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Customer Experience Monitoring: A Study of Zambian Banks

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Abstract: The fast growing level of competitiveness and fundamental amendments in the world of business especially in the banking sector nowadays are pushing banks to implement a customer-based strategy in explaining its performance. Consequently, this study seeks to develop and empirically test customer experience monitory and evaluation and also to study the influences of service quality, customer satisfaction, and customer loyalty in the Zambian banking industry. A survey was conducted with banking customers on many validated questions, based on which we got 107 valid responses. The data was processed to produce the valuable results and Quantitative Data Analysis (QDA), via simple regression analysis and ANOVA. The findings and analysis of data shows that quality of service provided and customer satisfaction are important when monitoring the experience of customers based on the effects of quality of service and customer loyalty and their returns thereafter. Based on the data analyzed, the study concluded that customer experience has positive impact on customer loyalty and banks must ensure that their customer walk out with good experience by monitoring this periodically to adapt or adjust to current trends. The study also observed a significant relationship between customer satisfaction and customer loyalty. The theoretical and managerial implications of the study confirmed the theoretical framework. Consequently, the following recommendations were contrived: staffs of financial institutions should create a friendly environment with their customers. The Bank's environment should be conducive, attractive, decent and enabling enough to psychologically assure their customer of the best of service. Also, there should be a routine high quality of service delivered to customers and their views sorted routinely. This may help boost and also add to the value of experience of customers, thus their total satisfaction on the Bank's service.

Keywords: *Customer Experience Monitoring; customer experience evaluation; customer satisfaction; customer loyalty; banking industry; regression analysis; Zambia.*

1. Introduction

The current business environment in the banking sector is, undoubtedly, experiencing a very tense competitiveness, evolving thereby becoming more challenging than before. With the rapid growth of multidimensional demand and challenges of globalization (Awolusi, 2019; Ezenwakwelu, 2017; Akinyemi, 2014), various organizations are under pressure to modify their systems and products in a way to improve the quality of service so as to remain competitive in the industry (Yasin et al., 2004). Customer service is seen as an integral part of any stage of industry especially in the banking sector and this defines the organization's future development. The fast advancement in technological system related to internet is leading to fundamental changes by which various businesses interact both internal and external world. This also applies to the way an organization relates with its customer. The relationship between customer experience and customer loyalty differ in different services industries.

The attributes of these fundamental factors have been very difficult to identify since services. By nature, are intangible (Messarra, 2014; Mokaya & Kipyegon, 2014; Hong, Goo et al., 2004). Furthermore, due to the intangible nature of services received by customers, it is difficult for institutions to analyze the various expectations of customers, how a customer perceives and evaluates the desired outcome of the service quality, which brings about some level of loyalty to this firm (Messarra, 2014; Zeithaml, 1981; Nguyen and Leblanc, 2002). As a customer evaluates their level of experience, hence their satisfaction or dissatisfaction with an organization, by evaluating the service quality and experience (Asrar-ul-Haq & Kuchinke, 2016; Awolusi, 2013a; Awolusi, 2013b; Smith and Houston, 1982). To a large extent, the issue of greatest priority today has to do with understanding and accepting the influence of customers' experience on organizational performance (Mokaya & Kipyegon, 2014; Zeithaml et al., 1996).

All institutions are customer centered, and thus driven by customers' demands, hence the saying the customer is always right. Based on the difference in preference, it is equally becoming more challenging to satisfy (meet their various expectation), thus retain the loyalty of all customers. According to a research carried out by Oliver (2009), it suggests that both service quality and customer experience are two distinct but related constructs. This is particularly true for the services industry, where an increased in the level of customer satisfaction may bring about profit maximization and improved financial results and trust of customers. Consequently, many studies suggested that customer experience or satisfaction should be the basic principle of all service organizations (Asikhia & Awolusi, 2015; Awolusi, 2013b; Agyeman & Ponniah, 2014; Oliver, 2009). As once mentioned by Sakthivel et al. in 2005 that customer loyalty and experience have proven to be, undoubtedly, the major determinant for long term development and financial performance of a company (Agyeman & Ponniah, 2014; Jones and Sasser, 1995), also customers serve as the final judges to adjudicate the quality level of a product and services offered, thus their experience (satisfaction or dissatisfaction). It is therefore worth mentioning that any fundamental improvements in quality can bring positive outcomes for a company especially in the service industry. When a firm in the service industry understands this fact that a continuous improvement of quality of service affects the experience of customers, it would help them in the better allocation of both material and human resources needed.

To attain better quality in response to clients' expectations and demands (Awolusi & Atiku, 2019; Agyeman & Ponniah, 2014; Chandler & Torbert, 2003). Consequently, this study mainly focuses on such processes and improvements in customer experience monitoring through the quality of service rendered consumers and also to examines the extent by which customers experience affect customer loyalty; as well as, the relationship between customer experience and quality of service provided. This study was therefore conducted in a service industry (bank) by gathering practical data and information from customers in order to make an informed conclusion on how to monitor and improve customer experience (Deshpande, 2016; Hay, 2004). To give credence to the purpose of the study, leading local banks in Zambia were studied. National Savings and Credit Bank of Zambia, also NSCB or NatSave, is a bank in Zambia. The headquarters of NSCB is on Cairo Road in Lusaka. NSCB is a state-owned company, and therefore reports directly to the Minister of Finance and based on the National Savings and Credit Act (No. 24, Chapter 5 of the Zambian Laws). It is the largest bank in Zambia and has branches all over the country, albeit far from comprehensive. Founded with a social mandate, NSCB aims to provide banking services at reasonable prices throughout the country, especially in remote areas of the country. To a large extent, for the teaming majority of Zambians, the NSCB is the only access to payments, loans and accounts.

