

CUSTOMER ENGAGEMENT AND TRUST IN THE BANKING INDUSTRY: THE MODERATING ROLE OF SERVICE QUALITY

Kennedy O. Nwagwu

*Department of Marketing,
Faculty of Management Sciences,
University of Jos, Plateau State, Nigeria
Email: nwagwuk@unijos.edu.ng*

Patrick K.A. Ladipo

*Department of Business Administration,
Faculty of Management Sciences,
University of Lagos, Akoka, Lagos, Nigeria*

&

Oyekunle Oyelakin

*Department of Business Administration,
Faculty of Management Sciences,
University of Jos, Plateau State, Nigeria*

Abstract

The study examined the moderating effect of quality service delivery in the relationship between trust and customer engagement in Nigerian banks. To attain the aim of this study, a cross-sectional research design was employed. Four hundred and eighty (480) bank customers selected through quota sampling from 15 listed banks in Abuja were administered with the study instrument. Structural Equation Model (SEM) was used to analyze generated data. The study found trust and service quality to have significant effects on customer engagement. Also, quality service delivery was found to moderate the relationship between trust and customer engagement. The study concludes that customer engagement can be enhanced through trust and quality service delivery. Thus, banks should aim at providing quality service that is trusted by customers so as to create the fertile ground for the desired engagement of customers.

Keywords: Customer engagement, Trust, Service quality, Bank, Moderation

1. Introduction

The banking sector plays a crucial role toward the growth and development of an economy. The sector is responsible for investment, deposit,

advances, and interest earnings which is clearly defined by the quality and functioning of the economy (National Bureau of Statistics, 2020). Globally, the industry has always been a customer-centric sector where customers that favorably responds to customer engagement activities brings an average of \$402 in additional revenue, increase of 10% deposit balance and 14% increase in investment (Gallup, 2020). In Nigeria, COVID-19 and other economic distress such as reduction in salary, layoff and high uncertainty of business viability have placed pressure on banks which have negatively impacted on business activities and as a result consumer have cut back spending on non-essential commodity.

As the banking industry gears up to robustly adopt digital solution, the focus on customer engagement is also increasing dramatically (Islam et al., 2019). Customer engagement is depicted as a way to create, build, and improve customer relationships (Abbas et al., 2018). Customer engagement is regarded as a catalyst for sustainable competitive advantage and predictive power of consumer behavior, value creation and organizational performance (Agyei et al., 2020). Engaged customers are more likely to refer or recommend product/services to friends and

family. Therefore, the strategic importance of customer engagement cannot be over emphasized, this necessitates for more study to be conducted on factors that facilitate customer engagement in the banking industry (Brodie et al., 2013).

Customer engagement has been conceptualized to be a one-dimensional construct e.g. (Jaakkola & Alexander, 2014). In contrast most existing research (e.g. Claffey & Brady, 2017; Bowden et al., 2017) conceptualized customer engagement as a multi-dimensional construct with cognitive, affection and behavioral as dimensions. In the same vein Brodie et al. (2013) view customer engagement as having cognitive, emotional and behavioral dimensions that play major roles in relational exchange. In view of this, the study adopts the three widely used dimensions of customer engagement which are cognitive, emotional and behavioral dimensions. This interactive view is of great importance in the service industry.

Service quality is an important phenomenon in today's business activity and regarded as a factor that leads to customer engagement, it refers to the variance between an expected incidence and actual incidence (Mohammed, 2013; Dehghan, 2013; Jeremiah et al., 2015; Ehsani & Ehsani, 2015). In order to satisfy customers and compete favorably business organizations should provide reliable and quality services (Loke et al., 2011). Service quality is also seen as a factor that affects customer attitude and behavior to make decisions towards an organization (Esmailpour et al., 2017). A business organization is expected to continuously improve its service according to customers' needs and expectations to develop cognitive response to consumer experience (Kurnianingrum & Hidayat, 2020). However, the importance of service quality as a tool to enhance customer engagement remains under-explored (Islam et al., 2019). This study addresses this gap by examining the effect of service quality on customer engagement in Nigeria banking industry.

Trust is when customers are confident that their banks' customer service is competent and reliable to adequately provide for their needs (Chinomona & Sandada, 2013). It is also the ability and willingness to rely on another party in the face of risk (Upamannyu et al., 2015). Trust is mostly used in literature and confirmed to be one of the constructs relevant in explaining customer

engagement (Kosiba et al., 2018). Trust is important in relational exchange among parties and an established phenomenon in buyer-seller relationship (Verma et al., 2016; Cheng et al., 2017). Trust minimizes risk and improves customer commitment to a particular service (Van & Petzer, 2018) which may later result to customer engagement. However, little empirical studies have been conducted on the effect of trust on customer engagement in the banking sector in African economies (Kosiba et al., 2018). This calls for more studies on the role of trust in getting customers engaged in the Nigerian banking industry.

