunistically (Crosby et al., 1990). Customers need to feel safe and secured in their dealings with companies and they also need to be assured that their interactions with the firm is confidential for them to be able to exhibit trust (Rauyruen and Miller, 2007). Banks that secure customers’ trust through promise fulfilment will certainly develop better quality relationships with its customers (Gronroos, 1990). Satisfaction is the customers’ overall assessment of the series of encounters/interactions with a firm and its brands over a given period of time which consequently affect future customers’ behaviour (Crosby et al., 1990). It measures the buyer’s evaluation of past performance of a brand (Zhang et al., 2011). Thus, a customer will be satisfied with the bank services received if the accumulated experience with a particular bank is perceived to have matched the customer’s expectations and is also better than competitors’ offerings. Drawing on Zhang et al. (2011), trust in and satisfaction with a relationship influence customers’ future behaviour.

Literature has identified a wide range of RQ antecedents. Guenzi and Georges (2010) identified customer orientation and expertise whereas Ndubisi (2012) found customer orientation, communication and competence as the determinants of RQ in the Malaysian health sector. Crosby et al. (1990) found expertise and relational selling of the salespersons as the antecedents of RQ within the life insurance sector in the
United States; Wray et al. (1994) identified salesperson’s ethics, expertise, relationship duration, selling orientation and customer orientation as the antecedents of perceived RQ. Wong et al. (2007) found information sharing as a significant predictor of RQ in the financial services sector in Hong Kong. More recently, Al-alak (2014) found client orientation, relational orientation and bank employees’ attributes as the determinants of RQ in the Malaysian banking sector. Rajaobelina and Bergeron (2009) also found customer orientation as the only predictor of RQ for both financial advisors and clients. Broadly speaking, the antecedents of RQ identified in previous research especially within the financial services sector show that three determinants of the construct: customer orientation, expertise and information sharing predominate. In this research, these three determinants are adopted and RQ is analysed as a disaggregated construct due to the robustness of such approach (Izogo, 2016).

A firm is customer-oriented if it helps the customers meet their needs (Saxe and Weitz, 1982). Firms that seek to build strong relationships with customers must therefore strive to understand customers’ needs and wants. A good deal of literature (Guenzi and Georges, 2010; Rajaobelina and Bergeron, 2009; Wray et al., 1994) support the view that customers are more likely to be satisfied with an organisation and trust future service performance if the organisation caters to their needs (i.e. if the organisation is customer-oriented).

Palmatier et al. (2006) defined expertise as the knowledge, experience and overall competence of bank employees. Customers are more likely to seek strong relationships with competent exchange partners (Palmatier et al., 2006; Crosby et al., 1990). As evident in a number of studies (e.g. Wong et al., 2007; Crosby et al., 1990), firms that possess competent employees are better placed to secure customers’ trust in and satisfaction with a relationship.

Information sharing inspires trust and triggers satisfaction with a relationship especially when it is timely, meaningfully, accurately and empathically shared (Wong et al., 2007; Shamdasani and Balakrishnan, 2000). It reduces uncertainty (Crosby et al., 1990) and keeps misconceptions very minimal (Wong et al., 2007). The following hypotheses are therefore proposed:

\[ H_1: \text{There is a positive relationship between high trust perception and a) customer orientation, b) expertise, c) information sharing} \]

\[ H_2: \text{There is a positive relationship between satisfaction and a) customer orientation, b) expertise, c) information sharing} \]

Additionally, customers are likely to be satisfied with a bank that builds trust. Fang et al. (2011) found that trust has a strong positive effect on satisfaction. We therefore propose that:

\[ H_3: \text{Trust in a relationship is positively related to satisfaction with the relationship} \]

**Behavioural intentions**

Zeithaml et al. (1996) proposed five components of behavioural intentions: loyalty to a company, propensity to switch, willingness to pay more, external response to problems and internal response to problems. But the
factorial outputs of their empirical study show that the proposed five dimensional construct was not replicated and the patterns of dimensionality also varied across contexts. The internal consistency of the resultant factor structure was also weak often falling below the 0.60 minimum threshold recommended by Nunnally (1978). In line with Boulding et al. (1993) and Loureiro et al. (2014) therefore, repurchase intention and willingness to recommend were adopted as the constructs of behavioural intentions in this study. But unlike the composite approach adopted by these researchers, we tested them as two separate constructs. This approach provides better insights on how to reduce customer defection.

According to Rajaobelina and Bergeron (2009), “repurchase intention refers to the degree of perceptual conviction of a customer to repurchase a particular product (or service) or to repurchase any product (or service) at a particular organisation” (p. 364). It goes beyond behavioural loyalty because it reflects the customer’s biased behaviour towards a particular brand. The construct is also identified with brand commitment (Ercis et al., 2012) but a difference does abound. Customers with high brand loyalty are defined as customers who repeatedly buy a brand and feel strong commitment to the brand (Oliver, 1999); whereas customer commitment relates more to friendship that a customer develops for a brand (Ercis et al., 2012). However, customers who are committed to a brand become loyal customers and exhibit repeat purchase behaviour (Ercis et al., 2012). Thus, it is critical to identify the important factors that influence customers’ repurchase intention since previous studies show that customer retention leads to higher profits (Pappas et al., 2014).