Conversely, the NSCB is one of the avenues through which the government mobilizes the assets of its citizens as investment capital. The NSCB differs from the state-dominated NCBZ (National Commercial Bank of Zambia) mainly in its customer base and business segment. First and foremost, ZNCB is a commercial bank and NSCB is primarily a bank. Following the passage of time, the NSCB is increasingly offering so-called microcredits , loans for people who could not come to them until now, because they were too poor and too simple. UBA Zambia Bank Limited is a subsidiary of United Bank for Africa Plc, one of Africa's leading financial service provider, which offers universal banking to over seven million customers across over 700 branches in about 20 African countries. With its presence in London, New York, and Paris. The bank also have assets worth over $20bn, UBA is known to be a partner for banking services for Africans and African related businesses globally. In particular, owing to the intangible nature of service provided and the difference in wants of customers, customer experience is very essential in the competitive service industry (Deshpande, 2016; Oliver, 2009). Thus, such decisions affect the customer base either by attracting or dropping customers. The disparity of customers' expectations and the service providers' decisions causes a great loss to the latter because their profit and revenue level is literally seen to be directly related to the number of their clients and their loyalty with the organization, thus their experience with the organization will be of great benefit.

Aim and Objectives of the Study: The aim of this study was to test the influence of customers experience monitoring on their loyalty to an organization. This was achieved by investigating the link between quality of service and customer experience and the ways in which service firms (Zambian banks) may improve and manage their processes of delivering quality standards to their customers. However, the specific objectives are, as follows:

- To analyze the effect of service quality on customer experience in Zambian banks

- To analyze the effect of service quality on customer satisfaction in Zambian banks
- To test the influence of service quality on customer loyalty in Zambian banks
- And finally, to evaluate the effect of customer experience on customer loyalty in Zambian banks

Based on the above aim and objectives, the following research questions were sought:

- What is the influence of service quality on customer experience in Zambian banks?
- To what extent is the influence of service quality on customer satisfaction in Zambian banks
- To what extent is the influence of service quality on customer loyalty in Zambian banks
- How do customer experience affects customer loyalty in Zambian banks?

The research mainly focuses on the service industry whereas the banking sector (Zambian Banks) is selected as a case study. Qualitative methodology will be used for this research project. Interviews will, therefore, be conducted amongst managers who are involved in developing banking policies and procedures in the improvement of quality of service. The hospitality industry is a vast industry in which banking sector is chosen to conduct this research. This study will be developed and to test empirically the influence of customer experience on quality of service and customer loyalty in banking sector in Zambia and to evaluate their interrelationships in the service industry, thus a number of Zambian Banks were used as a case study by carrying out a questionnaire amongst the Banks' customers so as to provide a general significance to the study. Although this research is centered on the banking sector, however, the findings of this research may be used by other service industry players for the improvement and development of new services for profit (Deshpande, 2016; Hay, 2004).

This management is also important because it seeks to develop and empirically test customer experience monitory and evaluation and also to study the influences of service quality, customer satisfaction, and customer loyalty in the Zambian banking industry. This study seems to be one of the few studies, in the context of a developing economy and Zambia in particular (Deshpande, 2016). This is on the premise that the ever increasing level of competitiveness and fundamental amendments in the world of business especially in the banking sector nowadays are pushing firms and for that matter banks to implement a customer-based strategy (Deshpande, 2016; Hay, 2004). These strategies are expected to prove the importance of customer experience monitoring constructs such as customer experience and satisfaction, quality of service, and customer loyalty in explaining a bank's performance. The theoretical and managerial implications of the study is also expected to justify the importance of the study, by confirming the theoretical framework, while the proposed hypotheses would be tested to confirm the plausibility of the study and accuracy of data and also to serve as bases for further studies.

2. Review of Related Literature

Conceptual Reviews: A number research works as well as theories, which are related to the topic under discussion are presented and tackled by different authors, so in our quest to find answers to the research questions and also to achieve the aim/purpose of this study. We started by reviewing various literature and also to explain the various factors related to the study. This is to enable us analyze the effect of service quality on customer experience by establishing a relationship between these constructs. The relationship between the above constructs has been discussed by using Olivers and Mcdougall's service quality models. In addition, it outlines the improvement mechanisms in delivering quality services to customers in the service industry. A theoretical model of the study is reviewed at the last part of this chapter.

Defining Customer Experience and Customer Loyalty: The concept of customer experience (satisfaction or dissatisfaction) has gained prominence and a great deal of attention of different stakeholders such as students, researchers and academicians for several years given that primary source of profit of almost all companies operating in the market is obtained through their clientele (Tam, 2004). Churchill and Surprenant (1982) define customer experience as the outcome of buying, repurchasing behavior arising from the customer's association of the utility and the overall costs of purchase in relation to the expected consequences (Deshpande, 2016; Hay, 2004). Customer experience can be explained as an emotive state that serves as response after evaluating a particular product or service or after interacting with one's service

provider (Koshy, 2005; Westbrook, 1981). This concept throws light on the statement that dissatisfaction or satisfaction is dogged via a cognitive process of associating.

What customers gives out to get a service and what comes out or is received in response (utility) (Koshy, 2005; Tam, 2004). By monitoring customer's experience, it facilitates the measurement of how a particular service or product provided by a company meets the customer's expectation and also how the customer feels during and after the provision this service. This is, therefore, an important performance indicator. Typically, in the service industry the monitoring and examining of the level of customers experience periodically necessary in order to maintain their clientele by using diverse scales (such as likert), to measure the level of customer experience which is mostly based on their emotional feeling that results from their encounter with their service provider or service provided (Peterson and Wilson, 1992). Inasmuch as customer experience is mostly present in consumer's perception of the attributes of a service or product, which relates to the specific or group of individuals. Therefore, different customers usually have different opinions and expressions at different or same period of time on the same service or its provider (Ueltschy et al., 2007; Koshy, 2005).

Generally, customer loyalty can be defined as the connection or link between a customer with the service provider or with a particular product that is determined through the customer's attitude, repurchasing behavior, and financial performance (Ezenwakwelu, 2017). With a subjective and broader nature of customer loyalty, various constructs have been proposed as representative in different studies. Yee, Yeung, and Cheng (2010) identified that a customer attitude or background, level of satisfaction and service quality have a relatively great influence on customer loyalty in a high-contact service industry, for instance, in the banking sector. In the service industry, the concept of quality holds the main position. Consequently, it could hypothesis (Hypothesis 1) as follows: The relationship between a customer and a service provider is directly related and influenced by customer experience which is also related to the quality of service provided (Kramer, 2008; Kramer, 2007; Sureshchandar et al., 2002). It is, therefore, not surprising to understand that the level of quality services is an important phenomenon in strategic planning in the services industry (Khamalah and Lingaraj, 2007).

