RESEARCH ARTICLE

Consumer Behaviour Theory: A Theoretical and Practical Approach in Banking Industry

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Abstract

The study investigates the consumer behaviour construct for the purposes of articulating a consumer decision-making model. In so doing, the study critically discussed the influence of internal factors, such asfunctional quality, technical quality, perceived value, corporate imageand motivation on consumer behaviour and, importantly, discussed the ways and means by which consumer behaviour principles can be used as a conceptual framework to help managers understand and solve marketing problems. As for the practical application, a sample of 80 customers was interviewed through survey design method. The empirical data was analyzed by using both descriptive and multiple regression techniques. Following a review of the scholarly literature on the aforementioned issues, the study examined the results of a survey which focused on consumer buying behaviour in relation to banking services. The findings reveal that each of technical quality, perceived value, corporate image and motivation has significant positive relationship with behavioural intention. However, functional quality does not have significant relationship with behavioural intention. Furthermore, it was found as expected that customer behavioural intention is positively and significantly related to the customer actual behavior. This study concluded with an affirmation of the validity of the theories reviewed but with a note of caution regarding their applications to personal services.Managerial and policy implication were discussed; and direction for future research was equally highlighted.

Keywords: *Service quality, Perceived value, Corporate image, Motivation, Behavioural responses.*

Introduction

The banking sub-sector of the services industry plays a vital role in the economic development of any economy by supporting and propelling the growth of other key sectors of the economy such as the real sector [1]. This is because of the fact that banks mobilize and transfer savings and idle funds from surplus economic units to the deficit ones [2].

Banks constitute a significant percent of the global service industry and perhaps this is one of the reasons why service quality has always been the main study for retail banking [3]. More specifically, retail banks in Nigeria are facing a number of challenges with respect to the customer perception of service quality, perceived value and corporate image [2]. Satisfying the needs and the requirements of the customers will not only ensure the survival of the organization but also flourish it [4]. It is believed that the knowledge of customer perceptions and attitude play a vital role in ensuring appropriate marketing policies which could result into positive customer behavioural responses measured in terms of behavioural intention and actual behavior.

Considering the fact that a number of research on customer behavioural responses concentrate on functional quality and customer satisfaction [5-8]; thus, Park et al. [9] argues that previous studies somewhat ignore other variables that are equally important in affecting customer behavioural intentions. Meanwhile, evidence indicates that the behaviour of consumer may also be determined by the perceived value and corporate image of the service provider [4][10-14].

In line with the aforementioned issues, the theories employed in this study include: the theory of planned behaviour (TPB), expectation-disconfirmation theory and subjective expected utility theory (SEUT).

This study aims at exploring the influence of the service quality, perceived value and corporate image on the customer behavioural responses in

Nigerian retail banks.The remaining of this paper is as follows: section two examines the literature review section three contains the practical application while section four presents the methodology. Section five deals with the analysis and section six contain the conclusion/recommendations and suggestions for further research studies.

Literature Review

Conceptual Framework

Behavioural intention of customers can be either favourable or unfavourable [15, 16]. Favourable behavioural intention often results into bonding with the services provider, increased volume of business, expressing positive praise for the service provider, and a willingness to pay price premiums. On the contrary, unfavourable behavioural intention leads customers to display higher probability of brand switching, plan to reduce their volume of business, engage in negative word of mouth, and display an unwillingness to pay premium prices [15].

Service quality model has gained a lot of attention since the findings of the exploratory research by Parasuraman, Zeithaml V.A and Berry in 1985 [17]. In this study, they developed a gap model of perceived service quality and revealed ten dimensions to measure service quality. In their second study in 1988, the ten dimensions were condensed to five dimensions. Parasuraman et al. [18] developed a 22-item questionnaire and called it the SERVQUAL model. However, subsequently, they argued that the SERVQUAL measurement has more diagnostics and more practical implications than was previously thought [19-20]. The SERVQUAL model has provided a comprehensive conceptualization of service quality with an instrument to measure perceived service quality. They further observed that this method has been very popular with academics and researchers to assess the customer perception of service quality for a variety of service industries.