From the empirical reports above, service quality and trust are predictors of customer engagement. Also, the study argued from commitment-trust theory that relationship benefit can come in form quality service delivery and trust and will therefore lead to customer engagement. These arguments form the bases and justification of this study.

In view of this the study examines the moderating role of service quality on the relationship between trust and customer engagement in Nigeria banking industry.

2. Literature Review and Hypotheses Development

Theoretical Framework

The Commitment-trust Theory

The theory was developed by Morgan and Hunt (1994) and the assumption of the theory is that trust is a determinant to building a relationship. The authors argued that two parties cannot work together unless trust exists between them. This affirmed the importance of trust in any relationship.

According to Holdford and White, (1997) the commitment-trust theory has five antecedent which are relationship benefits, termination cost, shared values, communication and opportunistic behavior and five outcomes which are acquiescence, propensity to leave cooperation, functional conflict and decision-making uncertainty.

This study argues that quality service delivery harbours relationship benefit which can help build trust and subsequently lead to willingness to

cooperate which this study considers as willingness to engage. In view of this, the study presents a research model showing the

relationships between trust, service quality and customer engagement.

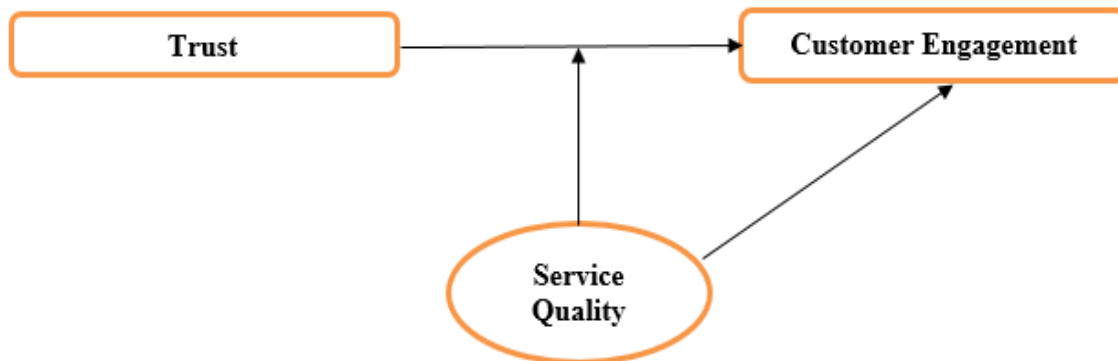


Fig. 1: Model of Study

Trust and Customer Engagement

Agyei et al., (2020) examined the influence of trust on customer engagement in an Insurance company with 452 responses from customers. The study used structural equation model to analyze data. The study found trust to be significantly related to customer engagement. The study of Kosiba et al., (2018) using intercept approach to select participants from retail banking customers found trust to have a positive and significant relationship on customer engagement. Since only few studies have examined the relationship between trust and customer engagement, this necessitates for more studies. Therefore, this study hypothesizes that;

H₁: Trust has no significant effect on customer engagement

Service Quality and Customer Engagement

Sukendi et al., (2021) examined how service quality influences customer engagement in B2C e-commerce. Data were collected from 205 respondents and result shows that service quality is significantly related to customer engagement. Also, Islam et al., (2019) examined the importance of superior service quality in creating long term bonds among hotel guests. Using structural equation model to analyze data collected from 395 respondents the study found a positive and significant effect of service quality on customer engagement.

Furthermore, Chetthamrongchai et al., (2019) examined the mediating role of customer engagement on the relationship between

perceived service quality, price strategies and customer devotion on pharmacy customers. Data were analyzed using SEM and the study reveals a positive correlation between perceived service quality, price strategies, customer devotion and customer engagement. In contrast, Prentice et al., (2019) examined the relationship that exists between brand experience, brand love, service quality and customer engagement. Data collected from 300 respondents and analyzed shows that brand experience and brand love are significantly related to customer engagement, however service quality was found to have a minimal effect on customer engagement.