Building relationships with customers can lead to increased repurchases (Ahamed and Skallerud, 2015; Berry and Parasuraman, 1991). Ahamed and Skallerud (2015) found that satisfaction leads to relationship continuity. Fang et al. (2011) found that trust and satisfaction had a direct positive effect on repurchase intention but the effect of satisfaction was strong while that of trust was marginal. Loureiro et al. (2014) found that satisfaction was directly related to behavioural intentions but trust was not. In contrast, Mpinganjira (2015) found that trust trigger use of e-government services while Akhlaq and Ahmed (2015) found that distrust prevented intention to shop online. Rajaobelina and Bergeron (2009) support the view that RQ positively impacts repurchase intention within the financial services sector. Oliver (1999) stressed that satisfaction leads to repurchase or reuse of products and services. The mediating role of RQ in the relationship between its antecedents and future customers purchase behaviour is rarely explored within literature. Crosby et al. (1990) found that RQ mediates the relationship between expertise and future customers’ interaction. Fang et al. (2011) argued that one possible explanation for the weak direct effect of trust on repurchase intention was that satisfaction mediates the relationship between the two variables but they failed to statistically defend this claim. The following hypotheses are therefore proposed:

\[ H_4: \text{There is a positive relationship between repurchase intention and a) trust, b) satisfaction} \]

\[ H_5: \text{Trust mediates the relationship between repurchase intention and a) customer orientation, b) expertise, c) information sharing} \]

\[ H_6: \text{Satisfaction mediates the relationship between repurchase intention and a) customer orientation, b) expertise, c) information sharing} \]
Although not all customers are the same for a company, those who spend more money and buy more often are the most important ones (Pappas et al., 2014). These kind of customers are more likely to recommend your brand to others if they are satisfied with service performance (Hennig-Thurau et al., 2002). Firms add new business by securing business referrals from existing customers (Johnson et al., 2003; Zeithaml et al., 1996).

Literature supports the view that customers’ willingness to recommend a company to others is strongly linked to the quality of relationships with the firm (Finn, 2005; Berry and Parasuraman, 1991). It can therefore be argued that a customer will only refer other customers to a firm whose services he/she trusts because he/she is satisfied with previous service performance and he/she is also willing to do business with the firm in the future. Hence, continuous engagement with a particular customer increase the customer’s willingness to provide their financial services firms with business referrals (Wong et al., 2007).

Literature shows that in exception of Wong et al. (2007) who established that information sharing is indirectly related to customers’ willingness to recommend, no other study has examined the indirect effect of RQ antecedents identified in this paper and customers’ willingness to recommend. Wong et al. (2007) tested RQ as a composite construct. However, since previous studies (e.g. Ndubisi, 2012; Rajaobelina and Bergeron, 2009; Wong et al., 2007; Crosby et al., 1990) established positive relationships between the antecedents of RQ and the components of the construct, it can therefore be argued that the constructs of RQ mediate the relationship between its antecedents and willingness to recommend. Additionally, trust is expected to be indirectly related to willingness to recommend through satisfaction. The following hypotheses are therefore proposed:

\[ H_7 \]: There is a positive relationship between willingness to recommend and a) trust, b) satisfaction

\[ H_8 \]: Trust mediates the relationship between willingness to recommend and a) customer orientation, b) expertise, c) information sharing

\[ H_9 \]: Satisfaction mediates the relationship between willingness to recommend and a) customer orientation, b) expertise, c) information sharing

\[ H_{10} \]: Repurchase intention has a direct positive effect on willingness to recommend

\[ H_{11} \]: The relationship between trust and willingness to recommend is mediated by a) repurchase intention and b) satisfaction

\[ H_{11c} \]: Repurchase intention mediates the relationship between satisfaction and willingness to recommend

A pool of the hypothesised relationships gave rise to the conceptual framework shown in Figure 1.

Insert Figure 1 about here

Methodology

The 21-item scale used in this study was adopted and modified from previous research (see Table 1 and appendix 1). Four indicators that reflect employees’ knowledge of the customers and the ability to help customers meet their needs were used to measure customer orientation. Measures of expertise captured

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employees’ knowledge, competence and level of training. Measures of information sharing reflect timeliness, accuracy, and empathy. Measures of trust included behaviour, attributes and overall trust which reflect the three levels of abstraction of the construct. Additionally, one indicator of security was also included because of the risky nature of financial services. Satisfaction was measured with three indicators reflecting economic and non-economic facets of a relationship as well as a global measure of the construct (Rajaobelina and Bergeron, 2009). One standardised item each was used to measure repurchase intention and willingness to recommend. Previous studies that adopted standardised single-item measures reported robust results (Boulding et al., 1993). All the scale items were in a 5-point Likert format with 5 representing strongly agree and 1 representing strongly disagree at both extremes.

Insert Table 1 about here

The research instrument was administered in Abakaliki, a city in south eastern Nigeria. Majority of the retail banks in Nigeria has a branch in this city. The research informants were purposively recruited. Two techniques of data generation were used: bank-intercept method and online survey. The online survey was conducted to allow respondents who could not be reached face-to-face to participate. Facebook and LinkedIn were used to establish rapport with respondents prior to the survey administration. 450 respondents participated but a 74% usable response rate was retrieved.

The participants were all experienced in the use of retail banking services because their age distribution shows that nearly all the respondents had constant dealings with their respective retail banks. The gender distribution of the responses was slightly even as 56.6% were male and 43.4% female. Over 65% were single while 33.4% were married whereas 1.5% were neither single nor married. In terms of education, majority of the respondents are reasonably literate. Specifically, more than 94% had a minimum of NCE/Diploma and above while only 5.4% had a maximum of WAEC/SSCE. Further, 13.6% were self-employed whereas 47.3% were employed by the government. 21.4% are employed by the private sector whereas 17.8% are students. Finally, the distribution of respondents’ monthly income tends to skew towards the low income earners since almost 50% were within the income bracket of N50,000 or less. This was expected because majority of the Nigerian population are low income earners whilst wealth distribution remains dominantly uneven.