Generally, perceived value can be defined as a judgement or a valuation by the customer of the comparison between the benefits or utility obtained from a product, service or relationship, and the perceived sacrifices or costs [21-22]. Given this, [23] observes that there are two approaches to the conceptualization and dimensionality that could be identified in the investigation of perceived value. The first approach defines perceived value as a construct configured by two parts, one of benefits received (economic, social

and relational) and another of sacrifices made (price, time, effort, risk and convenience) by the customer. Thus it is argued that value for the consumer results from the personal comparison of the benefits obtained and the sacrifices made. It is, therefore, conceived as a highly subjective and personal concept [17, 21]

Generally, corporate reputation has been conceptualized from either an economics perspective that regards the construct as insiders' or/and outsiders' expectations and estimations of specific organizational attributes or from institutional theory that characterizes it as a global impression reflecting the perception of a collective stakeholder group-for example, customers, employees, and investors [24-26]. On the other hand, Keller [27] analyses the construct of corporate image from attitudinal perspective as a perception of an organization held in consumers' memory and influences the operation of the company. In line with this, Nguyen and LeBlanc [28] described image as a hierarchical network of meanings stored in memory that range from holistic general impressions to very elaborate evaluations of objects, and these meanings are linked to the individual's personal values

Theoretical Framework

The early economists, led by Nicholas Bernoulli, John von Neumann and Oskar Morgenstern, started to examine the basis of consumer decision making. This early work approached consumer behavior theory from an economic perspective, and focused solely on the act of purchase [29]. The most prevalent model from this perspective is 'Utility Theory' which proposes that consumers make choices based on the expected outcomes of their decisions. Consumers are viewed as rational decision makers who are only concerned with self-interest [30,31]

Where utility theory views the consumer as a 'rational economic man' [30], contemporary research on Consumer Behaviour considers a wide range of factors influencing the consumer, and acknowledges a broad range of consumption activities beyond purchasing. These activities commonly include; need recognition, information search, evaluation of alternatives, the building of purchase intention, the act of purchasing, consumption and finally disposal. This more complete view of consumer behaviour has evolved through a number of discernable stages over the past century in light of new research methodologies and paradigmatic approaches being adopted.

While this evolution has been continuous, it is only since the 1950's that the notion of consumer behaviour has responded to the conception and growth of modern marketing to encompass the more holistic range of activities that impact upon the consumer decision [32]. During the consumer decision-making process, not only do consumers make decisions regarding which brand options to choose but they also decide what quantity of the good to purchase. Consumers make decisions in order to reach their goals, which include making the best choice among alternative possibilities, reducing the effort in making the decision,

minimizing negative emotions, and maximizing the ability to justify the decision. In summary, consumer decision-making is a constructive process [33].

While the theory of planned behaviour (TPB) [34] which is an extension of the theory of reasoned action (TRA) [35, 36], suggests that an individual's behaviour is proximally determined by the formation of a behavioural intention. This is one of the most important contributions of the TPB model in comparison with 'Fishbein models' of the attitude-behaviour relationship.
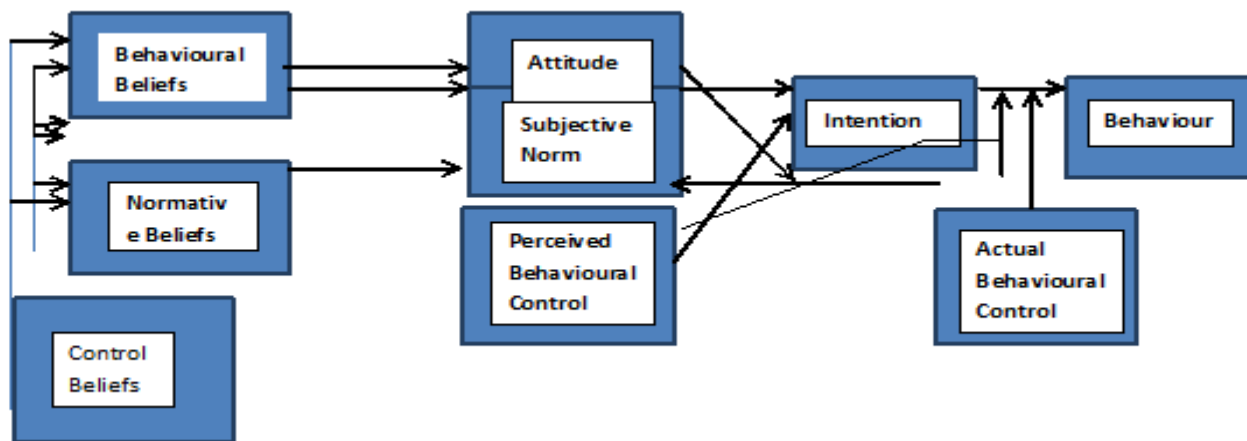