The inconsistency in findings of previous studies is a justification for another empirical study to be conducted to determine which side the result will swing to. This study therefore hypothesizes that;

H₂: Service quality has no significant effect on customer engagement

Service Quality as a Moderator

The study of Rehman, et al. (2020) examined the impact of service quality dimensions on customer trust with 220 respondents from an Insurance company. The study used correlational analysis and hierarchical multiple regression to analyze data. The study found service quality dimension to have a positive significant relationship with trust. Also, Kurnianingrum and Hidayat, (2020) examined the influence of service quality on customer trust of consumers in beauty care clinics. Data collected from 276 customers using PLS for analysis shows that service quality has a

positive effect on consumer trust. Furthermore, Esmaeilpour et al. (2017) investigated the effect of service quality on brand trust and brand reputation among 400 customers of banks. SEM was used to analyze and the result of this study shows service quality to have a significant effect on brand trust.

Following from the empirical reports in the foregoing, service quality is found to have a significant relationship on trust and trust is found to have a significant relationship on customer engagement. Thus, it can be seen that service quality is a potential and possible moderating variable going by the relationship that exist between service quality and trust and also the relationship that exist between trust and service quality. Thus, this study hypothesizes that;

H₃: Service Quality does not moderate the relationship between Trust and customer engagement

3. Methodology

Research Design, Population and Sampling Technique

This study employed a cross-sectional research design using a structured questionnaire for data collection. ADANCO (statistics) was deployed for the data analysis. The number of bank customers cannot be ascertained therefore the population of the study is considered infinite. In the study of Rose, Spinks and Canhoto (2015) the sample size of an infinite population can be calculated thus;

$$nr = \frac{4pq}{d^2}$$

Where:

n_r = required sample size, p = proportion of the population having the characteristic, $q = 1 - p$,

and d = degree of precision. p was set at 0.5, $q = 1 - 0.5 = 0.5$, $d = 0.05$, which means the present study utilized 5% as the acceptable margin of error. These figures were substituted into the formula below:

$$n_r = \frac{4 * 0.5 * 0.5}{0.05^2} = \frac{1}{0.025} =$$

400 respondents are required

The minimum sample size is 400; however, the researchers added 20% of 400 to cater for unreturned and incorrectly filled copies of the questionnaire. Therefore, the study administered 480 copies of the questionnaire among customers of 15 listed banks in Abuja using quota sampling in order to have representation from each bank (Kothari & Garg, 2014). Thus, thirty-two (32) copies of the data collection instrument were administered on the selected customers of each of the 15 banks.

Prior to distribution, the questionnaire was developed using constructs that were adapted from previous studies. The construct of customer engagement was measured using Hollebeek et al. (2014) 10-items scale. Trust was measured using Morgan and Hunt (1994) 3-item scale and Service quality was measured using Spreng and Mackoy (1997) 3-items scale with modifications made to suit the context of study. The questionnaire items were scaled using 5-point- Likert type of scale ranging from strongly agree (5) to strongly disagree (1).

4. Data Analysis

A total of 421 responses were collected and evaluated, however, only 402 responses were utilized for analysis after they had been screened and cleaned.

Table 4.1: Demographic Characteristics of Respondents (n=402)

Characteristics	Frequency	Percentage	Cumulative Percentage
Gender			
Male	249	61.9	61.9
Female	152	37.8	99.7
Not Specified	1	00.3	100.0
Level of Education			
Postgraduate Degree	33	8.2	8.2
Bachelor Degree	222	55.2	63.4
OND/NCE	133	33.1	96.5
SSCE	14	3.5	100.0

Marital Status	Frequency	Percentage	Cumulative Percentage
Single	158	39.3	39.3
Married	219	54.5	93.8
Others	25	6.2	100.0

Table 4.1 presents the gender distribution of the respondents. A significant portion of the respondents were male with 61.9% while the female respondents constitute 37.8%. An insignificant portion which represents only 0.3% of the total population did not specify their gender. This implies that more male frequent in the bank at the time of the study.

The level of educational qualification of respondents show that 8.2% have postgraduate degree, 55.2% have bachelor degree as their highest qualification, 33.1% of the respondents

have either OND or NCE, and 3.5 have SSCE. This indicates that most of the customers that participated in the study were those that have a bachelor’s degree as their highest qualification.

Lastly, the marital status of respondents was also analyzed. From the result it was found that most of the respondents that patronize banks are married and constitute 54.5% of the total respondents. 39.3% of the respondents are single while 6.2% of the respondents belongs to the others category.