Data was subjected to series of analyses. First, One-way ANOVA was conducted to demonstrate that subsequent analyses were not confounded by service differential across the participating banks whereas collinearity and normality diagnostics were conducted to ensure that regression assumptions were not violated. SPSS version 21.0 aided these preliminary analyses. The validity and reliability of data were thereafter examined and the hypothesised relationships were tested using partial least squares structural equation modelling (PLS-SEM) procedure through the SmartPLS software (Ringle et al., 2005). The use of PLS technique is in line with its appropriateness for testing predictive models with non-normal data, the capacity of the procedure with small and medium samples and less requirements for strong theoretically based models when compared with other SEM approaches (Hair Jr. et al., 2014; Segarra-Moliner et al., 2013). Finally, to enhance
the originality and relevance of findings, the model was split in several ways and pairwise comparisons conducted with two way factorial ANOVA to test possible interaction effects.

**Results**

To perform the normality test and collinearity diagnostics, items measuring same latent construct were averaged with the aid of the SPSS transformation tool. To conclude that multicollinearity is absent in any dataset, the tolerance value must be considerably beyond 0.10 while the variance inflation factor (VIF) ought to be below 5 (Hair *et al*., 2010). The test outputs show that the tolerance values ranged from 0.40 to 0.60, an evidence of substantial scores above the minimum threshold. Additionally, the VIFs were way below the maximum limit of acceptability (1.68 – 2.50). Thus, multicollinearity issues were completely absent and the latent variables are not redundant. Additionally, the Durbin-Watson value is 2.0. Since this value is above 1, the residuals are truly independent. Thus, multicollinearity and redundancy are absent.

The data was also tested for normality using the scatterplot and the P-P plot. The P-P plot shows a good fit but there were minimum deviations from normality. Further, the scatterplot showed a rectangular distribution with most of the scores clustering around the centre but the scatterplot also reveals presence of few outliers that have standardised residuals typically exceeding the 3.3 and -3.3 range. To further ensure that these few outliers did not violate the normality regression assumption, the Mahalanobis distance and the Cook’s distance values were inspected and compared with the critical value. The process led to the elimination of 29 cases believed to pose potential inflation threat in the estimation of the model because the cases were having standard residual values exceeding the critical value. Thus, 303 cases were clinically valid for subsequent analyses. When One-Way ANOVA was conducted on these purified cases, the Duncan test showed no statistical difference in respondents’ perception across the participating banks at the 0.05 significance level. This indicates that there is no service differential among the respondents’ of the participating banks. A strong possible explanation for this is the highly standardised nature of banking services as regulated by the Nigerian apex bank.

**Validity and reliability**

Construct validity was assessed in two ways: convergent and discriminant validity. These two methods of assessing construct validity as well as construct reliability apply only to constructs with multiple indicators (Lowry and Gaskin, 2014). Hence, only five latent constructs (customer orientation, expertise, information sharing, trust, and satisfaction) that were measured with multiple indicators were tested for construct validity and reliability.

For convergent validity to be established, the average variance extracted (AVE) must be 0.50 and the items must also load with significant $t$-values (Fornell and Larcker, 1981). As shown in Table 2, the AVE of the five latent constructs ranged from 0.508 to 0.712. All the measurement indicators also loaded with significant $t$-values at the $p< 0.001$ level. This clearly indicates that the criterion for establishing convergent validity criterion was met. The $t$-values were obtained through a bootstrapping resampling technique of 5000 sub-samples as suggested in the literature (Hair *et al*., 2011). Discriminant validity is established when a construct shares more variance with its indicators than with any other construct (Fornell and Larcker, 1981). As shown

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in Table 3, this condition was respected in all cases because the square root of the AVE (0.713–0.844) were all above the correlation of the latent variables pairs (0.604–0.699). Hence, the measurement model demonstrates construct validity because the criteria for establishing convergent and discriminant validity were fulfilled.

To assess the reliability of the measuring instrument, two criteria were used: Cronbach alpha and composite reliability. The minimum threshold for establishing reliability with Cronbach alpha is 0.6 and 0.7 for composite reliability (Hair Jr. et al., 2014). As captured in Table 2, Cronbach alpha of all the constructs with multiple items ranged from 0.676 to 0.828 while the composite reliability ranged from 0.803 to 0.886. Thus, the respective indicators of each latent construct are internally consistent.

Structural model and test of hypotheses

The proposed model and the hypothesised paths were tested using the PLS-SEM technique. First, the entire structural links within the model was simultaneously tested and the amount of variance explained in each endogenous construct by each pool of exogenous variables were obtained. As shown in Figure 2 and Table 4, $H_{1a}, H_{1b}, H_{2b}, H_{3a}$, $H_{5a}, H_{6a}, H_{6b}$ and $H_{10}$ were all supported at the $p<0.01$ level of significance. However, the direct link between customer orientation and satisfaction as well as the link between trust and willingness to recommend were not statistically significant ($p>0.05$). Hence, $H_{1b}$ and $H_{7a}$ are not supported. Although not hypothesised, the indirect link between customer orientation and satisfaction through trust was tested. To estimate this link, the effects of expertise, information sharing, repurchase intention and willingness to recommend were controlled for in the model. The results show that customer orientation is indirectly related to satisfaction through trust ($b=0.606, t=15.814, p<0.001$). However, a partial mediation effect was detected.