Service Quality: In this section, we will take an extensive look at service quality since we have been able to establish in our previous sections the importance or role of quality in the service industry. As customers recount their experience on a particular provider or company based on the type of its service as compared to other providers of similar service (comparative advantage) (Kramer, 2008; Kramer, 2007). We have, therefore, found it necessary to breakdown the term service quality and the role it plays or relates with customer experience which culminates to the retention or establishment of their loyalty with a particular company in the service industry. Quality is defined largely as superiority or excellence (Leonard & Marquardt, 2010; Zeithaml, 1988; Teas, 1993; Brady and Cronin, 2001). Earlier researchers suggest that customers do not perceive quality as a one-dimensional but multidimensional concept. However, there is still no a clear cut agreement on how to examine, measure or evaluate the quality of service (Leonard & Marquardt, 2010; Cornin and Taylor, 1992). Due to lack of clear cut definition or consensus based on different points of view quality of service is mostly debated by various researchers in the service industry. With a great reference to earlier studies, Parasuraman et al. (1985), for instance, proposed three areas or themes of service quality:

- The complication in the evaluation and comparison of the quality of intangible goods.
- Service quality is a discernment which results from the actual performance of a service, as against consumer expectations or their physical interaction with the service provider.
- The examination of quality cannot solely be focused results received from the service.

But, however, this involves the evaluation of service delivery processes. Furthermore, the gap model for service quality given by Parasuraman, operationalized service quality as a gap between performance and expectation of customers; this is termed, SERVQUAL (Leonard & Marquardt, 2010; Zeithaml et al., 1988; Parasuraman et al., 1985). According to Zeithaml et al. (1988), SERVQUAL consists of five quality attributes: Responsiveness, Empathy, Tangibles, Assurance, and Reliability (Akinyemi, 2014; Messarra, 2014). Research reveals that the process of delivery high quality services often results in various measurable benefits such as profit, cost savings, and market share. It is therefore imperative for service firms, academician and researchers to understand the nature of service quality and how it must be achieved in firms (Akinyemi,

2014; Messarra, 2014; Zeithaml et al., 1988). The role of banks in an economy is very important and to every nation it can be described as the backbone or lifeblood of the development of nations and modern business. This is often believed to have a dramatic influence on switching and loyalty intensions (Ezenwakwelu, 2017; Akinyemi, 2014).

Evolution and Importance of Banks and Financial Service: The term bank can be traced to an old Italian word "banca" or better still from a French word "banque" both of which mean bench or money table for exchanges. This term is derived from an ancient European practice when coins of various countries were exhibited on benches or tables for exchange or lending purposes. The functions and activities of banks have, thus, been expanding and evolving as technology improves day by day and also with the growth in the industry. One of the major functions of banks is to serve as an executor of the monetary function as a medium of exchange and help by mobilizing savings of people. Also, banks help in safeguarding money and valuables such as gold and they also help in the fight against inflation through the central Banks monetary policies. Banks provide loans, credit, and the payment for services, such as salaries, rent, different kinds of bills, taxes etc. With technological advancement which has made internet connection possible, the role of banks has developed broadly to include automated services and internet banking which seek to provide banking service to customers remotely. This has widened the spectrum of banking services available to clientele and has made banking more convenient for customers. However, these expanded services cannot do away with the certain aspects of banking or role of the banker entirely which may include money deposits for profit by lending it out again (Akinyemi, 2014; Messarra, 2014). Currently in Zambia, the regulatory and legal policies comprise of the Bank of Zambia Act, Banking and Financial Services Act, the Prohibition and Prevention of Money Laundering Act. This model explains the relationship between quality and satisfaction. It posits the influence of relational and core quality and expected value on customer satisfaction.

Periodically, Risk Management Guidelines are issued and updated by the Central Bank of Zambia in order to provide minimum standards which must be observed by commercial banks in the area of risk management. As a role of the Central Bank, it continues to revise these guidelines on regular basis to ensure that current challenges facing the country in the banking sector are addressed. Generally, a considerable number of developments have been recorded in the Zambia economy and for that matter the financial sector especially, following the liberalization of the economy in the early 1990's. These developments include amongst others the proliferation of banks and non-bank financial institutions, which have accounted for necessity in reviewing the supervisory policies and also the legal and regulatory frameworks in order put them in line with the liberalized financial environment. Modern technological advancement has given rise to a new type of banking, dubbed online banking. This sector provides internet based banking but most traditional banks have adopted and some have decided to expand their operations in this sphere other than opening new branches. Some other banks and financial institutions have emerged whose activities complement that of banks, however, their operations vary greatly. Savings banks as well as savings and loan associations, which are sometimes referred to as thrift institutions, serve as the second largest group of depository institutions; these institutions, unlike the traditional banks, were established as community-based institutions to finance mortgages for people and also they cater mostly cater for the savings and lending needs of their customers among other services.

Theoretical Reviews: Many previous studies have described the influence of service quality on customer satisfaction, using different theories (Zeithmal, 1996, 1988; Leonard and Sasser, 1982; Tam, 2004). These theories defined the importance and role of service quality, and its consequential influence on customer satisfaction. The quality of service, in addition to other factors could also positively affect the level customer satisfaction (Tam, 2004). However, it is also important to state that quality is not the only determinant of customer satisfaction, as other important factors that could potentially influence both constructs has also been described by previous studies (Moher, 1982; Cronin & Taylor, 1992; Sureschandar et al., 2002). To provide a better understanding of the effects of quality on customer satisfaction, the theoretical model, depicting the relationship between the two constructs, has been adapted from Oliver's (1993) satisfaction and service quality model (Oliver, 1993). Oliver's model, as used in this study, was further tested and validated by previous studies (Oliver, 1993; Spreng and Mackoy, 1996). Specifically, this model gives specifications to the influence on perceived performance and expectations on overall satisfaction and service quality (Oliver's 1993). Another important model relevant to this study is Mcdougall & Levesque's (2000)

model. Usually, the first three phases of customer experience monitoring are referred as attitudinal loyalty which mostly dependent on customers' experiences with their service providers (overall satisfaction or dissatisfaction). This process of evolvement in customer experience monitoring especially customer loyalty which is confirmed by Pan, Sheng and Xie (2012), a meta-analysis about the antecedents of customer loyalty by carrying out a meta-analysis.