Model Fit

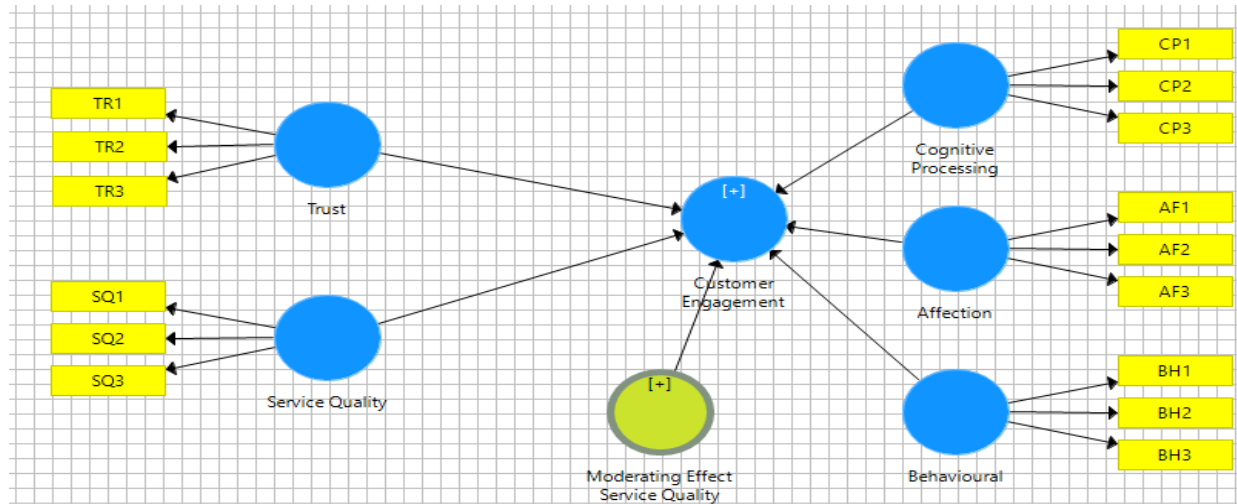


Fig 2: Model Fit

The dependent variable of this study was subjected to reflective-formative type of hierarchical component model. The study employed repeated indicator approach (see Figure 2). This has been done by repeating all indicators of the lower order components such as cognitive, attention and activation on the higher order component which is customer engagement in order to obtain the latent variable scores

(Afthanorhan, 2014; Ringle, et al., 2012). The obtained latent variable scores were then used for two-stage approach, thereby using each latent variable score as a reflective indicator to the higher order component (Hair, et al., 2014; Ringle et al., 2012). In figure 3, CE1 represents cognition, CE2 represents affection and CE3 represents behavioral.