Additionally, as captured in Figure 2, 58% of the total variance in trust was explained by customer orientation, expertise and information sharing. Customer orientation, expertise, information sharing and trust jointly explained 58% of the total variance in satisfaction. 40% of the total variance in repurchase intention was explained by trust and satisfaction. Finally, the model explained 67% of the total variance in customers’ willingness to recommend.

After these initial structural tests, the model was altered in several ways to produce clear estimation and avoid having multiple indirect links as well as misleading structural outputs. A 6-stage process was implemented. First, the mediating role of customer trust on the links between antecedents of RQ and repurchase intention was estimated by controlling for the effect of satisfaction. The results of the structural test are captured in Table 5 and Figure I in appendix 2. The outputs show that $H_{3a}, H_{3b}$ and $H_{5a}$ are all supported at $p<0.01$ level of significance. Hence, the mediating effect of trust in these links are confirmed. The indirect link between expertise and repurchase intention was partially mediated by trust while the indirect links between customer
orientation and information sharing and repurchase intention were fully mediated by trust. The controlled model explained 30% of the total variance in repurchase intention.

Insert Table 5 about here

Second, the mediating role of satisfaction in the links between RQ antecedents and repurchase intention was examined by controlling for the effect of trust. The outputs shown in Table 5 and Figure II in appendix 2 confirmed that satisfaction does transmit the effects of customer orientation, expertise and information sharing to repurchase intention. Hence, $H_{5a}$, $H_{5b}$ and $H_{5c}$ are all supported at $p<0.01$ level of significance. Satisfaction fully mediated the relationships between customer orientation, information sharing and repurchase intention and partially mediated the relationship between expertise and repurchase intention. The controlled model explained 37% of the total variance in repurchase intention. This shows that satisfaction is a better mediator of the relationship between antecedents of RQ and repurchase intention than trust.

Third, the indirect effects of the antecedents of RQ on willingness to recommend were tested by controlling for the effects of satisfaction and repurchase intention in the structural model. As shown in Table 5 and Figure III in appendix 2, $H_{7a}$, $H_{7b}$ and $H_{7c}$ were all supported at $p<0.01$ level of significance. Trust partially mediates the effect of expertise and information sharing on willingness to recommend and fully mediates the effect of customer orientation on willingness to recommend. The structural model explained 34% of the total variance in willingness to recommend.

In the fourth step, the effects of trust and repurchase intention were controlled for when the indirect relationships between the antecedents of RQ and willingness to recommend were tested. All the antecedents of RQ were indirectly related to willingness to recommend through satisfaction (see Table 5 and Figure IV in appendix 2). Hence, $H_{9a}$, $H_{9b}$ and $H_{9c}$ were all supported at $p<0.01$ level of significance. Satisfaction fully mediates the effects of customer orientation and expertise and partially mediates the effect of information sharing on willingness to recommend. The structural model explained 46% of the total variance in willingness to recommend. Thus, satisfaction is a better mediator of the relationship between the antecedents of RQ and willingness to recommend than trust.

In the next stage, the indirect effects of trust and satisfaction on willingness to recommend through repurchase intention were tested by controlling for the effects of the antecedents of RQ and the direct effect of trust on satisfaction. $H_{11a}$ and $H_{11c}$ are supported at $p<0.01$ level of significance, an evidence that repurchase intention does transmit the effects of trust and satisfaction to willingness to recommend (see Table 5 and Figure V in appendix 2). However, whereas repurchase intention fully mediates the effect of trust on willingness to recommend, it partially mediates the effect of satisfaction on willingness to recommend. The model explained 67% of the total variance in willingness to recommend.

Finally, the indirect effect of trust on willingness to recommend through satisfaction was tested by controlling for the effects of RQ antecedents and repurchase intention. $H_{11b}$ is supported at $p<0.001$ level of significance (see Table 5 and Figure VI in appendix 2). Trust is therefore indirectly related to willingness to recommend through satisfaction. However, satisfaction partially mediates the relationship between the two constructs. The altered model explained 49% of the total variance in willingness to recommend.

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Additional analysis

This paper took the analysis a step further by examining the moderating effects of gender on all the direct links hypothesised within the model. The test was conducted by creating moderating variables based on gender in the smartPLS software as recommended by Ringle et al. (2005). Findings indicate no evidence of moderation effect across all the links tested. Thus, gender does not moderate the relationship between any of the hypothesised links. Outputs were not reported due to space but can be made available on request.

The analysis was taken much further by conducting a pairwise comparison tests with gender and occupation across all the determinants and components of RQ using the SPSS 22.0 software. A two-way factorial analysis of variance was employed to examine if possible interaction effects could be detected. The results show that such anticipated interaction effects across all the latent constructs tested were insignificant. Again, the outputs were not reported due to space constraints but can be made available on request.

Discussion

This paper enhances the understanding of the effect of RQ on behavioural outcomes by conceptualising and testing a relationship quality-repurchase intention-willingness to recommend framework in the retail banking sector of an emerging market. The results largely confirm the proposed model and further indicate that the hypothesised mediating routes were all supported (Table 5).

Theoretical implications

This study contributes to the literature on relationship marketing by indicating that trust and satisfaction mediate the relationship between the antecedents of RQ and repurchase intention and willingness to recommend. In exception of Crosby et al. (1990) who established the mediating effect of RQ on customers’ future interactions and Wong et al. (2007), this has been neglected in previous studies on relationship marketing. Further, Crosby et al. (1990) failed to categorically delineate the strength of the mediating effects of RQ constructs but rather tested it as a composite construct and so is Wong et al. (2007). The present study therefore offers a superior understanding of the mediating role of RQ by examining the effects at the dimensional level since customers can and do differentiate various aspects of marketing constructs. Satisfaction emerged as a better mediator than trust.