The authors also found theoretical and empirical evidences supporting that customer satisfaction, trust, commitment and loyalty program memberships have positive influences on customer loyalty and this must be monitored carefully. This study attempts to evaluate the relationships between customer loyalty and other constructs which are popular in service provider, especially in banking industry (Ezenwakwelu, 2017; Akinyemi, 2014:23). Based on the various reviewed models, the theoretical underpinning this study was deduced from existing theories within organization and economic theories (Messarra, 2014; Mokaya & Kipyegon, 2014). Consequently, the following theories were adapted in this study: market power theory, transaction cost economics, and resource-based theory (Messarra, 2014; Mokaya & Kipyegon, 2014). The market power theory is particularly related to the ever increasing level of competition in the banking industry. The theory specifically, concerned with the ways in which banks can improve their level of competitive success, which is the ultimate goal of customer experience monitoring (Ezenwakwelu, 2017; Akinyemi, 2014), by creating a stronger position in their market. Transaction cost analysis theory simply holds an assumption that customer experience monitoring strategies are executed in order to lower the transaction costs of banking operations. Lastly, the resource-based view theory suggests that for a bank to enjoy sustainable competitive advantages, valuable firm resources are usually scarce, imperfectly imitable, and must be lacking in direct substitutes (Ezenwakwelu, 2017; Akinyemi, 2014).

Empirical Reviews: The various reviewed empirical studies reveals that service quality and customer satisfaction are important antecedents of customer loyalty and customer satisfaction mediates the effects of service quality on customer loyalty (Spreng & Singh, 1993: 4). These findings suggest that there are non-linear relationships between three constructs and emphasize the need to treat customer loyalty management, as a process which includes many different factors interacting with one another (Akinyemi, 2014; Spreng & Singh, 1993: 3). In this study, one of the objectives is to empirically test this relationship. Therefore, the following hypotheses were offered:
Hypothesis 1: In the banking industry, overall level of customer loyalty is invariably related to customer experience.
Hypothesis 2: In the banking industry, overall the quality of service provider is variably related to customer experience (satisfaction or dissatisfaction).

Customer Experience and Loyalty Monitoring: Customer loyalty is referred as the final consequences of the overall and total experience which customers have with a company (Akinyemi, 2014; Ezenwakwelu, 2017). Customer experience can lead to customer loyalty because people tend to be rational and trust so they might have a tendency to reduce risk and stay with the service providers which they already had good experience with. Actually, customer experience has been suggested to be an antecedent of loyalty in service context in previous studies (Ezenwakwelu, 2017; Akinyemi, 2014; Spreng & Singh, 1993: 3). Most of the above studies confirmed a positive relationship between service quality and customer loyalty; in which customer experience is usually the mediating variable. Other important studies alluding to the positive sentiments were also reviewed in this study (Messarra, 2014; Mokaya & Kipyegon, 2014). Consequently, the following hypotheses were also raised:
Hypothesis 3: Customer experience is the variably related of customer loyalty.
Hypothesis 4: Overall customer experience is the antecedent of customer loyalty.

Factors Effecting Service Quality and Satisfaction: For service providers, to achieve the goal of satisfying the clientele thus leaving them with the best of experience, an important motive of customer loyalty, repeated business or interaction with a customer (Ezenwakwelu, 2017). In as much as quality is very important and plays a big role with regards to customer experience and customer loyalty, however, quality cannot be seen as the only important variable that influences customer experience. Other factors reviewed in previous literatures are: performance, expectations, desires and price (Akinyemi, 2014; Mohr, 1982).

Closing Gaps between Banks' Perception and Customer Perceptions of Quality: Though providers of tangible goods have described and measured quality with increasing levels of precision (Parasuraman et al., 1985:34). It is difficult to describe quality according to the marketers of services. Reason is, services cannot be seen, touched and measured before its actual delivery to the customer. There is, therefore, a gap which exists between provider's perceptions and consumer perceptions about service quality and delivery (Parasuraman et al., 1985: 25). These gaps are the main hurdles in delivering high quality performance by employee. A company must identify and deal with these gaps by means of examination and reexamination of its operational standards. Industry players may not always understand what consumers expect from them at a particular time and what levels of performance they need to meet service quality standards.

This kind of situation brings about a lot of flaws and gaps which affects consumer perceptions or experience of quality (Akinyemi, 2014; Mohr, 1982; Parasuraman et al., 1985: 29). After the importance and factors affecting the relationships between service quality, customer loyalty and customer experience were discussed and further establishing their interrelationship, it provides that how firms can improve their quality standards in order to retain the customers by giving the best of experience. (Suggestions as to ways of improvements are described at three levels. Different theories by various authors such as Leonard, Parasuraman & Zeithmal 1994; Pfeffer et al., 1995 and Parasuraman et al., 1985 were reviewed. Various literatures reviewed revealed that the difference between service quality and satisfaction could be probably due to the adoption of varied standards of comparison by different scholars (Zeithaml et al., 1993; Parasuraman et al., 1988)).

In summary, different researchers stated that the standard of comparison to form satisfaction depends on customer's feelings regarding their predictive anticipation or expectations (what will come out) which may result from the various advertisement about the product, the received or perceived service quality (real utility) defined by customers after using the product, and also is seem as a result of comparing the utility to other products (Spreng & Mackoy, 1996). Generally, after reviewing the works of different authors, we came up with about 5 constructs and consider it very imperative as distinct concepts there is a great need to analyze the constructs through further research to understand enlighten or shed more light by answering the research questions of this study. For this purpose, customer experiences with service quality models (McDougall & Levesque, 2000; Spreng & Mackoy, 1996) were reviewed.

3. Methodology

Research Approach: Research is a systematic examination or process of investigation used to find the answers for certain pressing questions, thus by making an enquiry into certain phenomena. Methodology can be defined as a system of rules, norms, principles or concepts that can explicitly be used by building on certain phenomena, upon which the research is based and against which the claims for knowledge are usually evaluated (Nachamias et al., 1996: 234). Research projects are usually conducted based on theory which is extracted from in-depth literature and empirical studies which help in the interpretation, collection and analyses of the data. Briefly, Qualitative Approach interprets, collects, analyzes and evaluates data by studying the behavioral traits of people, thus behavior of people, the way they act and response to certain phenomena (Creswell, 1994). Philosophically, this approach can be classified as an inductive method of enquiries or studies in which interviews, questionnaire are conducted to gather the views of people and which are latter interpreted and analyzed as data and conclusion is drawn (Garson, 2001).

