



**Towards a customer engagement framework to enhance organisational
change communication and customer satisfaction at Absa bank in the greater
Durban area**

By

Anos Chitamba

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Supervisor: Prof E. Mutambara

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ABSTRACT

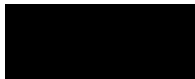
Events that have unfolded in the past decade — the ease of new entrants into the banking sector, uncertain economic outlook, the 2008 global financial crisis, competition within the South African banking sector, have changed the banking sector in South Africa. Retail banks are under tremendous pressure to realign their business models to meet these challenges and changes. Conforming to the mounting pressure in the South African banking sector, Barclays bank PLC a major shareholder in Barclays Africa Group announced its departure from Barclays Africa Group. A move that will make Barclays Africa Group lose its strategic partner with over 100 years of experience working in Africa. The departure was received mixed reactions in the banking sector including Absa customers.

In the South African banking sector context with reference to Absa bank, research on customer engagement is still in its infancy and a model that can be adopted during organisational change did not exist. To address this research gap, this study developed a customer engagement framework that is linked to organisational change communication and customer satisfaction. The research design adopted was the quantitative paradigm with a pre-coded structured closed ended questionnaire comprising the 5 Point Likert Scale that was used to administer the instrument to the selected sample respondents. The questionnaire comprised of 4 Sections, each under a specific main theme. The target population comprised of 650 000 Absa bank customers in the greater Durban area. Sekaran statistical table was used to for the sample selection. The sample of 384 customers was selected using convenience sampling a non-probability sampling technique.

The analysis of the data involved the use of robust parametric and non-parametric tests for the empirical analyses using the Statistical Package for Social Sciences (SPSS) version 25 for Windows. A variety of non-parametric tests were also used to test hypotheses formulated for the various sections and components of the study. Some significant findings emerged from the comprehensive statistical analyses which were also corroborated by national and international studies conducted by various researchers who also showed their concordance or discordance with the current findings and were referenced accordingly.

DECLARATION

I, Anos Chitamba (student number 218087084), declare that this research study titled: ***Towards a customer engagement framework to enhance organisational change communication and customer satisfaction at Absa bank in the greater Durban area*** is the result of my own, original independent effort and work, except where otherwise specified. All secondary sources that have been used or quoted have been properly acknowledged with complete references. Furthermore, I declare that the thesis has not been accepted for submission to any institution for degree purposes. Furthermore, I grant permission to the University of KwaZulu-Natal to make my thesis available for inter-library loan for academic purposes, but anyone who uses any idea from this thesis in part or in whole must credit the researcher.



Anos Chitamba

15 September 2023

Date

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The journey of life is full of challenges; many of which break us. The power of resilience and grace to overcome these challenges can never be attributed to mankind. To the giver and sustainer of life, Almighty God in heaven, I honour and glorify you King of glory for the good health, direction, and grace during the period of study.

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DEDICATION

This study is dedicated to two very special people, my parents. Mum (Grace) and Dad (Norman) “thank you for believing in me, your constant motivation, unconditional love and sacrifices you have made helped me in completing this study”.

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CHAPTER ONE

INTRODUCTION AND OVERVIEW OF THE STUDY

1.1 INTRODUCTION

Recent developments in the field of banking have led to renewed interest in Retail banking. Retail banking is one of the most dynamic business sectors in the financial world. It is basically an open system, which continuously interacts with different stakeholders from its external environment (Sezgin, Tosun and Pamir, 2015). In the South African context, the retail banking sector has over the years experienced rapid growth. However, due to external pressures caused by an uncertain economic outlook, rising regulatory costs, the threat of new entrants into the market and the constantly changing demands and behaviour of customers. The growth trajectory has been affected negatively (Williams, 2016). Central to the entire discipline of retail banking is the concept of customer engagement.

Recent developments in the South African banking sector have heightened the renewed interest in customer engagement. Competition in the South African retail banking sector has caused the top 5 banks (Absa bank, Standard bank, Capitec bank, FNB and Nedbank) to explore new ways of attracting and retaining customers (Banyte and Dovaliene, 2014). Over the years, South African Retail banks have come to the realisation that their customers are integral stakeholders that give them a competitive advantage in the sector and that a customer centric approach in retail banking should be embedded in the overall operations of the bank (Heskett *et al.*, 2008) cited in (Williams, 2016). Gupta (2012) points out that today's customers have easy access to competitor information, are price sensitive, and not easily convinced by advertising and marketing efforts, thus making them hard to win and maintain. According to Sashi (2012), retail banks that aim to have competitive advantage in this challenging environment must foster lasting relationships with their customers.

The first serious discussions and analyses of retail banking concentrated on the transactional behaviour of customers, that is (repurchase and cross-selling) because of their immediate impact on the sales volume (Cambria-Fierro, Melero-Polo and Vazquez-Carrasco, 2014). However, the contemporary business environment calls for

alternative pathways in handling customer relationships. This view is supported by Pansari and Kumar (2017) who pointed out that both academic and industry practitioners acknowledge that after a certain period, concentrating on transactional behaviour of customers alone is not adequate to retain them. Overall, there seems to be some evidence to indicate that organisations should explore alternative ways to retain customers. This birthed an era where retail banks evolved from relationship marketing to engaging customers (Pansari and Kumar, 2017).

A study by Gallup (2013), a leading customer engagement consulting firm, provided an overview of the importance of customer engagement, indicating that customers that are adequately engaged symbolise a significant premium of 23% with regards to share of wallet, revenue, profitability, and relationship growth. On the other hand, disengaged customers symbolise a 13% discount by the same measure. This is also supported by academic practitioners, who concur that investing in engaging customers adds value to the organisation (Williams, 2016).

According to Ernest and Young (2012), events that have unfolded in the past decade – the ease of new entrants into the banking sector, uncertain economic outlook, the 2008 global financial crisis and competition within the South African banking sector - have changed the banking sector in South Africa. Retail banks are under tremendous pressure to realign their business models to meet these challenges and changes (Petzer *et al.*, 2016). Conforming to the mounting pressure in the South African banking sector, Barclays bank, PLC a major shareholder in Barclays Africa Group, announced its departure from Barclays Africa Group, a move that would make Barclays Africa Group lose its strategic partner with over 100 years of experience working in Africa (Absa, 2017). The announcement of the separation received mixed reactions customers (BusinessTech, 2016). In the same vein, Tripathi's (2009) study found that the uncertainty that occurs during organisational change (separation) makes customers consider switching to other banks.

Pansari and Kumar (2017) indicated that organisational change is a catalyst in misaligning the goals of customers and organisations. The authors are of the opinion that if customers and organisation's goals are misaligned customer will become disengaged. According to Martins and Geldenhuys (2016), organisations must frequently adjust their business models to suit the ever-changing needs and behaviour

of customers as well as to keep abreast of events happening in the industry. In the South African banking sector context, research on customer engagement is still in its infancy and a model that can be adopted during organisational change does not exist. Customer engagement and its consequences are important but understudied. This paucity of research is a cause of concern in the South African banking sector. To address this research gap, this study developed a customer engagement framework that is linked to organisational change communication and customer satisfaction that can be adopted by Absa bank in the greater Durban area.

1.2 PROBLEM STATEMENT

According to Absa (2020), Barclays PLC indicated that it will gradually reduce its stake in Barclays Africa Group Limited (now known as Absa Group Limited) from 62.3 percent to a minority shareholder. This occurs as global banking laws tighten in the aftermath of the 2008 financial crisis, making it less appealing for multinational banks to own interests in banks in other countries (Absa bank, 2021). Preliminary work in the retail banking sector by Pansari and Kumar (2017) discovered that organisational change (change of business ownership) has a negative effect on customer satisfaction. Nana, Tobias-Mamina, Chiliya, and Maziriri (2019) reiterate that organisational change breaks the customers' initial connection with the organisation. They further expressed that if the relaunched retail brand is associated with lower quality than the original, customers purchase intent is likely to decrease.

According to Absa (2016), the departure of Barclays Bank would make Barclays Africa Group (Absa bank) lose its strategic partner with over 100 years of experience working in Africa. The announced changes affect the bank's customer base in a negative way. Absa (2016) further revealed that some of its departments and branches closed because of the sell down. In the same vein, Pansari and Kumar (2017) indicated that organisational change is a catalyst in misaligning the goals of customers and organisations. A report by Brands and Branding (2016) revealed that the Absa bank customer base declined after the announcement of the departure of Barclays PLC in 2016, from 9.4 million customers to 8.65 million as at June 2017. In addition to that, a report titled *South African banking sentiment index* by Brandseye (2017) indicated that some of the channels of engagement employed by Absa bank such as in-house

branches were characterised by long queues and that they were taking time addressing in-house customer queries.

A report titled *five years of South African digital banking insights* by Columinate (2016) concurred those changes at Absa bank led to immediate negative customer satisfaction. Customers complained about the failure of the bank to address their issues online. Many customers were frustrated by the turnaround time in branches (Brandseye, 2017). According to BusinessTech (2016), Absa bank received negative customer ratings and it had the highest proportion of customers who showed intention to switch to other banks. Despite the importance of customer engagement in fostering mutual long- term relationships, research to date has not yet established the link between customer engagement, organisational change communication and customer satisfaction in the South African banking sector. Thus, the departure of Barclays PLC bank from Barclays Africa Group (Absa bank) provides both an opportunity and appropriate context to develop a customer engagement framework that links organisational change communication and customer satisfaction at Absa bank in the greater Durban area.

1.3 AIM OF THE STUDY

The aim of this study was to develop a customer engagement framework that links organisational change communication and customer satisfaction that for Absa bank in the greater Durban area. The study employed a quantitative research paradigm and questionnaires were used to collect data from Absa bank customers. The responses obtained from customers provided information that was used to develop a customer engagement framework. After Barclays Bank departed from the Barclays Africa group (now Absa bank), the bank promised to channel its efforts into the African market and to become a truly African brand that is inspired by the people it serves. The hope was to strengthen relationships with existing customers. In the process of the organisational change (separation), the retail bank's business growth stalled, and Absa bank lost a lot of its primary customers. In addition, Absa bank lost its favourable position in the retail banking sector as the bank most trusted by customers.

The events unfolding at Absa bank call for the development of a conceptual framework that can be adopted by Absa bank that can help to turn around the perceptions of

customers towards the bank through a customer centric framework. This brings into the fold the primary purpose of the study, which is to develop a customer engagement framework that is linked to organisational change communication and customer satisfaction at Absa bank in the greater Durban area.

1.3.1 OBJECTIVES OF THE STUDY

To address the aim of the study the following objectives were formulated:

- a) To identify customer engagement practices that are employed by Absa bank in the greater Durban area.
- b) To assess the attitudes of customers towards customer engagement at Absa bank in the greater Durban area.
- c) To investigate the level of customer satisfaction at Absa bank in the greater Durban area.
- d) To establish the extent to which organisational change was communicated to customers at Absa bank in the greater Durban area.
- e) To determine the relationship between customer engagement and customer satisfaction at Absa bank in the greater Durban area.
- f) To determine the relationship between organisational change communication and customer satisfaction at Absa bank in the greater Durban area; and
- g) To develop a customer engagement framework that is linked to organisational change communication and customer satisfaction at Absa bank in the greater Durban area.

1.3.2 RESEARCH QUESTIONS

- a) What customer engagement practices are employed at Absa bank in the greater Durban area?
- b) What is the attitude of customers towards customer engagement at Absa bank in the greater Durban area?
- c) How satisfied are the customers at Absa bank in the greater Durban area?
- d) Was organisational change communicated to customers at Absa bank in the greater Durban area?

- e) What is the relationship between customer engagement and customer satisfaction at Absa bank in the greater Durban area?
- f) What is the relationship between organisational change communication and customer satisfaction at Absa bank in the greater Durban area?
- g) How can Absa bank develop a customer engagement framework that integrates organisational change communication and customer satisfaction?

1.4 SIGNIFICANCE OF STUDY

There are several important areas where this study makes an original contribution. Firstly, the envisaged contribution of this study was to develop a customer engagement framework that integrates organisational change communication and customer satisfaction at Absa bank in the greater Durban area. The framework will assist Absa bank management with the communication of organisational change which in turn will strengthen customer satisfaction. Apart from fostering customer satisfaction in Absa bank customers, the framework will also help to provide stability to the South African banking sector and foster economic growth through its role as a financial intermediary. The development of the framework will also contribute to the existing scholarship on customer engagement, organisational change communication and customer satisfaction in academia. The findings of the study will influence the banking association of South Africa with insights on policy making on retail banks that are foreign owned. Lastly, the framework can also be used to shed more light on foreign owned banks which may want to demerger.

1.5 HISTORY OF ABSA GROUP'S ASSOCIATION WITH BARCLAYS PLC SINCE 2005

There is a relatively small body of literature that is concerned with Absa bank. The few publications that concentrate on Absa bank more frequently adopt a historical or chronological approach. According to Absa (2021), Barclays PLC became the majority shareholder in Absa in 2005 and the two groups subsequently integrated systems, processes, and policies over time. The table 1.1 presents the history of Absa Group's association with Barclays PLC from 2005. What is interesting about the data in table

1.1 is that Barclays PLC increased its shareholding in Barclays Africa Group (Now Absa bank) to 62,3%, suggesting that had it not been for changes in international banking laws the bank could have continued to increase its shareholding.

Table 1.1: History of Absa Group's association with Barclays PLC since 2005

2005	Barclays PLC acquires 55.5% of Absa Group Ltd.
2013	Most Barclays PLC businesses in Africa are combined with Absa Group Ltd to create Barclays Africa Group Ltd. The transaction increases Barclays PLC's stake in Barclays Africa Group to 62.3%.
2016	Barclays PLC starts reducing its shareholding in Barclays Africa Group after changes in international regulations - after the 2008 global financial crisis - made it less attractive to own stakes in large banks abroad.
2017	Barclays PLC reduces its shareholding in Barclays Africa Group to a minority stake of 14.9% and separation commences.
2018	Barclays Africa Group is renamed Absa Group on 11 July 2018 and a refreshed brand is rolled out across South Africa.
Feb 2020	The rebranding of Barclays-branded banks as 'Absa' in Africa is completed.
June 2020	Absa achieves substantial separation from Barclays.

Absa bank (2021)

1.5.1 2005: BARCLAYS ACQUIRES ABSA GROUP

One of the most important events in the 2000s in the South African banking sector was the acquisition of a 55.5% stake of Absa bank by Barclays bank in 2005. According to the South Africa National Treasury (2005), Barclays PLC asked for regulatory clearance under section 37 of the Banks Act, 1990 (Act No. 94 of 1990) to acquire a controlling interest in Absa bank of more than 49 percent but less than 74%. Section 37 of the Banks Act requires the Minister of Finance to approve such a transaction. Such consent will not be obtained unless the Minister is satisfied that the proposed acquisition would not be detrimental to the public interest as well as the depositors', banks', and controlling company's interests (South Africa. Bank Act, 1990).

The Minister approved the proposed transaction considering the advice of the Registrar of Banks and the Competition Commission, and Barclays' acquisition of a controlling stake in Absa bank became the single largest foreign direct investment in South Africa since the 1994 elections. As such, it was a vote of confidence in the country's tremendous political, economic, and social progress during the previous decade (South Africa: National Treasury, 2005). Barclays also indicated its goal to increase competition in South Africa by expanding access to banking services among the historically underbanked low-income segment. It also committed to matching or exceeding Absa's broad-based black economic empowerment commitments under the Financial Sector Charter (Barclays, 2005).

The addition of Barclays as a long-term committed partner for Absa bank offered the potential to further expand Absa bank's expertise, capabilities, and technology in the provision of financial services. Furthermore, Barclays' majority ownership of Absa bank had the ability to enhance the South African banking system by bringing significant resources to bear in sustaining Absa bank's good financial condition. The planned transaction represented a foreign bank's first majority stake in a prominent South African bank. The potential benefits and risks of foreign ownership of large systemic banks garnered a lot of attention on a global scale. It is obvious that foreign bank participation can strengthen a country's banking system, provided a sufficient level of comfort is offered in terms of supervisory structures and national interest objectives (South Africa: National Treasury, 2005).

Absa bank's quest to continually satisfy its customers' expectations was first demonstrated in Alcock's (2007) seminal study. According to the study, Absa Bank had become a model of continuous successful change in South Africa by staying ahead of its competitors, constantly adapting, and implementing change initiatives, and improving its business strategy.

Furthermore, Alcock (2007) highlighted that the major transaction in 2005, when Barclays Bank purchased a significant stake in Absa Bank to become a new major shareholder, reaffirmed Absa Bank's need for a sensitive approach to change implementations. As a new partner, Barclays Bank added a new dimension to Absa Bank's performance expectations.

1.5.2 2013: BARCLAYS PLC AFRICA OPERATIONS MERGE WITH ABSA TO FORM BAG

A report on *Making Cross-border Banking work in Africa*, by Beck, Fuchs, Singer and Witte (2014) hinted that if Africa takes advantage of the efficiency gains and innovations that cross-border banks can offer, the continent stands to benefit significantly in terms of financial deepening and increased outreach to previously unbanked segments of the population. Subsequently, in 2013 Barclays PLC combined its operation in Africa with the Barclays Africa Group (now Absa bank), expecting a return on investment on the acquisition. According to Absa (2021) most Barclays PLC businesses in Africa were combined with Absa Group Ltd to create Barclays Africa Group Ltd. The transaction increased Barclays PLC's stake in Barclays Africa Group to 62.3%. Barclays Bank PLC ("Barclays") and its subsidiary Absa Group Limited ("Absa") were pleased to announce a merger agreement in which the bulk of Barclays Africa operations (the "Portfolio") will be combined with Absa. The planned merger advanced Barclays' "One Bank in Africa" strategy and its goal of becoming the continent's "Go-To" bank. The combined company would be a leading Pan-African financial services provider and a platform for future expansion. The merged JSE-listed company would service roughly 14.4 million customers through a network of over 1,300 branches and over 10,400 ATMs, employing over 43,000 people across ten countries (Barclays, 2012). According to Barclays Africa Group (2013), the newly rebranded Barclays Africa Group Limited was in the unusual position of being regionally and locally relevant while using the capabilities of its global parent firm to fulfil its growth aspirations in its chosen markets.

1.5.3 2016: BARCLAYS PLC STARTS REDUCING ITS STAKE IN (BAG)

On March 1, 2016, UK-based Barclays PLC revealed its intention to sell much of its investment in Barclays Africa over a two to three-year period (Absa bank, 2017). According to Absa (2021), following the global financial market crisis in 2008, regulators enacted additional restrictions to safeguard customers, making it less appealing for international banking corporations to hold significant stakes in foreign banks. As a result, Barclays PLC chose to cut their stake in Barclays Africa Group.

This meant that Barclays PLC would no longer be the majority shareholder in Barclays Africa Group (which renamed itself Absa Group Limited), giving Barclays Africa Group a larger African ownership base with a more diverse collection of shareholders, resulting in more prospects for everyone in Africa. According to Absa bank (2017), Barclays Africa Group reached agreement for operational separation with UK-based Barclays PLC, which lowered its stake in Barclays Africa. The arrangement was likely to expand Barclays Africa's potential as an independent Pan-African bank.

1.5.4 2017: BARCLAYS PLC REDUCES ITS STAKE TO A MINORITY STAKE IN (BAG)

Absa (2021) Barclays PLC reduced its shareholding in Barclays Africa Group to a minority stake of 14.9% and separation commenced. According to Barclays Africa Group (2017), through a second bookbuild in June 2017, Barclays PLC lowered its stake in Barclays Africa to 23.4 percent. This was followed in September by the delivery of a cash contribution that enabled an interim empowerment structure to acquire 1.5 percent of the shares in Barclays Africa for the purposes of a future broad-based black economic empowerment structure, and a subsequent sale of 7 percent to two institutional shareholders in November. In just six months, Barclays PLC went from being dominant stakeholder to controlling only 14.9 percent, and Barclays Africa stopped being a division of a larger banking group and became a separate African financial services group (Absa, 2022).

1.5.5 2018-2020: BARCLAYS AFRICA GROUP RENAMED AS ABSA GROUP

According to Absa bank (2021), the name of the Group was changed from Barclays Africa Group Limited to Absa Group Limited, and the decision to change the names of subsidiaries to 'Absa' was announced. The new brand was revealed first in South Africa. According to Absa bank (2020), Absa Group Limited's Barclays-branded companies in seven African nations - Botswana, Ghana, Kenya, Mauritius, Seychelles, Tanzania, and Zambia - were renamed 'Absa'. In November, Absa Group renamed its businesses in Uganda and Mozambique. The rebranding of the remaining companies

marked another significant milestone in Absa's three-year separation from Barclays PLC, which was expected to be completed in mid-2020.

The group-wide rebranding initiative, which was one of the largest corporate rebranding efforts in Africa, began in July 2018 with the unveiling of an updated visual identity in South Africa to reflect the group's new identity as a solo African bank. The Absa logo replaced Barclays branding on hundreds of asset types, including branches, offices, ATMs, uniforms, cards, stationary, forms, applications, websites, and more, as part of the name and brand transition programme (Absa, 2020).

1.5.6 JUNE 2020: ABSA GROUP ACHIEVES SUBSTANTIAL SEPARATION FROM BARCLAYS PLC

According to Absa bank (2020), Absa Group, one of Africa's leading financial services firms, was celebrating the completion of its three-year-long split from Barclays PLC. "We are ending an important chapter in the Absa Group's more-than-100-year history as we wind up the last few pieces of separation," Absa Group Chief Executive Daniel Mminele said. As part of the separation programme, 270 projects were completed, and all technical solutions were built. Six projects, including three minor 'mop-up' activity projects, were completed in the following months.

Millions of assets in 12 countries, including technology solutions, had to be replaced or rebranded because of the separation. The operation included the largest single data and system migration in Africa, with clients in nine countries switching to a new online banking platform, increasing customer experience through increased stability, and upgraded user interfaces in numerous countries (Absa, 2020). More than 1,000 branches, 10,000 ATMs, over 16,000 email addresses, millions of customer cards, and thousands of uniforms, signage, forms, buildings, and stationery were rebranded. Nearly 1,300 personnel and contractors were dedicated to the separation programme at its peak (Absa, 2020).

1.6 STATEMENT OF CONFIDENCE IN THE ABSA BRAND

Evidence suggests that branding plays a crucial role in retail banking. Subsequently, Absa bank (2021), after consulting with over 130 000 colleagues, customers, stakeholders, and regulators across the continent, took the decision to rebrand to Absa. The outcome of these discussions was twofold: the bank needed a single brand to unite all its operations across Africa, and this brand needed to be well established, well-known, and have strong African and international banking credentials. As a result, Absa was chosen. Based on the outcome of the discussions, Absa bank (2021) guaranteed its customer base that the bank would remain committed to building on their proud African heritage and the strengths they already had on the continent as they transitioned from Barclays Africa Group Limited to Absa Group Limited. “As we increasingly bring you globally led solutions via our globally scalable platforms, we are committed to unlocking more possibilities by improving our offerings” (Absa, 2021).

1.7 DEFINITION OF KEY CONCEPTS

1.7.1 RETAIL BANKING

According to Anandalakshmy, Aathreya, Keerthana, Nandhini and Dhanyasree (2019), commercial banks' consumer-oriented services are referred to as retail banking. These services include cheque and savings accounts, mortgages, and various sorts of loans, as well as retirement and educational planning investment services. Sloboda, Dunas and Limański, (2018) reiterate that retail banking refers to the services provided by commercial banks to its customers. Anandalakshmy *et al.* (2019) expressed the view that the phrase "retail" alludes to the nature of commercial banking services, which is like shopping in a store. Most commercial banks offer a wide range of retail banking services and products to target a diverse consumer base.

According to Ranjansathya, Aluregowda and Mahadevaswamy (2020), a retail bank's typical products include: Accounts for transactions, Current accounts, Accounts for Savings, Debit cards, ATM Cards, Credit cards, Traveller's Cheques, Mortgages, Loans for home equity, Loans for individuals, and Term deposits/Certificates of deposit. Sloboda *et al.* (2018) expressed the view that retail banking is a framework that enables commercial banks to provide banking goods and services at a single

location at nearly all their branch locations. According to Anandalakshmy *et al.* (2019), the retail banking feature transforms commercial banks into a type of retailer where customers can acquire a variety of banking goods. Ranjansathya *et al.* (2020) pointed out that the scope of retail banking is vast. It refers to commercial banks' dealings with individual clients on both the liabilities and assets sides of their balance sheets. Fixed savings and current accounts are liabilities, while mortgages and loans are assets. Credit cards and bank services are examples of other services.

1.7.2 CUSTOMER ENGAGEMENT

Even though there is no agreement on how to define the idea of 'customer engagement' (Barger *et al.*, 2016), some features appear to be consistent. The first is that customer engagement is defined as an attempt to differentiate customer attitudes and behaviours that extend beyond purchase behaviours (van Doorn *et al.*, 2010; Vivek *et al.*, 2012). The second refers to the customer's role in the notion, which is assumed to be active, involved, and co-creative, rather than being a passive recipient of company endeavours (Brodie *et al.*, 2011). Researchers also tend to conceptualise the customer engagement construct from several angles (Barger *et al.*, 2016). By addressing the nature of customers' interactive engagement experiences across contexts, the value of customers' dynamic and interactive co-creation roles in service fields, and the multi-dimensional essence through its cognitive, emotional, and behavioural dimensions, Brodie *et al.* (2011) discuss the role of interactive customer experience and co-created value as the foundation for the construct. They define customer engagement as a psychological condition brought on by interactive, co-creative customer encounters with a focal agent or object (such as a brand) in focal service relationships as a result (Brodie *et al.*, 2011).

In the same spirit, other research have proposed three dimensions of customer engagement, e.g., Hollebeek *et al.* (2014), which connect to the general cognitive, emotional, and behavioural nature of "engagement." The terms used to describe each dimension are affection (degree of positive affective relationship with a brand), cognitive processing (customer's level of relationship with a brand through processing and elaboration in a specific consumer/brand interaction), and activation (level of energy, effort, and time spent on a brand). Vivek *et al.* (2012) emphasise the

significance of people's encounters and connections with a brand or product, regardless of whether they are in "buying mode" or not. These writers present a broader perspective of multidimensional customer engagement that includes cognitive, emotional, behavioural, and social dimensions. Consumer experiences and sentiments are incorporated into the cognitive and emotional components, while customer participation in the brand or product is incorporated into the behavioural and social portions. As a result, they describe customer engagement as the intensity of an individual's participation in and connection with an organisation's offerings or organisational activities, which is initiated by either the consumer or the organisation (Vivek *et al.*, 2012). This study approach has expanded in prominence in the digital era as customers become more active co-producers or destroyers of value for businesses (Beckers *et al.*, 2014).

This study adopts the definition provided by Brodie *et al.* (2011), who define customer engagement as a psychological condition brought on by interactive, co-creative customer experiences with a focal object, such as a brand in a focal service relationship, that take place under a specific set of context-dependent conditions resulting in different customer engagement levels, and which exists as a dynamic, iterative process within service relationships that co-create value. Other relational concepts, including involvement and loyalty, are antecedents or outcomes in the iterative process of client engagement, which plays a crucial role in a nomological network governing service interaction. It is a multifaceted notion that highlights essential cognitive, emotional, and behavioural elements according to the concept or stakeholder.

1.7.3 ORGANISATIONAL CHANGE

Organisational change is a critical issue that has piqued the interest of scholars for many years, and it is without doubt critical for boosting and improving organisational performance and/or ensuring organisational growth. Organisational change, according to Kumarasinghe and Nuwansala. (2021), is an inherent aspect of organisational strategy, whereas Beycioglu and Kondakci (2021), contends that it is a pervasive and dominant feature of organisational existence. Because it refers to and is synonymous with notions such as "transformation, development, metamorphosis, transmutation,

evolution, regeneration, invention, revolution, and transition," the word "change" could be described as multidimensional and having various meanings (Stickland 2002).

Organisational change, according to Zorn *et al.* (1999), cited in Alkhadra and Melander (2022), is "any adjustment or modification of organisational structures or processes". This and other definitions of change frequently indicate that there are times of stability in organisations that are devoid of change, or that a normal state for organisations is characterised by regularity, consistency, and stability. Although stakeholders may see organisations as more familiar and stable at times and more disrupted and in flux at others, we can surely notice that organising activity is made up of processes and, as such, is always in motion and changing. According to Alkaya and Hepaktan (2003), cited in Khalid, Dogar, and Arif, (2022), a change in mission, restructuring, or a change in firm ownership are all instances of organisational transformation. According to Absa bank (2017), Barclays Africa Group reached agreement on operational separation with UK-based Barclays PLC, which lowered its stake in Barclays Africa. This study is about planned organisational change where purposeful introductions of change are made in the organisation.

1.7.4 ORGANISATIONAL CHANGE COMMUNICATION

According to Robertsson (2019), organisational change communication stems from a corpus of literature in which organisational change is viewed as a communication issue. According to Daft (1997), cited in Nabi, Joshi, Vashisht, Siddiqui, Dwivedi, (2023), organisational communication is defined as the process by which information is exchanged and understood by two or more people, usually with the intent to motivate or influence behaviour. According to Robbins and Judge (2018), this viewpoint reflects an instrumental, information-processing approach of communication that supplements the proposed change model. Change communication in planned change is exchanging and transmitting information to affect changes.