The research context also provides a contribution. Whilst Nigeria is the second-fastest growing emerging markets in the world (Euromonitor International, 2014), little or nothing is known about how relationships evolve between Nigerian firms and their customers. This study represents the first and latest attempt to provide useful insights on how the sense of relationship develops in Nigerian consumers. As was echoed in previous research conducted in emerging markets (e.g. Ndubisi, 2007), we also demonstrate that trust and satisfaction play key role in influencing consumer behaviour. But contrary to Oliver’s (1999) view, satisfaction emerged as a stronger mediator than trust. Thus, satisfaction still remains the key determinant of consumer behaviour especially among bank customers. One possible explanation for this may be the highly competitive state of the Nigerian banking industry. This study is therefore a suitable point of departure for future studies to
explore the context-specific role of RQ in both Nigeria and other West African countries with similar economic and business history.

Additionally, a direct positive effect was established between satisfaction and willingness to recommend. In contrast, trust does not have direct positive effect on customers’ willingness to recommend. This contrasts previous studies (e.g. Finn, 2005; Berry and Parasuraman, 1991). Trust was found to be indirectly related to willingness to recommend through satisfaction and repurchase intention but the explanatory power of the latter was higher. So instead of assuming that inspiring trust will enhance customers’ willingness to make business referrals, trust should rather be viewed as a construct that boost customers’ satisfaction level and repurchase intention. It is when the customers are satisfied and repurchase a particular product that they will likely make business referrals. Again, the nature of financial services may provide a better explanation.

According to Ball et al. (2004), the high switching costs in the financial services sector can possibly trivialise the ability of trust to predict future customers’ behaviour. Whichever way, it is still important to stress that the effect of trust on willingness to recommend is mediated by satisfaction and repurchase intention because that is what our empirical findings suggest.

Although the moderating effects of gender was established in previous research (Sanchez-Franco et al., 2009), our results failed to provide a statistically significant evidence that gender moderates neither the relationships between trust and satisfaction and their antecedents nor the relationships between trust and satisfaction and behavioural intentions. Thus, we can conclude that the RQ and behavioural intentions inducing strategies for males and females are not different in the Nigerian banking context. Context-specific realities may have accounted for this. Cultural variables may also have a role to play but this was not covered in this study.

Managerial implications

As demonstrated in our research findings, trust and satisfaction are key strategies for influencing the behavioural intentions of customers but Nigerian banks have to pay more attention to satisfaction ratings and its determinants than trust because satisfaction provides better explanation of the variance in repurchase intention and willingness to recommend. Alternatively, it can be argued that customers are more likely to be satisfied with a bank that they perceive to be trustworthy. With the competitive pressure in the Nigerian banking industry, it is important to stress that banks with higher satisfaction ratings and more trustworthy are better placed to positively influence customers’ behavioural intentions. Additionally, banks should not be deceived into thinking that mere customer orientation will directly trigger customer satisfaction. Rather, they need to demonstrate that they are customer-oriented through trust-building to be able to enhance customer satisfaction because customer orientation indirectly predicts satisfaction through trust.

To be perceived as trustworthy and ranked higher in satisfaction ratings, a bank will have to be exceptionally customer-oriented, possess knowledgeable staff that display empathy and share up-to-date information. Although these determinants influenced trust and satisfaction in tandem, it is useful to emphasise that information sharing is by far the most influential determinant of trust while expertise proved to be the most important determinant of satisfaction. Thus, in order to gain customers’ trust, Nigerian banks must
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empathetically and timely share accurate information. Hence, such up-to-date information like, deposit and withdrawal alerts, monthly statements of account, changes in banking services and so on are key ways of building customers’ trust. Additionally, recruiting competent staff and offering them adequate training on the need to be customer-oriented and good information sharing skills are also important in not only establishing trust, but creating more satisfied customers. Since satisfaction is cumulative, a customer may not automatically be satisfied with a bank until after series of encounters. Such series of encounters shape the customer’s trust which in turn leads to satisfaction. This is particularly important especially when the nature of financial services is considered. Financial services are risky and uncertain because it abounds more in creden
te qualities and are long-term oriented (Guenzi and Georges, 2010). Hence, customers will therefore have to trust a customer-oriented financier before feeling a sense of fulfilment (satisfaction) with the series of encounters with the organisation (in this case, the bank).

Limitations and further research
Some choices made during the course of this research make this paper limited in some respects. First, the proposed research framework was tested with a cross-sectional dataset that was purposively selected from one services sector. Hence, the sample elements although reasonable enough to form a basis for further research may not reflect the true state of RQ formation and outcomes in other services spheres. Additionally, inferring causal relationships based on cross-sectional data can be problematic, especially for research on customer behavioural intentions, which is present over a relatively long term (Hong and Goo, 2004). It is therefore recommended that future studies should utilise longitudinal design to accommodate the long-term status of behavioural constructs especially repurchase intention and willingness to recommend. Such studies can be extended to other services fields to confirm whether consistent outcomes will emerge. Second, many of the links examined in this research received very little research in the past. A case in point is the mediating role of RQ in the links between the antecedents of the construct identified in this research and customers’ repurchase intention and willingness to recommend when it is treated as a disaggregated construct. The model tested in this paper provides a good foundation to strengthen the perceived mediating role of RQ in the links between its antecedents and consequences. Future research projects can explore this evident gap. It may also be important for future research to consider the influence of culture in the proposed model especially within the West African countries where little is known about the influence of RQ.