Qualitative research approach is partially statistical and is mostly conducted to make enquiry into the motivations and reasons of certain situations in a qualitative way (Creswell, 1994). According to Svensson (2003) the quantitative research approach is best approach in the investigation of the perceptions and problem of any study and to discover abstract traits/phenomena amongst people (the hidden values, feelings, attitudes and motivations). It also makes use of deductive approach in philosophy; the focus is on testing the theories related to the topic by analyzing and collecting the data (Creswell, 2009; Bryman and Bell, 2007). Consequently, a survey research design was adopted. A theoretical data was collected through literature review whereas practical data was collected through questionnaire/interviews. The key purpose of questionnaire/interviews was to understand the how to improve customer experience through the delivery of quality service and vice versa and perception of industry about the monitoring of their customer

experience and the benefits that accrue from it. Lastly, content analysis was carried out based on data collected through the literature review and the questionnaire/ interviews.

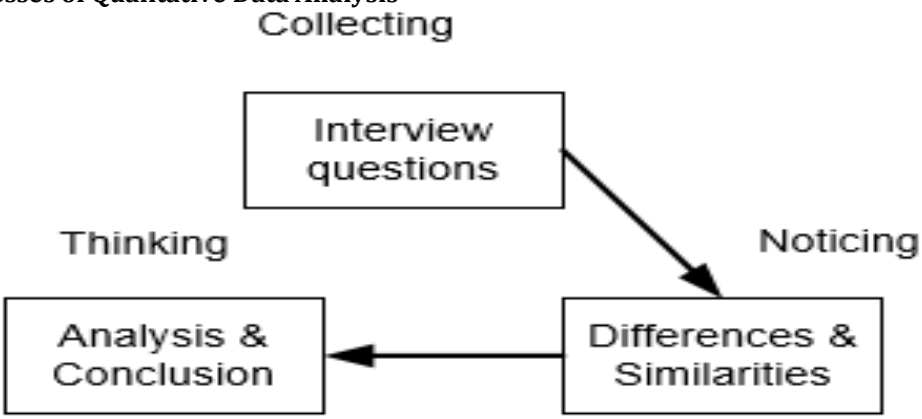
Data Collection and Design: Interview/questionnaire method was used as a source of collecting the primary data in this study, whereas secondary data was collected through the literature review. To validate or relate the constructs established from literature review the topic was further thoroughly studied in banking industry in Zambia by conducting interviews/questionnaire. Interview and questionnaire are commonly and often used method of investigation and examination in qualitative research (Bryman and Bell, 2007; Creswell, 2009). Telephonic and one-on-one interviews were carried out with professionals from the industry (specifically from the Banks). A total of 4 managerial interviews were conducted amongst staffs of National Saving and Credit Bank and other banks in order to broaden the scope of our study and also to enable us give a general conclusion given that different banks have different ideologies. The questionnaire was also conducted amongst the customers of different Banks in Zambia. The questionnaire and interview was carried out concurrently given that not every customer of the said Banks can read and write in English. The interview questions were scrutinized and carefully designed after studying the available literature on service quality, customer loyalty, and customer experience and with the help of previous literatures (Bryman and Bell, 2007).

The questionnaire was reviewed, proofread and checked by research supervisor of this study to ensure the relevance and quality of questions (validity and reliability of items) (Bryman and Bell, 2007). Since English language is the official national language in Zambia the questionnaire was carefully designed and mainly written accordingly. However, given the fact that not every Zambian can communicate in English, the questionnaire was in certain moments translated orally into the native languages for customers (citizens of Zambia) to build their understanding. This was done in order to get a cross sectional data on both literate and illiterate population. We also tried to interview some customers of various international banks just to support our argument (for the purpose of emphasizes) and also to get an overview of customers' behavior in Zambia. There were total of 34 questions and approximately 10 to 20 minutes maximum was required to fill the questionnaire or take the interview. Both closed ended and open ended questions were used in the questionnaire. The interview guide started with general biographic information, about the respondent age, gender, profession and experience. The questionnaire was subsequently divided into three categories.

In the first category, the first question was divided into 6 sections. The questions related to the relationship amongst customer experience, customer loyalty, service quality, service delivery and, hence, the factors affecting these constructs were asked. In the second category, questions (basic) related to usage of various services and how frequent customers consult their banking service providers as well as steps for improvements were asked. The questionnaire is attached as an appendix. Also, questions in the rest of sections were developed accordingly on the following topical areas to facilitate in getting answers to the research question. During face to face or telephonic interview, discussions are done through indirect or direct communications without any disruption and also with much room for further discussion or explanation. While on the other hand information and complications in the questions can further be explained or examined (Wolcott, 2009) as in our case the translation for natives of Zambia. Thus interviews are a simpler means of collecting information and it is more feasible and convenient way for both parties, as they mutually exchange, communicate and evaluate the information (Wolcott, 2009; Saunders et al., 2006).

Data Presentation and Analysis: The data would be extracted, deduced, processed and evaluated to produce the needed results. A data processing method Qualitative Data Analysis (QDA) was used to process the data collected. Qualitative Data Analysis is a range of processes, methods and procedures which are applied on the collected data which further puts it into some form of understanding, examination, interpretation and explanation of people (Lincoln and Guba, 1985). The Qualitative Data Analysis (QDA) of this study was anchored on three pillars: noticing, collecting and thinking (Lincoln and Guba, 1985; Seidel, 1998). This source model is also described as a symphony of noticing, collecting and thinking (Seidel, 1998). The three steps of the Qualitative Data Analysis process are illustrated in figure 1.

Figure 1: Processes of Qualitative Data Analysis



As shown in figure1, the information is first "Collected" through interviews by asking different questions that are related to customer experience constructs. Also, staffs of the Banks were questioned on how customer experience monitoring was relevant to the bank and their ideology in that regard. During the interview, respondents were encouraged to share few practical situations, observations and their individual experiences in the context of this research work, in an attempt to gather optimal information from our respondents (Lincoln and Guba, 1985). Secondly, there comes the observation of similarities and differences dubbed "Noticed" between the two main banks picked for this study. It was therefore observed (noticed) that the two Banks (NSCB and UBA Bank) have different ideologies, missions, approaches, but they are both striving for the same goal, which is "Serving the customer". Lastly, after having collected the data and undertaken a careful observation then leads to "Think". This is about how the information collected could be linked with the relevant theories used or applied in this research study in order to create analysis and draw meaningful conclusion. Consequently, after painstakingly reading the data, the analysis was done based on the QDA and its related two types of content analysis: relational and conceptual analysis (Lincoln and Guba, 1985).