Measurement Model

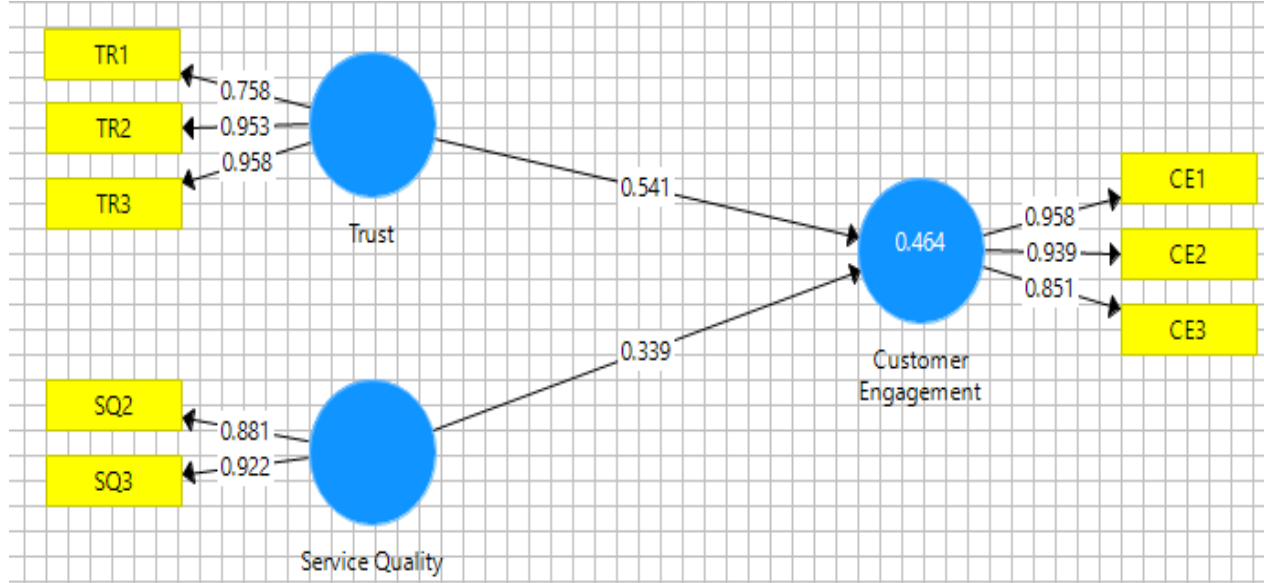


Fig. 3: Measurement Model

Table 4.2: Construct Reliability and Validity

Construct	Items	Loadings	Composite Reliability	AVE
Trust	TR1	0.75	0.89	0.74
	TR2	0.95		
	TR3	0.95		
Service Quality	SQ2	0.88	0.90	0.75
	SQ3	0.92		
Customer Engagement	CE1	0.95	0.90	0.76
	CE2	0.93		
	CE3	0.85		

Note: AVE represents Average Variance Extracted

Table 4.2 shows items that loaded well and were retained since the loadings are above the minimum threshold of 0.7. SQ1 loaded below the minimum threshold and was deleted. Based on the criterion given by Hair, et al., (2019), all items are reliable to measure their respective reflective latent constructs.

According to Hair, et al., (2019) composite reliability of 0.6 to 0.7 is considered acceptable while value between 0.7 and 0.90 are considered

satisfactorily good. From table 4.2 all values are above 0.7, therefore the constructs are reliable.

Scholars recommend that the AVE value of 0.50 or above indicates that the construct has a convergent validity (Chin, 1998; Hair et al., 2011). An AVE with 0.50 signifies that the latent construct explains a half of the variance of its items or factors (Hair et al., 2014). From table 4.2 values of AVE are above 0.5, therefore the study has convergent validity.

Table 4.3: Discriminant Validity: Heterotrait-Monotrait Ratio of Correlations (HTMT)

Construct	Customer Engagement	Service Quality	Trust
Customer Engagement	1		
Service Quality	0.8027	1	
Trust	0.7153	0.8087	1

The heterotrait-monotrait ratio of correlations (HTMT) measures factors' discriminant validity. HTMT values should be below 0.9, or, better, below 0.85 (Henseler, 2017). Table 4.3, shows HTMT report, all values are below the minimum threshold of 0.90 therefore the constructs of the study achieved discriminant validity.

4.5 Structural Model

The structural model was run using the bootstrap procedure with 999 times of resampling and 402 cases. The magnitude and significance of the structural paths are consistent.

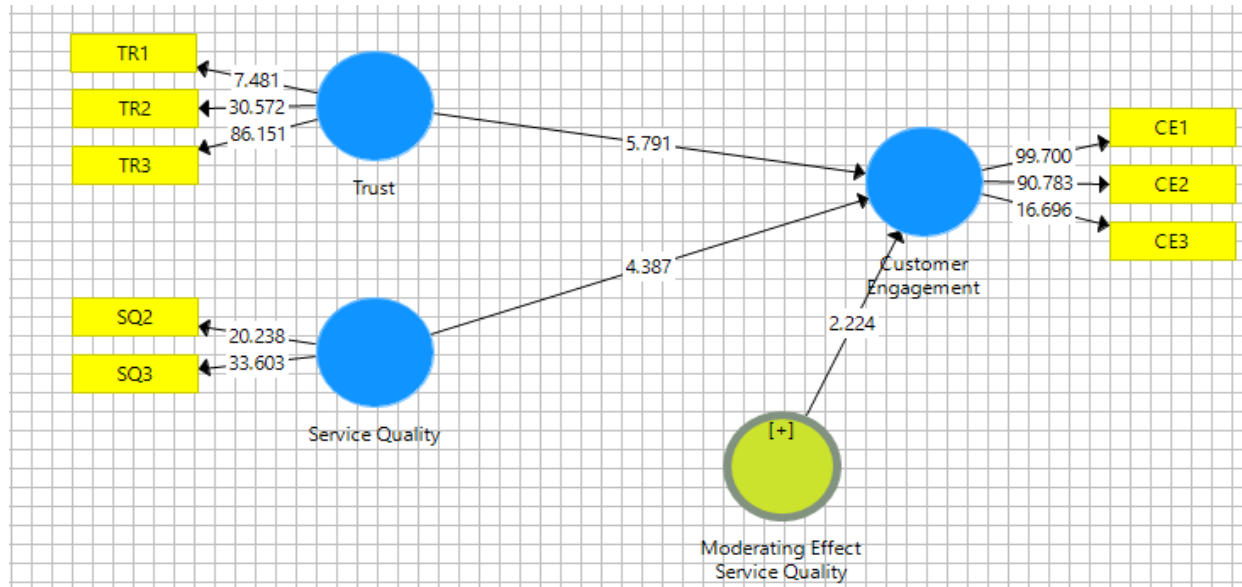


Fig. 4: Structural Model

Table 4.4: Coefficient of Determination

Construct	Coefficient of determination (R ²)
Customer Engagement	0.46

From table 4.4 trust and service quality explain 46% of customer engagement the remaining 54% is explained by other variables not incorporated into the model.