Early organisational communication academics Martins and Geldenhuys (2016), take a constructivist approach to organisational communication, viewing organisations as socially produced realities. According to Bourke and Berchervaise (2002), organisational change communication is the tool used to construct, deconstruct, and reconstruct existing realities to achieve change. For Caruth and Rachel (1985) cited

Ford, Ford, and Polin (2021), communication is at the heart of any effective change attempt. Change management literature suggests that communication is critical to the success of change programmes. According to Hasanaj and Manxhari (2017), communication and organisational change as processes that are inextricably linked. Employees use communication daily at work. Timing, message content, and communication techniques are all part of communication. Managers must recognise that excellent communication is essential for implementing and sustaining change. This study takes the stance by Robbins and Judge, (2018) which expressed that there are three key goals which are served by organisational change communication: it enables members to plan actions, share information, and meet social requirements. Without effective and adequate communication channels no organisation can function. Good communication methods excite and motivate staff, which leads to higher levels of customer satisfaction.

1.7.5 CUSTOMER SATISFACTION

According to Subedi (2019), customer satisfaction is a marketing term that refers to how well an organisation's products or services meet or exceed the expectations of its customers. According to Hai and Rehman (2016), customer satisfaction occurs when a customer's wants, desires, and expectations are satisfied or exceeded during the product/service term, resulting in repurchase and customer loyalty. Customer satisfaction is regarded as the essence of success in the competitive banking business. More customer satisfaction increases the number of loyal customers (Subedi, 2019). According to Hai and Rehman (2016), customer satisfaction is the comparison of the product's pre-purchase expectations with the results obtained after the act of purchasing. According to Kumar *et al.*, (2009), good quality service results in high customer satisfaction and enhances customer loyalty. As a result, customer satisfaction is critical since it gives marketers and business owners a statistic to oversee and improve their operations (Adeoy and Lawanson, 2012). A highly satisfied customer Kotler and Keller (2012), continues their shopping for a long time, buys more if the firm produces new products and improves existing products, speaks highly of the firm and its products, is unconcerned about trademarks competing with the firm's products and does not place emphasis on price, and offers the firm suggestions and

ideas about products and services. Hai and Rehman (2016) aver that through customer satisfaction it is possible to secure consumer loyalty. However, the fact that there are numerous organisations that offer goods and services of the same quality and at the same price range makes it difficult for businesses to maintain customer satisfaction. Thus, for this study customer satisfaction is of paramount importance because of the organisational change that took place at Absa bank.

1.7.6 CUSTOMER ATTITUDES

According to Hawkins, Best and Coney (2004) cited in Rusdan, Sulhaini, and Dayani, (2023) an attitude is defined as a persistent structure of motivational, emotional, perceptual, and cognitive processes with respect to some part of our environment. More specifically, "attitude refers to knowledge and positive or negative feelings about an object or activity" (Kotler and Keller, 2012) and can also be thought of as the "overall evaluation that reflects how much we like or detest an object, topic, person, or action (Solomon, 2007).

For Kotler and Keller (2018), individuals' attitudes serve four critical functions: knowledge function, as a means of organising beliefs about objects or activities such as brands and purchasing, often impacting subsequent behaviour; when attitudes form and help to reflect an individual's central values and self-concept, this is referred to as a value-expressive function. Attitudes are developed by all four diverse influences, although one of them is often more influential than the others (Hawkins, Best and Coney, 2004) cited in (Rusdan *et al.*, 2023). In this study, attitude is considered as a knowledge function, produced by how individuals organise their views about Absa bank customer engagement practices.

1.8 BRIEF RESEARCH DESIGN AND METHODOLOGY

The purpose of this study was to conduct an empirical investigation on customer engagement practices and how they enhance organisational change communication and customer satisfaction. As a result, this research study is based on a positivist worldview, which holds that the researcher must identify the causes that lead to specific actions or outcomes. This research study took a deductive approach because

the researcher began by reviewing the literature, then developed hypotheses that resulted in the development of a conceptual framework of the practices that can be employed to enhance organisational change communication and customer satisfaction.

This research study's objectives were achieved using a quantitative research design. The survey approach and a structured closed-ended questionnaire were used to collect the data for this investigation. A non-experimental design and a quantitative research strategy were used for this investigation. According to Creswell (2016), non-experimental research investigations are typically conducted using surveys to identify the circumstances that arise in actual social systems. A quantitative descriptive approach was utilised for this study due to the methodology used and the nature of the study, as well as the sizeable amount of data that would be gathered.

According to Saunders, Lewis, and Thornhill (2007), a survey is a popular method of data collection. They further revealed that a survey is an inexpensive method of collecting data and, in addition, many questionnaires can be distributed to respondents and cheaply and over a short period of time. For the purposes of this study the survey method was used.

Furthermore, Fink (2014) highlighted that a questionnaire enables statistical data to be collected in a similar way to ensure that data is internally consistent. Creswell (2016) indicates that a questionnaire gives the researcher an opportunity to collect information from a big sample in a relatively short space of time. Convenience sampling, a non-probability technique, was used in this investigation. The convenience sampling method relies on information acquired from a population that is easily available (Blair, Czaja, and Blair, 2014). Due to its simplicity and affordability, this strategy was chosen for this study. The participants were walk-in clients of Absa bank locations in and around Durban.

The Statistical Package for Social Sciences (SPSS) version 24 was used to analyze the replies from the research participants. According to Picardi and Masick (2014), the process of checking, cleaning, transforming, and modeling data is known as data analysis. The goal of data analysis is to highlight relevant information, offer insights, and enhance decision-making. The statistical analysis for this study was divided into two stages: a descriptive statistical analysis and an inferential statistical analysis for

testing hypotheses. Tallies, frequency tables, line graphs, compound bar graphs, and pie charts were used to illustrate the data.

1.9 ORGANISATION OF THE STUDY

The study comprises seven chapters. Each chapter consists of three sections, an introduction, body, and conclusion. The study chapters are presented as follows:

1.9.1 CHAPTER 1: INTRODUCTION AND BACKGROUND OF THE STUDY

Chapter one provides an introduction and background of the study. It sheds more light on the study. The chapter provides the main purpose of the study, the study objectives, and the research questions to be answered by the study. It provides a summary of literature review, and it also summarises the research methodology to be adopted by the study. The chapter concludes by outlining the format of the study.

1.9.2 CHAPTER 2: THE NATURE OF CUSTOMER ENGAGEMENT

Chapter 2 gives an in-depth explanation of the nature of customer engagement. It starts by giving a historical perspective of customer engagement. It also outlines the fundamental propositions of customer engagement. The chapter then provides the importance and contribution of customer engagement. The remainder of the chapter is presented as follows: principles or tenets of customer engagement, channels of customer engagement, dimensions of customer engagement, the process of customer engagement, and antecedents and consequences of customer engagement.

1.9.3 CHAPTER 3: THEORETICAL FRAMEWORK

The chapter discusses the various theories that underpin the study. The customer engagement cycle, open systems theory and Lewin's change model were adopted and blended. The three models were integrated to come up with a conceptual framework. The last section of the chapter explains the conceptual framework that were developed and adopted from the theories.

1.9.4 CHAPTER 4: EXTENDED LITERATURE REVIEW ALIGNED TO OBJECTIVES

The chapter reviews literature on customer engagement and includes sections of organisational change communication and customer satisfaction. The literature review is aligned to the objectives of the study which sought to establish the relationship between customer engagement, organisational change communication and customer satisfaction.

1.9.5 CHAPTER 5: RESEARCH METHODOLOGY AND DESIGN

The chapter discusses the methodology used to collect data and how data was be analysed. The study followed a quantitative research approach due to the quantitative nature of the data. The chapter discusses the target population and sample size of the study. The chapter also outlines the research protocols and research instruments used to collect data. The chapter concludes by outlining how data was be collected, coded, and analysed.

1.9.6 CHAPTER 6: PRESENTATION AND ANALYSIS OF RESULTS

Chapter six outlines the research findings. Data is presented in both descriptive and inferential statistics. Presentation of results is divided into biographical information, responses on customer engagement and organisational change communication, and customer satisfaction. Lastly, results showing the relationship between customer engagement and organisational change are presented.

1.9.7 CHAPTER 7: CONCLUSIONS AND RECOMMENDATIONS

The chapter marks the conclusion of the study. It provides the synthesis of the study. The chapter is informed and guided by the research objectives. Lastly, the chapter provides recommendations that can be employed by Absa bank to enhance organisational change.

1.10 CONCLUSION

This chapter has provided an overview of the research's early stages. The chapter offered the context and summary of the research problem in terms of the benefits generated from the brief literature review on the integration of customer engagement, organisational change communication, and customer satisfaction. It provided the reader with a sense of the flow of the study, the synopsis of the chapters to be covered and prepares the reader for what will be addressed in detail later in the study. In Chapters 2 and 3, a full literature review of the theoretical concepts behind this work is provided.

2 CHAPTER TWO

THE NATURE OF CUSTOMER ENGAGEMENT

2.1 INTRODUCTION

The previous chapter presented the introduction and background of the study. To give a detailed account of customer engagement Chapter 2 starts by giving the channels of engagement used by Absa bank, and the fundamental propositions of customer engagement. The chapter then provides different authors' definitions of customer engagement. This is followed by the importance and contribution of customer engagement. The remainder of the chapter is presented as follows: principles of customer engagement, customer engagement practices, the process of customer engagement, dimensions of customer engagement, customer engagement channels, objects of customer engagement, antecedents of customer engagement, customer engagement behaviours, and the universal customer engagement elements.

2.2 FUNDAMENTAL PROPOSITIONS THAT INFORM CUSTOMER ENGAGEMENT

Brodie *et al.* (2011) indicated that a combination of fundamental propositions was designed for the development of the customer engagement concept. These propositions help to define the conceptual domain of customer engagement. Brodie *et al.* (2011) illustrated the development of fundamental propositions and a definition, focused on providing a conceptualisation, that could be adopted in different set ups instead of a particular situation or area. The fundamental propositions are summarised in the table below:

Table 2. 1: Fundamental propositions that inform customer engagement.

Fundamental Proposition	Description
FP1	Customer engagement portrays a psychological state, which is a result of interactive customer experiences with a focal object within the service relationship
FP2	Customer engagement occurs within a dynamic, iterative process of service relationship that co-creates value.
FP3	Customer engagement plays a pivotal role within the nomological network of service relationships
FP4	Customer engagement is a multidimensional concept which is subject to a context or stakeholder-specific expression related to cognitive, emotional, and behavioural dimensions.
FP5	Customer engagement transpires within a particular set of situational conditions creating differing customer engagement levels.

Source: Brodie et al. (2011)

2.2.1 FUNDAMENTAL PROPOSITION 1

Customer engagement portrays a psychological state, which is a result of interactive customer experiences with a focal object within the service relationship.

Brodie et al. (2011) point out that the conceptual complexity of customer engagement largely stems from iterative and experiential nature inherent service relationships. This is attested by Hollebeek (2011) who holds the view that customer engagement occurs between a customer, a focal object and or other stakeholders in a service relationship and hence requires hands- on experience. Van Doon et al. (2010) concur with the

notions underpinning the S-D logic, which specify that behaviours indicated may go beyond individual transactions, and hence include specific customers pre and post purchase encounters. Brodie *et al.* (2011) noted that customer encounters may occur within a wider network of customers or other stakeholders in focal service relationships which suggests customer engagement could go beyond dyadic interactive experience.

According to Williams (2016), a considerable amount of literature in business practice has cited several types of engagement, with brand being a notable example, the Gallup's Group consultants suggest that customer engagement comprises both emotional attachment and rational loyalty. In addition, Pansari and Kumar (2017) reveal that engaged customers could experience confidence in a brand, believe in the brand integrity and take pride in the brand products.

According to Van Doon *et al.* (2010), specific interactive experiences are a crucial component of engagement. Numerous studies have been reported, according to Brodie *et al.* (2011), that these interactive experiences may involve interactions with focal stimulus, such as the goods or services offered (Caru and Cova, 2002), user message or content interactions (Masey and Levy, 1999), human/computer-mediated interactions (Burgoon *et al.* 1999), and interpersonal interactions (Brodie *et al.*, 2011).

2.2.2 FUNDAMENTAL PROPOSITION 2.

Customer engagement takes place inside a flexible, iterative service relationship where both parties contribute to value creation.

Vargo and Lusch (2008a) claim that the conceptual underpinnings of customer engagement have their roots in the relationship marketing field as a whole and S-D logic, which expresses the significance of experiential processes that are interactive and co-creative through interaction with human experiences. Positively perceived customer/organizational communications, service offerings, and discourse are typical examples of this co-created value that may help to assure customer loyalty results (Brodie *et al.*, 2011). Studies in the social and management sciences acknowledge the complexity of the engagement process, which is portrayed by certain cyclical repetitive dynamics, according to Brodie *et al.* (2011). This is reinforced by several

academics who suggested that some relational outcomes of customer engagement could serve as customer engagement precursors in subsequent customer engagement processes across time, recognising the iterative nature of the engagement process (Vivek *et al.*, 2012).

Brodie *et al.* (2011) summarise that the customer engagement process may vary from short-term and long-term or from relatively stable to highly variable which may create a ranging level of customer engagement intensity and complexity over a period. In addition, the iterative nature of the customer engagement process means that through repeated, temporally dispersed encounters with the focal engagement object may re-emerge at different levels across experiences over a period (Hollebeek *et al.*, 2019).

2.2.3 FUNDAMENTAL PROPOSITION 3.

Customer engagement play a pivotal role within the nomological network of service relationships.

Since customer engagement is an emerging concept, it does not work independently. The concept has roots that can be traced within the wider network of service relationship, where other relational concepts including participation and involvement symbolise specific customer engagement antecedents or consequences within a nomological network of conceptual relationships (Mpinganjira, 2016). According to Brodie *et al.* (2011), much of the literature analysis in social sciences and business management notes the differences in the conceptualisation of customer engagement, customer antecedents and customer consequences. However, marketing experts maintain that customer engagement plays an instrumental role in the wider nomological network of service relationships.

Brodie *et al.* (2011) mention that this observation acts as an illustration of the iterative, process-based nature of aggregated customer engagement as discussed in Fundamental Proposition 2. The construct's interactive, experiential nature distinguishes customer engagement from other relational concepts within a broader nomological network of service relationships. Brodie *et al.* (2011) explained that within this network the required customer engagement antecedents, that is, those which must transpire as a precursor to customer engagement were discovered to incorporate

“participation” and “involvement”. On the other hand, other relationship concepts, such as “flow and rapport” were discovered to be potential instead of required.

In addition, customer engagement relational consequences could include trust, commitment, self-brand, connection, emotional brand attachment and loyalty (Moliner *et al.*, 2018). According to Chan *et al.* (2014) participation and involvement are expressed as customer antecedents. These may co-exist or occur simultaneously with customer engagement, thus going beyond customer engagement antecedent state.

In addition, the iterative nature of the service relationship process depicts customer engagement’s relational consequences may also act as customer engagement antecedents (Brodie *et al.*, 2011). Bowden (2009) noted that customer engagement sub-processes may be seen as new, which contrasts with existing customers. For example, the concepts of “trust” and “commitment” could symbolise customer engagement antecedents for existing customers. However, these are customer engagement consequences for new customers encountering an engagement object such as a brand (Brodie *et al.*, 2011).

2.2.4 FUNDAMENTAL PROPOSITION 4.

Customer engagement is a multidimensional concept which is subject to a context or stakeholder-specific expression related to cognitive, emotional, and behavioural dimensions.

Brodie *et al.* (2011) expressed the view that studies on the conceptualisation of engagement in social sciences and business management scholarship reveal that engagement has been demonstrated to incorporate different contexts or stakeholder-specific sets of cognitive, emotional, and behavioural dimensions. However, Vivek *et al.* (2012) noted that in the marketing literature, most of the definitions on customer engagement adopt the multidimensional view. The significance of cognitive, emotional, and behavioural customer engagement dimensions could depend on the specific combinations of situational contingences on which customer engagement is being observed, thus allowing varying levels of customer engagement intensity or complexity to emerge, as discussed next in Fundamental Proposition 5.

2.2.5 FUNDAMENTAL PROPOSITION 5.

Customer engagement transpires within a particular set of situational conditions creating differing customer engagement levels.

Brodie *et al.* (2011:260) point out that the scholarship presents the nature of customer engagement as an individual, context dependent concept, which could be seen at different levels of intensity or complexity at different time scales. May, Gilson, and Harter (2004) argued that the rationale underpinning this notion depends on the required existence of specific interactive encounters between a focal customer engagement object within a particular set up. Brodie *et al.* (2011) highlight that specific designations of customer engagement levels which were examined were directed on “low” through to “high” engagement and varied from actively disengaged to completely engaged (Bryson and Hand, 2007).

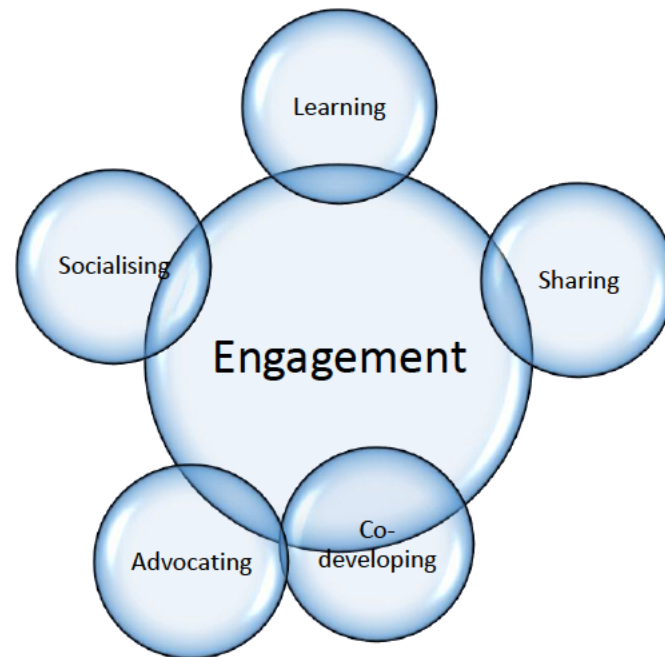
A preliminary study undertaken by Shevlin (2007b) demonstrated that customer engagement states may be observed to be on a spectrum varying from “non-engaged” (absence of customer/organisation or brand interactive encounters), through “marginally engaged”(customers being partially, cognitively, emotionally and behaviourally engaged in a particular interactive experience), and “engaged” (sufficient levels of cognitive, emotional, or behavioural customer engagement in a specific interactive experience) to “highly engaged”, representing extreme levels of cognitive, emotional and behavioural engagement in a specific interactive encounter. According to Brodie *et al.* (2011) a non-engaged condition exists either before the beginning of a person’s engagement with a focal object or after its cancellation, while this also could materialise during the customer engagement dormancy stage, where customer engagement is partially inactive during a particular interactive experience. Vibert and Shields (2003) convey the significance of assessing the contextual nature of engagement: engagement that is separated from its social, cultural, and political context, is a contradiction that does not consider the fundamental understanding about the purpose and the nature of engagement.

2.3 A GENERAL DEFINITION OF CUSTOMER ENGAGEMENT

The five key ideas presented above, according to Brodie et al. (2011), offer the underpinning reasoning for the following definition of customer engagement: Customer engagement is a psychological state that results from interactive, co-creative customer experiences with a focal object, such as a brand, in a focal service relationship. These experiences take place under a specific set of context-dependent conditions and produce different levels of customer engagement. Customer engagement also exists as a dynamic, iterative process within service relationships that co-create value. Other relational concepts, such as involvement and loyalty, are antecedents or outcomes in the iterative process of customer engagement, which is a key component of a nomological network that governs service interactions. It is a multifaceted term that highlights essential behavioural, emotional, and cognitive aspects for a notion or stakeholder.

According to Brodie et al. (2013), customer engagement encompasses five sub-processes, which are depicted in Figure 2.1, namely, learning, sharing, co-developing, advocating, and socialising.

Figure 2. 1: Customer engagement sub- processes



Source: Brodie *et al.* (2013)

Learning is defined as the vicarious acquisition of cognitive competencies that consumers apply through decision-making (Brodie *et al.*, 2013). This stage is comparable to what De Valck *et al.* (2009) refer to as "retrieving information" as a sort of virtual community engagement. Customers at this step share their inquiries with others to be enlightened about their issue by other customers. The sharing stage is the name given to the other sub-process of customer interaction. It entails "the exchange of personal relevant information, expertise, and experiences through the process of active contributions to the co-creation of knowledge within the online community" (Brodie *et al.*, 2013). This stage reflects the behavioural and cognitive dimensions of client involvement. In the study of De Valck *et al.* (2009), cited in Santos, Cheung, Coelho, and Rita (2022), one related variable of customer engagement measurement is "supplying information."

The advocacy stage is when customers actively push other members to buy a specific brand and recommend a service or product to them. According to Brodie *et al.* (2013), "advocating is a manifestation of consumer interaction". Brodie *et al.* (2013) define

socialising as "two-way non-functional interaction through which consumers learn and/ or develop attitudes, norms, and/ or community language." De Valck's *et al.* (2009), cited in Santos *et al.* (2022) other equivalent variable to reflect the whole level of interaction is "discussing."

Finally, co-development, which is defined as "a process in which customers contribute to organisations and/or organisational success by contributing to the development of new products, services, brands, or brand meaning" (Brodie *et al.*, 2009). Brodie's *et al.* (2013) research on a "health and fitness" community demonstrates how customers participate in the development of a new product through the engagement process. Although some studies operationalise engagement as a one-dimensional construct, Brodie *et al.* (2011) indicate that engagement has been largely depicted as a multidimensional concept based on an extensive literature assessment on the issue. To this author, the one-dimensional approach's simplicity does not reflect the engagement's vast conceptual scope.

Engagement improves corporate performance, creates a competitive edge, and boosts profitability; it is essential in viral marketing operations; and it is critical in the development of new products and services and co-creation (Brodie *et al.*, 2011). According to Brodie *et al.* (2011), customer engagement is a psychological state that develops from interactions between a consumer and a focal agent or object (an organisation or brand, for example). This research focuses on the behavioural manifestations of customer engagement in which "customers make voluntary resource contributions with a brand or firm focus but go beyond what is fundamental to transactions, occur in interactions between the focal object and/or other actors, and are motivated by motivational drivers" (Ng, Sweeney and Plewa, 2020). According to Brodie *et al.* (2011), customer engagement exists inside a nomological network, with distinct antecedents (such as participation or rapport) and consequences (such as commitment or loyalty), and various research studies have investigated customer motivations for engaging in behaviours other than transactions.

2.4 ABSA BANK CHANNELS OF ENGAGEMENT

According to Absa (2020), Absa bank uses numerous channels to consistently engage with their customers, to make sure that the bank is customer-centric in its operations. Some of the channels of engagement that the bank uses are Absa bank internet website, Media releases, Marketing and advertising, Customer focus groups, Customer contact centre, Internet banking facility, Self-service centres, Relationship managers, financial advisors, Private bankers, and Personal bankers. These are shown in the diagram below:

Figure 2. 2: Absa bank channels of engagement



Source: Self-generated (2021)

2.4.1 ABSA BANK INTERNET WEBSITE

The bank has an internet website that has background information about the bank and the services which the bank offers. According to Koskosas (2011), banks give their consumers the option of using the internet for banking, which is a move that benefits all parties. Many people are drawn to online banking because of how convenient it is to have access to accounts at any time and to conduct transactions without going to a nearby branch. Online banking has many benefits, including being user-friendly, convenient for customers, and ecologically beneficial. The choice to forgo the headaches of conventional money management in favour of it seems to be internet banking. Customers might not be aware of potential issues, though, that come with online banking. Before registering, customers should assess the benefits and drawbacks of online banking. Disadvantages of internet banking include security issues, transaction issues and lack of human interaction (Nedumaran and Kaleeswaran, 2018).

2.4.2 MEDIA RELEASES

The bank from time-to-time release media statements that contain important information for various stakeholders. Absa bank media releases are normally found on the bank's website. According to Ling (2017), the primary function of a press release is to quickly publicize information that may have a significant impact or be of particular interest to a large and unrelated group of people. A wide range of public and private organisations make use of this form of communication on a regular basis. According to ACCA (2018), press release is a very useful communication tool to convey information about the organisation to external stakeholders such as customers, investors, suppliers, and the public. It is important that the content of press releases is factual and concise, conveying the most important information to the relevant stakeholder group(s) they are trying to communicate with. The main purpose of all press releases is to promote something significant and specific. A press release serves three marketing and promotional purposes:

- ❖ To let stakeholders, know about an event.
- ❖ To let the media, know about the business.
- ❖ To help promote the business' appearance or credibility (Paola, 2008).

2.4.3 MARKETING AND ADVERTISING

There are numerous channels which Absa bank uses for effective promotion of its products which include the internet, television, magazines, newspapers, and brochures. According to Aboudi and Al-Jubouri (2019), banking marketing and its role in achieving competitive advantage in private banks (the Babylon Bank model). Marketing is of particular importance in the development and activation of banking business. This is due to the fact that banking services such as other goods and services need continuous marketing efforts based on more sensitive programmes for the marketing of physical goods due to the nature of banks and the characteristics of banking and the definitions of writers and intellectuals for banking marketing are numerous, due to their backgrounds and experiences, as well as the different angles through which they perceive the process of banking marketing (Vuković *et al.*, 2019).

2.4.4 CUSTOMER FOCUS GROUPS

Absa bank setup customer focus groups for its customers to find out about their opinions, beliefs, perceptions and attitudes towards the bank and the service that it offers. The focus group is the best approach, in Kamarulzaman's (2011) opinion, to gather this kind of data. Focus groups are known for using group interaction to generate data and insights that are not possible to gather through other research methods like surveys or interviews. In a focus group, participants converse with one another with the assistance of a moderator to learn more and to share their personal experiences. In general, the degree to which participants feel comfortable sharing their thoughts, views, or opinions in an open forum has an impact on the utility and validity of focus group data. Despite the focus group's value as a research tool, focus group research has come under increasing scrutiny (Stewart *et al.*, 2006).

2.4.5 CUSTOMER CONTACT CENTRE

Absa bank has a contact centre, which is the focal point for all customer relationship management. According to Price (2021), consumers have lots of options for banking and other financial services, and a financial service call centre streamlines sales and

support operations. In many ways, the customer experience is driving transformation within the financial services industry. With a call centre, a financial services institution has greater ability to gather information about its customers and get to know them better. Having more information allows you to personalise their services and provide wise counsel about their finances.

Call centers have quickly developed from a minor add-on to customer-facing services to a crucial differentiator (Muthoka, 2017). The customer's experience with a company's call center has a substantial impact on its bottom line in a world of intensifying pricing rivalry and globalization. By promptly resolving issues and complaints, providing information, responding to inquiries, and being accessible around-the-clock, seven days a week, 365 days a year, call centers assist organisations in establishing, maintaining, and managing client relationships (Muthoka, 2017).

2.4.6 SELF-SERVICE CENTRES

Absa bank has self-service centres, which allows customers to purchase products and services on their own. The self-service centres include automated teller machines (ATMs). According to Mwatsika (2016), ATMs play a big role in a consumer's daily life: an average 40 percent visit an ATM eight to 10 times a month. Self-service banking also offers several advantages for the bank. By shifting to self-service models, you can save on labour, infrastructure and transaction costs associated with the branch (NCR, 2020). According to NCR (2020), all these self-service options mean what was once a simple cash-and-dash solution is now a critical connection point to your customers' entire financial journey and that is an advantage for them. They can use self-service for richer transactions on demand, like those mentioned above, and even get real-time teller assistance via two-way video at ITMs. This is creating new expectations for ATMs and ITMs to work both "in the branch" and "as the branch," bridging digital and physical into one seamless experience.

2.4.7 RELATIONSHIP MANAGERS AND FINANCIAL ADVISORS

Absa bank employs relationship managers and financial advisors that are specifically dedicated to offer tailor made products and services to customers and provide advice on numerous banking and financial products that Absa bank offers (Absa, 2021). A relationship manager, according to ACCA (2021), is a client-facing expert who counsels the bank's customers on their investments and the financial services that are available to them. They frequently oversee a wide range of clients, including governments, financial organisations, and high-net-worth people (such as pension funds and insurance companies). To offer wise advice and discuss risk management and compliance issues, professionals in this field need to have a thorough understanding of the financial objectives and risk tolerance of their clients (ACCA, 2021).

Building relationships is essential for this position; the person should quickly establish themselves as the client's go-to source and trusted advisor. Over time, they should maintain and strengthen this relationship, which will increase its profitability and level of client happiness (ACCA, 2021). Relationship managers must also find and recruit new customers to grow their firm. Preparing and delivering presentations and pitches to potential clients as well as ensuring a seamless on-boarding process will frequently be included in this (Schlebusch, 2018). Relationship managers are essential in ensuring that customers are as profitable to the bank as possible and can determine whether a customer keeps (and grows) their connection with a bank (ACCA, 2021).