Fig. 1: Theory of planned behaviour
Source: Ajzen [37]

The construct 'perceived behavioural control' is formed by combining the perceived presence of factors that may facilitate or impede the performance of behaviour and the perceived power of each of these factors. Actual behavioural control refers to the extent to which a person has the skills, resources, and other prerequisites needed to perform a given behaviour. Actual behavioural control is difficult to accurately assess and so perceived behavioural control is measured through specially designed questionnaires and serves as a proxy measure of the influence. In the TPB, behavioural intention is controlled by a dynamic mix of the attitude, subjective normand perceived behavioural control variables. Actual behaviour is again derived largely from behavioural intention, but is mediated to some degree by perceived behavioural control [37].

The under-lying premise is that individuals make decisions rationally and systematically on the basis of the information available to them [36,38]. The extension of TRA was eminent due its assumption that most actions are under volitional control and this constitutes a key weakness of the

theory. Thus the extended theory TPB deals with behaviour where the consumer has little volitional control. Since, attitude is an evaluation toward something (example, service quality and image), seen in one's beliefs, feeling, or intended behaviour. Hence, TPB is linked up with service quality, perceived image, behavioural intention and actual behaviour.

Expectation disconfirmation theory which originates from expectation disconfirmation paradigm is a widely accepted theory and is applied in the consumer behaviour literature to study constructs, such as customer satisfaction, post-purchase behaviour and service marketing. The theory is applicable in business to consumer as well as business to business environments.

Given the definition of expectation disconfirmation theory, it could explain the independent variables of this study namely perceived service quality and perceived value. This is in line with the argument put forward by Lu et al.[39] that service quality is measured in terms of disconfirmation paradigm. Both the Gronroos's comparison of expected service vis-à-v

is perceived service and the Parasuraman's gap model are based on disconfirmation paradigm.

Subjective expected utility theory (SEUT) is an economic based theory propounded by Edwards (1961) who asserts that individuals do not seek to maximize the objective value for a given course of action but rather they strive to maximize the subjective utility. This means that, instead of individuals work towards maximizing the objective value of payoff by objective probability of obtaining it, they try to maximize the subjective payoff by subjective probability. Edwards came up with this theory as a result of the weakness of the utility maximization theory based on objective utility that reigned up to 1950s. According to Edwards (1961) for the utility maximization theory to be useful, objective utility must be replaced by subjective utility. Subjective utility theory holds that any action has either pleasurable or painful outcomes which are termed utility. Subjective utility theory is employed in this study to explain customer perceived value which is operationalized as judgment or evaluation by the customer of the comparison between the benefits or utility obtained from a product, service or relationship, and the perceived sacrifices or costs [21]. Given the foregoing, Subjective expected utility theory could explain the construct of customer perceived value as operationalised in this research.

Empirical Evidences

Several scholars investigate the relationship between service quality and behavioural intention/actual behaviour. For example, Parasuraman et al. [18] and Zeithaml et al. [15] concluded that a positive relationship exists between perceived service quality and behavioural intentions. Similarly, other are also found that perceived service quality influences behavioural intentions in terms of word-of-mouth and repurchase intention. In particular, positive word-of-mouth has been clearly associated with superior service quality. Although, dissatisfied customers are more likely to express negative word of mouth than satisfied customers to express positive comments about a particular service. However, found a positive relationship between the level of satisfaction and feedback to the service provider. But their findings with regard to the positive influence between service quality and behavioural intention like word of mouth are consistent with the previous researchers. In the same vein, Park, Robertson, and Wu, [9] found that service quality has a positive effect on behavioural intention which means that the higher the quality of service the more the

customer have repurchase intention and intention to recommend

A number of studies indicate that consumer behaviour may be determined by perceived price, perceived value and corporate image of the service [10-113,28]. Similarly, some other researches have established relationship among perceived value, word of mouth and repurchase intention. In the same vein, Kuo et al. (2009) found that both perceived value and service quality have influence on post purchased intention and that improvement of perceived value should be prioritized. This is because in deciding whether to come back to a particular service provider or not, customer are likely to take into cognizance the extent to which they derive value for money [9]. To other her proposed that future intentions are determined in part by perceived value. Similarly, [9] found that perceived value has a positive influence on satisfaction and behavioural intention. This means that strong image leads to repurchase and positive word of mouth.