Validity and Reliability: There are two factors validity and reliability which must be considered by a qualitative researcher in the adjudication of the quality of the study, designing the research and analyzing the results (Oladejo & Awolusi, 2018; Eze & Awolusi, 2018; Patton, 2002: 123). Therefore in ensuring the validity of this study the research purpose and approaches were thoroughly designed, analyzed and studied. The data was collected by carrying out interviews and questionnaire where necessary in two service sector Banks both in Zambia. To keep the validity of the research, interview and questionnaire questions were developed based on the existing literature and theories in relevance with the topic of the research. The reliability of the study is considered high because all the information is gathered mainly from interviews/questionnaire and relevant theories, that was pre-validated via both face (the various questions were certified well by the research's supervisor) and content validity (certified fit by five experts on customer's experience). The respondents (from the Banks) are all senior managers with vast working experience and knowledge in the service industry, whereas the various respondents (customers) are respected clients of the Banks with large investments. The research work was conducted by following a proper structural process at each stage for a better understanding (Lincoln and Guba, 1985).

4. Data Analysis, Results and Discussion of Findings

In this section, we provide a detail review of two aspects of this study. The first aspect presents the data collected through the interview/questionnaire on the Banks and the interviewees (staff of the Banks as well as their customers). The second aspect focused on discussions of the findings deduced from the respondents in relation with service quality, customer experience and customer loyalty, their interrelationship.

Presentation and Analysis of Data

Table 1: Distribution of Respondents by Sex

Category	Frequency	Percent	Valid Percent	Cumulative Percent
Male	52	48,6	48,6	48,6
Female	55	51,4	51,4	100,0
Total	107	100,0	100,0	

Source: Author's Computation, 2017

Table 1 represents the data collected through the interview and then presents distribution of respondents by sex; male or female. It can be seen that out of a total number of 107 respondents, 52 were males while 55 were females. In percentage terms about 49% of the respondents were males and the remaining 51% being females. The computation therefore concludes that most of our respondents are females. Furthermore, other demographic analysis can be summarized as follows: about 35% of the respondents fall between the ages of 16-25 years. However, it is not surprising that a majority of the respondents (56%) fall within the age bracket of 25-40 years whereas about 9% represent the respondents within the ages of 40-60. About 6% of the respondents have their accounts not older a year in the bank, with about 10% of the respondents' accounts being two years old, another group making up about 14% of the respondents are three years old as account holders with the Banks whereas as large as about 70% of the respondents their account opened for a period above three years. Our analysis also shows that the respondents bear two types of accounts in the bank, with about 27% of the respondents being current account holders whereas about 73% have saving account in the banks. This implies that the majority of the respondents have saving account in the banks.

Test of Hypotheses

Table 2: Hypothesis 1: There is a Significant Relationship between Service Quality and Customer Experience

Variable	Mean	Std. Dev	N	R	P	Remarks
service quality and customer experience	4.2454 4.2464	0.353337 0.367465	102	0.47***	0,0000	Sig

** Sig. at .01 levels, **Source:** Author's Computation, 2017

It is shown in table 2 that there is a significant relationship between service quality and customer experience (r = 0.47***, N=102, P < 0.01). The implication of this result is that a 1% shift in service quality will cause a 47% shift in customer experience. Hence, it could be deduced that service quality influences and has positive impact on customer experience in the study. This can be explained as follow, an improved service quality through better service delivery may be lead to a more robust customer experience on many banking services offered by Zambian banks.

Table 3: Regression Analysis: Model Summary

Model	r	r^2	Adjusted r^2	Std. Error of the Estimate
1	0.467	0. 401	0.409	0.305

Source: Author's Computation, 2017; Predictors: (Constant), service quality; ii. Dependent Variable: customer experience.

Table 4: Hypothesis 2: There is a Significant Relationship between Service Quality and Customer Loyalty

Variable	Mean	Std. Dev	N	R	P	Remark
service quality and customer satisfaction	4.3454 4.2464	0.245333 0.254355	104	0.57***	0,0000	Sig

** Sig. at .01 levels; **Source:** Author's Computation, 2017

It is shown in table 4 that there is a significant relationship between service quality and customer satisfaction (r = 0.57***, N=104, P < 0.01). The implication of this result is that a 1% shift in service quality will cause a 57% shift in customer satisfaction. Hence, it could be deduced that service quality influences and has positive

impact on customer satisfaction in the study. This can be explained as follow, an improved service quality through better service delivery may be lead to customer satisfaction.

Table 5: Regression Analysis: Model Summary

Model	r	r^2	Adjusted r^2	Std. Error of the Estimate
1	0.567	0. 501	0.509	0.405

Source: Author's Computation, 2017; i. Predictors: (Constant), service quality; ii. Dependent Variable: customer satisfaction

Table 6: Hypothesis 3: There is a Significant Relationship between Service Quality and Customer Loyalty

Variable	Mean	Std. Dev	N	R	P	Remarks
service quality and customer loyalty	4,5234 4,3564	0,242453 0,22535	101	0.52***	0,0000	Sig

** Sig. at .01 levels, **Source:** Author's Computation, 2017

It is shown in table 6 that there is a significant relationship between service quality and customer loyalty (r = 0.562***, N=101, P < 0.01). The implication of this result is that a 1% shift in service quality will cause a 52% shift in customer loyalty. Hence, it could be deduced that service quality influence and has positive impact on customer loyalty in the study. This can be explained as follow, an improved service quality through better service delivery may be lead to customer loyalty and advocacy.