2.4.8 PRIVATE BANKERS

Absa banks have a team of dedicated private bankers that assist customers to choose products and services that suit their business needs, and individual and family needs (Absa, 2020). Clients receive several advantages when they use private banking. As banking has become more automated and digitalised, private banking allows clients to speak with a person that has expertise on financial matters. Having a private banker to speak with is not the only reason clients work with these financial institutions. According to Drigă, Niță and Cucu (2009), private banking is a much more personalised banking service provided to people who invest large sums of money. Private banking encompasses far more than traditional banking services such as

deposits and loans. The most notable distinction between retail and private banking services is that private clients receive one-on-one customer service from a relationship manager or a private banker (Deilotte, 2013).

Drigă *et al.* (2009) say it is about developing new sources of wealth for future generations while also assisting affluent individuals in managing their wealth today. Private banking refers to personalised financial and banking services that are traditionally provided to a bank's wealthy clients. Private banking goes beyond investment management to address a client's entire financial situation, in addition to providing exclusive investment-related advice (PwC, 2021). According to Deilotte (2015), services include asset protection and growth in the present, specialised financing solutions, retirement planning, and wealth transfer to future generations. Typically, a bank's private banking arm is separate from its retail banking arm, and the services are completely distinct. Wealth management, in which private bankers manage an investment portfolio for a family or an individual, is only available to the most affluent clients (Drigă *et al.*, 2009).

2.4.9 PERSONAL BANKERS

Absa bank has a team of personal bankers who are stationed in each branch to assist customers with their various needs such as opening accounts (Absa bank, 2021). American National Bank (2021) indicated that the role of the Personal Banker is to establish new and increase existing customer account relationships through sales and referrals of retail, commercial, mortgage, investments, and other lines of business products and services. According to HBSC (2021), a personal banker serves as a proactive member of the Retail branch team by being an initial sales and service contact for new and existing clients. Personal bankers effectively manages existing clients and book of business to support the retention and growth of profitable client relationships through sales of deposit, loan, and investment products.

According to American National Bank (2021), personal bankers act as trusted advisors to customers, and employees contribute significantly to branch sales and service operations. In addition, HSBC (2021) indicated that they oversee developing a full relationship with customers and are personally committed to consistently exceeding customer expectations by meeting a wide range of financial service needs. Standard

bank (2021) highlighted that personal bankers contribute to the branch's strong customer-focused culture and serve as the subject matter expert on all retail products and services. They work as part of a team to achieve department goals and strive to improve the bank's profitability while providing a superior experience for the bank's customers and prospects.

2.5 IMPORTANCE AND CONTRIBUTION OF CUSTOMER ENGAGEMENT PRACTICE

Tripathi (2009) postulate that the contributions of customer engagement can no longer be ignored by organisations. Organisations cannot afford to lose customers or neglect them to be wooed away by competitors. Banyte and Dovaliene (2014) further note that the contemporary business landscape is marked by intense competition in the provision of goods and services, hence there is a dire need for organisations to look out for alternative ways in which they can retain customers.

Customer engagement plays a pivotal role in fostering relationships between organisations and customers (Tripathi, 2014). SARB (2018:1) revealed that retail banks play a significant role in South Africa as a store of wealth as well as distributors of money. Due to the sensitivity of the banking sector, rumours, speculations, and insinuations about organisational change can greatly affect the performance of a bank. The ripple effect can also be felt throughout the whole country since Absa bank is one of the top 5 banks operating in South Africa.

Customer engagement is a significant concept in contemporary business practice and academia. Business practitioners have compiled the benefits attributed to customer engagement, on the basis that a customer that is engaged will be loyal to the organisation, thereby greater chances of them adding more value and profitability to the organisation (Bowden, 2009). Ernst and Young (2015) echo that the customer engagement concept has gained the attention of both researchers and business practitioners. The concept encompasses deliberate choice of the customers' network and associations. Customers are regarded as engaged when they actively respond to what banks offer, provide feedback, and participate in discussions about the organisation (Ernest and Young, 2015).

Gallup (2019) summarises the advantages of customer engagement. It highlighted that actively engaged customers represent 23% of premium with regards to relationship growth in comparison to an average customer, while an actively disengaged customer represents 13% discount. Pansari and Kumar (2017) are of the view that customer engagement is a behavioural manifestation towards a brand or organisation. As a result, they are of the opinion that, when customers and organisations have similar goals, customer engagement will have a positive impact. On the other hand, if their goals are misaligned customer engagement will have negative consequences.

According to Ernest and Young (2015), customer engagement is a fundamental concept because it is globally accepted as a proxy for customer loyalty and advocacy. Some degree of loyalty and emotional attachment is involved in customer engagement. Engaged customers in most instances view their banks as trusted advisors, share personal information and they turn to banks frequently for advice of financial matters. Sashi (2012) argues that customer relationships are contemporary competitive differentiators that ensure organisations cement customer loyalty.

Chathoth *et al.* (2014) highlighted that contemporary customers are well informed of market trends, have high expectations and are not hesitant to switch to competitors if they are dissatisfied with the service offerings of an organisation. Tripathi (2009) warns that important customer relationships can be lost if organisations do not have adequate knowledge about the needs of their customers. Chathoth *et al.* (2014) expressed the view that customers wish to be significant players in the co-development and co-creation of goods and services. Tripathi (2014) identified the factors below to demonstrate the need for customer engagement:

a) Control over marketing communication

Organisations are finding it difficult to convey messages to customers due to fragmented market segments and that sending a message to such markets could result in customers receiving unintended communication (Tripathi, 2014). A study by Tripathi (2009) suggests that customer engagement has greater chances to engage and keep customers involved. Williams (2016) notes that this act offers a greater chance of a business to gain back control of marketing communications.

b) Customers as communicators

Studies by Fierro *et al.* (2014) and Tripathi (2014) expressed the view that the rise of blogging, web chats and web 2.0 applications has placed the customer in the position of being an influential communicator, because these platforms offer opportunities in which people can discuss, debate, share opinions with other customers. Organisations seem to be taking into consideration these actions (Williams, 2016). Tripathi (2014) highlighted that this has resulted in power shifts between customers and organisations, since customers are now in possession of power to communicate or express what they want.

Williams (2016) is of the opinion that, the sharp increase in the use of the web 2.0 applications has provided the role of organisation to be facilitators. Sashi (2012) pointed out that the significance of such a set-up is that organisations will have a greater and deeper understanding of customer needs. Tripathi (2009) claim that customer engagement offers an opportunity in which continued conversations that can influence customer perceptions.

c) Reduced brand loyalty.

Tripathi (2014) identified that, because of the spread of goods and services, customers are confused by the fact that most of the brands are identical. The study by Tripathi (2009) expressed the opinion that customer engagement can act as a differentiator in the decision-making process of customers. Cheung *et al.* (2015) are of the opinion that if customer engagement is put into practice effectively it can increase customer loyalty.

d) Media consumption

Customers have access to numerous media platforms to obtain information. According to Tripathi (2014), the upsurge of media platforms together with increased control of media consumption by customer, has meant that they have a greater chance of media they want to use. Sashi (2012) points out that encouraging customer engagement in this case is the most appropriate way to retain loyalty as many customers are eager to participate in communication.

According to Fierro *et al.* (2014), the significance of customer engagement is also acknowledged in the role it plays in the future of the business, because customer engagement fosters the development of customer loyalty, which creates revenue and sales which, in turn, increases the image of the organisation. Tripathi (2009) observed that established organisations have a reputation for creating mutual relationships that go beyond purchases with their customers, which makes customers faithful and trust these brands. Vivek *et al.* (2014) postulate that a deeper understanding of dimensions of customer engagement will contribute significantly to marketers engaging better with their target markets. Van Doon *et al.* (2010) articulate that the understanding of customer engagement is vital in financial services since the advantages of engagement go beyond mere consumption of the brand. Roberts and Alpert (2010) advise that it is crucial that organisations strive to survive in a competitive and oversubscribed market with a lot of media dilution, customer cynicism and greater customer control than ever before. Brodie *et al.* (2013) posit that it is seen as vital to create and sustain a competitive advantage and is a key instrument for an organisation's future performance. Roberts and Alpert (2010) further reveal that, if organisations succeed in engaging customers, the customer will not only become loyal to the organisation, but they will begin to purchase other products under the brand.

According to Pansari and Kumar (2017) customer engagement is at the heart of many organisations. They further revealed that in an investigation consisting of 438 marketing managers, 63% of the participants viewed engagement in terms of sales and repeat sales, 15% regarded it an effect on revenue by customers, and 22% defined it as love for the brand. Despite the differing opinions on the definition of customer engagement over 80% of the participants' desire to engage customers on business affairs so that they can develop advocacy and trust (Pansari and Kumar, 2017). An overview of the significance of engaging customers was provided by a study conducted by Gallup (2013), a top customer engagement consulting firm in the United States of America. The study found that customers who are sufficiently engaged represent an average of 23% premium in terms of share of wallet, profitability, revenue, and relationship growth compared to an average customer. A disengaged client, on the other hand, represents a 13% discount in the same measure. Gallup (2013) further validated that the findings from the study are not restricted to any industry, but rather they can be generalised across industry. For the purposes of this

study, as a way of illustration, the results indicate that in the retail banking industry, customers that are adequately engaged bring about 37% more annual revenue to their main banks compared to customers who are actively disengaged.

According to Pansari and Kumar (2017:297), much of the current literature in marketing pays particular attention to customer engagement and the concept has been widely discussed by both academic and industry practitioners even though from different perspectives. Kumar *et al.* (2008) express benefits of relationship marketing as (lower marketing costs, higher revenue, and higher marketing efficiency). Pansari and Kumar (2017) further mentioned that academics are now turning their attention to activities of the customers towards the organisation.

Similarly, Vivek *et al.* (2012) put forward the notion that customer engagement includes all the undertakings of the customer with the organisation, initiated either by the customer or the organisation. For Vivek *et al.* (2012:127) customer engagement refers to the frequency of a person's participation in and connection with the organisation's goods and services. In their study, the conceptual framework adopted involvement and participation of current and potential customers as antecedents of customer engagement, and on the other hand, trust, value, affective commitment, word of mouth, loyalty as the potential consequences of customer engagement. Social, behavioural, and emotional and cognitive elements are included in the conceptual framework.

In addition, Van Doon *et al.* (2010:253) are of the opinion that customer engagement is the customer's psychological exposition towards a brand or organisation that supersedes the purchases emanating from motivational drivers. According to Van Doon *et al.* (2010) if a customer's personal goals are matched to the organisation's objectives, then customer engagement should demonstrate a positive correlation effect on the organisation. However, if customers' and an organisation's goals are not linked, customer engagement can have negative consequences. Pansari and Kumar (2017) narrowed down the explanation and indicated that a customer will be engaged with the organisation if they are charged low prices and if they obtain maximum benefit from the service, even if the organisation does not even earn enough profits to cover its costs. However, Pansari and Kumar (2017) pointed out that their conceptualisation

of customer engagement is limited as it does not cover all the undertakings customers would be involved with if they are engaged to the organisation.

Both business and academic practitioners concur that investing in engaging customers adds value to the organisation. Using the same lens Reinartz and Kumar (2002) echo that to successfully identify ardent followers of the organisation, organisations need to take a holistic view with regards to customer actions. According to Pansari and Kumar (2017) numerous studies have examined customer engagement extensively. Previous research conceptualisation on customer engagement is a multi-dimensional concept. In addition, Kumar *et al.* (2010) expressed the opinion that customers may be overvalued or undervalued if all the undertakings of customer engagement are not put into consideration, which in turn, according to Verhoef (2010), leads to misappropriation of resources. Furthermore, organisations may compute incorrect returns on marketing activities (Rust *et al.*, 2004) if they do not take into consideration customer engagement as it impacts on marketing metrics, which will eventually influence the value of the organisation (Gupta *et al.*, 2014). Areas where there were significant differences in the conceptualisation of customer engagement were revealed by Brodie *et al.* (2013) who defines customer engagement as customer-organisation interaction that intensifies the emotions and behaviours of customers towards the organisation.

Pansari and Kumar (2017) posit that, taken together, the differing conceptualisations concur that customer engagement impacts on the performance of the organisation; they therefore advise organisations to value customers. The evidence emanating from the scholarship reviewed by Pansari and Kumar (2017) suggests that it is vital to understand how customers can be fully engaged to maximise the performance of the organisation.

2.6 TENETS OF CUSTOMER ENGAGEMENT

Figure 2. 3: Evolution of customer engagement:



Source: Pansari and Kumar (2017)

Figure 2.3. shows the evolution of customer engagement from transaction to relationship. Pansari and Kumar (2017) observed that up until the 1990s organisations were mainly concerned with customer transactions. The effect of these transactions was assessed by the organisation's profitability through past customer value, share of wallet, recency, frequency, and monetary value. Information from previous studies reveals that it has been suggested that the commitment trust theory (Morgen and Hunt, 1994) gave birth to relationship marketing. Following this theory or school of thought, the focal objective of organisations is to create positive correlated relationships with customers through developing commitment and trust with the customers. Berry and Parasuraman (1991) published a seminal paper that demonstrated that the sole objective of relationship marketing was developing long lasting relationships with the customer. Morgan and Hunt (1994) stress that these relationships should propagate productivity, efficiency, and effectiveness. Moorman *et al.* (1993) cited in Pansari and Kumar (2017) defined trust as the willingness by one partner to depend on an

exchange partner who they have confidence in. On the other hand, Moornman *et al.* (1992) defined commitment as a long-lasting goal to maintain a valued relationship. Pansari and Kumar (2017) note that collectively there seems to be some evidence to suggest that these concepts focus their attention on intrinsic features that both partners would demonstrate to make sure there is a smooth relationship.

According to Pansari and Kumar (2017) 20 years ago the main objective of organisations was to obtain customer trust and that customers should demonstrate commitment to the organisation. Initially, relationships with customers were restricted to customer purchases. As a result of advanced technology, changing customer needs and operational capabilities of organisations the relationship has evolved. The contemporary customer has easier access to the organisation and a wide platform to air their opinions because of social media. Consequently, organisations have begun to segment customers (Pansari and Kumar, 2017).

Organisations are now focussing their attention on the quality of the relationship that they develop with the customer and the maximum benefit that they can get over and above purchases. Kumar (2013) points out that customers also contribute to the organisation when they feel they are connected to the organisation. In their seminal article Thibaut and Kelly (1959) argue that it is one of the components of interdependence theory which paid attention to the interaction between partners as the crux for close relationships. The theory further highlight that when partners interact, they develop products for one another. Pansari and Kumar (2017) indicated that this is already being witnessed in the marketplace, where customers are giving feedback to organisations for creating new products and enhancing the existing ones. They further stated that the nature of the relationship between the organisation and the customer is dependent on the level of gratification drawn from the relationship and the extent of the emotional connectedness of the customer towards the relationship.

When an organisation attains trust, commitment and a fulfilling emotional relationship with the customer, the organisation and the customer are said to be engaged (Pansari and Kumar, 2017). A classic example of an engaged partnership is a marriage where partners are actively interested in the affairs of one another. Other studies by Kumar and Pansari (2015) and Kumar (2013) concur that it is vital for organisations to

understand engagement theory, because engaging customers has both direct and indirect benefits. According to Gupta (2012), engaging customers starts with understanding how customers expect to be served. This holds in every setup whether it is a bank, hospital, or hotel. Gupta (2012) postulates that the statement is clear. If you adequately provide for your customers, hold their patronage in esteem and offer exciting service experience they will also return to buy from the business. Gupta (2012) identified the following tenets:

Table 2. 2: Tenets of Customer engagement

Tenet	Description
Tenet 1	Be eager to serve
Tenet 2	Be welcoming
Tenet 3	Create an inclusive atmosphere
Tenet 4	Create a total experience
Tenet 5	Turn customers into ambassadors
Tenet 6	Offer a gracious goodbye
Tenet 7	Earn your customer's confidence, reap the rewards.

Source: Self-generated (2022)

2.6.1 TENET 1: BE EAGER TO SERVE

According to Gupta (2012), being determined to serve your customer has more to do with perception than anything else. When customers enter the premises of the business, do the staff assist customers or do they just laze around? This also applies to services that occur via the telephone; does the business have a particular way of taking calls? This has to do with being quick to address needs as they arise. The customer is not expected to wait to be served. If it happens that customers are made to wait the onus is on the organisation to apologise for the delay. If it happens that waiting is inevitable, the organisation should ensure that they appreciate customers that have waited even if it is not yet their turn to be served. A smile or eye contact as a simple gesture will be appreciated (Gupta, 2012). According to Amoopour, Hemmatpour and Mirtaslimi (2014), employees who are satisfied with their jobs are

the most likely to satisfy customers. Employees want recognition and compensation that relates to their achievement of customer-service goals. A case history analysis at Sears found a strong relationship between employee and customer satisfaction (Xu and Goedegebuure, 2005). Employees can control some attitudes and beliefs related to customer satisfaction (Amoopour *et al.*, 2014).

2.6.2 TENET 2: BE WELCOMING

Many organisations and business practitioners acknowledge that this is the first step to serve. Despite what people might suggest, a service should begin with a warm greeting. This principle highlights the fact that not only are you ready to serve the customer, but you are appreciative that the customer opted for your organisation instead of competitors. Just after welcoming the customer, the customer should be able to realise that they made the right choice to patronise your business. Customers should be excited about the first encounter, because you want them to believe that the remainder of the service will be as good as the welcome. Staff are also encouraged to get to know the customer's name at this stage to personalise the service experience. One must be careful not to overuse the name, as this will suggest that the act has been planned. This can become a customer dissatisfier if the customer's name is used many times in a single service experience.

Workers that deal with customers have an opportunity to become more aware of and responsive to a customer's requirements and aspirations. Additionally, it may be argued that contented workers are perceived as motivated workers who not only put out appropriate effort and take better care of consumers, but who are also better able to appease them (Alshurideh *et al.*, 2012). Additionally, happy workers can be thought of as empowered workers who have the tools and training necessary to carry out their tasks well. On the other hand, unsatisfied personnel frequently do not perform well by demonstrating empathy when meeting the demands of customers and adequately handling their requests (Ugboro and Obeng, 2000). Also, it has been discovered that contented workers are motivated, strive to provide good service whenever possible, and present favourable impressions of services and goods when selling (Gupta, 2012).

2.6.3 TENET 3: CREATE AN INCLUSIVE ATMOSPHERE

According to Gupta (2012), an organisation should design an all-encompassing setup that includes all the parties that are involved. Being inclusive involves the service provider creating opportunities for fostering a dynamic two-way service experience. It is the difference that occurs between making an order in a restaurant and enquiring about one's favourite dish and the waiter suggesting the appropriate dish. Inclusive means including the customer in the service that they are receiving. The customer plays a much bigger role than just being just a receiver of a service; they are also a significant player in how the service must be offered. It is recommended that organisations look out for customers' preferences and strive to meet them.

Narenthiran *et al.* (2022) Inclusive Design is the design of an environment/product/service so that it can be accessed and used by as many people as possible, regardless of age, gender, or disability. Making services, places, and products accessible requires thinking differently. Universal design is about serving everyone, and it has become standard practice in cutting-edge organisations. Inclusive insight and design opens products and services to unmet and under- met markets (revenue) and reduces CX failures, instead building in a small amount of cost at the design process to save large, unexpected, and unpredictable costs down the line (Narenthiran *et al.*, 2022)

2.6.4 TENET 4: CREATE A TOTAL EXPERIENCE

According to Gupta (2012), to be able to create an amazing experience, the organisation must begin with having the right people in the appropriate roles. This then requires the greeter to be a person with a great smile and personality. This also means that the people in the team should be happy and excited to serve customers. Gupta (2012) stipulates that the most important aspect in total experience is that it encompasses many touchpoints. These touchpoints range from answering the phone, to walking the customer through the business premises. Customers can now price comparison with a few simple clicks, they can (and do) leave reviews shortly after completing a purchase, and they can be quickly side-tracked by rivals' most recent discounts and deals (Magento, 2020). It is not sufficient to merely satisfy your consumers' wants or offer low costs in today's world of abundant options and

knowledge. To keep customers coming back, you must create satisfying purchasing experiences.

Excellent customer service is one of the finest strategies to produce satisfying purchasing experiences and results (Alshurideh *et al.*, 2012). Live, one-on-one encounters, whether on the phone or through chat, offer a potent opportunity to communicate with customers personally and leave a positive impression (Magento, 2020). 70% of people are eager to spend extra at businesses they believe offer great customer care (Magento, 2020). Consider your customer service personnel to be your "brand ambassadors," and provide them with the training and tools they need to efficiently respond to inquiries and address problems. Find more ways to directly reply to customer inquiries, for as by answering comments left on blogs or questions asked on discussion forums, to produce favourable results.

2.6.5 TENET 5: TURN CUSTOMERS INTO AMBASSADORS

According to Gupta (2012), converting customers into brand ambassadors is about fostering loyalty. Organisations that are performing well, do not assess their performance by judging from new customers that they have, but assess their success based on the money brought by existing customers. Other scholars view this as organic growth. The goal of the organisation is to have both existing and potential customers view them as their first choice. Customers need the assurance that you look forward to serving them again soon. Goutam (2013) aver that brand ambassadors serve as the face of their client company at promotional events. They offer the company a chance to make a good impression on prospective customers. An effective brand ambassador is one who is interested in the product they are promoting, who can easily connect with the product. "During the live brand experience, they become the identity of the brand, because they are the only human interface between the brand personality and the consumer. They are the people who have the potential to appeal to the desires of the participants and strengthen their relationship with the brand.

2.6.6 TENET 6: OFFER A GRACIOUS GOODBYE

According to Gupta (2012), providing a gracious goodbye is a vital principle, yet most people easily ignore it. Most service providers are of the opinion that once what a customer comes for is done, that is also where when the service ends. However, this should not be the case; everything has a point where it begins and a point where it ends. Normally, the purpose of the goodbye is to appreciate the customer for their patronage. They were not forced to do business with the organisation. Customers must be assured that their deliberate choice to spend their money on the business is highly appreciated. However, employees should be encouraged to ask customers if there were any other thing that they would want to be assisted with. According to Gregory (2019), gratitude is memorable, and it can remind your customers why they shopped at your store or hired your company. Regardless of the type of business you have, saying thank you after every transaction is one of the easiest ways to start a habit of good customer service.

2.6.7 TENET 7: EARN YOUR CUSTOMER'S CONFIDENCE, REAP THE REWARDS.

According to Gupta (2012), rewards do not only come through repeat purchase and referrals. Rewards assure someone that you have made a positive contribution in their life. The organisation should be proud about the service that they offer to the industry. Similarly, in any relationship, developing customer confidence entails creating an environment where trust is built, and normally trust is developed when one sticks to what they say or what they will do. According to Javadein, Khanlari and Estiri (2008), customer loyalty occurs when a company receives repeat business from its customers over time. Customer retention will benefit your business if you provide great value in your product or service and the customer experience is consistently good. That means less effort will be expended on customer acquisition (though you will always seek out that new customer). Williams (2017) highlighted that customers are more likely to believe salespeople who are confident in themselves and their products. You can increase your confidence by learning more about your products or services. According to Hoffman and Bateson (2017), companies that successfully manage and execute customer experience strategies reap enormous benefits, including, increased revenue, stronger customer relationships, loyalty, and higher employee satisfaction.

2.7 UNIVERSAL CUSTOMER ENGAGEMENT ELEMENTS

According to Brodie *et al.* (2011), refers to universal as existing everywhere or involving everyone. On the other hand, Mastin (2020), the universal set is the reflection of its name, in general terms; it is defined as the set of all objects under consideration. A universal set is a set that contains all the elements or objects of other sets, including its elements. Drawing from the studies from different scholars, it is evident that universal elements can be identified in customer engagement. Williams and Mackay (2020) customer engagement is clearly a multidimensional construct, as various universal elements can be identified within customer engagement theory, based on existing definitions. The universal elements of customer engagement are summarised in the table below:

Table 2. 3: Universal Elements of Customer Engagement

Author(s)	Universal elements of customer engagement
• Brodie et al. (2011; 2013), • Hollebeek (2011a), • Patterson et al. (2006) • So et al. (2014)	Customer engagement is characterised by a level of cognitive, emotional, and behavioural activity.
• Dwivedi (2015), • Palmatier et al., 2018), • Greve (2014)	Customer engagement is characterised by a degree of vigour, dedication, absorption, and interaction.

Source: Williams and Mackay (2020)

Referring to the table 2.3 above, Williams and Mackay, (2020) maintain that customer engagement can be defined as a multidimensional construct that extends beyond awareness, purchase, satisfaction, and retention, and is characterised by a level of cognitive, emotional, and behavioural activity that is interactive and co-creative in the relationship with a business. The universal elements of customer engagement are discussed further below:

a) Customer engagement is a psychological process

According to Brodie *et al.* (2011), a psychological process is a series of steps or mechanisms that occur in a regular way - not necessarily a deterministic one - to attain changes in behaviour, emotion, or thought. Psychological processes are a way to explain changes in the behaviour of individual organisms and are formulated as a series of organised changes in the "state" of that organism and its environment. In traditional functionalist terms, the state of an organism refers to a description of the configuration of the internal components of the organism in relation to the role they play in the system of which the organism is a part, this is, its environment (Van Doon *et al.*, 2010).

According to Hollebeek (2013), this can be referred to as the central level at a particular time which expresses a series of accumulated states. Robbins *et al.* (2011) are of the opinion that psychology attempts to assess, explain, or modify human behavioural expressions such as human learning, perception, personality, emotions, needs and motivational forces, the decision-making process and attitude measurement. Harmeling *et al.* (2015), describe customer engagement as the self-transformation of the customer. Brodie *et al.* (2011) had earlier clarified that this occurs when the customer willingly takes an active role in the relationship with the brand. Van Doon *et al.* (2010) articulated that customer engagement coincides with customers' self-transformation and achievement.

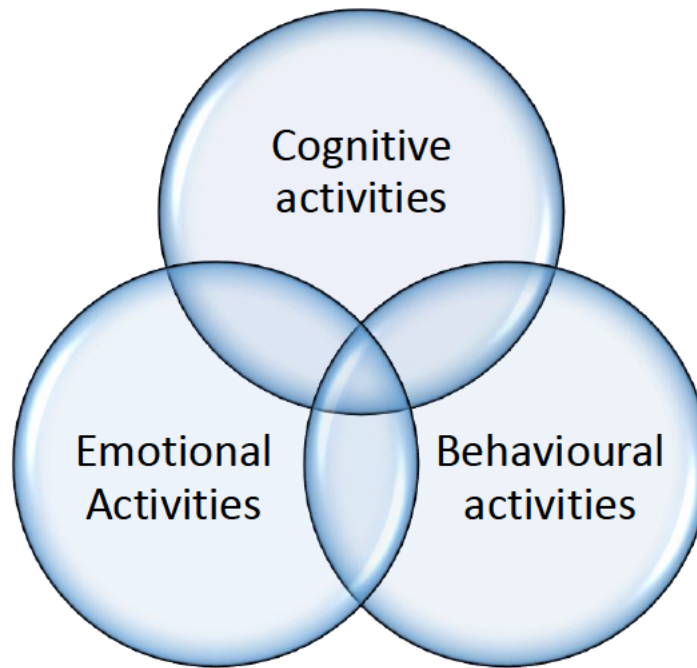
Similarly, Lamb *et al.* (2013), expressed the opinion that purchasing decisions of customers are also affected by psychology factors that include customers' perception, motivation, learning, beliefs, and attitudes which may be used to identify customers' feelings, obtain, and critique information, formulate ideas and opinions, and behave in a particular way. On the other hand, Hult *et al.* (2012) highlighted that the psychological factors are internal, and customers can also be influenced by outside social factors.

b) Customer engagement comprises a few underlying activities

According to Bowden (2009), the underlying features of an object, event, or situation are not obvious, and it may be difficult to discover or reveal themselves. In addition, you describe something as underlying when it is below the surface of something else. Much of the current literature review views customer engagement as multidimensional

behaviours which include cognitive, affective, and behavioural aspects (Brodie *et al.*, 2011; Hollebeek, 2011). Van Doon *et al.* (2010) expressed that these are influenced by motivational factors. In addition, Hollebeek (2013), concur that customer engagement is a level of customers' cognitive, emotional, and behavioural investments in particular brand interactions. Nammir *et al.* (2012) showed that during times of high engagement, customers express themselves cognitively, emotionally, and physically (behaviourally). Williams (2016) attests that these components are related to the tri-component model of attitudes since they all have the same underlying dimensions. However, Van Doon *et al.* (2010), are of the opinion that customer engagement is different from ordinary attitude in that customer engagement goes beyond attitudes and is widely regarded as behavioural expressions of the customer. Williams (2016) pointed out that the three activities make up a key element of customer engagement.

Figure 2. 4: Underlying customer activities



Source: Brodie *et al.* (2013:107)

I. Cognitive activity

According to Joubert (2013), customers' beliefs and understanding of the engagement object, such as the company and its services, make up the cognitive processes of customer engagement. Cognition, according to Webb (2010), is what the audience believes to be true about a concept, circumstance, individual, endeavour, or thing. Hollebeek (2013), expressed that cognitive activity refers to a collection of ongoing and changing mental states that a customer experiences when interacting with a brand, company, product, or service. Dessart *et al.* (2015), highlighted that cognition can be broken down into two components: an element of sustained attention and an element of absorption. Williams (2016) defines sustained attention as the cognitive availability of the consumers that is freely devoted to interacting with the engagement object, whereas absorption depicts the customers' inability to cut ties with the engagement object.