Table 4.5: Direct and Indirect Path Coefficient

Hypotheses	Original Coefficient	Standard Deviation	P value
Trust -> Customer Engagement	0.49	0.08	0.00
Service Quality -> Customer Engagement	0.30	0.07	0.00
Service Quality*Trust-> Customer Engagement	0.18	0.08	0.02

Trust has a positive significant effect on customer engagement at $p < 0.01$, this means a unit increase in service quality will lead to 49% increase in customer engagement. *Service quality* has a positive and significant effect on customer

engagement at $p < 0.01$, this means a unit increase in service quality will lead to 30% increase in customer engagement. Service quality moderated the relationship between trust and customer engagement significantly at $p < 0.1$.

Table 4.6: Effect Size

	f^2
Trust -> Customer Engagement	0.57
Service Quality -> Customer Engagement	0.33
Service Quality*Trust -> Customer Engagement	0.05

f^2 values of 0.57, 0.33, and 0.05 are considered large, medium, and small, respectively (Cohen, 1988). From table 4.6, it can be deduced that trust has the highest effect on customer engagement with 0.57, next to service quality at 0.33 and interaction effect between service quality and trust has 0.05 value. Therefore, both service quality and trust have a high effect on customer engagement.

Discussion of Findings

First and foremost, the empirical findings from the study validate the propositions made by previous studies that quality service delivery is important in enhancing customer's engagement. This indicates that customer engagement can be nurtured by offering quality service to customers.

As the banking industry gears up to robustly adopt digital solution, banks should therefore improve on their services by introducing technological innovation that will make banking easy and convenient for all customers. This finding is consistent with Sukendi et al. (2021) and negates that of Prentice et al. (2019).

Trust has a significant effect on customer engagement and also moderates the relationship between service quality and customer engagement. This shows that trust plays an important role in customer engagement and as such should be taken seriously. Therefore, trust is an enhancer of customer engagement when quality service is provided. This indicates that when banks are able to connect and influence the feelings and emotion of their customers it makes switching to other banks difficult. This finding supports that of Agyei et al., (2020).

Managerial and Theoretical Implication

It is confirmed that the global pandemic and the current Ukraine and Russian war have led to decline in retail consumption both in developed and developing economies; therefore the finding of this study provides management of banks insight on how to remain competitive as financial institutions. The study found service quality and

trust to have significant effects on customer engagement. Also, service quality was found to moderate the relationship between trust and customer engagement. This shows that service quality is essential in customer engagement in the banking industry.

The study has also contributed in reaffirming commitment trust theory. The inclusion of a moderating variable to the model of the study is a major contribution to knowledge as studies reviewed have not considered service quality as a possible moderator in the relationship between trust and customer engagement in Nigerian Banks.

Conclusion and Recommendations

The study explored determinants of customer engagement in the Nigerian banking industry. The study concludes that customer engagement can be influenced by service quality and trust, to address pressure on banks which have negatively impacted on business activities and cut in spending on non-essential commodities. It is important that customers are properly engaged by providing quality service and building customer trust on services provided.

In essence bank management should endeavor to devote financial and human resources to deliver quality services and build customer trust overtime. The study recommends that Nigerian banks should improve the quality of their services and make customers believe in the reliability of services provided. Further research should test the same model in other sectors other than the banking industry to enable generalization of findings. Other determinants should also be considered to ascertain which one has more effect on customer engagement.

References

- Abbas, M., Gao, Y., & Shah, S. S. H. (2018). CSR and customer outcomes: The mediating role of customer engagement. *Sustainability*, 10, 4243.