Customers are more likely to believe that highly-regarded companies are competent, act honestly in their operations and consider the interests of both parties when making decisions. Service evaluations are the leading cause of corporate image based on attitude theory and the attitude increases in predictive value as they become more accessible in memory. Direct experience makes attitudes more accessible and more predictive of future behaviour [40]. Similarly, Park et al. [9] found that image has a direct effect on behavioural intentions. To sum it all, corporate image originates from the accumulation of all the customer consumption experiences, and the service quality is the proxy of these consumption experiences . From this it could be deducted that the perception of service quality influences the perception of corporate image. However, Andreassen and Lindestad [10] observed that corporate image impacts on customer evaluation of service quality. Similarly, Bloemer et al [11]argue that image is an antecedent of service quality and in fact, the latter could mediate the relationship between the former and other behavioural response variables. Given the mixed arguments on the causal relationship between the two variables, this study examines the variables at the same level.

On the other hand, service quality perception affects individual intentions and ultimately their behaviours . Therefore, the service quality is perceived positively and the one that is perceived negatively would definitely lead to different

behavioural responses. For instance, positive word of mouth and recommendations are both favourable behavioural responses that occur as a result of positive perception of service quality by customer.

Practical Application

As argued through the foregoing review of theoretical and empirical studies, the consumer decision making process is a complex one. The process is informed and influenced by multiple factors, including subjective consumer perceptions of a brand/service, the consumer/decision-maker's character and individual personality and the extent to which consumers have recognized their need for a specific good/service. The implication here is that numerous variables affect the decision making process and it is imperative for marketers to understand which of these has the greater influence on the purchase decision, so that they may address it in their campaigns. Proceeding from recognition of the imperatives of identifying the most influential of the variables in question, the researcher formulated a decision-making matrix, explained below.

In accordance to the formulated decision-making matrix, the purchase decision begins with the recognition of a need, following which; consumer personality determines the response or the approach to buying which the individual will adhere to. If the person in question is impetuous, he or she will clearly choose the first option available for the satisfaction of the identified need and if he or she is a brand-conscious shopper, he or she will likely decide to purchase the most reputable of the available brands. If, on the other hand, the consumer is price and quality conscious,he or she is likely to be a finicky customer who will engage in comparison shopping, comparing the price and quality of substitute products/services against one another prior to making a decision. The decision-making matrix, therefore, is comprised of the following variables:

- Recognition of need: This refers to whether or not the consumer has identified a need for a specific product/service
- Strength of need: Assuming recognition of need, this refers to consumer perceptions of the strength of their need for a specific product/service
- Consumer personality: Needless to say, consumer personality will influence their decision-making process and the outcome of the process. Within the parameters of this matrix,

the following consumer characteristics are important:
- o Price and quality conscious
- o Brand conscious
- o Impetuous

- Consumer perception of the service/product offered: When choosing between substitutes, consumers cognitively process the information available to them regarding each of these substitutes and, as such, subjectively react to the product/services in question. The implication here is that consumer perception of a product is an individualized and subjective evaluation of a product/service.
- Consumer's socio-economic status: Socio-economic status undoubtedly factors into the decision-making process on several levels. A consumer's social class and education reflects the range of his experiences and his/her income level is a good indicator of both the quality accustomed to and the weight given to the price factor.
- Consumer's age: Consumer's age is important, the younger the consumer, the more attracted he or she is to innovative products/services and the more impulsive he or she is when making the purchase decision.
- External influences upon consumer: Consumer may be subjected to external influences in the form of the advice of family and friends. This should be considered when trying to account for consumer purchase choices.

Research Methodology

Due to time and finance constraints the sample size is limited to 80 customers of few banks in Ibadan metropolis, Oyo State in Nigeria, especially at challenge – ring road axis of the city where we have full concentration of banks. The interview was granted to the customers of the banks used in the study within the banks premises with the permission of their managements. Simple random sampling was used to select the 80 respondents.Each of the construct in this study was measured using 5 -point scale ranging from 1 strongly disagree to 5 strongly agree.

Analysis of Data Collected

In analyzing the primary data obtained both descriptive and multiple regression techniques were used for data analysis.
Hypotheses

Behavioural intention has been used as dependent variable in many studies [15] perhaps because of its robust ability to predict customer

behaviour which is the central goal of behavioural intention models [41].