Joubert (2013) goes on to show how buyers' views can be further divided into evaluative beliefs and informal beliefs (beliefs about a product's features including

colour, packaging, and size) (beliefs associated with product benefits such as the price and flavours). Boshoff (2014), however, indicated that potential customers can easily assess products using their evaluative and informational views, but they found it challenging to assess services and service providers due to the dearth of tangible indicators. As a result, clients of service providers can assess a service and form opinions about it either during or after the client interaction (Boshoff, 2014). Mollen and Wilson (2010) highlighted that the customer's active and continuous cognitive processing, attention, and involvement in the engagement object constitute the cognitive activity of customer engagement. As a summary, Dijkmans *et al.* (2015:59) define cognitive activity as the customer's interest in the company.

II. Emotional (affective) activity

Several studies including, Joubert (2013), and Webb (2010) point out that the emotional activity of customer engagement includes the feelings (emotions) of customers towards an engagement object. Brodie *et al.* (2010) articulate that the emotional activity emanates from the customers' (emotions) of gratification, compassion, trust, and safeness. Dijkmans *et al.* (2015) concur that emotional activity is customers' positive feelings about the business activity. According to Calder *et al.* (2009), emotional activity incorporates the cumulative and enduring level of emotions that are encountered by customers which occur through continuous feeling rather than once-off emotions. Brodie *et al.* (2013) further noted that emotions can be classified either as positive (trust, compassion, and feelings of satisfaction) or negative (indifference, anger and feeling of dissatisfaction). A study by Dessart *et al.* (2015) demonstrated that affective or emotional activities are impacted by two corresponding aspects, namely, enthusiasm and enjoyment. Williams (2016) expressed that enthusiasm reveals itself as customers' inward level of excitement and enjoyment which demonstrates the pleasure and happiness that the customer receives from interacting with the brand.

III. Behavioural (physical) activity

According to Webb (2010), the behavioural aspect of customer engagement illustrates the physical expressions of cognitive and emotional activities. Van Doon *et al.* (2010) postulate that customers' behaviour has an impact on the organisation due to customers' motivational drivers. Williams (2016) posits that these behavioural

expressions occur in both online and offline settings. In the study by Greve (2014) behavioural expressions demonstrate the participation that is within and outside the exchange process of customers and potential customers. In simpler terms, Dijkman *et al.* (2015) characterise behavioural activity as the participation of customers in the activities of the organisation.

Van Doon *et al.* (2010) identify behavioural expressions such as word of mouth communications as recommendations and referrals, helping other customers, posting on company websites and blogs as well as taking part in co-creation. Wei *et al.* (2013) suggest that behavioural expressions in most instances seek to impact the business and its brands. Roberts and Alpert (2010) articulate that customers who are engaged have a lower risk to the organisation because they are connected, and they are devoted to solving the identified problems before negative behavioural manifestations. Similarly, Verleye *et al.* (2014) argue that these behavioural expressions add value to the overall success of the organisation. Williams (2016) claims that this is true because engaged customers are eager to interact with the firm, employees and other customers and participate in the following interactions:

- **Cooperation**

This is where the customers benevolently act to assist employees to facilitate exchange through participating in the process (Verleye, 2014). Williams (2016) claims that historically, economists have believed that product producers serve as the catalyst for innovation. The assumption that the manufacturer is the only source of innovations, as has been demonstrated by academics investigating technological and organizational change, significantly constricts our ability to understand the overall nature of the innovation process (Van Doon *et al.*, 2010). The evolutionary perspective of technological development, for instance, depicts an innovation process characterized by the multidisciplinary nature of the inputs as well as the diversity of external information sources, in addition to the necessity for feedback between the several stages it consists of (Williams, 2016).

Customers can demonstrate kind deeds because of their involvement in service processes, claims Verleye (2014), which will support staff and facilitate service exchanges (Bove *et al.*, 2009). Verleye (2014) defines collaboration as kind deeds that

assist workers in completing their tasks. Within families, this type of CEB is extremely prevalent. According to a few studies, family members can aid frontline staff by giving information (such as the resident's medical history) and support (e.g., helping with meals, taking their relatives for walks). By doing this, family members hope to improve the resident's wellbeing while at the same time lightening the job of nursing home staff. Because of this, various forms of collaboration between family members and frontline staff can be viewed as engagement behaviours towards the nursing home patient as well as the nursing home and its personnel (Verleye, 2014).

- **Feedback**

This includes the suggestions that customers provide in product development and improvement (Kumar *et al.*, 2010). Customer feedback is the knowledge, opinions, concerns, and suggestions that members of your community have expressed regarding their interactions with your business, goods, or services. Williams (2016) asserts that this input, particularly negative criticism, can spur good change in any firm and direct changes to the consumer experience. Their feedback can be used to enhance the customer experience and tailor your actions to suit their requirements. According to Creswell (2016), you can gather this information through various survey types (prompted feedback), but you can also find thoughts and review posts made by your clients online (unprompted feedback) and collect them using Internet monitoring technologies. To receive a complete picture of how your customers view your brand, both sources are crucial.

Top-performing businesses recognise the value of customer input, according to Deloitte's (2016) study. They pay close attention to what their customers have to say. Williams (2016) emphasised that in addition to looking for the thoughts and reviews that their clients post on social media and on review websites (such as TripAdvisor), they also purposefully solicit input by employing various types of questionnaires. Never stop paying attention to client feedback, whether it is positive or negative, requested or not, if you want to stay ahead of the competition. Giving feedback is another approach to demonstrate engagement to the company and its employees (Verleye, 2014). Customers can provide feedback to the business and its workers by making suggestions for service enhancements or by being involved in the processes for developing new products and services (Keller and Kotler, 2018). The family member

literature supports the idea that some relatives not only oversee the standard of care but also provide advice to front-line staff on how to best take care of residents. These actions assist family members in persuading frontline staff to provide residents with higher-quality care and foster positive interactions with staff members (Williams, 2016). Feedback practices can therefore be seen as behavioural manifestations of patron engagement regarding nursing home residents as well as the nursing home and its staff (Verleye, 2014).

- **Compliance**

This refers to the degree to which clients follow the policies and guidelines of the business (Verleye, 2014). Verleye (2014) claims that consumers' compliance with organisational policies and rules generally affects how successfully they participate in service processes. Compliance is defined as the extent to which customers abide by organisational policies and practices. According to van Doorn *et al.* (2010), conformity is regarded as a type of CEB. Even though everyone is supposed to abide by organisational rules, many people merely do not, which is the cause (Verleye, 2014). The same is true for family members. For instance, Van Doon *et al.* (2010) claim that while there are expectations for family members' behaviour that are explicit, not all members of the family act appropriately. Neglecting nursing home employees and refusing to comply with their requests are two examples of improper behaviour. Given that not all family members abide by the organisation's policies, compliance by family members is seen as a behavioural indicator of their commitment to the nursing home and its staff. Family members may also comply to ensure the resident of the nursing home receives high-quality care (Verleye, 2014).

- **Helping other customers**

This describes circumstances in which customers voluntarily help other customers to improve their experience (Kumar *et al.*, 2010). According to CEB literature, customers can support one another by demonstrating empathy (Williams, 2016), encouraging one another to exhibit appropriate behavior (Bove *et al.*, 2009), or assisting one another in receiving better service (Kumar *et al.* 2010). According to family member literature, relatives support new nursing home residents and their families in addition to providing care for their own relatives (Verleye, 2014). Helping other customers can

therefore be considered as a behavioural manifestation of consumer involvement with the company and its staff, notably other nursing home residents and their families (Verleye, 2014:69).

According to Tsotsou (2020), consumers can communicate with one another and engage in a range of behaviours on social media, such as writing reviews, expressing their opinions, and sharing their experiences. Customers can engage with social media content actively (by rating how well services are provided, posting comments and materials, or reposting others' comments and materials) or inactively (by reading other people's reviews, perusing comments, and materials, or listening in on other people's conversations) (Tsotsou, 2016).

- **Positive word of mouth communication**

According to Verleye (2014), this refers to those times when customers speak highly about the organisation and encourage other customers about the brand. According to the CEB literature, customers can show their engagement towards a firm by spreading word-of-mouth (Rosenbaum and Massiah 2007) or recommending the firm to other customers (Groth, 2005). These behaviours are labelled as positive word-of-mouth (WOM). Van Doorn *et al.* (2010) argue that positive WOM—and more particularly referrals—are even more important than repurchase behaviours for health care organisations. The family member literature, however, does not pay attention to these CEBs. Verleye (2014) claims that this relates to instances in which clients praise the business and excite other clients to use the brand. According to CEB literature, customers can demonstrate their commitment to a company by praising it to others or spreading the news about it (Rosenbaum and Massiah, 2007). These actions are classified as "good word-of-mouth" behaviours (WOM). According to Van Doorn *et al.* (2010), referrals and positive WOM are even more significant for health care organizations than repurchase behaviours. Yet, the family member literature does not focus on these CEBs. By asserting that "family members can be your most enthusiastic supporters - or your most cutting critics," Mintz (1994) is an exception to the norm. Therefore, various types of CEB directed towards nursing homes require special consideration (Verleye, 2014). According to Brodie *et al.* (2010:253), behavioural expressions might be either good or negative. They added that when customers share encouraging brand remarks to help other customers, favourable

behavioural manifestations—including the actual purchase—continue. On the other hand, unfavourable behavioural expressions include instances in which clients organise protests, complain to others, and patronize rival companies (Van Doon *et al.*, 2010).

c) Customer engagement creates collaboration opportunity

Hollebeek (2011a) postulates that customer engagement develops a collaboration opportunity between the engagement object (business, brand, product, or service) and the engagement subject (customer). According to Oviedo-Gareval *et al.* (2014), customer engagement is centred on building mutual associations with customers based on interaction and participation with the main agenda being to exchange information. Robbins *et al.* (2014) testify that the opportunity afforded by combining efforts in problem solving enables a win-win situation that allows parties to iron out differences and achieve their goals. Gummesson (2006) stipulates that collaboration creates an emotionally satisfying connection between the customer and the business. Williams (2016) attest that this is particularly important in the South African banking sector where there is intense competition.

According to Winit and Sorasak (2018), companies may be able to use producer collaboration or knowledge received via collaboration with other organizations to increase work efficiency (Williams, 2016). According to Brodie *et al.* (2011), the main goals of collaboration are to improve one another's work performance, foster relationships, share knowledge, and learn from one another how to run a firm. According to Oberg (2016), cooperation between people or business operations with various operational styles may result in mutual success or collaborative resource utilization for alliance with organizations with shared objectives or commitments. Collaboration with a variety of allies, including consumers, suppliers, distributors, and even competitors, can lead to the successful problem-solving and information exchange that results in innovation (Schtand and Sedaghat, 2014). Product innovation and process innovation both benefit from various forms of partner collaboration (Fitjar and Rodriguez-Pose, 2013). Collaboration could spark cooperative invention with vendors, clients, rivals, universities, consultants, private research institutions, public educational institutions, research associations, and research technology organizations, leading to the release of more unique items on the market (Tether,

2002). Ma Ding (2014) examined the effects of collaboration inside a supply chain and discovered that such cooperation and the capacity to carry out internal R&D could foster supply chain linkages and more advanced levels of innovation.

d) customer engagement is characterised by the degree of vigour, dedication, absorption, interaction, intentionality, and rationality

Nammir *et al.* (2012) argue that customer engagement is a high order construct, which is demonstrated by four constituents: vigour, dedication, absorption, and interaction.

- **Vigour**

According to Nammir *et al.* (2012) vigour is the degree of energy or mental aptitude that the customer uses when interacting with an engagement object and consists of the customers' desire to time and resources to their role as customers. Patterson *et al.* (2006:3) asserts that customers who are rigorous have a greater chance of being loyal despite facing difficulties with the organisation.

In the context of consumer-brand partnerships, excitement (vigor), according to Dwivedi (2015), shows high levels of energy and mental resilience while dealing with a brand, as well as the consumer's willingness and ability to spend effort in such interactions. The sense of excitement as a positive affectivity, Sharma and Rather (2016), is a crucial sign of a customer's engagement with a business. Energy and mental toughness are described by Patterson *et al.* (2006) as a customer's level of energy and toughness when interacting with service personnel, the company, the brand, or other customers. It also describes someone's readiness to put up the time and effort necessary for their job. Customers are therefore more likely to continue, remain devoted, and contribute even to the face of difficulty. Williams (2016) concludes by stating that consumers can now share their feedback on products and services in a broader manner than in the past. Concerning enthusiasm, it is critical for retail banks to recognise the significant value that their customers place on them. Existing customers are more valuable than potential customers. As a profit-making organisation, Absa bank relies primarily on its active customers, and by cultivating relationships with committed, profitable customers and focusing on customers who have already demonstrated a high level of enthusiasm for the bank, engagement can be increased.

- **Dedication**

Patterson *et al.* (2006) view dedication as the customer's feeling of belonging and a sense of pride in the organisation that they support. Nammir *et al.* (2012) note that customers that demonstrate dedication are regarded as enthusiastic and have great passion for the engagement object.

- **Absorption**

So *et al.* (2014) refer to absorption as the customers' degree of being focused, immensely involved in, and interacting with the organisation. A study by Nammir *et al.* (2012) revealed that customers that are fully absorbed find it very difficult to separate from the organisation. Absorption, as defined by Brodie *et al.* (2011), is the degree of customer focus on a focal object of interaction, such as a brand or organization, and as such, it reflects the cognitive dimension of engagement. According to Patterson *et al.* (2006), absorption refers to the customer being completely focused, content, and absorbed while performing the function. While interacting with the service staff, the company, the brand, or the other customers, they experience a rapid passage of time. Also, customers could find it challenging to separate themselves from the brand. The author wants to make the case that Absa bank must find ways to raise awareness of its numerous products to make sure that the Absa brand becomes one of the first to come to mind to boost the absorption component of customer engagement.

- **Interaction**

Patterson *et al.* (2006:3) define interaction as the number of exchanges that occur and connections. Nammir *et al.* (2012) pointed out that the interactions could occur between the brand, other customers, or front-line employees. So *et al.* (2014) further express the view that these interactions can occur both online and offline.

Another feature commonly identified in the literature on customer engagement is interaction, which refers to a customer's online and offline participation with the brand or with another customer outside of purchase (So *et al.*, 2014). According to Vivek *et al.* (2014) interaction entails sharing and exchanging ideas, thoughts, and feelings

about involvement with the brand and is an important part of the conceptualisation of customer engagement.

For these reasons, interaction is an important aspect of customer engagement, as it represents the behavioural manifestation of a customer relationship with the brand (Sharma and Rather, 2016). To expand this component of customer engagement, Absa bank must take a customer-centric approach and focus on customer needs. According to Kumar (2013), a customer-centric approach that includes interaction with customers is essential for an organisation to maintain future profitability. Better interaction with customers and understanding their needs can result in increased customer satisfaction, positive word-of-mouth messages, and the acquisition and retention of members. Absa bank must enable interaction as a component of customer engagement by leveraging the customer's influence and social connections with their peers.

- **Intentionality**

According to Graffigna (2017), the notion of engagement has become topical in scholarly discussions. They went on to define customer engagement as the strong intercommunications that connect the customer and the brand. Malthouse and Calder (2014) claim that customer engagement is taken to be an outcome of deliberate positive attitude and behaviour expressed towards the organisation. According to So et al. (2016), intentionality is an individual's perceived oneness with or belongingness to the brand. The concept of customer engagement is based on intentionality as a cognitive component that justifies consumers' engagement behaviours.

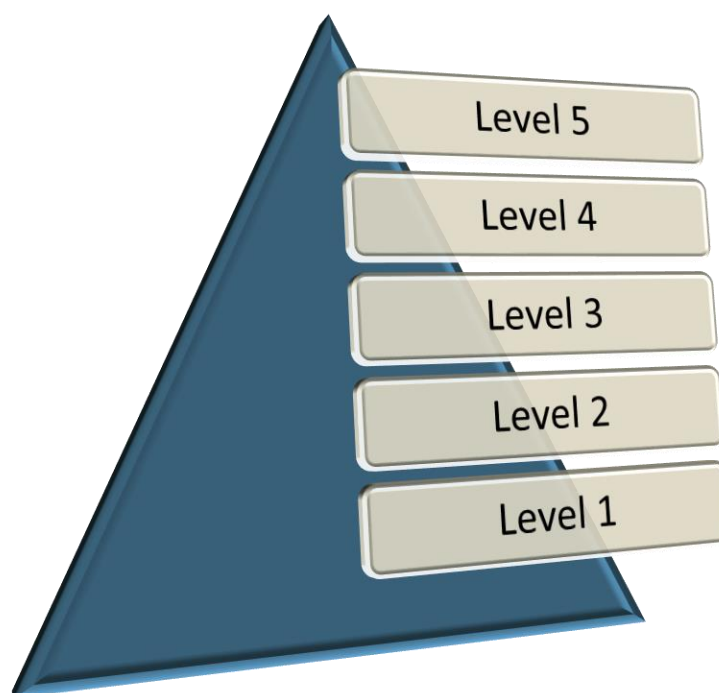
So *et al.* (2014) concluded that it occurs when customers perceive their self-image as overlapping with the brand's image at the level of brand or offerings. According to Brodie *et al.* (2013), the purpose of intentionality as a component of customer engagement is for the customer to find the organisation's identity appealing. According to Williams (2016), it can help to satisfy basic self-definition needs, such as a desire for self-improvement, by developing identification. Furthermore, a customer identifies with a company if doing so increases feelings of self-worth through improved connections and social standings. Obtaining identification necessitates the effective communication of the organisation's identity. To reap the benefits of intentionality as

a component of customer engagement Absa bank must communicate the organisational change initiative. As Absa bank sees itself as a responsible citizen seeking to contribute to the stability of the banking sector, it is critical that the organisation communicates the organisational change initiative to its customers to promote customer satisfaction.

2.8 LEVELS OF CUSTOMER ENGAGEMENT

According to Robert and Alpert (2010), customer engagement can be expressed at different levels that can be built from previous level, as is depicted in figure 2.5 below:

Figure 2. 5: Levels of customer engagement



Source: Roberts and Alpert (2010)

According to Roberts and Alpert (2010) on the first level of customer engagement, the customer makes the initial purchase of the product or service. At level 2, after purchasing the service offering, the customer becomes loyal and develops a bond with the service being offered. At level 3 of customer engagement, the customer purchases

the products without any coercion. At level 4, the customer becomes more engaged and becomes a brand ambassador who can recommend the product to other customers' every time they are presented with an opportunity to do so. At level 5 of customer engagement, the customer becomes the advocate of the brand and represents the organisation at every given platform or opportunity (Roberts and Alpert, 2010). According to Roberts and Alpert (2010), customers at levels 3-5 can be described as "really engaged". Sashi (2012) subscribe to the idea that customer engagement can transform customers into devotees of the brand.

According to Williams (2016), when a potential customer opens a bank account, they become a customer of that retail bank. After a while, the retail banking customer grows more loyal to the retail bank and continues to use their bank account, as well as open new accounts and use additional services. When a retail bank customer reaches Level 3, they are comfortable using a wide range of banking services and products (accounts). At Level 4, these retail customers begin to recommend the retail bank's products and services to other potential customers. Finally, when the opportunity presents itself during Level 5 of customer engagement, retail banking customers become advocates for the retail bank and promote the retail bank (Williams, 2016). Customers who are at Levels 3, 4, and 5 are described as "really engaged customers" by Roberts and Alpert (2010). Sashi (2012) agrees and goes on to explain how customer engagement can turn customers into ardent supporters of a brand, product, or service. William (2016) posit that the more a customer is engaged, the more they get involved with the brand, product, or the organisation.

2.9 THE PROCESS OF CUSTOMER ENGAGEMENT

According to Gupta (2012), customer engagement means the engagement of customers as individuals or with a company or with a brand. Customer engagement can either be initiated by customers or by the organisation. Both offline and online platforms can be used as mediums for engagement. Gupta (2012) defines customer engagement as an emotional connection or attachment that a customer creates during interacting with the organisation. Gupta (2012) further stipulates that customer engagement levels increase through satisfaction, loyalty, influence, and excitement about an organisation's brand. He further highlight institutions that engage customers

to the stage where they are to change behaviourally and do so by developing opportunities for emotional interactions, through continuous positive experiences.

Gupta (2012) postulates that when customers are fully engaged with an organisation they will be emotionally connected as well as very passionate about the organisation's products and services. Gupta (2012) acknowledges the fact that the contemporary customer has wide and easy access to information, they are price sensitive, and not easily convinced by advertising, thus making them hard to win and maintain. However, Gupta (2012:108) advises that the solution to acquiring and maintaining customers in such a dynamic environment is to engage them, that is to partake in an open, on-going communication with the customers that generates:

a) A strong emotional connection with the organisation's brand

Gupta (2012) noted that customers who are engaged have intense positive feelings about the brand, varying from high brand affinity to passionate zeal. According to Deloitte Digital (2019), as with any relationship, the connection between a consumer and a brand evolves over time based on a mix of factors. Emotional responses, rational considerations, and shared values all come into play at some point in the evolution of that relationship, often overlapping and intermingling. While individual consumers (and brands) vary in infinite ways, the overarching cycle of how a consumer chooses to enter a relationship with a brand and how that relationship deepens (or how it ends) is remarkably consistent across industries and consumer types (Gupta, 2012).

b) High levels of active participation

Gupta (2012:108) revealed that engaged customers not only have intense feelings towards the brand, but they also act on their feelings. He went on to explain that engaged customers are eager to visit stores or websites to find out what is new, they talk to their family members and friends about the brand, visit online blogs to consult with professionals, and offer feedback and co-create content about the organisation. Pansari and Kumar (2017) customer engagement activities range from informing customers, which involves a one-way communication flow between the business and the public, to empowering customers in decision- making regarding business processes. Levels range between consult, involve and collaborate in increasing interaction and involvement in business processes. Importantly, the spectrum

encourages practitioners to identify the most appropriate level of engagement for the issue. While the best customer engagement strategies will be specific to business and community needs, customer engagement strategies should acknowledge that the building of mutual trust between the energy network business and customers will likely involve objectives beyond simply informing or consulting customers. However, it should be noted that more empowered forms of engagement are not suitable for every topic or context (Gupta, 2012).

c) A long-lasting relationship

Gupta (2012) advocates that engaged customers get involved for long periods of time with their brands. Every positive interaction works to strengthen the bond with the brand which then encourages repurchase intent or extension of the contract. Highly engaged consumers are more likely to spend more on each transaction and make them more frequently, which raises customer lifetime values and lowers customer acquisition costs (Brodie *et al.*, 2013). Also, they frequently offer merchants useful input that helps them improve the calibre of their goods and services. Strongly engaged customers are less inclined to air their grievances publicly about bad purchasing experiences, instead choosing to deal with the business directly (Gupta, 2012).

2.10 DIMENSIONS TO CUSTOMER ENGAGEMENT

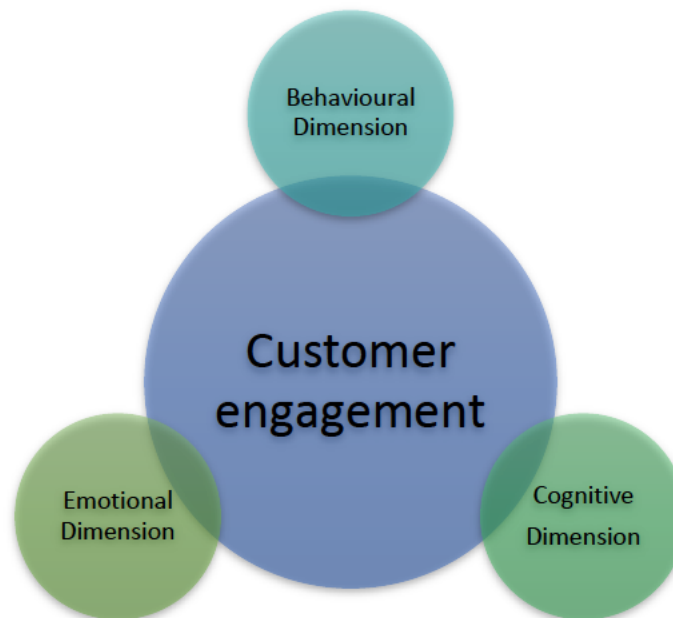
Studies by Vivek (2009) and Patterson *et al.* (2006) concur with the dimensions of customer engagement and identified the main aspects such as customer focus, enthusiasm, and willingness to act and interact. On the other hand, Hollebeek *et al.* (2014) propose that the word engagement refers to a multidimensional concept that comprises three dimensions: cognitive, emotional, and behavioural. Kuvykaite and Tarute (2015) highlighted that the different dimensions of customer engagement are interconnected. Extending on that, Brodie *et al.* (2013) indicated that emotional (dimension) engagement may cause high levels of other dimensions (cognitive and behavioural). Previous studies on the features and frequent expressions of customer engagement dimensions were analysed by (Hollebeek *et al.* (2014). According to Kuvykaite and Tarute (2015) the common outcomes regarding classification of

customer engagement dimensions are cognitive, emotional, and behavioural dimensions:

- **Cognitive dimension** - consumer's level of engagement with a given item (commercial company, brand, online social network, brand community) in terms of thinking processing, focus, and interest in that object.
- **Emotional dimension** - a state of emotional activity associated with and caused by the engagement object, often known as the sensation of inspiration or pride.
- **Behavioural dimension** - a condition of consumer behaviour associated with the engagement object, defined as the amount of effort and energy invested in a certain encounter.

The dimensions of customer engagement are illustrated in the diagram below:

Figure 2. 6: Dimensions of customer engagement



Source: Vivek (2009)

a) Cognitive dimension

Hollebeek (2011a) uses brand actions to highlight a cognitive consumer engagement component, such as when a customer focuses on or expresses a strong interest in a brand. Hollebeek *et al.* (2014) define the dimension of "cognitive processing" in their latest research. According to Kuvykaite and Tarute (2015) this metric is described as "a consumer's level of brand-related mental processing and elaboration during a specific consumer/brand contact." The "traditional" cognitive dimension can be defined based on this understanding of the "cognitive processing" component. Preliminary work on the customer engagement dimension by Hollebeek (2011a) expressed cognitive customer engagement by way of examples that are related to brand activities such as, situations when customers demonstrate great interest in a brand. However, in recent publications, there is a consensus among scholars, who elaborate on the cognitive dimension as a process. Kuvykaite and Tarute (2015) further expressed that the cognitive dimension is referred to as the customer's level of brand related thought processing and elaboration in a certain brand interaction. In addition to the above,

Abdul-Ghani, Hyde, and Marshall (2011) identified (3) engagement dimensions as utilitarian, hedonic and social. They further indicated that utilitarian is closely related to the cognitive dimension. It is understood as the customers' assessment of the utility and advantages of a particular object. Moreover, Patterson *et al.* (2006) in their study identified vigour as a dimension. Kuvykaite and Tarute (2015) claim that vigour can also be envisaged as a cognitive dimension of customer engagement. A dimension of vigour refers to customers' level of mental flexibility and stability of interaction with the brand, other customers, or the organisation. It also expresses the customers' deliberate choice to participate in business activities.

b) Emotional dimension

For Kuvykaite and Tarute (2015) this refers to the customer's frame of mind regarding the engagement object; it can also be expressed as the feeling of excitement or pride that customers have because of the association with the engagement object. The comment by Heath (2007) that engagement is regarded as a subconscious emotional construct suggests an emotional dimension of engagement. Any activation of sensations is referred to as "emotion" (Kuvykaite and Tarute, 2015). Abdul-Ghani *et al.* (2011) define a hedonic component of involvement which can also be indicated by customers' felt enjoyment while using online auction sites – it is stated that consumers engaging in the activities of such websites experience pleasure, i.e., good emotions. Kuvykaite and Tarute (2015) reported that customers who are engaged normally have positive emotions. In other studies, where the object of engagement is a brand, the emotional dimension is shown by “dedication” (Cheung, Lee, and Jin, 2011), affection (Hollebeek *et al.*, 2014). In Patterson *et al.* (2006), they talk about the customer's feeling of belonging, that is the customer is happy about the organisation and they are passionate about playing their role. In Hollebeek *et al.* (2014) the emotional dimension of engagement is regarded as the customers' attachment, that is the positive feelings about a particular brand because of customer brand interaction.

c) Behavioural dimensional

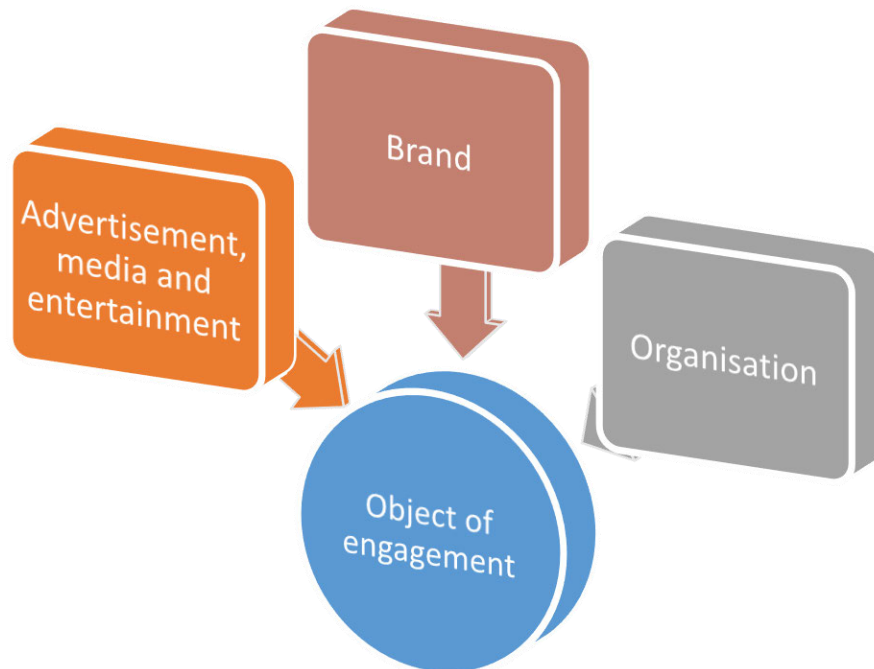
For Kuvykaite and Tarute (2015) the direct meaning of the word "engage" is linked to the behavioural dimension of customer engagement. This is a verb with a variety of interpretations, but all of them emphasise the behavioural part of the word - action (van Doorn *et al.*, 2010). For Kuvykaite and Tarute (2015) this refers to the behavioural

expressions of the customer towards the object of engagement. Van Doon *et al.* (2010) postulate that the behavioural dimension is closely linked to the word engage. They signalled that from the word, stem multiple different meanings, but all of them acknowledge or subscribe to the behavioural (action) part of it. Patterson *et al.* (2006) noted that similar dimensions can be equated to behavioural engagement. These are the dimensions of energy and interaction. They refer to the way customers communicate with employees, interact amongst themselves, the brand, and the organisation. According to Kuvykaite and Tarute (2015) findings from previous studies attest that customer engagement is a multidimensional concept, that incorporates the cognitive (thoughts), the behavioural (action) and the emotional (feelings). Malciute (2012) also points out that, even though a sizable number of academics continue to perceive interaction from a single-dimensional perspective, the focus remains on the three dimensions described. According to Gambetti Graffigna (2010), Malciute (2012), and Gambetti, Graffigna Biraghi (2012), researchers who support a unidimensional approach to consumer engagement dimensionality favour the importance of the behavioural dimension, while the other dimensions (theoretically considered to be emotional and cognitive) are declared as necessary but supplementary.