Table 7: Model Summary (Regression Analysis)

Model	r	r^2	Adjusted r^2	Std. Error of the Estimate
1	0.654	0. 531	0.5709	0,505

Source: Author's Computation, 2017; i. Predictors: (Constant), service quality; ii. Dependent Variable: customer loyalty

Table 8: Hypothesis 4: There is a Significant Relationship between Customer Experience and Customer Loyalty

Variable	Mean	Std. Dev	N	R	P	Remarks
Customer experience Customer loyalty	4,5551 4,5589	0,241939 0,246466	107	0,62***	0,0000	Sig

** Sig. at .01 levels; Source: Author's Computation, 2017

It is shown in table 8 that there is a significant relationship between customer experience and customer loyalty (r = 0,62***, N=107, P < 0,01). The implication of this result is that a 1% shift in customer experience will cause a 62% shift in customer loyalty. Hence, it could be deduced that customer experience influence and has positive impact on customer loyalty in the study. This can be explained as follow, an improved customer experience through service quality and service delivery may be lead to customer loyalty and advocacy.

Table 9: Model Summary (Regression Analysis)

Model	r	r^2	Adjusted r^2	Std. Error of the Estimate
1	0,794	0,631	0,609	0,505

Source: Author's Computation, 2017; i. Predictors: (Constant), customer experience; ii. Dependent Variable: customer loyalty

Table 10: ANOVAa

Model		Sum of Squares	DF	Mean Square	F	Sig
1	Regression	0.794	0.631	1.261	33.500	0.000
	Residual	3.916	104	0.038		
	Total	6.439	106			

Source: Author's Computation, 2017; i. Dependent Variable: customer loyalty; ii. Predictors: (Constant), customer experience

Discussion of Findings: From the hypotheses tested in Table 2 to 10, it shows an affirmation of the aim of this study (that there is a significant relationship between customer experience and customer loyalty). To this end, the study concludes that customer loyalty is a function of customer experience. Table 12 (ANOVA) shows the regression analysis(r^2) value of 0.631 which reveals that customer experience independently accounts for 63% of the variation in customer experience. The f-statistics of 33.500 reveals that the model is statistically significant at 0.05 significant levels. Consequently, the output of this study is similar to previous empirical and theoretical studies (Albert, 2002; Anderson & Sullivan, 1993; Bolton, 1998; Boshoff & Gray, 2004; Boulten & Drew, 1991). Specifically, our study agrees with Albert (2002), that customer loyalty is related to the final consequences of the overall and total experience which customers have with a company (Boshoff & Gray, 2004; Boulten & Drew, 1991). This is from the premise that, favourable customer experience can lead to customer loyalty because people tend to be rational and trust so they might have a tendency to reduce risk and stay with the service providers which they already had good experience. Furthermore, this study also concurs with the fact that customer experience could be an antecedent of loyalty in service context (Ezenwakwelu, 2017; Akinyemi, 2014; Hong, Goo et al., 2004).

Similar to other studies, our study also observed a positive relationship between service quality and customer loyalty and customer experience. Simply, in the banking sector context, the service quality- loyalty relationship could also mediate by customer experience (Messarra, 2014; Mokaya & Kipyegon, 2014; Hong, Goo et al., 2004). In addition, similar to a meta-analysis about customer loyalty antecedents, our results also show that the effect of service quality on customer loyalty becomes stronger over time (Pan et al., 2012). The study therefore affirms the competitive nature of the Zambian current business environment, especially. This also concur with the conjecture that, with the rapid growth of multidimensional demand and challenges of globalization (Ezenwakwelu, 2017; Akinyemi, 2014), various Zambian banks are under pressure to modify their banking products in a way to improve the quality of service so as to remain competitive in the industry (Yasin et al., 2004). This study is therefore of the opinion that, customer service is seen as an integral part of any stage of industry especially in the banking sector and this defines the organization's future development. The fast advancement in technological system related to internet is leading to fundamental changes in the Zambian banking industry, by which various businesses interact both internal and external world. This also applies to the way an organization relates with its customer (Messarra, 2014; Mokaya & Kipyegon, 2014; Hong, Goo et al., 2004).

However, due to the intangible nature of services received by banks, it is also difficult for Zambian banks to analyze the various expectations of customers, how a customer perceives and evaluates the desired outcome of the service quality, which bring about some level of loyalty to this firm (Messarra, 2014; Nguyen and Leblanc, 2002). Therefore, our study differs from Smith and Houston (1982), which simply posits that as customer evaluates their level of experience, hence a negative influence on their satisfaction with organizations (Smith and Houston, 1982; Mokaya & Kipyegon, 2014; Zeithaml et al., 1996). All Zambian banks are therefore adjudged to be customer centered, and thus driven by customers' demands, hence the saying the customer is always right applies. However, we also observed that based on the difference in preference, it is equally becoming more challenging to satisfy bank customers, thus often difficult to retain the loyalty of all customers. According to a research carried out by Oliver (2009), it suggests that both service quality and customer experience are two distinct but related constructs. This is particularly true for the Zambian banking industry, where an increased in the level of customer satisfaction may bring about profit maximization and improved financial results and trust of customers. To give credence to the purpose of the study, leading local banks in Zambia were studied.

It is on this premise that this study opine that customer experience or satisfaction should be the basic principle of all service organizations (Agyeman & Ponniah, 2014; Oliver, 2009). This is in agreement with Sakthivel et al. (2005), that customer loyalty and experience have proven to be, undoubtedly, the major determinant for long term development and financial performance of a company (Agyeman & Ponniah, 2014; Jones and Sasser, 1995). In addition, customers serve as the final judges to adjudicate the quality level of a product and services offered, thus their experience (satisfaction or dissatisfaction). It is therefore worth mentioning that any fundamental improvements in the quality of services rendered by Zambian banks can bring positive outcomes. The study is also of the opinion that, when a bank understands the fact that a continuous improvement of quality of service affects the experience of customers, it would help them in the

better allocation of both material and human resources needed to attain better quality, in response to clients' expectations and demands (Agyeman & Ponniah, 2014; Chandler & Torbert, 2003). Consequently, this necessitated our main focus on such processes and improvements in customer experience monitoring through the quality of service rendered to customers and also to examines the extent by which customers experience affect customer loyalty; as well as, the relationship between customer experience and quality of service provided (Deshpande, 2016; Hay, 2004).