Based on the foregoing and empirical studies' findings, the following hypotheses were developed:

Hypothesis One

Ho: Functional quality is not positively associated with customer behavioural intention in the Nigerian banks.
H1: Functional quality is positively associated with customer behavioural intention in the Nigerian banks.

Hypothesis Two
Ho: Technical quality is not positively associated with customer behavioural intention in the Nigerian banks
H1: Technical quality is positively associated with customer behavioural intention in the Nigerian banks.

Hypothesis Three

Ho: There is a no significant relationship between customer perceived value and customer behavioural intention with regard to the services rendered by banks in Nigeria.
H1: There is a significant relationship between customer perceived value and customer behavioural intention with regard to the services rendered by banks in Nigeria.
Hypothesis Four

Ho: Corporate image is not positively associated with customer behavioural intention in the context of banks in Nigeria.
H1: Corporate image is positively associated with customer behavioural intention in the context of banks in Nigeria.

Hypothesis Five

Ho: Customer behavioural intention is not positively associated with his actual behaviour in the Nigerian banks.
H1: Customer behavioural intention is positively associated with his actual behaviour in the Nigerian banks.

Analysis of the Findings

Descriptive Analysis

The analysis of customers' interview was based on the decision matrix above.

Those customers interview on the reasons why they selected a particular bank in question, 72% of the adult customersrespondedthat they had blindly acted upon their bank marketer'srecommendation while the remaining 28% adult customers stated that they had acted on the advice of a co-workers who are existing customers of the banks. As for the younger customers, 90% acted upon the advice of their parents while the remaining 10% of the younger customers made a conscious decision. They obtained the names of these banks, contacted them and inquired about their services, interests and charges. In fact, when they narrowed down their list to two banks, they actually visited the offices of the two banks and discretely asked customers about their experiences. They were the only few respondents who made a conscious decision which subscribes to both earlier reviewed theory **(**actual behavior) and the matrix discussed above.

Statistical Analysis (Hypotheses Testing and Discussion)

After following the regression procedure for modification, final model adequately fit the data (Table 1 below). This is apparent from the GOF (goodness of fit) indices achieving the required threshold. CFI, NFI and GFI are 0.960, 0.929 and 0.9 in that order. On the other hand, CMIN/DF and RMSEA are 2.198 and 0.047, respectively. Similarly, the values of squared multiple correlation or R^2 for the first and second dependent variables, that is, behavioural intention and actual behaviour are 0.61 and0.72, respectively. The value of probability in both the hypothesized and revised model is significant at $p < 0.05$. This is however not unexpected due to its sensitivity thesample size and model complexity both of which characterized this study.

Estimate: Chisquare: 921.164   Df : 419
Ratio: 2.19   Pvalue: 0.000
cfi: 0.960   nfi:0.929
GFI: 0.900   rmsea: 0.047

Two classes of alternative fit indices, incremental and absolute, have been identified. Incremental fit indices measure the increase in fit relative to a baseline model (often one in which all observed variables are uncorrelated). Examples of incremental fit indices include normed fit index and comparative fit index. Higher values of incremental fit indices indicate larger improvement over the baseline model in fit. Values in the .90s (or more recently ≥ 0.95) are generally accepted as indications of good fit.

In contrast, absolute fit indices measure the extent to which the specified model of interest reproduces the samplecovariance matrix. Examples of absolute fit indices include goodness-of-fit index (GFI) and a root mean square error of approximation (RMSEA). Higher value of GFI as well as lower value of RMSEA indicates better model-data fit.

Table 1: Model fit indicators for revised model

GOF Indicator	Revised model
CIMN(X²)	921.164
Df419	
CMIN/df2.198	
P	0.000
CFI	0.960
NFI	0.929
GFI	0.900
RMSEA	0.047
(R²)	
Behavioural Intention	61%
Actual Behaviour	72%

Hypothesis One

H1: Functional quality is positively associated with customer behavioural intention in the Nigerian banks.

Results output in Table 2.below shows that this hypothesis is not accepted. The result shows that the path coefficient from functional quality to behavioural intention (FQUAL INT) was not statistically significant with very weak standardized estimate and low t-value of less than 1.96 ($\beta = 0.004$, t = 0.037, p < 0.97). However, this finding is not surprising because is in line with the findings of Hutchinson (2008), who found that service quality has no any significant effect on behavioural intention.The lack of significant relationship between the constructs could perhaps be as a result of the fact that, the functional quality which reflects the process through which a service is provided is not considered important by the customers of Nigerian banks. This means that the customers do not particularly care about the process through which the service is delivered.