- Afthanorhan, W. M. A. B. W. (2014). Hierarchical Component Using Reflective-Formative Measurement Model In Hierarchical Component Using Reflective-Formative Measurement Model In Partial Least Square Structural Equation Modeling (PLS-Sem). *International Journal of Mathematics and Statistics Invention*, 2(2), 55–71.
- Agyei, J., Sun, S., Abrokwah, E., Penney, E. K., & Ofori-boafo, R. (2020). Influence of Trust on Customer Engagement: Empirical Evidence From the Insurance Industry in Ghana. *SAGE Open*, 1–18. <https://doi.org/10.1177/2158244019899104>.
- Bowden, J. L. H., Conduit, J., Hollebeek, L. D., Luoma-Aho, V. & Solem, B. A., (2017). Engagement valence duality and spillover effects in online brand communities. *J. Serv. Theory Practice*, 27 (4), 877–897.
- Brodie, R. J., Ilic, A., Juric, B., & Hollebeek, L. (2013). Consumer engagement in a virtual brand community: An exploratory analysis. *Journal of Business Research*, 66(1), 105–114.
- Candan, B., Ünal, S., & AErçiş, A. (2013). Analysing the relationship between consumption values and brand loyalty of young people: A study on personal care products. *European Journal of Research on Education*, 29-46.
- Cheng, J.C., Chien, Y.C., Chang, H.Y. and Hsiu., Y.T. (2017). Building Customer Satisfaction With Tour Leaders: The Roles Of Customer Trust, Justice Perception, And Cooperation In Group Package Tours. *Asia Pacific Journal of Tourism Research*, 22(4), 395-407.
- Chetthamrongchai, P., Jernsittiparsert, K., & Saengchai, S. (2019). The Mediating Role of Pharmacy Engagement on the Relationship of Perceived Service Quality, Customer Perception , Price Strategy with Pharmacy Customer Devotion. *Sys Rev Pharm*, 10(2), 120–129. <https://doi.org/10.5530/srp.2019.2.20>
- Chin, W. W. (1998). *The partial least squares approach for structural equation modeling*. In Macoulides, G. A. , ed. Modern methods for business research. Mahwah, NJ: Lawrence Erlbaum Associates.
- Chinomona, R., & Sandada, M. (2013). Customer satisfaction, trust and loyalty as predictors of customer intention to re-purchase South African retailing industry. *Mediterranean Journal of Social Sciences*, 4(4), 437-446.
- Claffey, E. & Brady, M., (2017). Examining consumers' motivations to engage in firm-hosted virtual communities. *Psychol. Market*, 34 (4), 356–375.
- Cohen, J. W. (2013). *Statistical power analysis for behavioural sciences*. Lawrence Erlbaum Associates.
- Dehghan, A. (2013). Service quality & loyalty: A review. *Modern Management Science & Engineering*, 1(2), 2052–2576.
- Delafrooz, N., Paim, L., Haron, S., Sidin, S., & Khatibi, A. (2009). Factors affecting students' attitude toward online shopping. *African Journal of Business Management*, 3(5), 200-209.
- Ehsani, Z., & Ehsani, M. H. (2015). Effect of quality and price on customer satisfaction and commitment in Iran auto industry. *International Journal of Service Science, Management and Engineering*, 1(5), 52–56.
- Esmailpour, M., Sayadi, A., & Mirzaei, M. (2017). Investigating the impact of service quality dimensions on reputation and brand trust. *International Journal of Business and Economic Sciences Applied Research*, 10(3), 7–17.
- Gallup, (2020). Turning Customers into True Believers. Customer Engagement. available at: www.gallup.com/services/169331/customer-engagement.aspx?g_source=Customer_Engagement&g_medium=topic&g_campaign=tiles, Accessed date: 2 Dec. 2021.
- Hair, J. F., Ringle, C. M. & Sarstedt, M. (2011), “PLS-SEM: indeed a silver bullet”, *Journal of Marketing Theory and Practice*, 19(2), 139-151.
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 1–24.