2.11 OBJECT OF CUSTOMER ENGAGEMENT

According to Abdul-Ghani *et al.* (2012) the first differentiation in the body of knowledge on engagement deals with the object which the consumer is engaging with. There are three perspectives when it comes to object of engagement as shown on figure 2.7. These are: the advertisements, media, entertainment objects perspective, brand perspective and the organisation perspective.

Figure 2. 7: Perspectives on objects of engagement



Source: Abdul-Ghani et al. (2012:122)

2.11.1 PERSPECTIVE ONE: ADVERTISEMENTS, MEDIA, ENTERTAINMENT OBJECTS

Abdul-Ghani *et al.* (2012) indicated that one perspective investigated on the topic of consumer engagement with advertisements, media, and entertainment objects. Huggins and Scholer (2009) demonstrated that engagement is conceptualised as a psychological state with motivational aspects which is different from the behavioural aspect of the consumer. Engagement is regarded as being the outcome of interacting with a medium (Calder and Malthouse, 2008; Calder, Malthouse and Schaedal, 2009; Malthouse and Calder, 2011), an advertisement (Phillips and McQuire, 2010), a website (Abdul-Ghani *et al.* 2011) or entertainment or object, Scott, and Craig-Lees, 2010). Abdul-Ghani *et al.* (2012) expressed the opinion that the consequences of engagement are consumer behaviours that are related to the object of engagement which include, more money and time that is spent on the object and communicating

or sharing information that pertains to the object among other consumers. Calder *et al.* (2009) and Scott and Craig-Lees (2010) divulged that the experiential investigations in this school of thought found a link between engagement and a medium advertising or media object. Marketers no longer have complete control over the messages that are spread about their businesses (Delbaere *et al.*, 2020). Interactivity and digital platforms are the two main forces threatening the viability of conventional commercial communication methods (Winer, 2009). Via social media platforms, particularly, consumers can engage with brands, the media, and one another in novel ways. For instance, a consumer's YouTube sharing could cause a brand's television advertisement to go viral; in addition, other users can post comments and viewpoints for everyone to see without the brand's consent or control. Hence, in a dynamic and ever-changing environment, customers now play a more active role in creating brand stories—messages shared by the brand and the consumer through traditional and social media (Gensler *et al.*, 2013).

2.11.2 PERSPECTIVE TWO: BRAND

A second school of thought carried out investigations on consumer engagement with the brand (Bowden, 2009). According to Abdul-Ghani *et al.* (2012), in this perspective engagement is seen as a state of mind. The outcomes of engagement are assumed to be commitment, customer satisfaction and loyalty towards the brand. A significant variation of this perspective from the first perspective is the creation of brand engagement in a self-concept (BESC) measure by Sprott, Czellar and Spangenberg (2009). According to Abdul-Ghani *et al.* (2012), BESC is concerned either with consumer materialism, that is, the degree to which brands are involved in consumer's self-concept. The definition of brand engagement in marketing literature has fluctuated over time (Maslowska *et al.*, 2016), however it has lately started to converge on the definition by (Hollebeek *et al.*, 2014): "a consumer's positively valenced brand-related cognitive, emotional and behavioural activity during or related to focal consumer/brand interactions." Cognitive processing, affection, and activation are the three dimensions of brand engagement. Cognitive processing, affection, and activation are terms used to describe how deeply and in-depth a customer thinks and feels about a brand. Affection is also known as "passion," and it describes how strongly a consumer feels about a brand (Hollebeek, 2011). Brand engagement is a crucial statistic for assessing

brand success and generates several beneficial brand outcomes, such as connections with one's own brand and purchase intent (Hollebeek *et al.*, 2014). Unfortunately, information on the dynamics of consumer interaction is still few and has not received much empirical support (Hollebeek *et al.*, 2014).

Within the Maslowska *et al.* (2016) proposed customer engagement ecosystem, brand engagement takes place. According to this concept, brand engagement can develop in four different ways: through consumer brand experiences, purchase habits, brand discussion habits, and brand consumption. This model's main addition to the current study is the idea that brand actions are not the only factors influencing brand engagement in the contemporary marketing environment. Instead, "other actors" play an equal role in promoting brand loyalty through brand interaction. This means that "the brand does not always initiate and steer the dialogue" (Maslowska *et al.*, 2016). These authors give examples of how these other actors affect brand engagement, such as watching brand-related content like videos and then reading comments left by other customers on those brand posts. This model presupposes interaction between every component, allowing marketers to attempt to sway other players, as happens when a brand collaborates with a YouTuber to create a YouTube video. However, despite the claims made by Hollebeek and Chen (2014) that social media is a significant platform for promoting brand engagement, the significance of SMLs as a factor influencing brand engagement for their followers has not been proven.

2.11.3 PERSPECTIVE THREE: ORGANISATION

A third perspective examines engagement with the organisation. The scholarship under this perspective was mainly by (Kumar *et al.* 2010; and Van Doon *et al.* 2010). The authors argue that it is the organisations that attempt to capture the attention of customers. Engagement is conceptualised as transactional and non-transactional behaviour towards the organisation. Some of the examples of non-transactional behaviours towards the organisation are uploading messages on the organisation and following the organisation on web 2.0 applications (Kumar *et al.* 2010).

A study by Kumar *et al.* (2010) developed a customer engagement value (CEV) measure, which included customers' lifetime value, the value of the customers for

referrals and product and ideas that they suggest and contribute to the organisation. Engagement can happen when a person needs to establish a connection with another company because of operational dependencies. When people need to communicate often with other firms to make sure their own business successfully runs every day, this circumstance is particularly common with B2B operations (Kumar *et al.* 2010, 2010). When this is the case, employees are tasked with finding and working with the top companies while also utilizing their technological know-how. To preserve sustainability, these companies' suppliers or distributors must figure out how to draw in, keep, and engage customers.

Businesses that supply other firms with the goods and services necessary to maintain smooth operation are known as suppliers or distributors (Van Doon *et al.* 2010). For instance, when a conveyer belt breaks and production is halted, a distributor will deliver goods to the manufacturer. These service providers have an impact on customer engagement by providing high-quality services and goods, satisfying consumer requirements and expectations, and fostering personal connections. Customers will reciprocate by trying to support the service provider's success by making repeat purchases, turning down offers from competitors, and referring people to the company when the responsibilities are met or exceeded. These connections amply demonstrate the relevance of participation in other spheres (Maslowska *et al.*, 2016).

2.12 ANTECEDENTS CUSTOMER ENGAGEMENT

Figure 2.8 below illustrates the antecedents of customer engagement:

Figure 2. 8: Antecedents of Customer engagement



Sashi (2010)

2.12.1 CUSTOMER INTERACTION

Interaction, or interactivity, is defined by Sashi (2010) as the degree to which individuals passionately interact through mediated communications with other people in a communication activity. Interactivity is a prerequisite for consumer involvement. According to Williams (2016), various authors have extensively explored it from various perspectives. Schultz (2017) and Choi (2019), for example, examined the notion of interactivity as a predictor of consumer involvement. It was classified as one of the firm-led drivers of customer engagement by France *et al.* (2016), who classified

it under brand interaction. It was discussed as interaction by Dhamore and Balaji (2016). It was considered a brand interaction value by Jahn *et al.* (2012). According to Khan *et al.* (2020), the interaction of an individual with a brand using a platform is known as brand interactivity. Consumers may benefit from interactions between users and brands, as well as between users and other users (Jahn *et al.*, 2012). Throughout the literature, authors such as Hinson *et al.* (2019), Vale and Fernandes (2017), Tsai and Men (2013), and Jahn *et al.* (2012) have discussed it as social interaction. The process by which people act and react to one another is known as social interaction (Mele, 2017). According to Oviedo-Garcia *et al.* (2014), customer interaction is the doorway to achieve customer engagement. Fierro *et al.* (2014) argue that interacting with customers positively impacts on the level of customer engagement. This is a significant value to any business. Sashi (2012) concur that customer interaction adds value creation.

2.12.2 BRAND ATTACHMENT

Attachment, according to Vivek *et al.* (2012), is the degree to which an object is owned, likely to be owned, or previously owned by an individual and is used by that individual to maintain his or her self-idea. Van Doorn *et al.* (2010) posit that intense brand attachment translates to customer engagement. In addition, Keller (2013) is of the opinion that brand attachment can be interpreted as the intense loyalty that the customer develops towards a brand, which also resembles customers' resistance to brands of competitors. According to Khan *et al.* (2020) attachment is a more general notion that has been used in management. Customer attachment is a term used in management to describe the cognitive state of affiliation or association with a company (Buttle, 1998). Possession and self-concept are at the heart of attachment. In the area of attachment, there are two sides of the self: the private self and the public self. User-driven advantages, traditional customer outcomes, exceptional marketing qualities, inter-organisational influence, and sentimental/emotional memories were all investigated by (Bowden, 2009) as antecedents of brand attachment. According to Vivek *et al.* (2012) attachment assessment scale, possession is critical in sustaining and retaining customers' sense of self-worth and identity. Attachment is a dependable and active construct connected with possession or ownership of items or objects;

therefore, it varies from engagement in this regard, yet it may lead to consumer engagement in some circumstances (Vivek *et al.*, 2012).

2.12.3 CUSTOMER COMMITMENT

Morgan and Hunt (1994) define commitment as a customer's continued desire to protect an esteemed business relationship with an organisation or brand. Little and Marandi (2006) expounded that commitment comes after trust and is strong when satisfaction intensities are high and the quality of goods or services from competitors are viewed as unattractive. According to Yung and Tu (2012), commitment is a vital characteristic of a healthy relationship and resembles the customer's desire to continue with the relationship. Commitment requires all parties to be loyal and dependable (Berndt and Tait 2012). According to Morgan and Hunt (1994), commitment is the belief that a continuing relationship with another person is so vital that it warrants making all possible attempts to keep it going. Williams (2016) asserts that commitment is related to the deterrent to switch romantic relationships. Customer commitment is typically thought of as a complicated concept that emerged from the literature on organizational behaviour and industrial organisation psychology. It is attitudinal in character and pertains to a person's feelings about engaging behaviours (Fullerton, 2014). Customers' commitment, according to Strydom (2011), consists of three elements: affective commitment, continuation commitment, and normative commitment. Affective commitment gauges the sentiments and emotional ties clients may form with the company offering the service.

Calculative commitment measures a customer's propensity to stick with a service provider in the absence of better options. Consumers with a normative commitment to the service provider feel obligated to maintain the connection (Shukla *et al.*, 2016). In the financial services sector, client commitment is crucial, particularly the affective commitment dimension, which is thought to help increase customer retention and advocacy (Berndt and Tait, 2012). The degree to which a consumer feels connected to the service provider, enjoys a sense of belonging, and wants to continue using the service is used to determine the level of affective commitment (Verhoef *et al.*, 2002).

2.12.4 CUSTOMER TRUST

Henning-Thuran *et al.* (2002) reveal that trust is popularly defined in relationship marketing studies as the perceived dependability and benevolence, and the confidence and willingness to depend on the organisation. Bowden (2009) highlights that trust creates benefits for the consumer such as minimised risk and improvement in the level of certainty. Customer trust can be assured if the organisation adheres to its promises (Gummesson, 2006). Thus, customer trust is the customer's perception of the organisation's ability, consistency, and truthfulness in business. Viveck *et al.* (2014) summarise that the creation of trust is significant in the development of customer engagement. The readiness to rely on a trading partner one has faith in is referred to as trust (Moorman, Deshpande, and Zaltman, 1993). In relationship interactions amongst stakeholders, trust is essential. As customers are expected to acquire services they have not yet used, this is crucial (Morgan and Hunt, 1994). As a result, trust is also related to how people consider the company delivering the service to be trustworthy and kind. Customer conviction in the ability of the service provider to provide high-quality services is known as credibility trust, whereas consumer believe in the provider's capability to provide competent and dependable service is known as benevolence trust (Hollebeek, 2011a). Also, the degree of the provider's honesty and integrity is related to trust (Williams, 2016). According to some, consumer trust has advantages including lowered risk and increased confidence (Bowden, 2009).

Throughout time and in response to repeated interactions with a service provider, perceptions of trust grow (Shukla, Banerjee, and Singh, 2016). Mutual trust between parties can lead to non-opportunistic behaviour, the development of long-lasting relationships, and tacit knowledge exchange (Chen, Wu, and Chien, 2016). Consumer trust has also been noted as critical to maintaining relationships with clients in the financial services sector, along with customer pleasure (Bowden, 2009). The degree to which a provider can be trusted to uphold its commitments (integrity trust), deliver competent service (credibility trust), and prioritize the needs of the client (benevolence trust) is a key indicator of consumer trust (Verhoef, Franses, and Hoekstra, 2002).

2.12.5 CUSTOMER SATISFACTION

Lamb *et al.* (2013:9) expressed the view that customer satisfaction is a state where customers are happy with the services that they receive from an organisation. Intense consumer satisfaction correlates with higher levels of customer involvement, according to Cheng *et al.* (2015:3). According to Tripathi (2014), customer satisfaction results from expectations that the company meets or exceeds. Customer satisfaction is defined as the overall psychological state that results from the combination of the consumer's prior feelings towards the consumption experience and the emotion around a disconfirmed anticipation (Oliver, 1981). Customers are satisfied when they receive a favourable confirmation of their expectations or "a pleasurable level of consumption-related fulfilment" (Bowden, 2011). As a result, prior experiences with a service provider contribute to the development of views of customer satisfaction (Bowden, 2011). Although it was once believed that customer satisfaction was primarily an emotional process, marketing researchers have discovered that it also includes consumers' cognitive views about the product and service as well as their affective sentiments about it (Brodie *et al.*, 2011). The degree to which a client feels they made a wise decision in making their purchase, how satisfied they are with it, and how likely they are to suggest the products or service to other customers is how customer satisfaction is measured (Hellier, Geursen, Carr, and Rickard, 2003).

2.12.6 CUSTOMER INVOLVEMENT

According to So *et al.* (2013) customer involvement is also an antecedent of customer engagement. Dibb *et al.* (2012) further elaborated that involvement proceeds to engagement, due to the customer loyalty that develops. From a review of the literature by Leckie *et al.* (2016) customer involvement is described as the extent to which customers see the value of the object based on their inherent needs, values, and interests. Brodie *et al.* (2011) further reveal that it symbolises the degree of importance of an object to a particular individual or the role of an object in one's ego structure.

Leckie *et al.* (2016) pointed out that the high levels of involvement signify that customers desire to be more a part of the organisation, rather than just to be brand consumers. They further explained that this is because when customers are involved with brands, they become engaged. A previous study by Vivek *et al.* (2012) concurs

with the idea that customers with significant interest or involvement with a brand have greater chances of showing high levels of engagement.

Dwivedi (2015), in the context of mobile phone users employing different dimensions (dedication, vigour and absorption) of customer brand engagement found that the overall customer brand engagement positively impacts loyalty intentions. This is because when the customers are engaged with a focal brand, they attain high bonding levels and have positive experiences with the brand. Leckie *et al.* (2016:562) acknowledged that because of that customers tend to commit to such rewarding experiences. On the other hand, Hollebeek *et al.* (2014), in the context of customer brand engagement in social media found that customer brand involvement has positive correlation with three dimensions (cognitive processing, affection and activation). To add on to that Wirtz *et al.* (2013) confirm that research on online brand communities concurs that customer engagement increases the level of customer involvement with brand.

Given their significance and the way people think about them, high participation products and services necessitate more information (Zaichkowsky, 1987). Higher motivation, more arousal, and more elaborated cognitive processes result from involvement (Mano and Oliver, 1993). This suggests that strong levels of involvement enhance overall emotional experience. Yet, buyers have a propensity to develop a purchasing habit with lesser involvement products because they need little thought (Shah *et al.*, 2014). (Vaughn, 1980). Psychology studies have found that acting repeatedly lessens the intensity of emotions (Wood *et al.*, 2002). The idea that emotions develop when one's organized behaviour sequence is interrupted and then produces emotions is covered in The Theory of Mind and Emotion (Mandler, 1975). No habitual behaviour is more likely to be associated with emotions because rarely performed behaviours (like high involvement products) and behaviours in uncertain situations are plausible more likely to experience challenges and interference than habitual behaviours (like low involvement goods). Also, customers who acquire high involvement products enjoy telling others about their experiences and their purchases. They have done considerable research on the product and would like to offer comments to the business (Pansari and Kumar, 2016).

2.12.7 CUSTOMER PARTICIPATION

Leckie *et al.* (2016) summarised the existing literature on customer participation, stating that it explores the concept of “customer voluntary performance” to refer to discretionary customer behaviours that help the capability of a service firm to enhance its service production. Eisingeridh, Auh and Merlo (2014) point out that customer participation is a vital aspect of customer voluntary performance expressed in customer to organisation behaviour. The authors defined participation as the degree to which customers suggest constructive feedback and give helpful suggestions about the services and the organisation. Leckie *et al.* (2016) conclude that, in practical terms, customer participation refers to the extent to which customers are involved in the production and delivery of the organisation’s services.

In a services context, Chen, Tsou, and Ching (2011) emphasise that the significance of customer participation goes beyond just mere communication with organisations and incorporates co-production. For example, in the context of mobile coupon marketing, Bacile, Ye, and Swilley (2014) pointed out that organisations can make use of push-pull strategies to make sure customers can effectively co-produce marketing communication that fosters beneficial exchange. Chan, Yim, and Lam (2010) demonstrated that the idea of engaging customers within the organisation through participation made significant contributions to the current shift from goods-centred logic to S-D logic. Leckie *et al.* (2016) summarise the benefits of customer participation as easy access to timely information, better offerings, and the creation of new service. Vivek *et al.* (2012) expressed the opinion that customer participation in interactions that provide mutual interest to both parties leads to high levels of enthusiasm, which leads to increased engagement with the organisation or brand.

2.12.8 SELF-EXPRESSIVE (INNER SELF)

According to Leckie *et al.* (2016) self-expressive brand can be referred to as the customer’s perception of the extent to which a particular brand symbolises one’s inner self. The scholars demonstrated that customers of certain brands act as an extension of an individual and they use the symbolic designs of the brands to develop their identities. Wallace, Buil, and du Chernatony (2014) acknowledged that there are few studies on the effect of self-expressive brand on customer brand engagement, though

they pointed out that some studies have expressed the impact of self-expressive brands on affective behavioural components. For example, a study in 2005 by Algesheimer *et al.* (2005) on brand community engagement found out that positive self-endorsed motives increase engagement levels. Jahn and Kunz (2012) highlighted that in the context of fan page participation, customers have a greater chance to participate on a fan page when they are of the belief that they will be able to express their own self-concept or personal values in group participation. Thus, in their study self-concept value was found to have a positive effect on fan page engagement. In addition, Sprott *et al.* (2009) postulate that the perception about self-expressive role of brands influences engagement with those brands.

2.12.9 BRAND LOYALTY

Liu, Li, Mezerski and Soh (2012) define brand loyalty as the extent of attachment that a customer has towards a particular brand. De Villiers (2015) pointed out that although brand loyalty is a significant outcome in marketing scholarship, its conceptualisations, and definitions range across studies. Leckie *et al.* (2016) revealed that some studies focus on attitudinal loyalty, whilst some scholars focus on behavioural loyalty by assessing the buying frequency (Romaniuk and Nenycz-Thiel, 2013). Leckie *et al.* (2016) focus on the overall attitudinal loyalty to a particular brand instead of assessing the actual brand purchase aspects. They noted that attitudinal loyalty includes the commitment a customer develops to a particular brand and their intention for repeat purchase.

On the other hand, Dwiredi (2015) is of the opinion that brand loyalty is crucial in-service organisations because loyal customers have a significant impact on the bottom line of the organisation. Those who advocate for customer involvement propagate that it has a positive correlation with brand effect. For example, Sherif and Hovland (1961) in their seminal study, postulate that highly involved customers have a greater chance of processing information that is congruent to their point of view more positively to a focal brand (assimilation effect) whilst on the other hand, they are likely to process information that is congruent to their point of view negatively to a focal brand (the contrast effect). Leckie *et al.* (2016) further reveal that when customers are highly involved with a brand, they tend to develop an intense conviction towards the brand.

In addition, customer involvement with a brand has a positive influence on attitudinal loyalty.

2.13 CUSTOMER ENGAGEMENT BEHAVIOUR

Customer engagement has attracted the attention of many scholars (Brodie *et al.* 2011; Calder *et al.* 2009). Verhoef, Reinartz and Kraft (2010) caution that underestimating customer engagement may lead to loss of opportunities to come up with new services through co-creation. Kumar *et al.* (2010) comments further that the inability to appreciate customer engagement can translate to misallocation of resources between customers, because if customer engagement values are not accounted for, customers will end up being valued inappropriately. According to Pansari and Kumar (2017) customer engagement is about the mechanics of customers' value addition towards an organisation that is done either through direct or indirect contribution. On the other hand, Van Doorn *et al.* (2010:253) propose that customer engagement is a customer behavioural expression to a brand or organisation that goes beyond purchasing and is compelled by motivational drivers.

According to Chiang, Wei, Parker, and Davey (2017) customer engagement develops the customer relationship from a short- term distant one to a long- term mutual one. Sashi (2012) views this as engaged customers being not only happy and content with the brand's offerings, but also being emotionally bonded with the organisation's brands and services. According to Brodie *et al.* (2011), collectively, these studies express the view that customer engagement is a multidimensional concept which comprises affect and cognition and behavioural dimensions.

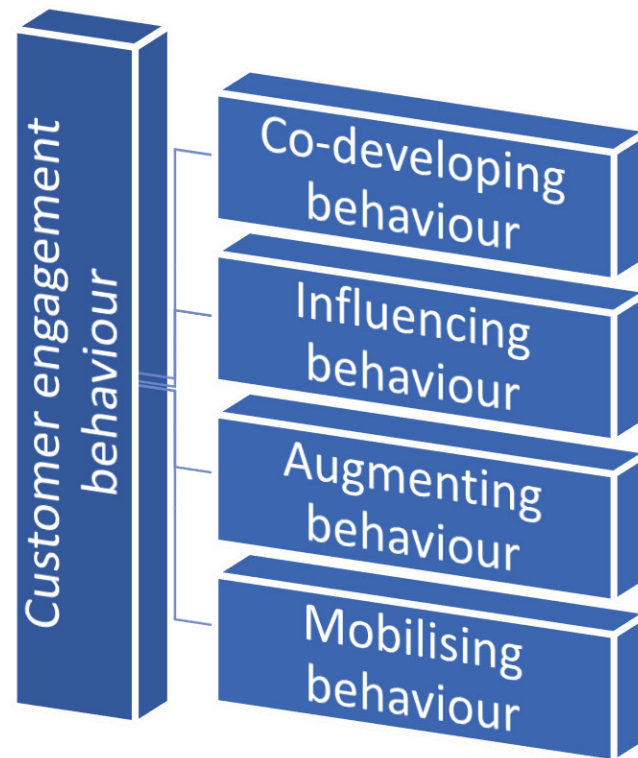
2.13.1 TYPES OF CUSTOMER ENGAGEMENT BEHAVIOURS

Alexander and Jaakkola (2015) trace the development of the research on customer engagement behaviours. They noted that research on customer engagement at first focused on two main aspects:

- a) The role of customer participation in innovation and new product development.
- b) The role of customers in influencing potential customers to interact with a brand through referral programmes (Kumar *et al.* 2010; Brodie *et al.* 2013).

Alexander and Jaakkola (2015), classified customer engagement behaviours as co-developing behaviour and influencing behaviour. In their analysis of community adoption of railway stations, two customer engagement behaviours were identified. These were augmenting and mobilising behaviours. Prior studies had exhibited that different forms of customer engagement behaviours can occur via online settings like brand communities, social media, and blogs (Brodie *et al.*, 2011) and in offline setups (Alexander and Jaakkola, 2014). Figure 2.9 below shows the customer engagement behaviours.

Figure 2. 9: Customer engagement behaviours



Source: Alexander and Jaakkola (2015)

The significance of the above customer engagement behaviours in value creation will be discussed in detail below.

2.13.1.1 Co-developing behaviour

According to Alexander and Jaakkola (2015), co-developing behaviour can be seen as customer contributions of resources that include knowledge, skills, and time to aid the organisation's creation of its products and services. Carbonell, Rodriguez and Pujari (2009) indicated that including customers as co-developers of the organisation's goods and services is acknowledged as a significant factor that gives rise to successful product and service development. Edvardsson, Krittensson, Magnusson and Sundstrom (2012) added that co-developing behaviours includes suggesting ideas for new offerings and participating in prototype contests and development events. A classic example is the online forum "My Starbucks idea" which asks customers to propose ideas for the creation and enhancement of Starbucks' drinks and food

assortments, service encounters and methods of engaging the community (Alexander Jaakkola, 2015).

According to Alexander and Jaakkola (2015), organisations can tap into a customer's resource base to aid product development but the final decision on customer contribution should be left to the organisation. Studies by Fuller (2010) and Jaakkola (2014) suggested that customers participate in product or service development. As a result, they are eager to augment the development of products and services. On the other hand, Hoyer *et al.* (2010) revealed that financial rewards in some instances trigger co-development. For example, BMW provided 10 000 Sterling when they launched a competition to improve the large compartment of BMW. On the other hand, a few studies, including Nambisan and Baron (2009) and Fuller (2010), underscore the function of psychological benefits, namely, customers' desire to obtain appreciation and reputational gains by expressing their ideas and product related knowledge.

Nambisan and Baron (2009) further expressed that through partaking in innovation programmes, customers can immensely benefit from the knowledge and technology transfer which enable their learning. Hoyer *et al.* (2010) indicated that organisations can facilitate co-development behaviours by providing resources that support customer contributions, for instance in the form of positive feedback and innovation platforms. Hoyer *et al.* (2010) conclusively demonstrated that customer- developed behaviours are of great importance to organisations as service providers. Apart from providing the organisation with important aspects with regards to the operations of the organisation, they may also be in possession of valuable knowledge, skills and expertise that tremendously aid the resources of the organisation. Carbonell *et al.* (2009) summarise that customer participation in a new service development has been seen to have a positive impact on speed and the speed of the technical innovation and indirectly enhances sale performance and the overall competitiveness of the organisation.