Hypothesis Two

H2: Technical quality is positively associated with customer behavioural intention in the Nigerian banks.
The second hypothesis was confirmed and therefore accepted. The result shows that there is a positive and significant association between technical quality and customer behavioural intention ($\beta = 0.252$, 2.939, p < 0.005). The beta value is relatively high and the t-value > 1.96. The implication of this result is that if the customers perceived technical quality or outcome

quality to be high, then they would hold favourable behavioural intention towards the particular service. Consequently, the customers would more often than not, engage into positive word of mouth with regards to the bank's service thatthey consider to have high outcome quality. Having confirmed that technical quality affects the overall perception of service quality, is in line with the findings .

Hypothesis Three

H3: There is a significant relationship between customer perceived value and customer behavioural intention with regard to the services rendered by banks in Nigeria.

The third direct hypothesis was also accepted based on the regression output which revealed that there is a statistically significant relationship between customer perceived value and customer behavioural intention. In addition, the relationship between the variables is positive ($\beta = 0.336$, t = 3.719, p < 0.001). The relationship between the two variables is strongly significant at p < 0.001 with a relatively high beta value and t > 1.96. The implication of the finding is that the customer who perceives that he derived value from a particular bank would likely engage into positive word of mouth in favour of his bank. Hence, the customer would most likely engage into positive word of mouth communication, telling positive things about his bank to people close to him such as relatives, friends among others. This finding is well consistent with the previous ones. In these studies it was found that there is a significant relationship between customer value and behavioural intention.

Hypothesis Four

H4: Corporate image is positively associated with customer behavioural intention in the context of commercial banks in Nigeria.

The next hypothesis which postulates a positive association between corporate image and customer behavioural intention was equally accepted. This is based on the regression result which shows the variables are significantly and positively associated ($\beta = 0.244$, t = 2.747, p < 0.01). The beta value is reasonable and the t > 1.96 well above the threshold. This finding suggests that a customer that form a positive overall impression about his bank's image, would most likely recommend the bank to others. Interestingly, this finding corroborates several other previous studies such as the findings by Park et al. [9] who found that image has a positive effect on behavioural intention.

Hypothesis Five

H5: Customer behavioural intention is positively associated with his actual behaviour in the Nigerian banks.

Hypothesis 5 that predicts a positive association between customer behavioural intention and the customer actual behaviour is accepted. The result for this hypothesis is stronger than any other hypothesis's result in this study. For example, both the beta value and the t-value are substantial enough ($\beta = 0.848$, $t = 16.372$, $p < 0.001$). Interestingly, it should be highlighted here that therelationship between behavioural intention and actual behaviour is stronger than that of any variable in the study. This finding is consistent. This finding suggests that the more a bank customer intend to engage into a particular behaviour such as word of mouth communication, the more likelihood he would actually engage in the behavior [42].

Table 2: Revised model – Direct Path (Hypotheses)

Hypothesis	Hypothesised Path			Estimate	S.E.	C.R.P		Results
H1	FQUL?	INT	.004	.026	.037	.970		Not supported
H2	TQUL?	INT	.252	.090	2.939	.003**		Supported
H3	PVAL ?	INT	.336	.095	3.719	.000***		Supported
H4	IMAG ?	INT	.244	.097	2.747	.006**		Supported
H5	INT ?	BEH	.848	.041	16.372	.000***		Supported

***p < 0.001, **p < 0.005.

Conclusion/Recommendations

Based on the foregoing research findings and discussions it is concluded that each of technical quality, perceived value and corporate image has significant positive causal relationship with customer behavioural intention. Surprisingly, however, functional quality measured in terms of five dimensions of SERVQUAL has no any significant association with customer behavioural intention in the context of Nigerian banks.

Managers should have more insight regarding the implication of their customer's service quality perception, value perception and corporate image perception vis-a-visbehavioural intention and subsequently actual behaviour.Managers should ensure the quality of the bank services that are actually provided to the customers.Also bank managers should ensure that the service being provided to customers is uninterrupted, acceptable and in fact excellent.

Suggestion for Future Research

Future researchers mayuse corporate customers of the banks and also adopt longitudinal design where data is collected over a significantly long period of time.

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