Although the Nigerian banking system remains overtly competitive, the level of customer service as well the efficiency of customer service technologies are not anywhere near what is obtainable in advanced economies. While we argue that less competitive banking systems may have a lot to learn from Nigerian banks, we anticipate that Nigerian banks are bound to get more efficient with time. As such changes are taking place, the RQ level between banks and their clients will also change. Thus, continuous research is needed to track such changes. Longitudinally designed studies will definitely offer better insights into these changes.

References
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Appendix 1 – Scale

Scale

Customer orientation
Bank staff are knowledgeable about customer needs
Bank staff do their best to solve my problems
Bank staff have my best interests as a customer in mind
Bank staff try to understand what my financial needs are

Expertise
Bank staff show adequate knowledge about banking services
Bank staff are highly qualified
Bank staff are competent in providing banking services
Bank staff are well trained

Information sharing
The information I receive from bank is always accurate
My bank keeps me informed about new services
I receive good explanations from my bank whenever I’m confused about anything concerning their services
I am always willing to share vital information with my bank.

Trust
My bank can be relied upon to keep to promises
My bank is very concerned with security of my transactions
I have full confidence in my bank

Satisfaction
My bank is a good company to do business with
I am satisfied with the monetary benefits provided by my bank
Overall, I am very satisfied with my bank

Repurchase intention
I intend to stay with my bank

Willingness to recommend
I will always recommend my bank to other people

Appendix 2 – Structural outputs of the controlled models

Insert figure I about here
Insert figure II about here
Insert figure III about here
Insert figure IV about here
Insert figure V about here
Insert figure VI about here
Figure 1 Conceptual Framework

Figure 2 Path Coefficients, t-values and Coefficient of Determination ($R^2$)

Notes: Significant levels are denoted as *$p < 0.05$; **$p < 0.01$; ***$p < 0.001$
Figure I Controlled Structural Outputs: Stage 1

- **Customer orientation**
- **Expertise**
- **Information sharing**

![Diagram with arrows and regression coefficients]

- $\beta = 0.20$ $t = 3.62^{**}$
- $\beta = 0.29$ $t = 1.31^{***}$
- $\beta = 0.38$ $t = 7.04^{***}$

**Trust**

- $R^2 = 0.582$

**Repurchase intention** $R^2 = 0.298$

Figure II Controlled Structural Outputs: Stage 2

- **Customer orientation**
- **Expertise**
- **Information sharing**

![Diagram with arrows and regression coefficients]

- $\beta = 0.15$ $t = 2.72^{**}$
- $\beta = 0.35$ $t = 6.40^{***}$
- $\beta = 0.34$ $t = 6.38^{***}$

**Satisfaction**

- $R^2 = 0.548$

**Repurchase intention** $R^2 = 0.370$

Figure III Controlled Structural Outputs: Stage 3

- **Customer orientation**
- **Expertise**
- **Information sharing**

![Diagram with arrows and regression coefficients]

- $\beta = 0.20$ $t = 3.64^{**}$
- $\beta = 0.29$ $t = 5.34^{***}$
- $\beta = 0.383$ $t = 7.17^{***}$

**Trust**

- $R^2 = 0.582$

**Willingness to recommend** $R^2 = 0.335$
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Figure IV Controlled Structural Outputs: Stage 4

Customer orientation

Expertise

Information sharing

Satisfaction $R^2 = 0.548$

Willingness to recommend $R^2 = 0.458$

$\beta = 0.15$ $t = 2.75^{**}$

$\beta = 0.35$ $t = 6.45^{***}$

$\beta = 0.34$ $t = 6.31^{***}$

Figure V Controlled Structural Outputs: Stage 5

Trust

Satisfaction

Repurchase intention $R^2 = 0.404$

Willingness to recommend $R^2 = 0.670$

$\beta = 0.24$ $t = 4.05^{***}$

$\beta = 0.08$ $t = 1.72^{**}$

$\beta = 0.45$ $t = 7.19^{***}$

$\beta = 0.29$ $t = 4.97^{***}$

$\beta = 0.55$ $t = 9.22^{***}$

$\beta = 0.22$ $t = 4.04^{***}$

$\beta = 0.53$ $t = 9.64^{***}$

Figure VI Controlled Structural Outputs: Stage 6

Trust

Satisfaction $R^2 = 0.474$

Willingness to recommend $R^2 = 0.486$

$\beta = 0.69$ $t = 22.76^{***}$

$\beta = 0.22$ $t = 4.04^{***}$

$\beta = 0.53$ $t = 9.64^{***}$

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### Table 1 Battery of Measurement Items and Sources

<table>
<thead>
<tr>
<th>Latent construct</th>
<th>Number of items</th>
<th>Source(s) of scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer orientation</td>
<td>4</td>
<td>Cheng et al. (2008) and Wray et al. (1994)</td>
</tr>
<tr>
<td>Expertise</td>
<td>4</td>
<td>Cheng et al. (2008) and Wray et al. (1994)</td>
</tr>
<tr>
<td>Information sharing</td>
<td>4</td>
<td>Chu and Wang (2012), Ndubisi (2007) and Wong et al. (2007)</td>
</tr>
<tr>
<td>Trust</td>
<td>4</td>
<td>Liu et al. (2011), Ndubisi (2007) and Crosby et al. (1990)</td>
</tr>
<tr>
<td>Satisfaction</td>
<td>3</td>
<td>De Cannie`re et al. (2010) and Rajaobelina and Bergeron (2009)</td>
</tr>
<tr>
<td>Repurchase intention</td>
<td>1</td>
<td>Liu et al. (2011)</td>
</tr>
<tr>
<td>Willingness to recommend</td>
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<td>Liu et al. (2011)</td>
</tr>
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</table>