2.13.1.2 Influencing behaviour

Jaakkola and Alexander (2014) claim that influencing behaviour refers to the contributions of resources such as knowledge, experience, and time to affect other actors' perceptions, preferences, or knowledge towards the organisation. Libai *et al.* (2010) note that due to the complex nature of the services and products offered by the organisation, customers gradually start to depend on each other in obtaining appropriate, accurate information for assessing brands, products, and services. Bansal and Voyer (2000) highlighted that knowledge from veteran customers helps to reduce the risks that are associated with choosing a service provider; it also reduces the time customers spend shopping around for service providers. A study by Jaakkola, Aarikka, Stenroos and Kimmel (2014) expressed the view that influencing behaviour can be in the form of recommendations and referrals, word of mouth and customer references. They further revealed that it also involves sharing positive or negative encounters with the brand or any information that is related to the organisation. Several authors, including Henning-Thurau, Gwinner, Walsh and Gremler (2004) and Libai *et al.* (2010) acknowledge that the birth of online platforms significantly contributed to high number of customers who are connected and share information via web 2.0 applications. Jaakkola and Alexander (2014) further revealed that customers record videos and upload them online, thereby acting as the marketing function of the organisation. As a result, Adjei *et al.* (2010) pointed out that influencing behaviour has a wider reach especially for customers who are regarded as experts in a particular field, as they may change other customers' preferences and purchase intentions.

According to Alexander and Jaakkola (2015), from the customer's perspective, the main purpose of engaging in influencing behaviour is centred on their desire to reward or punish the organisation for its actions. Blazevic *et al.* (2013) further illustrated that customers who are happy or not happy desire to reciprocate their service experience either by providing recommendations about the service provider or cautioning other customers not to do business with the service provider. Alexander and Jaakkola (2015) noted that several authors concur that some customers engage in influencing behaviour just to demonstrate their knowledge. Evidence from previous studies shows that customers' influencing behaviour influences its audience in numerous ways (Alexander and Jaakkola, 2015). A study by Blazevic *et al.* (2013) found that information and experiences that are shared by customers act as a pool of resource

for other customers as it will influence their decision- making in purchasing products that are viewed to be risky. Using the same lens, Litvin *et al.* (2008) further found that influential information is obtained from opinion leaders. These are people equipped with skills in a particular field and are well known and have trust of customers seeking opinion.

Jaakkola *et al.* (2014) suggest that influencing behaviour has great impact on other customers' expectations about the value and nature of the service. Obtaining information about other customers' experiences assists potential customers to realign their expectations to realistic levels. Alexander and Jaakkola (2015) claim that, from an organisation's perspective, favourable influencing behaviour such as word of mouth, has a significant impact on the organisation, and this usually leads to more sales (Libai *et al.*, 2010). On the other hand, Hollebeek and Chen (2014) revealed that influencing behaviour may also have negative consequences such as a decrease in brand perception.

2.13.1.3 Augmenting behaviour

According to Alexander and Jaakkola (2014), augmenting behaviour refers to customer contributions of resources that include time, labour, skills, and knowledge to directly augment and aid the organisation's offering above the normal transaction.

This behaviour is demonstrated by customers providing their own desire to adapt, modify and develop new content about the brand or the organisation (Alexander and Jaakkola, 2015). Jaakkola and Alexander (2014) point out that unlike in co-development where the organisation is solely responsible for the final say in development and might or might not take customer suggestions into account, augmenting behaviour means customers realising the modification of goods and services despite whether it is preferred or not preferred by the organisation. Alexander and Jaakkola (2015) point out that several studies acknowledge augmentation as intangible in nature. Seraj (2012) and Sussan (2012) suggest that it can be in the form of customers' contribution to an online community, where there is the provision of customer-generated content, or consumer to consumer encounters which afford customers the opportunity to deduce their meaning about the organisation and its offering (Ferrel and Ferrel, 2012).

Breidbach, Brodie, and Hollebbek (2014) expressed the opinion that the extension of engagement platforms to employees by organisation helps to attain further augmentation benefits. Dholakia *et al.* (2009) also revealed that other intangible forms of augmentation could be expressed in P3 (Peer to Peer Problem solving) communities. According to Alexander and Jaakkola (2015), in these communities, customers provide solutions to problems that may relate to the repair of an electronic appliance, in so doing, augmenting the available knowledge offered by the organisation. From a customer's perspective, the benefits of augmentation behaviour are quite visible (Alexander and Jaakkola, 2015). In the same vein, Epp and Price (2011) identified one of the customer benefits as customisation of products to appropriately meet their needs; they also benefit through social associations provided by collaborative efforts in interacting within brand communities. Sussan (2012) is of the opinion that organisations may obtain more insight through contributions of customers that may complement their existing innovation and intellectual capital.

Alexander and Jaakkola (2015) note that relationships that exist between customers can also be developed through augmentation behaviour. Sussan (2012) illustrated that C2C interactions are likely to increase with time, while the traditional B2C relationships will decrease. Alexander and Jaakkola (2015) noted that this trend suggests that in future organisations will end up taking the role of facilitators instead of being controllers. They further indicated that to other business partners augmented products and services act as a source of benefits they can profit from; this refers to the fact that augmentation behaviour has ripple effects that will reach every organisation that is connected to the organisation. Hence, it can be deduced that augmenting behaviour enables products and services to be more appealing (Alexander and Jaakkola, 2015).

2.13.1.4 Mobilising behaviour

According to Jaakkola and Alexander (2014), mobilising behaviour refers to customer contributions of resources time, relationships, and to mobilise other stakeholders' action towards the organisation. Alexander and Jaakkola (2015) noted that in mobilising behaviour, customers strive to go beyond influencing other business partners' perceptions to trigger real reactions to the organisation. Mobilising behaviour

is commonly seen as the action of being a socially responsible customer, where other customers are made to subscribe to a particular organisation. Harris and Harrigan (2011) highlighted that in political marketing, parties place agents as supporters to share ideas on social media to mobilise support. Customer immensely benefit from mobilising behaviour by making organisations change their behaviours or by enabling organisations to make investments in things customers are passionate about. They also enjoy the benefits from other business partners' enhancement that is caused by mobilisation. From an organisation's perspective, the consequences of mobilising behaviour could bring both positive and negative outcomes in terms of sales or customer acquisition.

2.14 CONSEQUENCES OF CUSTOMER ENGAGEMENT

Schmitt *et al.* (2011) highlight that significant levels of customer engagement have a positive correlation with increased revenue and improved decision-making and purchase intentions. According to Van Doorn *et al.* (2010), customer engagement has several benefits. The consequences of customer engagement include customer loyalty, word of mouth, and co-creation, repurchase intent, and development of courage to complain and trust. The following are the consequences of having engaged customers on figure 2.10.

Figure 2. 10: Consequences of customer engagement



William (2016)

2.14.1 CUSTOMER LOYALTY

According to Cheung *et al.* (2015), customer engagement translates to customer loyalty. Brodie *et al.* (2011) echo that customer engagement culminates in customer loyalty. Lovelock and Wintz (2011) are of the opinion that customer loyalty means customers' commitment to back the business in every aspect over a long period. Some studies on customer engagement claim that it is related to improved brand equity, e.g., William, (2016), while Bowden, (2009) sees it as being about customer retention.

Hollebeek (2011) also indicated that extensive levels of customer engagement are related to better satisfaction and affection levels in customer brand relationships.

Customer loyalty has been characterized as a behavioural manifestation that includes repurchasing or reiterating patronage of goods and services in seminal studies on the topic (Jacoby and Kyner, 1973). Long-term customer retention or growth is the goal of this procedure, which raises the value of the customer to the business (Marshall, 2010). According to this, a loyal customer is one who, if possible, makes more purchases from the same service provider and keeps a favourable attitude toward the latter (Sharma and Rather, 2017). Since the contingency view offers a comprehensive understanding of the idea of loyalty and has been explored and supported in numerous loyalty studies, scholars have advocated the composite or contingency approach to loyalty that integrates behavioural and attitudinal variables (So *et al.*, 2013). As a result, this study defines customer loyalty as a composite strategy that considers the consumer's intention to suggest, repurchase, or re-patronize a good or service while remaining loyal to the company. Both Babin and Harris (2014) and Berndt and Tait (2012) agree with this notion and emphasize the fact that customers who are devoted to a company or brand are frequently emotionally attached to it. According to Joubert (2013), customer loyalty is crucial for businesses because it fosters an emotional connection between them and their clients.

2.14.2 CUSTOMER SATISFACTION

According to Sashi (2012) and Vivek *et al.* (2012), customers who are actively involved with a business have a higher likelihood of being satisfied with the goods and services provided. The client and the company's relationship is strengthened because of increased customer satisfaction, which boosts the bottom line of the company. According to Belanche (2013), client contentment is a favourable emotion that is influenced by client expectations. Creating delighted consumers is essential for businesses, say Dorai and Varshney (2012), because they have a higher lifetime value for the company. Because it is crucial for a company's survival, customer happiness has been at the centre of marketing for a relatively long time (Sashi, 2012). That has been a crucial marketing idea (Rather and Sharma, 2017). It is seen as a customer's comprehensive assessment of a good or service's performance (Belanche, 2013). It

has been connected to a company's overall performance and is seen as a top goal for managers (Vivek *et al.*, 2012) Customer happiness and discontent have become major marketing ideas that can be recognised as essential to a firm's sustained competitive advantage. It has been a focus of marketing for several decades (Rather and Sharma, 2017).

2.14.3 WORD OF MOUTH

Javornic and Madelli (2012) are of the view that when customers are engaged, there are high chances that they will share their experiences with other customers through word of mouth. Bijmolt *et al.* (2010) and Van Doorn *et al.* (2012) are of the same opinion. Brodie *et al.* (2011) uphold the view that customer engagement is highly related to increased customer tendencies to advocate for a brand to their peer-associations, through social media platforms. The researchers further revealed that attention in scholarly publications has been directed towards customer-to-customer encounters and customer-brand experiences in online platforms as instruments of engagement and as the starting point for customer engagement.

2.14.4 REPURCHASE INTENT

Javornic and Madelli (2012) point out that another consequence of customer engagement is the desire of the customer to make a repurchase. This is beneficial to the organisation, as it assures customers' loyalty to buy an organisation's goods from time to time (Berndt and Tait, 2012).

2.14.5 CO-CREATION AND DEVELOPMENT

Van Doorn *et al.* (2010) identified co-creation and development as another consequence of customer engagement. Co-creation depicts a scenario in which customers are incorporated and partake in the development of the organisation's goods and services.

2.14.6 TRUST

Vivek *et al.* (2012) and Sashi (2012) indicate that when customers are engaged with the business, they develop more trust in the business, product, or brand. Williams (2016) defined trust as the opinions that customers develop about the organisation, brand, or service. More so, Morgan and Hunt (1994) view trust as the level of assurance in an exchange partner's trustworthiness and integrity as attested by relational traits such as competency, consistency, benevolence, and honesty. Honesty, goodness, consistency, and competence are relationship traits that demonstrate trust, which has been described as the degree of faith in an exchange partner's trustworthiness and integrity (Morgan and Hunt, 1994). The most important factor in the development of a successful relationship between brands or service providers and their clients is trust (Morgan and Hunt, 1994). The two ideas of contentment and trust are viewed as being comparable since they both represent general assessments, sentiments, or attitudes about the people in a connection (Vivek *et al.* 2012). Like this, So *et al.* (2014) remark that trust-based business practices are crucial for building strong relationships with clients and boosting a company's market share and revenues (So *et al.*, 2014).

2.14.7 COURAGE TO COMPLAIN

Javornic and Madelli (2012) point out that customers are eager to complain about the organisation when their encounters with the products, services, brand, or organisation are unsatisfactory. Bijmolt *et al.* (2010) indicated that the customers the organisation is engaged with are in most cases free to air and share their experiences.

2.15 CONCLUSION

Chapter 2 started with fundamental propositions about customer engagement and the channels of engagement used by Absa bank. The chapter then provided a working definition of customer engagement adopted by the study. This was followed by the importance and contribution of customer engagement. The chapter also discussed principles of customer engagement, customer engagement practices, the process of customer engagement, dimensions of customer engagement, customer engagement

channels, objects of customer engagement, antecedents of customer engagement, customer engagement behaviours, and the universal customer engagement elements.

The next chapter discusses the theories that are linked to customer engagement, organisational change communication and customer satisfaction. The chapter begins by defining the terms theoretical and conceptual framework, and then presents the importance of having a conceptual framework in a research study. This is followed by a discussion on the guidelines that are followed when developing a conceptual framework. The customer engagement cycle, Nordic Model, Kano Model, and the Lewin change model are the major focus of discussion for this study. Other models discussed in the chapter that relate to customer engagement and organisational change communication are the customer engagement ecosystem, the open systems theory, and Kotter's 8 steps to change. The next chapter presents the theoretical framework.

3 CHAPTER THREE

THEORETICAL FRAMEWORK

3.1 INTRODUCTION

This chapter discusses the theories that are linked to customer engagement, organisational change communication and customer satisfaction. The chapter begins by defining the terms theoretical and conceptual framework, then highlights the importance of having a conceptual framework in a research study and provides the guidelines followed in developing a conceptual framework. The customer engagement cycle, Nordic Model, Kano Model, and the Lewin change model are the major focus of discussion for this study. Other models discussed in this chapter that relate to customer engagement and organisational change communication are the customer engagement ecosystem, the open systems theory, and Kotter's 8 steps to change. The last section of the chapter discusses the theoretical gap and examines the link between the adopted underpinning theories as well as their implications for enhancing organisational change communication. The customer engagement cycle, Nordic model, Kano model and Lewin's change model were adopted and blended for this study. The theories were integrated to come up with the conceptual framework of the study.

3.2 THEORETICAL FRAMEWORK

According to Grant and Onsanloo (2014), the entire dissertation inquiry is built upon a theoretical framework. According to Creswell (2016), it provides a framework for deciding how you will approach the dissertation philosophically, epistemologically, methodologically, and analytically. It also acts as a basis upon which to develop and support your research. A theoretical framework, according to McNabb, (2015) is "a structure that directs research by depending on a formal theory built by applying an established, unified explanation of certain occurrences and relationships". The chosen theory (or theories) that inform your understanding of and plan for researching your subject, as well as the key terms and definitions from that theory relevant to your topic, make up the theoretical framework (Grant and Onsanloo, 2014). According to experimentally verified standards by McNulty and Selmer (2017), a dissertation's

theory must be accepted, logically interpreted, well-understood, and relevant to the research question.

Philosophers such as Dooyeweerd (as cited in Creswell, 2016) have gone so far as to call for “pre-theoretical commitments” by the researcher to specifically identify one's “worldview of the heart rather than the mind.” Grant and Onsanloo, (2014) believe that the researcher's choice of theory should be explicitly stated early in the dissertation writing process. According to Creswell (2016), “theoretical framework has repercussions for every decision made in the research process,” which lends credence to the idea that a study's theoretical framework should be decided upon before beginning dissertation work. The significance of theory-driven thinking and behaviour should be emphasized regarding the choice of a topic, creation of research questions, focus of the literature review, design approach, and analysis plan for the dissertation study. According to Anderson, Day and McLaughlin (2006), a dissertation must have a solid theoretical base. Theories are created within the bounds of important limiting assumptions to explain, forecast, and interpret phenomena as well as, frequently, to challenge and further our current understanding. The structure that can retain or support a research study's theory is referred to as a theoretical framework (Creswell, 2016). The theory underlying the existence of the research problem under discussion is presented and described in the theoretical framework (Tamene, 2016). The customer engagement ecosystem, the customer engagement cycle model, the Lewin's change model, the Kano model, and the Nordic model are all used in this study.

3.3 CONCEPTUAL FRAMEWORK

Maxwell (2013) refers to the conceptual framework as a “concept map,” which he sees as a visual display that uses text boxes to present constructs and arrows or lines to depict relationships between the constructs. Creswell (2016) depicts it as a “plane” with interconnected concepts that provide a broad understanding of the phenomena under investigation. According to Maxwell (2013), a conceptual framework is a system that includes “concepts, assumptions, expectations, beliefs, and theories that support and inform the research.” According to Miles, Huberman, and Saldaa (2014), it is a document that graphically or narratively explains the key factors, variables, or

concepts encapsulated in the study, as well as their presumed relationships. A conceptual framework, according to Cohen *et al.* (2000), is an interconnected system of assumptions, expectations, and beliefs that guides research, provides an overview of the phenomenon, and bridges the gap between theory and empirical research. According to the above descriptions, one can view a conceptual framework as a structure that presents a synthesis of the research study's literature and guides the researcher toward achieving the study's objectives. For the purposes of this study the conceptual framework was derived from the customer engagement cycle, systems theory, Lewin's change model, the Kano model, and the Gronroos model. The models were blended to come up with a customer engagement framework that might be used to enhance organisational change communication and customer satisfaction at Absa bank in the greater Durban area.

3.3.1 IMPORTANCE OF CONCEPTUAL FRAMEWORK

According to Caliendo and Kyle (1996), a conceptual framework adds value to the study because it allows the research to be validated as being of high quality. According to Cohen, Manion, and Morrison (2000), the conceptual framework can provide evidence because it is typically based on empirical research. According to Maxwell (2005), the conceptual framework is a "concept map" which is a useful technique for visually displaying constructs and their relationships. According to Abd-El-Khalick and Akerson (2007), it is critical for researchers to use the devices embedded in grounded theory to guide their research. According to Maxwell (2013), the conceptual framework assists the researcher in rationalising the research study, developing research questions, and evaluating the study's goals. Similarly, Grant and Osanloo (2014) state that the conceptual framework provides a visual display of how ideas in the study are related and assists the researcher in "identifying and constructing his or her worldview and approach for the study." According to Siddiqui (2010), one of the primary functions of the conceptual framework is to assist the researcher in examining and comprehending the research's cultural, social, economic, political, and ideological context.

3.3.2 GUIDELINES IN DEVELOPING A CONCEPTUAL FRAMEWORK

The conceptual framework is typically derived from the theories, models, and literature review that underpin the research study. According to Maxwell (2013), the conceptual framework is something that is constructed. It is not available in a ready-made form. Additionally, Maxwell (2013) identifies four sources of a conceptual framework: the researcher's experiential knowledge, existing theories, pilot, and exploratory research, and "thought experiments." Furthermore, Walliman, (2011) emphasises the importance of providing a clear visual representation of the phenomenon under consideration when developing a conceptual model. Additionally, the connections between the variables that contribute to the phenomenon under study should be depicted, as should the relationships between variables using visual cues such as colour, shape, and size, among others. Furthermore, Maxwell (2013) contends that when developing a conceptual framework, the researcher must carefully review existing theories and empirical research. Notwithstanding Maxwell's (2013) criteria for developing a conceptual framework, the conceptual model of this study followed the guidelines provided by Ravitch and Riggan (2016), which stated:

- The conceptual framework should include the researcher's personal interests and goals that motivated him or her to conduct the research.
- It must acknowledge the researcher's identity and positionality, which are shaped by the researcher's social location and life experience.
- It should convey the researcher's reasoning and inquisitiveness, which are bolstered by a review of relevant literature and theoretical frameworks.

3.4 THEORY 1 - THE CUSTOMER ENGAGEMENT CYCLE

Sashi (2012) attempted to develop a theoretical framework for customer engagement, but later developed a customer engagement cycle. In his areas of further research, he pointed out that further research should be conducted to have a deeper understanding of the construct. According to Sashi (2012), a customer engagement cycle starts when there is a connection between the organisation and the customer. The seminal study indicates that connection, interaction, satisfaction, retention, dedication, advocacy, and involvement are the stages of the customer engagement cycle. Williams' (2016) study also concurs that the initial framework illustrates significant elements of

customer engagement which include, connection, interaction, satisfaction, retention, commitment, advocacy, and engagement. Javornic and Mandelli (2012) signalled that vital behavioural aspects of development of customer engagement need to be added to the cycle. Vivek *et al.* (2012), postulate that engagement entails customer experience, the developing of trust and commitment in business relationships since customer loyalty cannot be developed if there is no trust. Sashi (2012) further proved that a theoretical link between customer experience, trust, customer loyalty and engagement has never been established in empirical research. Despite that, Sashi (2012) expressed the view that customers must move from one stage to another in the customer engagement cycle to be able to become active partners who contribute to the business in value addition processes. The customer engagement cycle proposed by Sashi (2012) is depicted on figure 3.1 below:

Figure 3. 1: Customer engagement cycle



Source: Sashi (2012)

3.4.1 CONNECTION

According to Sashi (2012) the customer engagement cycle starts when a customer is connected to the business. The connection can occur either via the online platforms or traditional offline methods such as employees and salespeople. Williams (2016) points out that the customer connection with the organisation encompasses all types of encounters with the organisation (e.g.) service employees, ATMS, Website and other engagement platforms that are provided by the organisation. Social media can significantly improve the development of contacts with a large client base, claims Sashi (2012). Consumers have two options for meeting demand: they can use their current connections with suppliers and other clients, or they can look for new ones outside of their immediate social network. When hunting for customers, sellers might make connections. (Williams, 2016). According to Sashi (2012), a search for potential answers may be sparked by a customer's needs, and businesses may be able to help customers with this process by pointing them in the direction of solutions and products. To propose current products or perhaps create new ones to meet those demands, businesses can establish relationships with prospective clients before they have a need. Customers' demands change because of the creation of products for them in future transactions, and a buying centre with staff from various departments and organizational levels develops to choose items in intermediary transactions in commercial markets (Sashi, 2009).

3.4.2 INTERACTION

Gummesson (2006) shows that when a customer relates to the brand or organisation, they start interacting with other customers and the organisation's employees who may be online (through social media) or in offline setups (face-to-face, word of mouth and letters). Similarly, Patterson *et al.* (2006) concur that communication involves interactions between the customer, front line employees, and business as well as other customers. According to Sashi (2012), at this stage, customer interaction affords active participation of customers in value adding processes that create value to the organisation. Customers' demands change over time, thus interactions with customers can help sellers better understand those needs and make it simpler to adapt current items or create new ones to satisfy those needs (Shawky *et al.*, 2020). Social

interaction can be used to establish connections with clients, share knowledge and experiences, and get feedback in virtual worlds where users interact and chat in real time (Sashi, 2012). Prahalad and Ramaswamy claim that (2004). The exchange between a seller and a buyer is where value is created and extracted.

. The internet enables businesses to communicate with customers continuously, access knowledge shared by communities of customers with similar interests and expand the reach and scope of customer interactions to include rival businesses or future clients (Williams, 2016). Consumers can participate in the process of value creation and collaborate with sellers to do so.

3.4.3 SATISFACTION

Sashi (2012) argues that it is only when encounters between the organisation and customers have reached satisfaction levels will customers remain connected and continue to interact with other customers and the business. Lamp *et al.* (2013), articulate that satisfaction is a result of an emotional state and is affected by customer expectations. According to Belanche (2013), satisfaction is a vital condition for customer engagement and satisfaction experiences can be achieved during the purchasing process if customer expectations are surpassed.

Joubert (2013) highlights that this is a critical stage as customers hold the power which determines the organisation's future, as they can either purchase a product or switch to a competitor if they are not satisfied. Williams (2016) notes that if it happens that customers are not satisfied, they will not progress to the next stage of the engagement cycle. Hence, Sashi (2012) advise that organisations should keep abreast of needs and expectations of customers and potential customers. Before or after the purchase, a customer's satisfaction with interactions during the buying process can occur, and dissatisfaction at any stage could interrupt the process and force the consumer to leave. Contrarily, satisfaction may not result in repeat purchases or a long-term relationship (Sashi, 2012). William (2016) made a distinction between transaction-specific and cumulative customer satisfaction. Cumulative customer satisfaction is described as "an overall evaluation based on the full purchasing and using experience with a good or service over time" (Joubert, 2013). The high level of satisfaction

obtained when client expectations are exceeded, and feelings turn unbearably joyful has been referred to as pleasure rather than just satisfaction (Sashi, 2012).

3.4.4 RETENTION

According to Sashi (2012) customer retention is an outcome of either satisfaction over a passage of time or intense positive emotions, and it also means having long-term mutual relationships that will exist between the business and the customer. Joubert (2013) perceives retention as continuous customer organisations relations. Shawky *et al.* (2020) speculate that strongly positive feelings or long-term contentment may be the cause of client retention. Repurchases result in general satisfaction over time, suggesting a long-term relationship between the seller and the buyer—even though those feelings aren't always very good.

On the other hand, Chen, Sun, Yan, and Wen (2020) claim that a customer's strong affections for a vendor may not always imply that the client has a long-term relationship with the supplier. As a result, retention may be influenced by long-term partnerships without emotional links or by emotional bonds without a long-term relationship. According to a study of the effects of customer satisfaction, affective commitment, and calculative commitment on customer retention, customer satisfaction has a positive effect on retention, affective commitment has no effect on retention, and calculative commitment has a positive effect on retention (Shawky *et al.*, 2020). According to a study by Gustafsson *et al.* (2005) on the effects of customer satisfaction, affective commitment, and calculative commitment on customer retention, customer satisfaction has a positive effect on retention, affective commitment has no effect on retention, and calculative commitment has a positive effect on retention. It is recommended that customer happiness and calculative commitment be included in surveys used to forecast retention.

3.4.5 COMMITMENT

According to Sashi (2012), there are two main types of commitment in a relationship: affective commitment and calculative commitment. Affective commitment is an

emotional commitment that results from a relationship's trust and personal benefits (rational commitment that stems from lack of choice or switching costs). According to Kotler and Keller (2012), commitment gives customers the chance to continue being loyal to a company or brand. Affective commitment is more emotional and results from a relationship's mutual trust and respect (Shawky *et al.*, 2020). Regular diners at a certain restaurant may develop friendships with the wait staff, who remember their preferences and provide outstanding service on most occasions. Affective commitment increases degrees of emotional attachment and trust in relationships with sellers. According to Chen *et al.* (2020), customer loyalty results from calculating commitment to a product, brand, or organization, but customer delight results from affective attachment to a product, brand, or firm. Customers who are both devoted and delighted, or those whose commitment to a seller encompasses both monetary and emotional devotion, are involved in a long-term relationship.

3.4.6 ADVOCACY

According to Williams (2016), at the advocacy stage customers will become ambassadors of the organisation through propagating the affairs of the business to the people that they interact with. It is at this stage that parties are interested in the affairs of other partners. Kurt and Boone (2012) highlighted that customer ambassadors give the organisation a competitive edge, because from time to time they purchase the products of the organisation, and they encourage potential customers to patronise the products of the organisation. According to Chen *et al.* (2020), customers who are happy with a product, brand, or business may choose to keep their good feelings to themselves or, in today's connected world, engage with others through social media to share their experiences. Loyal customers without an emotional connection to the seller may not suggest the product, brand, or company to others despite their long-term ties with the seller; yet they may do so if given the chance to do so on a purely rational basis without any emotional connection (Sashi, Brynildsen and Bigihan, 2019).

According to research on consumer commitment and word-of-mouth marketing in veterinary clinics and hair salons, affective commitment is positively correlated with word-of-mouth marketing, but calculative commitment (referred to in the study as high sacrifice commitment) is not (Harrison-Walker, 2001). This finding shows that happy

customers are more likely to spread their happiness to others in their social networks through offline contacts than loyal customers are. Long-term customers are more likely to become evangelists for a product, brand, or company if they develop emotional bonds with it (Shawky *et al.* 2020). Both merchants and customers can play the role of advocates in relationships. Sashi (2012) asserts that the internet and other digital technologies have shifted the emphasis away from relationship marketing cliches like "delight your customer" and "customer care" and toward acting in the best interests of customers and acting as their champions. Sellers must find the greatest products for their customers, even if they are from rival companies, since "if a corporation advocates for its customers, they will reciprocate with their trust, loyalty, and purchases — either now or in the future" (Sashi, 2012). Consumers in turn promote vendors to the acquaintances and contacts they have. In the future, it will be expected that both sellers and customers will look out for one another's interests, with an emphasis on sharing values that go beyond self-interest (Chen *et al.*, 2020).

3.4.7 ENGAGEMENT

Engagement is the last stage in Sashi's (2012) framework. It is the stage where the customers have intense emotional bonds in personal exchange with the organisation. Williams (2016) posits that this enhances the contributions made by the customer as co-creators of value. According to Sashi (2012), the emotional and relational bonds between the customer and the business are long-lasting and enable new interactions and connections that create a successful engagement cycle.

Sashi's (2012) framework serves as an example of the key components that must be in place to create customer engagement. The cycle is based on the idea that customers connect with brands at different stages. By including customers as co-creators of value in the process of value addition, customer engagement, according to Shawky *et al.* (2020), broadens the role of customers. Consumers and sellers are more satisfied when customers contribute to value creation, especially as these demands change over time. Customers who are more involved become ambassadors for the vendor when speaking with other customers and others who are not customers. Customer engagement turns consumers into advocates who support the company's goods, brands, or services despite ups and downs and even spread the word about

them. Issues that arise in customer engagement relationships are more likely to be resolved through quiet acceptance or constructive discussion than by yelling or disengagement (Williams, 2016). A virtuous customer engagement cycle results from the exchange relationship becoming more relational and the emotional connections between the customers becoming stronger. This leads to new connections and interactions (Shawky *et al.*, 2020).

3.5 THEORY 2 - CUSTOMER ENGAGEMENT ECOSYSTEM

Maslowska, Malthouse and Collinger (2016) acknowledged that there is no agreement between scholars on the exact definition of customer engagement as it can be used to mean a wide range of phenomena. Maslowska *et al.* (2016) advise that it is a huge concern when scholars use one term to refer to different things. They suggest that there could be four aspects of engagement: customer brand experience, brand dialogue behaviours, brand consumption, and shopping behaviours. In addition, they pointed that there are other two groups of actors, namely, other customers and the media. Maslowska *et al.* (2016) expressed the view that each of the elements influences the others as they are part of the dynamic, non-linear, iterative process and constitute what they have termed the engagement ecosystem.