- Hair, J., Black, W., Babin, B., & Anderson, R. (2014). *Multivariate data analysis* (7th ed.). UK: Pearson New International Edition.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 43(1), 115–135.
- Henseler, Jörg (2017). Bridging Design and Behavioral Research with Variance-Based Structural Equation Modeling. *Journal of Advertising*, 46(1), 178–192.
- Holdford, D., & White, S. (1997). Testing commitment-trust theory in relationships between pharmacy schools and students. *American Journal of Pharmaceutical Education*, 61, 249-256.
- Hollebeek, L. D., Glynn, M. S., Brodie, R. J., (2014). Consumer brand engagement in social media: conceptualization, scale development and validation. *J. Interact. Mark.* 28(1), 149–165.
- Islam, J. U., Hollebeek, L. D., Rahman, Z., Khan, I., & Rasool, A. (2019). Journal of Retailing and Consumer Services Customer engagement in the service context: An empirical investigation of the construct , its antecedents and consequences. *Journal of Retailing and Consumer Services*, 50(5), 277–285.
<https://doi.org/10.1016/j.jretconser.2019.05.018>
- Jaakkola, E. & Alexander, M., (2014). The role of customer engagement behavior in value cocreation a service system perspective. *J. Serv. Res.*, 14 (3), 1–15.
- Jeremiah, S. N., Ojera, P. B., & Ochieng, I. O. (2015). Analysis of the moderating role of service failure on the relationship between service quality and customer satisfaction: Evidence from Kenya’s mobile phone sector. *International Journal of Economics, Commerce and Management*, 3(12), 656–667.
- Kosiba, J. P., Boateng, H., Okoe, A. F., Hinson, R., Paul, J., Boateng, H., Okoe, A. F., & Hinson, R. (2018). Trust and customer engagement in the banking sector in Ghana. *The Service Industries Journal*, 0(0), 1–14.
<https://doi.org/10.1080/02642069.2018.1520219>
- Kothari, C. R., & Garg, G. (2014). *Research Methodology; Methods and Techniques* (3rd ed.). New Delhi: New Age International Limited.
- Kurnianingrum, A. F., & Hidayat, A. (2020). The Influence of Service Quality and Price Perception on Consumer Trust and Revisit Intention at Beauty Care Clinic in Indonesia. *Archives of Business Review*, 8(6), 268–281.
- Loke, S. P., Taiwo, A., & Salim, H., (2011). *Service Quality and Customer Satisfaction in a Telecommunication Service Provider*. International Conference on Financial Management and Economics, IACSIT Press, Singapore, (11), 24-29.
- Mohammed, G. (2013). The impact of service quality on customers loyalty. A study on five stars hotel’s customers in Riyadh , KSA. *European Journal of Business and Management*, 5(31), 230–241.
- Morgan, M. R., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(7), 20–38.
- National Bureau of Statistics (2016) www.nbs.gov.ng.
- Parasuraman, A., Zeithaml, V.A. & Berry, L.L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49(4), 41-50.
- Prentice, C., Wang, X., Maria, S., & Loureiro, C. (2019). Journal of Retailing and Consumer Services The influence of brand experience and service quality on customer engagement. *Journal of Retailing and Consumer Services*, 50(5), 50–59.
<https://doi.org/10.1016/j.jretconser.2019.04.020>
- Rehman, M. A. ur, Hussain, Z., & Ghafoor, M. M. (2020). The Impact of Service Quality Dimensions on Customers ’ Trust. *Journal of Business and Social Review in Emerging Economies*, 6(2), 557–564.
<https://doi.org/10.26710/jbsee.v6i2.1181>
- Ringle, C. M., Sarstedt, M., & Straub, D. W. (2012). A Critical Look at the Use of PLS-SEM in MIS Quarterly. *MIS Quarterly*, 36(1), 3-14.
- Ringle, C. M., Völckner, F., Sattler, H., & Reinstrom, C. (2012). Do We Really Know

- How to Manage Brand Extension Success? Management@TUHH Research Papers Series (8). Hamburg: Hamburg University of Technology (TUHH).
- Rose, S., Spinks, N., & Canhoto, A. I. (2015). Formulae for determining sample size. *Management Research: Applying the Principles*, 1–4.
- Spreng, R.A., & Mackoy, R.D. (1996). An empirical examination of a model of perceived service quality and satisfaction. *Journal of Retailing*, 72(2), 201-214.
- Sukendi, J., Harianto, N., Wansaga, S., & Gunadi, W. (2021). The Impact of E-Service Quality On Customer Engagement , Customer Experience and Customer Loyalty in B2c E-Commerce. *Turkish Journal of Computer and Mathematics Education*, 12(3), 3170–3184.
- Upamannyu, N. K., Gulati, C., Chack, A., & Kaur, G. (2015). Repurchase intention: the moderating influence of perceived CSR. *International Journal of Research in IT, Management and Engineering*, 5(4), 1- 31.
- Van, T. E., & Petzer, D. J., (2018). The interrelationships between relationship marketing constructs and customer engagement dimensions. *The Service Industries Journal*, 38(13–14), 948–973.
- Verma, V., Sharma, D., & Sheth, J., (2016). Does relationship marketing matter in online retailing? A meta-analytic approach. *Journal of the Academy of Marketing Science*, 44(2), 206–217.