### Table 2 Item Statistics, Reliability and Unidimensionality

<table>
<thead>
<tr>
<th>Variable</th>
<th>Indicator</th>
<th>Mean/SD</th>
<th>Factor loading</th>
<th>t-value</th>
<th>Cronbach alpha (α)</th>
<th>Composite reliability</th>
<th>AVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer orientation</td>
<td>CO1</td>
<td>4.17(0.744)</td>
<td>0.686</td>
<td>15.276***</td>
<td>0.723</td>
<td>0.826</td>
<td>0.547</td>
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<tr>
<td></td>
<td>CO2</td>
<td>4.11(0.77)</td>
<td>0.834</td>
<td>37.485***</td>
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<td>0.886</td>
<td>0.660</td>
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<tr>
<td></td>
<td>CO3</td>
<td>3.84(0.89)</td>
<td>0.816</td>
<td>25.470***</td>
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<td>0.937</td>
<td>0.666</td>
</tr>
<tr>
<td></td>
<td>CO4</td>
<td>3.47(1.06)</td>
<td>0.598</td>
<td>9.736***</td>
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<td>0.649</td>
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<tr>
<td>Expertise</td>
<td>EX1</td>
<td>4.13(0.69)</td>
<td>0.810</td>
<td>28.561***</td>
<td>0.828</td>
<td>0.660</td>
<td>0.660</td>
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<tr>
<td></td>
<td>EX2</td>
<td>3.61(0.98)</td>
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<td>20.027***</td>
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<td>0.886</td>
<td>0.660</td>
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<td></td>
<td>EX3</td>
<td>4.04(0.73)</td>
<td>0.819</td>
<td>35.423***</td>
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<td>0.937</td>
<td>0.666</td>
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<td>EX4</td>
<td>3.90(0.85)</td>
<td>0.840</td>
<td>41.421***</td>
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<td>0.760</td>
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<tr>
<td>Information sharing</td>
<td>IS1</td>
<td>4.10(0.91)</td>
<td>0.738</td>
<td>16.969***</td>
<td>0.676</td>
<td>0.803</td>
<td>0.508</td>
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<td>IS2</td>
<td>4.16(0.83)</td>
<td>0.605</td>
<td>9.302***</td>
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<td>0.937</td>
<td>0.666</td>
</tr>
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<td></td>
<td>IS3</td>
<td>4.14(0.82)</td>
<td>0.828</td>
<td>34.375***</td>
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<td>0.937</td>
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<tr>
<td></td>
<td>IS4</td>
<td>3.71(0.92)</td>
<td>0.661</td>
<td>15.000***</td>
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<td></td>
<td>0.760</td>
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<tr>
<td>Trust</td>
<td>TR1</td>
<td>3.89(0.83)</td>
<td>0.717</td>
<td>22.568***</td>
<td>0.781</td>
<td>0.859</td>
<td>0.605</td>
</tr>
<tr>
<td></td>
<td>TR2</td>
<td>4.31(0.67)</td>
<td>0.756</td>
<td>17.308***</td>
<td></td>
<td>0.937</td>
<td>0.666</td>
</tr>
<tr>
<td></td>
<td>TR3</td>
<td>4.09(0.86)</td>
<td>0.827</td>
<td>36.134***</td>
<td></td>
<td>0.937</td>
<td>0.666</td>
</tr>
<tr>
<td></td>
<td>TR4</td>
<td>4.19(0.76)</td>
<td>0.816</td>
<td>35.888***</td>
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<td>0.760</td>
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<tr>
<td>Satisfaction</td>
<td>SAT1</td>
<td>4.16(0.76)</td>
<td>0.822</td>
<td>30.359***</td>
<td>0.797</td>
<td>0.881</td>
<td>0.712</td>
</tr>
<tr>
<td></td>
<td>SAT2</td>
<td>3.57(1.03)</td>
<td>0.819</td>
<td>26.640***</td>
<td></td>
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<td>0.760</td>
</tr>
<tr>
<td></td>
<td>SAT3</td>
<td>4.04(0.82)</td>
<td>0.888</td>
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<td>0.760</td>
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<tr>
<td>Repurchase intention</td>
<td>RI1</td>
<td>4.24(0.76)</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
<td>0.881</td>
<td>0.712</td>
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<tr>
<td>Willingness to recommend</td>
<td>WR1</td>
<td>4.22(0.84)</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
<td>0.881</td>
<td>0.712</td>
</tr>
</tbody>
</table>

Notes: Significant levels are denoted as *p < 0.05; **p < 0.01; ***p < 0.001; N/A – Not applicable

### Table 3 Latent Variables' Correlations and Square Root of AVE

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
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<tbody>
<tr>
<td>1. Customer orientation</td>
<td>0.740</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Expertise</td>
<td>0.565</td>
<td>0.812</td>
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<tr>
<td>3. Information sharing</td>
<td>0.592</td>
<td>0.488</td>
<td>0.713</td>
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<tr>
<td>4. Trust</td>
<td>0.603</td>
<td>0.571</td>
<td>0.659</td>
<td>0.778</td>
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<tr>
<td>5. Satisfaction</td>
<td>0.544</td>
<td>0.543</td>
<td>0.671</td>
<td>0.651</td>
<td>0.844</td>
</tr>
</tbody>
</table>

Notes: Square root of the AVE is the bold values in the diagonal
Table 4 Estimated Results of the Structural Model and Hypotheses Test Outputs