According Maslowska *et al.* (2016) customer engagement incorporates the various elements of engagement that are discussed in the literature. However, they noted that even though literature has distinguished the types of engagement with IT (O'Brien and Toms, 2008), websites (Hyder, Cuenca and Bigne, 2014) and social media (Brodie *et al.*, 2013) they are of the opinion that they just symbolise different touch points. As a result, they pointed out that customer interactions with a brand on social media does not symbolise a different type of engagement but reveals an engagement behaviour utilising social media. Thus, the customer engagement ecosystem models seek to incorporate all the touch points (Maslowska *et al.*, 2016).

The model also takes into cognisance the different subject perspectives observed in the literature. That is, some scholars talk about the customer or consumer engagement while others focus on brand engagement (Maslowsky *et al.*, 2016). According to Marti, Bigne and Hyder (2014), brand engagement is different from

customer engagement because it focuses its attention on customers, whereas the latter focuses on many objects, for example brand or the organisation. Maslowsky *et al.* (2016) propose that the engagement ecosystem encompasses all these objects such as brand and its actions, customers (together with the experience, consumption, purchase, and non-purchase behaviour) and other actors that include (the stakeholders). They argue that the brand, customers, and the other actors can all interact and create customer experiences. Therefore, they can either be initiated by the brand or other actors or the customer. The customer engagement ecosystem is shown in the figure 3.2 below:

Figure 3. 2: Customer engagement ecosystem



Source: Maslowska *et al.* (2016)

3.5.1 BRAND ACTIONS

According to Maslowsky *et al.* (2016), brand actions incorporate all the initiatives by the organisation, starting from product development up to everything in the marketing mix, including price, advertising, promotion, and distribution. As a result of the initiatives, organisations can influence individual and can influence individual goals and aspirations by attending to their current needs or developing new needs for customers. According to Williams (2016), a brand can make use of owned media, that is be in control of owned media, for example a YouTube channel, website, or magazine, paid up media by the marketer e.g., advertising and sponsorship, and

earned media such as word of mouth and public relations to communicate with the audience. Maslowsky *et al.* (2016) cited that at first, brand actions only covered company-initiated actions that aimed at increasing sales. However, contemporary businesses aim at stimulating the motivations that drive behaviours instead of purchases. For instance, brands seek to trigger engagement with social media through organising contents for customers they encourage to write reviews online.

3.5.2 OTHER ACTORS

Henning-Thurau *et al.* (2010) also articulated that, in the previous business discourse, it was mainly the brand that was used to create awareness and persuasion to buy a product. However, this is no longer the case in contemporary business practice. In fact, in today's business context, brands not only act as senders of a message but are also recipients. Nowadays, organisations can provide feedback to customer-initiated actions and customer inquiries and cater for customer suggestions through web care (Van Noort and Willemsen, 2012). Maslowsky *et al.* (2016) are of the opinion that all these activities should not only be centred on customers that are already connected to the organisation but should also be extended to other potential customers and the media.

For instance, an organisation's feedback to a customer who posts something on the Facebook page of the organisation could be read by company employees, non-customers, and any other stakeholder interested. Also, an organisation can hold a press conference. Libal *et al.* (2010) suggest that the opinions of other actors are of paramount importance because customers take into consideration the behaviours of other customers when they make decisions that pertain to purchases of brands. As a result, Van Doon *et al.* (2010) is of the opinion that engagement should not be explored in terms of customer engagement alone, but other actors should also be considered, e.g., suppliers, manufacturers, and retailers.

According to Maslowsky *et al.* (2016) the notion of incorporating other actors is also acceptable in the relational marketing paradigm. Vivek *et al.* (2012) postulate that in the context of relational marketing, engagement should not only be restricted to customers, but should be extended to potential customers. Outside exchange situations should also be considered. Maslowsky *et al.* (2016) revealed that the reason

behind the argument is that engagement captures the relationships between many different groups. According to the S-D logic, different groups that include the organisation and customers co-create value (Tynan and McKechnie, 2009). This is also supported by stakeholder theory (Fireman, 1984), which states that organisations must take into consideration the stakeholder who might be affected or who can affect the results of the organisation. According to Ritvala and Salmi (2011) the range includes primary stakeholders (suppliers, customers, and employees) and secondary stakeholders (media, policy makers and competitors). Maslowsky *et al.* (2016) further expressed the view that different stakeholders affect the affairs of the organisation, sometimes not only as individuals but as groups, in the case of resource mobilisation.

3.5.3 CUSTOMER BRAND EXPERIENCES

According to O'Brien and Toms (2008:949), engagement is the quality of the user experience. Calder *et al.* (2012) describe engagement as the ideas and feelings that one can have towards an object, and which characterise a person's interaction with the brand for a space of time. Tate, Stewart, and Daly (2014) postulate that goals are representative of an expected result that people try to accomplish, and they affect their perception of the world around them and the amount of energy and resources that they are willing to sacrifice to achieve them. Blazevic *et al.* (2013) posit that, because of that, goals consist of key motivation drivers. Chandrand (2008) suggested one can pursue a goal consciously, i.e., a person will make a definite decision to undertake a goal-oriented behaviour, or unconsciously, i.e., where one is not aware of the activation of the goal in their life or that they are pursuing a goal. Tate *et al.* (2014) noted that objects are assigned value mindful of their contribution towards achieving the goal.

Two studies in 2006, by Avnet and Huggins, and Wang and Lee, offered the opinion that following the regulatory fit theory (Huggins, 2000) pursuing a goal in a fashion that "fits" an individual's regulatory orientation develops a subjective experience of "feeling right" that eventually increases an individual's motivational engagement and enhances the perceived value for the goal. Maslowsky *et al.* (2016) further note that the motivational aspect of experience (approach vs avoidance) is different from the hedonic aspect (pleasure vs pain). According to Malthouse and Calder (2008), the

hedonic experience and the motivational force in most cases are experienced concurrently but they are two separate and distinct aspects of experience. Maslowsky *et al* (2016) suggest that experiences could also reflect intrinsic and extrinsic motivations. Calder and Malthouse (2008) pointed out that, when customer's behaviour is intrinsically motivated, the goal becomes the activity itself, however, if the activity is not the goal but a means to an end (that is the goal is extrinsic to the activity) customers' behaviour is motivated extrinsically.

Maslowsky *et al.* (2016) are of the opinion that although motivations can be viewed at individual level, they may also represent societal values, beliefs, and conventions at large. A review of past studies by Maslowsky *et al.* (2016) revealed that the uses and gratification (U and G) theory is a popularly accepted explanation for the motivations people use in media. The motivations incorporate utilitarian information, hedonic/emotional entertainment, social interaction, and personal identity. In the book by Malthouse and Peek (2010) the four categories are extensively discussed, as are the different ways of developing a culture for engagement through U and G theory.

3.5.4 SHOPPING BEHAVIOURS

According to Maslowsky *et al.* (2016) most brand actions are directed towards encouraging customers to buy a given brand's products. A study by Wolfinbarger and Gilly (2001) points out that when shopping (either online or offline) customers wish to do so without being distracted. Also, a study by Koufaris, Kambil and Labarbera (2002) further found that even if customers might have a particular goal in their mind when they go shopping, in some cases they end up doing unplanned purchases. Maslowsky *et al.* (2016) highlighted the fact that shopping behaviour is not only limited or restricted to shopping or buying. The authors acknowledged that previous studies have indicated that shopping can occur outside the normal goal-oriented utilitarian experience, as it can also be used to cure loneliness and boredom, and to move away from the busy schedule of everyday life.

Mathwick, Malhotra and Rigdon (2001) expressed the view that escapism is the test that is used to refer to a form of playfulness that enables the customer to temporarily remove themselves from reality. Maslowsky *et al.* (2016) suggested that such a form of shopping should be referred to as experiential learning. Wolfinbarger and Gilly

(2001) claim that shoppers that engage in experiential shopping get gratification from using the product's category, auctions and looking for bargains. They equate the joy they receive from the experience of shopping around to the acquisition of the product. For Jain, Takayanagi and Malthouse (2014) both shopping to buy and experiential shopping appear in both online and offline contexts.

According to Close and Kukar-Kinney (2010) shopping could, but does not always have to, result in a purchase. When customers visit an organisation's webpage, they obtain knowledge about the product, but they sometimes end up not buying from the organisation because the zeal for shopping and buying could not be the same. According to Maslowsky *et al.* (2016) customers go shopping for different reasons. Most customers are influenced by the fulfilment they obtain from the shopping experience, but others by social motivation. Also, customers find joy in looking for bargains (Wolfenbarger and Gilly, 2002).

Close and Kukar-Kinney (2010) postulate that when customers are shopping online, they sometimes put products in the shopping cart, but end up not completing the transaction. The customers who leave products in the shopping cart can use that to track prices or as a wish list that they can use to make purchases later or offline. Maslowsky *et al.* (2016) concluded that the customer's behaviour during shopping is multimodal, which suggests that in some cases customers physically go to the shops to make a purchase but later buy the goods online. In some instances, customers would look for a product online and later purchase it offline, which is also known as web rooming.

3.5.5 BRAND DIALOGUE BEHAVIOURS

According to Maslowsky *et al.* (2016) brand dialogue behaviours symbolise a different method by which customers can engage a brand. Brand dialogue behaviours reveal all the brand-related non-purchase behaviours. In the study of Van Doon *et al.* (2010) they are referred to as customer engagement behaviours that are directed towards the brand or organisation and exceed mere transactions. According to Van Doon *et al.* (2010) and Maslowsky *et al.* (2016) this category of behaviours covers a wide range of actions which may variously be positive, negative or neutral, occur online or offline with the use of one or different devices (e.g., laptops, smartphones, tablets), and can

be aimed at different people that include potential customers, the brand and the employees.

Verhoef and Lemon (2013) observed that despite brand dialogue behaviours not involving purchases of a product they are significantly growing in importance. Maslowsky *et al.* (2016) pointed out that, because brand dialogue behaviours occur in environments that have numerous opportunities for networking, they may have an impact on other customers which may translate to engagement amplification. Also, these brand dialogue behaviours can be easily followed and addressed by organisations. Kim, Wang, Maslowsky and Malthouse (2016) revealed that, firstly, the form of writing may have an impact on the other person's experiences, purchase consumption and the longevity of the relationship. Secondly, according to Maslowsky *et al.* (2016:483) anything that is written can affect anyone who reads it. They further highlighted that the above two studies express that a smaller percentage of customers want to engage through co-creation. Maslowsky *et al.* (2016) noted that when the rest of the customers could read and follow the trends in behaviour, the engagement effect magnified. This process is called amplification.

3.5.6 BRAND CONSUMPTION

Maslowsky *et al.* (2016) pointed out in their model that the third way whereby customers can engage is through brand consumption. Of three ways of engagement in their engagement ecosystem, brand consumption has grown tremendously mainly because, it is the brand user, who will be publicly telling their story or consumption experience with the organisation to their friends. A seminal study by Holt (1995) proposed that consuming refers to the use of various objects by people. Humphreys (2009) further articulated that for consumption to occur, one does not have to be in control of an object, but rather consumption occurs via the use of an object. Vivek *et al.* (2012) provided a classic example in the context of subscription services, e.g., Netflix and car rental e.g., zip car that the customers are not the possessors of the object, but they use it for a particular period. As a result, being the owner or to purchase the object is not one of the main requirements for consumption to occur.

Brand consumption most times is quite easy to define, for instance test driving a car, listening to Pandora, jogging in Nike shoes, or reading an article in a newspaper,

whether it is hard copy or online, purchased or not. It is all categorised as consumption. However, in some cases it may be ambiguous. This normally depends on the reasons behind the consumption activities of customers. Their behavioural expressions can either be classified as brand dialogue behaviours or consumption. The demarcation between the two can be highlighted by the way in which the brand was used, and the motives for use. If a brand is made use of in the fashion in which it was intended for the brand, this can be referred to as brand consumption behaviours. For example, if someone who is a fanatic of Mercedes Benz but for numerous reasons does not own a Mercedes Benz, attends a Mercedes Benz expo, or joins a Facebook network of Mercedes Benz users they can be referred to be engaging in brand dialogue behaviours. However, if the person buys a Mercedes Benz t-shirt, they consume the brand.

3.5.7 INTERACTIVE NATURE OF ENGAGEMENT SYSTEM

According to Maslowsky *et al.* (2016), in the contemporary hyper-linked business environment, the aspects of the engagement ecosystem can from time to time interact with each other. This would mean that, if one element changes, other elements change as well. To explain the set-up, Henning-Thurau *et al.* (2010) proposed what they termed the pinball framework of engagement. The pinball engagement framework highlights that we need to take cognisance of the ubiquitous form of the communication between the customer and the brand or other customers and the degree of customer involvement in the communication flow. The framework further expresses that organisations are no longer part of the conversation between themselves and customers, but they can monitor and stimulate it (Maslowska *et al.*, 2016:488). Similarly, Maslowsky *et al.* (2016) maintain that their engagement ecosystem model acknowledges the interactivity of its elements. For example, organisations can inspire their customers to create websites, write reviews, or form brand communities and forums. They may also give customers feedback through special offer mailings or post-purchase survey. The model further shows that customers can also influence the activities of the organisation, not only through transactional behaviour but also through brand dialogue behaviours. For instance, Jaakkola and Alexander (2014) highlight that the interactions that occur between

customers in brand communities can provide organisations with pertinent information. Hoyer *et al.* (2010) noted that customer involvement in product development and co-creation can increase both customer related and organisational related benefits.

Blazevic *et al.* (2013) and Libai *et al.* (2010) are of the opinion that the content that customers add or create can have an impact on the brand and other actors, in particular customers because they pay attention to how other customers behave. In the same vein, Nudd (2013) pointed out that organisations can have an influence, or they can be influenced by other stakeholders. Maslowsky *et al.* (2016) expressed the opinion that organisations and media publishing houses can develop brand-related content that can have an influence on the organisation, current customers, and potential customers. Practical examples in the business world support that. Brauer (2014) pointed out that the media publication with regards to technical challenges that Toyota cars had affected its sales. Maslowsky *et al.* (2016) concluded that a variety of brand dialogue behaviours, and consumption and shopping behaviours influence each other, thereby creating brand experiences. Research on some of these relationships has been thorough, while little research has been done on other relationships. For example, a study by Koufaris *et al.* (2002) revealed that positive shopping experience stimulate shopping, and the number of times of using a shopping cart, has a positive frequency of online buying, and Wallace, Bail, De Chernatomy and Hogan (2014) indicate that the liking of a brand by a customer can be equated to word of mouth.

3.6 THEORY 3 – GENERAL SYSTEMS THEORY

According to Martins and Geldenhuys (2016), the systems models of organisational change mainly focus on the “what” or the target elements of planned change. Kinicke and Fugate (2012) indicate that systems models (or models of planned change) provide change champions with a conceptual model to use to assess the success of a change effort and diagnose what needs to be changed. Schneider *et al.* (2016) postulate that systems models view organisations as “open” systems, implying that they co-exist with other systems outside the organisation, as shown by the Burke-Letwin model and Organisational efficiency model. According to Martins and Geldenhuy (2016), the outside elements are regarded as part of the organisational environment. Schneider, Wickert, and Marti (2016) is of the opinion that organisations

are a set of complex mutual relations that exist between structures, people, technology, and all other components that are seen as technical and social processes that form a broader organisational system. Brooke (2009) concluded that the subsystems are interrelated in such a way that a slight change in one system will result in changes in other systems. Martins and Geldenhuys (2016) postulate that planned change efforts make use of a systematic approach, where an organisation is viewed as a combination of interacting phenomena that relates to the numerous components of an organisational system. As a result, taking a holistic view of change implies that all the system components are likely to require change together.

According to Schneider *et al.* (2016), the systems model's standpoint on change acknowledges the complications of the interrelatedness of organisational components, suggesting that once a change is made to one of the components there is a high degree of likelihood that there will be some modifications in other components to maintain a balance of compatibility between them. Martins and Geldenhuys (2016) hinted that considerable difficulties are sometimes experienced during change programmes mainly because these interconnections are ignored, and the most side-lined variable in most cases is people.

3.6.1 ORIGIN OF GENERAL SYSTEMS THEORY

According to Mele, Pels, and Polese (2010), one of the most visible manifestations of fundamental changes in science is the emergence of general systems theory. Rather than investigating the universe from a cause-and-effect perspective, researchers discovered that every cause-and-effect interaction occurs within a more dynamic set of relationships (Meadows, 2008). Nothing is examined in isolation, but rather in the context of its relationship to a broader structure (Golinelli, 2010). These interconnected structures demonstrate that the whole is greater than the sum of its parts. Ludwig von Bertalanffy was the first modern scientist to argue for a General Systems Approach. Various other scientists joined in, and the groundwork for the General Systems Theory was laid (Golinelli, 2010).

In the 1960s, the field of systems theory exploded. This theory began as a counterargument to structural functionalism. Its origins can be found in the physical sciences, where both organic and mechanical entities are perceived through the lens

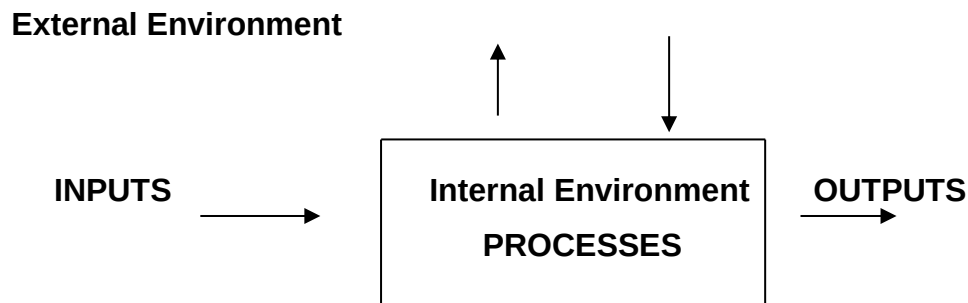
of systems terminology (Mele *et al.*, 2010). The systems theory views society as a large structure made up of several interconnected components (Meadows, 2008). A structure, according to (Mele *et al.*, 2010), is made up of a complex interaction of elements. This statement means that understanding the parts or components of a structure is insufficient to comprehend the whole. Each system is distinct, due to the interaction of its constituent elements. The characteristics of the independent elements, as well as the relationship between them, can be said to make up the sum (Choudharya, Sinhab, and Mukherjeeb, 2022). It is important to investigate the relationships between the parts as well as the system's relationships with other systems. It is also important to examine the social system's inputs, as well as how these inputs are processed by society and the outputs that are generated (Roberts, 2019). A system is a collection of objects or entities that interact to create a cohesive whole.

According to Markovsky, and Dörfler (2021), a system, in its most basic form, can be defined as consisting of four elements, the first of which are objects. The objects are machine components, elements, or members. In the second place, the system is made up of attributes, which are the system's and its objects' qualities or characteristics. There are internal relationships between its objects in the third position. This consistency is a fundamental characteristic of systems. In the fourth position, a system is always surrounded by its environment. Systems do not live in a vacuum; they are affected by their surroundings (Mele *et al.*, 2010).

3.6.2 AN ORGANISATION IS A SYSTEM OF ITS ENVIRONMENT

The theory of systems was initially created in physics, according to Petrovic, Kittl, and Teksten (2001), but ideas from this theory have been adopted to explain the interdependence between the business organisation and its surroundings. According to Mele *et al.* (2010), a system is a working collection of connected components. This term indicates that there are several systems of various types. A dead tree is an important part of the ecological system, a motor vehicle is a mechanical system made up of hundreds of interdependent parts, a flower is a botanical system on its own, and a person is a physiological and psychological system made up of interconnected organs, needs, and expectations.

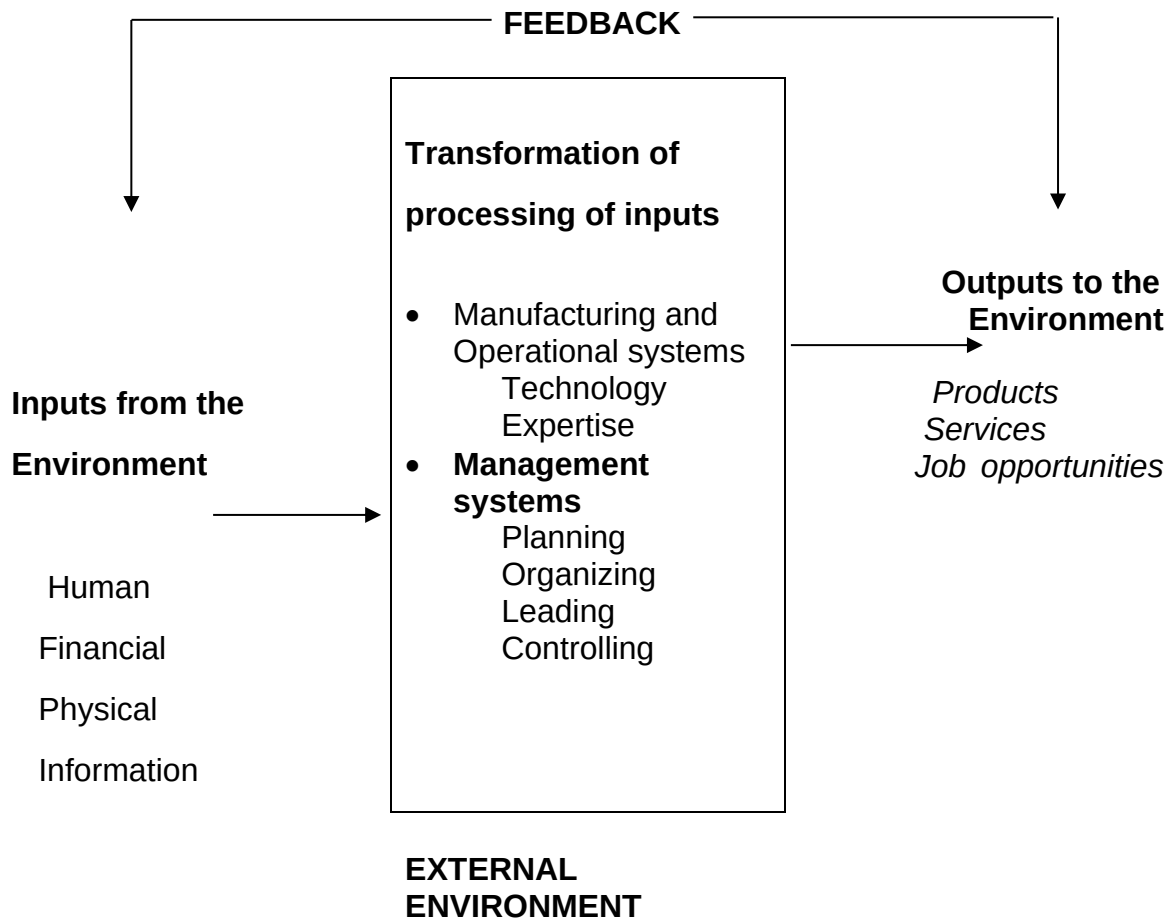
Figure 3. 3: General Systems Theory:



Source: Mele *et al.* (2010)

The systems approach is concerned with relationships and interactions between the various parts of the system and the environment within which it functions (Markovsky, and Dörfler, 2021). All organisations, businesses, activities, and processes can be viewed as a system which has certain inputs, processes, and outputs. According to Roberts (2019), management researchers all point out the need for a holistic approach to management and problem-solving and the need for integrated, life-long systems of education and training. There is a growing trend, internationally, to view organisations as integrated systems (Markovsky, and Dörfler, 2021). Rather than perceiving organisations as having separate, competing departments the new paradigm sees them as interacting wholes (Mele *et al.*, 2020). According to Shaked and Schechter (2017) systems thinking is a discipline for seeing the whole picture – it requires that you stand back and look objectively at the organisation and its interrelated parts. To get away from operating in narrow, closed ‘functional silos’, the organisation must be viewed as a system with inter-departmental functions, which require teamwork, co-ordination, and co-operation. A form of process management is needed where “...*the work really gets accomplished across the company through horizontal processes*” (Mele *et al.*, 2020). A business organization, according to Berglund and Sandström (2013), is also a system that functions in a particular environment; the organisation and its environment are interdependent for survival. The following examples show how an organization, and its operating environment are interdependent.

Figure 3. 4: A Systems Perspective of an Organisation



Source: (Mele et al., 2020).

An organization, as shown in figure 3.4, derives resources or inputs from the environment in the form of labor, physical resources, capital, financial resources, and knowledge and know-how (Mele et al., 2020). Berglund and Sandström (2013) claim that the organisation converts these environmental inputs into outputs in the form of goods and services geared toward the marketplace rather than the environment. This transformational process includes not only the organization's physical production process but also the complete management process (Bekerom, Schalk and Torenvlied, 2017). Any product that is produced or made, according to Chikere and Nwoka (2015), needs to be promoted. It is necessary to hire and train the human resources needed for the manufacturing process, as well as to secure funding to cover

the costs of raw materials, labor, production equipment, marketing initiatives, etc. As a result, the discipline of study of management focuses on the transformation process, or the activities involved in turning environmental inputs into environmental products and services (Mele *et al.*, 2010).

3.6.3 THE SYSTEMS APPROACH IN MANAGEMENT

Lai and Lin (2017) assert that to teach systems theory and depict the business organisation as a system, it is important to comprehend the following fundamental ideas: subsystems, synergy, entropy, an open system (as opposed to a closed system). For Chick and Dow (2005) a closed system is a complete and fundamentally unalterable system (of ideas, doctrines, things, and so on); a material system in which the entire mass or energy remains constant; a self-contained domain that is unaffected by external factors. Closed systems, like the growth of a test-tube baby from conception to the foetal stage, are self-sustaining and can survive independently of a specific environment (Berglund and Sandström, 2013). An airplane or a submarine can function for a while as a "closed system". For example, an aircraft flying from Johannesburg to London is largely independent from the world for the 10-hour flight. The only things impacting on the aircraft from the outside world would be the air being taken into the engines, radio signals and instructions from airports and storms it may fly through. During the flight the passengers and crew are basically in a closed system with its own fuel, food, water, and air.

According to Chick and Dow (2005) an open system is a material system in which the total mass or energy fluctuates; it is an unfinished or changeable system (of ideas, doctrines, things, etc.). An open system is one that:

- Depends on the environment in which it runs.
- Depends on the environment; and
- Has a specific interaction with the environment.

A **subsystem** is a system within a system. According to Ansari (2004), the concept of a system as a collection of interconnected subsystems is the third main postulate of generic systems theory. This is a defining concept of any system, and as previously said, it encapsulates the idea that the behaviour of the whole is greater than the sum of its parts. To understand systems, we must focus on the interrelationships between

parts and links, often known as holism or gestalt (Markovsky and Dörfler, 2021). For example, a university's library, laboratories, and administration can be regarded as subsystems, but they are also systems. Similarly, the marketing, production and finance functions in an organisation are subsystems, but can also be viewed as systems (Lai and Lin, 2017).

An organization, according to Roberts (2019), is an open system that depends on its environment and is made up of numerous interconnected subsystems like marketing, finance, etc. The systems approach to management provides a framework within which the various organizational subsystems can be examined both in isolation and in relation to one another. The systems approach emphasizes the relationship between how activities in one area of an organisation and those in other areas (Chick and Dow, 2004). Marketing management may be more interested in the quick delivery of a wide variety of diverse items, but operations management, for instance, may need standardised products to achieve smooth and extended production runs at minimal prices. Ansari (2004) asserts that while considering the organisation as a system, management must reconcile the divergent perspectives of the many subsystems to effectively achieve the system's goals, or those of the organization.

Martins and Geldenhuys (2016) claim that synergy is a different idea in systems theory. The Greek word "synergos," which meaning "partnership," is where the word "synergy" originates. It is based on systems theory, which seeks to understand phenomena rather than by analysing individual components separately (Burton-Jones et al., 2015). The system is the product of the elements of the system and their interactions (Mele *et al.*, 2010). In other words, synergy suggests that the value of the whole is greater than the additional value of the individual components (Markovsky and Dörfler, 2021), where those components may be thought of as systems, such as people, processes, and technologies. Negative synergy can happen when constituent parts operate as substitutes, even when synergy is related to positive outcomes (Nevo and Wade, 2010). (Titah and Barki, 2004). The phrase refers to the idea that "the whole is greater than the sum of its parts" or that the outcome of the coordinated operation of several subsystems is superior to the sum of those systems' individual efforts. In other words, if the organization's various divisions or functions work together as subsystems, they become more productive than they would have been if they had

each operated alone (Coate, Griffin and Elliott-Gower, 2017). This holds true for the management procedure as well. The managerial functions should be viewed as interdependent parts that work in harmony with one another.