5. Summary, Conclusion and Recommendations

Summary: This study seeks to develop and empirically test customer experience monitory and evaluation and also to study the influences of service quality, customer satisfaction, and customer loyalty in the Zambian banking industry. Based on a survey (using questionnaire) conducted on selected bank customers, 107 valid responses were contrived and analyzed using simple linear regression and ANOVA (Awolusi et al., 2018; Oladejo & Awolusi, 2018). The findings and analysis of data shows that quality of service provided and customer satisfaction are important when monitoring the experience of customers based on the effects of quality of service and customer loyalty and there returns thereafter. The study also observed a significant relationship between customer satisfaction and customer loyalty. It is important to note that the theoretical and managerial implications of the study also posits a confirmation of the theoretical framework, while the proposed hypotheses were tested to confirm the plausibility of the study and accuracy of data and also to serve as bases for further studies.

Conclusion: The study concluded the significant relationship between customer experience and customer loyalty in the Zambian banking industry. Specifically, the study established significant relationships between service quality and customer experience, customer satisfaction, customer loyalty, as well as, a significant relationship between customer experience and customer loyalty. Hence, the interrelationship between customer experience and customer loyalty is a vital construct that must be given concentrated attention and carefully examine it periodically from service quality to service delivery. It is therefore very imperative for banks and other financial institutions to monitor customers' experience and incorporate customer experience strategies into their management portfolio. This is an objective that needs to be accomplished in the face of competitive global business. The positive relationship between customer experience and customer loyalty posits that Zambian banks must ensure that their customer walk out with good experience by monitoring this periodically to adopt or adjust to current trends. This is imperative in achieving customer satisfaction, thus leaving them with the best of experience, which is very important because it is supposed to be an important motive of customer loyalty, repeated business or interaction with a customer and positive word of mouth are desirable (Bearden and Teel, 1983).

Recommendations and Implications of the Study: A number of recommendations have been outlined based on the findings in the research project: Financial institutions staffs should create a friendly and cordial environment with their customers. The Bank's environment should be conducive and enabling enough to give a good psychological before, during and after transaction. Thus, the bank's premises should be attractive and decent always. Staffs of Zambian banks should create a friendly environment with their customers. Zambian banking environment should be conducive, attractive, decent and enabling enough to psychologically assure their customer of the best of service. There should be a routine high quality service delivered to customers. This will help boost and also add to the value of satisfaction received by customers, thus their experience with the Banks. The personnel of the bank in the customer care service department of the financial institution should undergo various routine assessments on their relationship with customers. It is imperative for Zambian banks to understand that, the quality of service provided and customer satisfaction are important when monitoring the experience of customers based on the effects of quality of service and customer loyalty and there returns thereafter.

In addition, Zambian banks should organize routine seminars and training for their personnel on how to relate, control or manage the customer's emotion or grievances and the need to improve their relationship with customers. Lastly, performance management tools (like balance scorecards) could be deployed to constantly remind members of staffs on the importance of customer experience as a vital tool for creating, establishing, maintaining and improving customer loyalty, from which the profitability of the institution

depends. Customer experience therefore has positive impact on customer loyalty and Banks must ensure that their customer walk out with good experience by monitoring this periodically to adapt or adjust to current trends. The theoretical and managerial implications of the study confirmed the theoretical framework, while the proposed hypotheses also confirmed the plausibility of the study and accuracy of data. Hence, there should be a routine high quality of service delivered to customers and their views sorted routinely. This may help boost and also add to the value of experience of customers, thus their total satisfaction on the Bank's service. The customer care service department of the financial institution should undergo various routine assessments, monitoring and implementation of various recommendations on their relationship with customers periodically.

Contribution to knowledge: This study throws light on various ways to develop service improvement strategy in the organization especially in the service industry. The relationship between service quality and customer experience constructs are not widely discussed in academics as many an author didn't relate quality with the experience of customers. However, service quality and customer experience both are discussed as distinctive concepts in the literature. This work has a special contribution in this regard; therefore, future research can be done on the basis of this study to examine the effect of customer experience monitoring based on service quality and customer experience. The study also contributes for service firms especially the banking sector aiming to improve the quality standards to provide their existing and future customers the required experience so as to achieve their loyalty. Some methods of improvement are suggested in this study which can be implemented in banking industry as well as other service sectors. Also, this research was carried out in two different banks of local and international reputation.

Therefore, the results can be generalized up and recommended to some extent particularly in the banking sector. Furthermore, our study also concur with the tenants of the gap model for service quality given by Parasuraman, operationalized service quality as a gap between performance and expectation of customers; this is termed, SERVQUAL (Leonard & Marquardt, 2010; Zeithaml et al., 1988; Parasuraman et al. 1985). Therefore, our study also affirms Zeithaml et al. (1988), SERVQUAL quality attributes: Responsiveness, Empathy, Tangibles, Assurance, and Reliability. (Akinyemi, 2014; Messarra, 2014; Gupta and Chen, 1995). Lastly, our study was an attempt to understand the nature of service quality, in the context of a developing economy, a gap positioned by previous studies (Akinyemi, 2014; Messarra, 2014; Zeithaml et al., 1988). According to Akinyemi (2014) and Messarra (2014), research reveals that the process of delivery high quality services often results in various measurable benefits such as profit, cost savings, and market share. It is therefore imperative for service firms, academician and researchers to understand the nature of service quality and how it must be achieved in firms (Akinyemi, 2014; Messarra, 2014; Zeithaml et al., 1988).

Limitations and Suggestion for Further Studies: It is as though norm that every research project and this study being no exception always encounter a number of setbacks or limitations that come as obstacle to carry it out. This research work has therefore faced a number of hurdles which in no order and are explained below. Firstly, there is no a scientific approved measurement scale in the monitoring of customer service or for measuring service quality and customer experience and therefore not optimal for the purpose of this research. Unfortunately, because of the limited resources and the fact that such data is often difficult and costly to collect, this study used a questionnaire to collect data on customer experience. Second, the results presented in this study are based on the analysis and evaluation of a causal model with cross-sectional data collected through the questionnaire. It is not optimal because the time orders of the research questions, which amongst others is one of the important elements or factors use in causal model analysis, but are unfortunately, ignored. Therefore, definite evidence of a causal effect cannot be inferred. Future research project should attempt to collect pooled time series and cross-sectional data in order to investigate, evaluate and test the objectives of this research work. Moreover, customer experience is found to mediate the relationship between customer loyalty and service quality just partly in the Zambian banking sector. This raises the question whether there are other constructs which can also explain the impacts of service quality on customer loyalty. These can be used as research questions for future research in the field.

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