<table>
<thead>
<tr>
<th>Path coefficient</th>
<th>Standard error</th>
<th>t=value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct effects</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$H_{1a}$: Customer orientation → trust</td>
<td>0.200</td>
<td>0.055</td>
<td>3.654**</td>
</tr>
<tr>
<td>$H_{1b}$: Expertise → trust</td>
<td>0.283</td>
<td>0.054</td>
<td>5.310***</td>
</tr>
<tr>
<td>$H_{1c}$: Information sharing → trust</td>
<td>0.386</td>
<td>0.054</td>
<td>7.148***</td>
</tr>
<tr>
<td>$H_{2a}$: Customer orientation → satisfaction</td>
<td>0.094</td>
<td>0.057</td>
<td>1.649ns</td>
</tr>
<tr>
<td>$H_{2b}$: Expertise → satisfaction</td>
<td>0.266</td>
<td>0.055</td>
<td>4.822***</td>
</tr>
<tr>
<td>$H_{2c}$: Information sharing → satisfaction</td>
<td>0.225</td>
<td>0.057</td>
<td>3.917**</td>
</tr>
<tr>
<td>$H_{3}$: Trust → satisfaction</td>
<td>0.295</td>
<td>0.062</td>
<td>4.770***</td>
</tr>
<tr>
<td>$H_{4a}$: Trust → repurchase intention</td>
<td>0.243</td>
<td>0.059</td>
<td>4.101***</td>
</tr>
<tr>
<td>$H_{4b}$: Satisfaction → repurchase intention</td>
<td>0.445</td>
<td>0.061</td>
<td>7.318***</td>
</tr>
<tr>
<td>$H_{7a}$: Trust → willingness to recommend</td>
<td>0.084</td>
<td>0.047</td>
<td>1.746ns</td>
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<tr>
<td>$H_{7b}$: Satisfaction → willingness to recommend</td>
<td>0.285</td>
<td>0.057</td>
<td>4.976***</td>
</tr>
<tr>
<td>$H_{10}$: Repurchase intention → willingness to recommend</td>
<td>0.552</td>
<td>0.060</td>
<td>9.252***</td>
</tr>
</tbody>
</table>

Notes: Significant levels are denoted as *$p < 0.05$; **$p < 0.01$; ***$p < 0.001$.

Table 5 Estimated Results of the Structural Model and Hypotheses Test Outputs

<table>
<thead>
<tr>
<th>Path coefficient</th>
<th>Standard error</th>
<th>t=value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indirect effects</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$H_{5a}$: Customer orientation → repurchase intention ™TR</td>
<td>0.110</td>
<td>0.032</td>
<td>3.464**</td>
</tr>
<tr>
<td>$H_{5b}$: Expertise → repurchase intention ™TR</td>
<td>0.156</td>
<td>0.031</td>
<td>5.057***</td>
</tr>
<tr>
<td>$H_{5c}$: Information sharing → repurchase intention ™TR</td>
<td>0.211</td>
<td>0.036</td>
<td>5.857***</td>
</tr>
<tr>
<td>$H_{6a}$: Customer orientation → repurchase intention ™SAT</td>
<td>0.095</td>
<td>0.034</td>
<td>2.728**</td>
</tr>
<tr>
<td>$H_{6b}$: Expertise → repurchase intention ™SAT</td>
<td>0.210</td>
<td>0.037</td>
<td>5.754***</td>
</tr>
<tr>
<td>$H_{6c}$: Information sharing → repurchase intention ™SAT</td>
<td>0.210</td>
<td>0.037</td>
<td>5.592***</td>
</tr>
<tr>
<td>$H_{8a}$: Customer orientation → willingness to recommend ™TR</td>
<td>0.116</td>
<td>0.033</td>
<td>3.503**</td>
</tr>
<tr>
<td>$H_{8b}$: Expertise → willingness to recommend ™TR</td>
<td>0.165</td>
<td>0.032</td>
<td>5.229***</td>
</tr>
<tr>
<td>$H_{8c}$: Information sharing → willingness to recommend ™TR</td>
<td>0.222</td>
<td>0.037</td>
<td>6.021***</td>
</tr>
<tr>
<td>$H_{9a}$: Customer orientation → willingness to recommend ™SAT</td>
<td>0.105</td>
<td>0.038</td>
<td>2.752**</td>
</tr>
<tr>
<td>$H_{9b}$: Expertise → willingness to recommend ™SAT</td>
<td>0.233</td>
<td>0.039</td>
<td>6.042***</td>
</tr>
<tr>
<td>$H_{9c}$: Information sharing → willingness to recommend ™SAT</td>
<td>0.234</td>
<td>0.040</td>
<td>5.761***</td>
</tr>
<tr>
<td>$H_{11a}$: Trust → willingness to recommend ™RI</td>
<td>0.530</td>
<td>0.055</td>
<td>9.681***</td>
</tr>
<tr>
<td>$H_{11b}$: Trust → willingness to recommend ™SAT</td>
<td>0.583</td>
<td>0.039</td>
<td>14.874***</td>
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<tr>
<td>$H_{11c}$: Satisfaction → willingness to recommend ™RI</td>
<td>0.220</td>
<td>0.053</td>
<td>4.062***</td>
</tr>
</tbody>
</table>

Notes: ™TR = Trust as the mediator; ™SAT = satisfaction as the mediator; ™RI = repurchase intention as the mediator; ns = Not significant.

Significant levels are denoted as *$p < 0.05$; **$p < 0.01$; ***$p < 0.001$; ns Not significant.