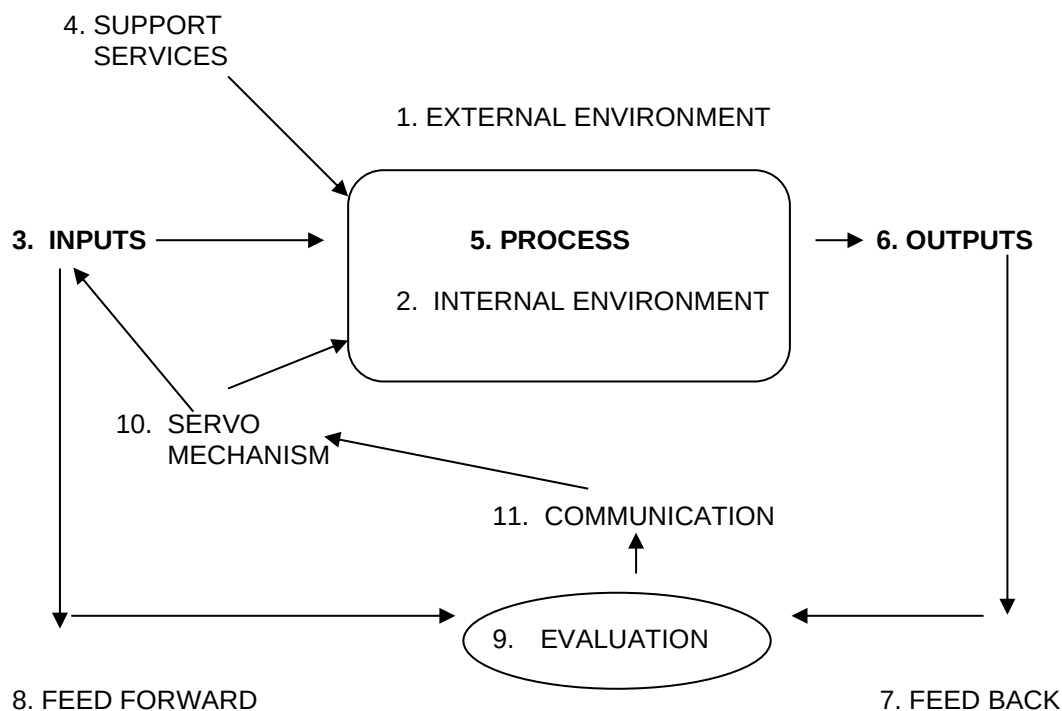
Entropy, which refers to a system's propensity to deteriorate and die, is a characteristic that all systems have, (Lai and Lin, 2017). To avoid entropy is one of management's primary objectives from a systems perspective. A system, including an organization, is condemned to failure and disintegration when it fails to adapt to survive in a certain environment (Coate, Griffin and Elliott-Gower, 2017). The summary of systems theory ideas that relate to management provided above, according to Chikere and Nwoka (2015), highlights the significance of environmental impacts on the organisation and its subsystems. The organisation and its environment are not closed, self-sustaining systems; rather, they both rely on one another to survive. The company offers the goods and services needed by society. It affects the spending power of society through its employment, and the lifestyle of the neighborhood may be impacted by its products. The market for the organization's goods is the neighborhood. The interaction between a corporation and its environment becomes complex because of this dependency (Coate, Griffin and Elliott-Gower, 2017).

Mele *et al.* (2020) assert that elements such as technical advancement, economic trends, social shifts, and political developments—over which management has little or no control—have an impact on environmental changes. These modifications or environmental factors may have an impact on management's decisions both inside and outside the organization. So, it is important to look at how the environment in which managers work is made up (Coate *et al.*, 2017).

3.6.4 THE ELEVEN PARTS OF A POTENTIALLY BALANCED SYSTEM

According to Korn *et al.* (2018) most functioning things work according to the principles of general systems theory and can be categorised into eleven interacting, interdependent parts. The figure below shows key parts of a system:

Figure 3. 5: A System Showing Eleven Key Parts



Source: (Mele *et al.*, 2010)

3.6.4.1 External environment

According to Chikere and Nwoka (2015) the external environment, as a component of the systems model shown in figure 3.5, plays an important role in the transformation of inputs into outputs. While enterprises have little or no control over their external environment, they have no choice but to respond to it. According to Mele *et al.* (2010) all systems have a definable external environment (context) from which the rest of the system is isolated to varying degrees. The external environment of a factory would be areas outside of its buildings and perimeter fence. The system is deliberately “separated” from the external environment so that unwanted interference can be limited. However, the external environment also includes elements such as culture, government policy and legislation, the economy, and customers (Mele *et al.*, 2010).

3.6.4.2 Internal environment

According to Mele *et al.* (2010) all systems have a definable space within which they function. The internal environment of a factory would be areas within the perimeter fence and inside its building where the conditions are carefully controlled so that its objectives can be achieved. Within the internal environment various sub-processes occur and sub-systems of the main system can be identified (Lai and Lin, 2017). According to Mele *et al.* (2014) various interactions take place between the **external** and the **internal** environments of a system. *Raw materials, energy and labour* come into the system from the external environment and most of its *products and services* move back into the external environment for distribution and sales.

3.6.4.3 Inputs

According to Lai and Lin (2017) people, capital, managerial skills, and technical knowledge of skills may be included in the composition of inputs from the external environment. It also contains the numerous claimants - persons who make demands on the company, including as employees, customers, suppliers, stockholders, federal, state, and local governments (Chikere and Nwoka, 2015).

According to Mele *et al.* (2010) anything passing from the external environment to the internal environment, and which undergoes **change** is defined as an **input**. Fuel, money and raw materials and human energy are inputs which would be used and processed within the system to create outputs in the form of products and services. Inputs must be renewed and are regularly supplied to the system. They are periodically paid for, as is the case for water, fuel, and electricity (Lai and Lin, 2017).

3.6.4.4 The support system

According to Mele *et al.* (2010) for the inputs to be converted into outputs, certain support services are needed. Support services are the tools, equipment and infrastructure which are used in the process, but they do **not change** in the short- term and can be re-used many times over. The distinction between inputs and support services are:

- Inputs are used and **converted** into outputs during the process. For example, flour, water, and yeast are inputs in bread making.

- Support services **enable** the process to take place but undergo no short-term conversion themselves. For example, if you are baking bread the baking tins, mixers and ovens are support services (Chikere and Nwoka, 2015).

3.6.4.5 Processes

According to Chikere and Nwoka (2015) in an organisational system, inputs are turned into outputs if the system is working well. This can be viewed from a variety of angles. The emphasis can be on managerial functions such as finance, production, personnel, and marketing. According to Ansari (2004) the interaction of the various inputs and elements within the systems and the way in which they are changed, by using support services, into outputs is described as the **process**. Processes are what **and how** and would include detailed step-by-step procedures which are followed in producing product or service. Chikere and Nwoka (2015) indicated that processes are often viewed as sub-systems each with their own inputs and outputs. An output from one process is often the input for the next process. This links to the concept of a business having internal suppliers and customers who are as important as external customers (Mele *et al.*, 2010). Different sections (teams) within an organisation must strive to determine and satisfy the needs of the next, inter-related, section by supplying quality outputs (Chikere and Nwoka, 2015).

3.6.4.6 Outputs

According to Chikere and Nwoka (2015) inputs are safeguarded and utilised by transforming them through the managerial functions – with due regard for external variables – into outputs. Types of outputs vary depending on the company. They typically encompass many of the following: products, services, earnings, satisfaction, and integration of multiple claimants to the organisation's goals. According to Mele *et al.* (2010) products and services, which pass from the internal environment to the external environment, are called the **outputs**. They are the **outcomes** or results of the various interactions which occur because of changes made to the inputs during the processing phase (Chikere and Nwoka, 2015).

Lai and Lin (2017) define the outputs from a system as the outcomes planned for, and from, an organisational point of view; they would be seen as positive results like quality products and services. However, all systems, to varying degrees, have negative outputs such as rejects, waste and pollution which need to be minimised as far as possible (Chikere and Nwoka, 2015).

3.6.4.7 Feedback

According to Lai and Lin (2017) feedback is **information** about what **is taking place** within the system. Information can be provided via measuring mechanisms, e.g., pressure and temperature gauges, computer printouts indicating quantities and qualities, production reports, non-verbal communication, and verbal or written comments from employees or customers. Feedback assists in the evaluation of the system and is used in the correction process (Ansari, 2004).

3.6.4.8 Feed forward

Bai and Henesey (2011) describe feed forward as **information** about **what should happen** in the system. This includes the organisation's mission statement, vision, objectives, production plans, budgets, legislation, policies, procedures, production, and quality standards to be achieved. Feed forward can be seen as the specifications against which the feedback is compared and evaluated. Feed forward is information indicating ***what must be done, where and when, and how it must take place*** (Lai and Lin, 2017).

3.6.4.9 Evaluation

According to Lai and Lin, (2017) the evaluator (person, group, thermostat, or computer) compares feedback with feed forward and assesses the difference. If there is no significant discrepancy between the two, the system and its processes are under control. If there is a significant difference between the feed forward and feedback the evaluator must act, to effect changes which will produce the desired results and restore equilibrium (balance) within the system (Bai and Henesey, 2011).

3.6.4.10 Servo-mechanisms

According to Bai and Henesey (2011), these are the agents or forces which take corrective action and alter or restore the system to achieve the desired outputs. This can be done by altering either the inputs to the process and by ensuring that all parts of the system are functioning as desired (Lai and Lin, 2017). It can include physical adjustments to machinery or equipment or changes in the way the system is organised, managed, and controlled. Servo-mechanisms can range from persons within the system to experts from the external environment (Chikere and Nwoka, 2015).

3.6.4.11 COMMUNICATION LINKS

According to Chikere and Nwoka (2015), the servo-mechanisms are activated via the communication channels through which the evaluator's messages are sent. These are typically verbal, written, electronic and non-verbal communication. It is essential that communication is effective to identify and sort out any problems occurring in the system, as soon as possible (Lai and Lin, 2017). According to Bai and Henesey (2011), communication is also used through systems, vertically and horizontally, to keep the various parts in touch so that they can function smoothly. In modern, flatter organisations, which are team based, where evaluation and communication between all employees, customers and suppliers is encouraged, it is essential when providing quality products and services, that effective communication is part of the process (Chikere and Nwoka, 2015).

3.6.5 CRITICISM OF THE GENERAL SYSTEMS THEORY

Despite its possible advantages, systems theory has its detractors. The systems model, according to Yoon and Kuchinke (2005), does not explain when and how cooperation with the organisation is needed, nor what to do when the study indicates that actual or possible contradictions occur between the organisational climate, job environment, work, and the structure of the organisation. There are topics that have to do with confusion, and they make it difficult for the company to come up with acceptable responses.

Some of the flaws of systems theory are the inability to define exactly what a system is; the ambiguity over what is to be included within systems theory; and the weakness of the charges levelled against the analytic or mechanistic approach (Yoon and Kuchinke (2005). The structures definition assumes that the organisation's and its environment's boundaries are distinct (Fioretti and Visser, 2004); however, Åkerstrøm, Højbjerg, and la Cour, (2019) warns that distinguishing boundaries and transitions can be difficult when organisations have several nodes of interactions and communication lines.

Furthermore, in a rapidly evolving world where tasks and group compositions are becoming increasingly intertwined, open-systems theory does not provide immediate answers to how organisations can react to such complex situations (Harney, 2019). As a result, in circumstances where the velocity and variety of options outweigh stability and predictability, the open-systems model must be updated (Sullivan, 2004). Systems theory critics often claim that it provides no clear guidance on which elements of interest systems can be exploited to achieve policy goals. When the constituents of a system are in dispute with each other and/or are very ill-matched in terms of power and wealth, systems theory does not seem to include a path forward (Stewart and Ayres, 2001). Systems theory has four significant flaws, according to Kast and Rosenzweig (1973). They further argue that attempting to create a literal analogy between living beings and organisations should be avoided (Blyton and Turnbull, 2004).

In other words, although businesses may be structures, they are not usually natural systems. Second, they contend that the contrast between closed and open structures makes it difficult to extend this tight polarization to social institutions. Many social institutions and the subsystems inside them are "partially accessible" and "partially closed." The difference between "open" and "closed" is therefore only a matter of degree. Lastly, Kast and Rosenzweig contend that by applying systems theory and being more particular about the system's boundaries and the depth of our investigation, we may more accurately define the system under evaluation. This weakness in systems theory is acknowledged by Alter (2007), who also points out that there are too many diverse systems that fall under the GST umbrella, which makes it difficult to incorporate GST concepts. Fourth, systems theory ignores the notion that social institutions are man-made systems (Kast and Rosenzweig, 1973).

Jiang and Messersmith's (2017) open systems model has frequently been used to evaluate and legitimize organizational studies, but it has not shown to be a very effective research framework. Few research have been motivated by the formal designation of these features as open system properties, even though open systems contain a few properties that are significant to organizational study. Research focusing on information input and feedback, as well as differentiation, the sixth and eighth of Katz and Kahn's (1966) qualities are significant exceptions. But, without the open system concept, it would not have been possible to perform research of information intake and feedback (such as organizational intelligence, boundary stretching, and adaptation) and differentiation (such as specialization, teamwork, and integration). This means that organizational research has previously utilised a systems approach to analyze public and private organizations, even though the name "systems theory" did not exist prior to the popular acceptance of the systems concept (Yoon and Kuchinke, 2005).

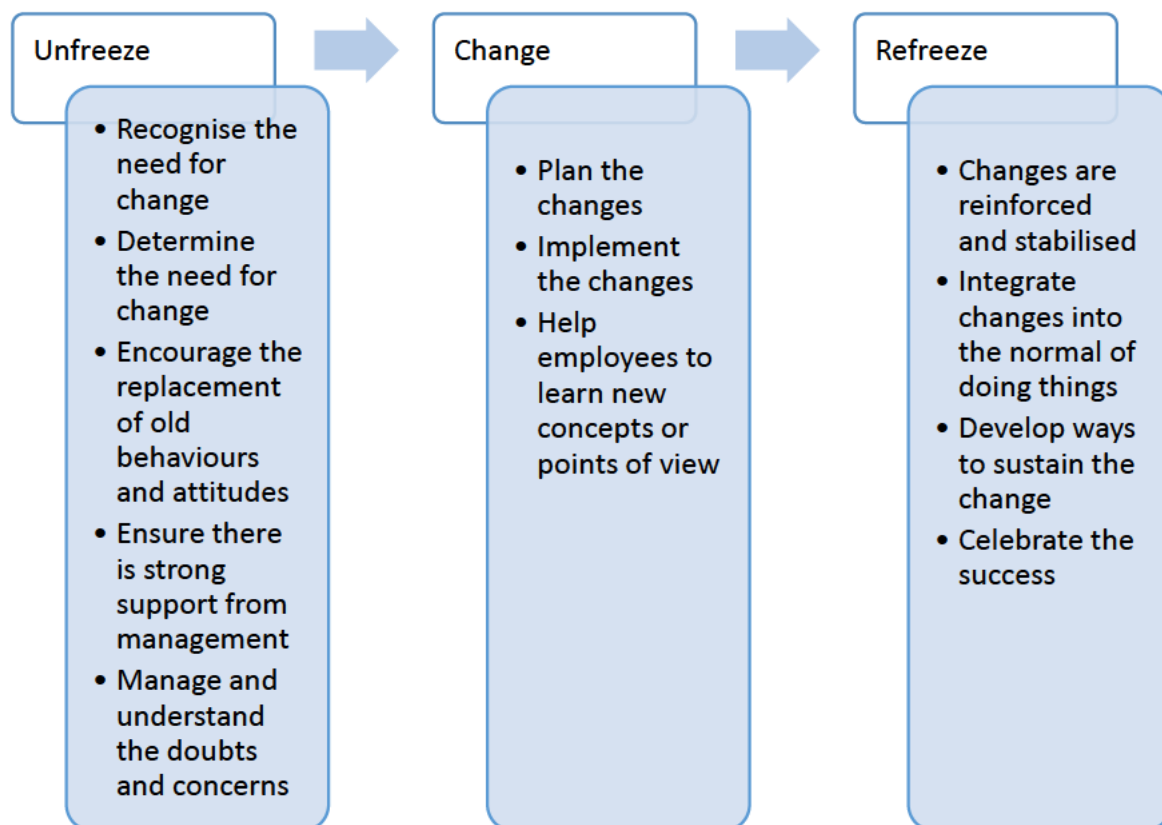
Lastly, Beeson and Davis (2000) assert that the processes viewpoint does not effectively account for change when applied to organizations in their traditional forms. The emphasis on boundary, climate, input, and adaptive response is predicated on the notion that management is just the command structure that oversees an organization's operations. In turn, this gives management a central role and overestimates their capacity to keep an eye on events and behaviour. This conveys the sense that managing organizational change is necessary and that managers are still capable of doing it (Mele *et al.*, 2010). A more transformational model of organizational change built from the ideas of complex non-linear systems seems interesting considering these criticisms.

3.7 THEORY 4 - LEWIN'S 3 STEP MODEL OF PLANNED CHANGE

Although companies have long understood the value of change management for teams and staff, few have ever had to deal with change management on this scale for customers. Customers have been victims of change thrown in their faces, for the rightful and needful cause of keeping everyone safe. Customers have done their best to be patient and to comply for the greater good. However, according to Robbins and Judge (2011) there is a notable difference in organisational change success and

failure when it comes to planning the right changes, implementing them thoughtfully, and preserving the desired changes. Organisations today use several change management models, each with its own set of benefits. Consider Lewin's Change Management Model, a widely used and intuitive model, for the purposes of illustration in this study. Unfreeze, change, and refreeze are the three main stages of the model (Hussain, Shen, Akram, Haider, Hussain, and Ali, 2016). Figure 3.6 below depicts some of the common topics discussed at each point:

Figure 3. 6: Lewin's model of planned change



Source: Martins and Geldenhuys (2016)

As illustrated in figure 3.6, opposing forces are portrayed as the “field force”, and a stable situation consists of a balance between the two forces. Robbins and Judge (2011) noted that Lewin indicated that the initial first step in starting a successful change is to weaken the current state of equilibrium, something which can be done with one or a combination of the three steps.

3.7.1 UNFREEZING

According to Martins and Geldenhuys (2016), weakening the status quo can be attained through the collaboration of either minimising the intensity of restraining forces or strengthening the driving forces. The sell down of Barclays bank shares in Absa is the most compelling business case for change. Customers are usually aware of the need for safety precautions, do not need to be persuaded, and are anticipating improvements. The remaining questions are: what are the improvements, and how will they be implemented? Customers' questions and fears regarding the changes made must also be acknowledged by the organisation.

The force's direction can be altered to make the restraint a push factor. The focal point at this stage is to develop a motivation for change (Robbins and Judge, 2011). Employees of the organisation are asked to substitute the old behaviours and attitudes for those that are desired by change champions (Cummings, Bridgman and Brown, 2016). Martins and Geldenhuys (2016:85) advocate that at this stage people should be dissatisfied with the old ways of doing things.

- Recognise the need for change
- Determine the need for change
- Encourage the replacement of old behaviours and attitudes
- Ensure there is strong support from management
- Manage and understand the doubts and concerns

3.7.2 MOVING TO THE NEW SITUATION

According to Martins and Geldenhuys (2016) moving from a current state to a future desired state can be attained by having employees being exposed to what others around them are doing and then applying the same thing. According to Robbins and Judge (2011) previous studies have indicated that change must be implemented quickly for it to be effective. They further pointed out that the organisations that are slowly in implementing change are less competitive.

- **Make the requisite changes.**

The fundamental first step is to build a change strategy or plan that is based on delivering the organisation's brand commitments without compromising quality (Burnes, 2019).

Although the concept of the "right" plan is subjective, a good place to start is with what is best for customers' protection and meets their practical and emotional needs. Understanding the customers' desires, changing priorities, and jobs-to-be-done is the first step. According to Elizarova and Kahn (2018), customer journey mapping is a fantastic method for doing this in a comprehensive and holistic way. Any improvements that will be made should be planned out so that you can see how they can affect the journey (Hussain *et al.*, 2016). This assists in refining the plans for the improvements you need to make (Elizarova and Kahn, 2018).

- **Bringing the transition into effect**

Staff can require new skills and expertise, but structures and procedures must be compatible with the improvements to be made. Similarly, skills, information gaps, and questions customers may have about the transition or the new experience they are having must be understood (Elizarova and Kahn, 2018).

3.7.3 REFREEZING

According to Martins and Geldenhuys (2016) to make new change permanent, change champions can reward employees demonstrating the desired new behaviour and stop employees from going back to old behaviour. Robbins and Judge (2011) are of the opinion that when change is put into action, it must be refrozen, to make it permanent.

If it is not refrozen, they are high chances that it will be short-lived. The main agenda of refreezing is to balance the new scenario by maintaining the driving and restraining forces (Robbins and Judge, 2016). Martins and Geldenhuys (2016) summarised that Lewin model is an indispensable tool that assists employees appreciate the significance of change efforts, the “why” and how it is managed and stabilised.

According to Robbins and Judge (2016), in periods of relative quiet and stability, this is viewed as an orderly process; yet, in today's dynamic and fast changing world, this process is viewed as a chaotic tumble from one set of activities to another. This brings us to Lewin's concept of Force-Field Analysis.

3.7.4 LEWIN'S CONCEPT OF FORCE-FIELD ANALYSIS

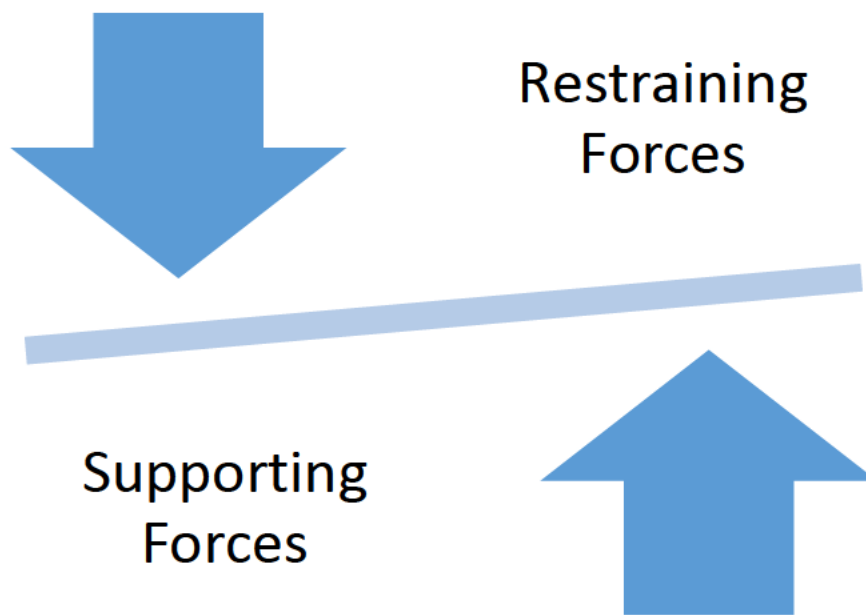
According to Cummings, Bridgman, and Brown (2016), force field analysis is a technique for analysing a situation that one wishes to modify. The circumstance could be a personal or a group problem, or it could be a problem with organisational performance. It aids in the development of an action plan for improving the condition. According to Ting (2021), force field analysis is a diagnostic tool that has been used to look at the variables involved in deciding whether organisational change will occur. It is founded on the concept of 'forces,' which relates to people's perceptions of a certain aspect and its influence within the organisation.

Cummings *et al.* (2016) pointed out that the technique assumes that any given situation is always in a condition of quasi-equilibrium. The quasi-equilibrium state is the consequence of restraining and pushing forces acting on the subject at the same time, whether it is a person, a group, or an organisation, and changes in these forces would result in a new state of quasi-equilibrium. Ting (2021) highlighted that it is founded on the concept of 'forces,' which relates to people's perceptions of a certain aspect and its influence within the organisation.

- Driving forces are those forces that affect a situation and aim to push it in a specific direction. These forces tend to either begin or sustain change.
- Restraining forces are those that act to restrain or reduce the driving forces.

This is illustrated in figure 3.7 below.

Figure 3. 7: Force-Field Analysis



Source: Martins and Geldenhuys (2016)

3.7.5 CRITICISM OF THE LEWIN CHANGE MODEL

According to Kinicki and Fugate (2012) Lewin's model is not a problem- solving one. Instead, it demonstrates how to start, manage and be in control of the change process. According to Martins and Geldenhuys (2016) Kurt Lewin asserts that change is an active process which takes the form of an ongoing struggle between opposing forces. One force is pushing for the direction of change (driving change) and the other force is pulling in the opposite direction (resisting change). Burnes (2019) also claim that Lewin's change model places too much emphasis on the two competing forces vying for advantage, rather than encouraging a supportive atmosphere for change.

Ting (2021) Lewin's approach to change management is a little too straightforward. There are various ways to interpret each phase's steps. In addition, Hussain et al. (2016) highlighted that Kurt Lewin's model's Freeze stage occasionally draws criticism for being excessively strict because its "freezes" behaviours that will eventually need to be unfrozen again due to how quickly technology develops. To keep up, it forces businesses to alter frequently (Cummings, 2016).

3.8 THEORY 5 - KOTTER'S 8 STEP PLAN FOR LEADING ORGANISATIONAL CHANGE

Robbins and Judge (2011) are of the opinion that John Kotter's eight steps to organisational change is a build-up on Lewin's model to offer an in-depth approach to lead organisational change. According to Martins and Geldenhuys (2016:88), just like Lewin's model, the model by Kotter provides a prescription on how to initiate and manage change. Kinicki and Fugate (2012) clarified that it is not a diagnostic model, that is it will not provide solutions as to what must be done.

According to Martins and Geldenhuys (2016), Kotter's 8 step process change model arose out of his research based on the common errors that change champions make when they implement change. As a result, the model offers recommendations on the behaviours that change champions should demonstrate to effectively and successfully direct organisational change. Martins and Geldenhuys (2016) pointed out that the eight steps are sequential, that is they follow each other, and they assist change champions to conquer issues that relate to resistance to change. Kinicki and Fugate (2012) indicated that the first step to the fourth step signify Lewin's unfreezing stage. The steps (5-7) signify the changing or movement on Lewin's change model. The eighth steps equate to the refreezing phase.

3.8.1 STEP 1:

According to Pollack and Pollack (2015), the first stage of Kotter's Eight Stage Process is to instil a feeling of urgency; an understanding of the organisation's need to change. Kotter identifies the failure to create a feeling of urgency as the single most common mistake made when attempting to change organisations (Kotter 2008). This is achieved through providing compelling reasons why change should be put in place. According to Kotter (1996), creating a sense of urgency is critical to securing the necessary collaboration. Transformations generally fail when complacency is prevalent since few people are interested in working on the change challenge. With the sense of urgency low, it is impossible to assemble a group with enough influence and credibility to steer the effort. When the urgency rate is too low, people choose to stay in their comfort zone and maintain the status quo (Tina, Florian, and Jens, 2014).

It may take considerable effort to persuade organisational workers to commit their time and effort and to tolerate the inconveniences of change (Ansari and Bell, 2009). A suggested approach is to explain a company's competitive status, performance, and market trends in a dramatic manner. At the very least, management must be convinced of the urgency and inevitability of change. Motivation, involvement, and support must be developed (Tina *et al.*, 2014).

3.8.2 STEP 2:

The second step of Kotter's Process entails developing a group with sufficient power to lead the transformation (Kotter 1996). Tina *et al.*, (2014) agree that in step two, forming a Powerful Guiding Coalition, a group of people with power, experience, and reputation must be assembled to lead the change endeavour. The group should stress teamwork, and its members should not adhere to the existing hierarchical structure. This can be attained by creating cross level group or cross-functional groups with adequate power to take charge of change (Tina *et al.*, 2014).

3.8.3 STEP 3:

Following the formation of the group, a vision and plan must be developed (Kotter, 1996). The organisation's direction must be articulated unequivocally. To realise the goal, project plans must also be devised. People who do not have a vision in mind tend to act confused and misunderstand the direction to progress in (Kotter, 1995).

3.8.4 STEP 4:

Kinicki and Fugate (2012) highlight that this can be achieved through developing and putting in place a communication plan that frequently communicates the new vision and strategic plan. According to Tina *et al.* (2014), the next phase after defining the vision and strategy is to communicate the vision through existing and new communication channels and methods. The management should be walking the talk (Kotter 1995), which means that the vision should be exemplified to the workforce by the management's own behaviour.

3.8.5 STEP 5:

This can be achieved by identifying target elements to transform organisational change, giving other people power and roles to act on the vision, removing barriers to change and rewarding risk taking and creative problem-solving (Kinicki and Fugate, 2012). The fifth step of Kotter's Process entails removing barriers to change, modifying structures or systems that undermine the vision, and fostering new ideas (Kotter 1996). According to Tina *et al.* (2014), to act on the vision and new tactics, all barriers to change must be removed. Employees must be empowered to preserve the credibility of the change effort, and they must be encouraged to attempt new and risky approaches. Structures or influential persons that oppose change efforts are common hurdles in this case.

3.8.6 STEP 6:

According Kinicki and Fugate (2012), in step six recognise and appreciate those who put effort towards the success. The sixth phase, planning for and Creating Short-Term Wins (Kotter 1995), refers to the creation of detailed performance improvement goals and assessment systems. Short-term gains, according to Pollack and Pollack (2015), help to illustrate the viability of change and generate momentum. According to Kotter (1996,) short-term successes must be visible, demonstrably successful, and clearly tied to the path of change. According to Tina *et al.* (2014), it is advisable that the involved personnel be rewarded when the goals are met. 'Quick wins' help to keep the commitment to change and the sense of urgency alive (Kinicki and Fugate, 2012).

3.8.7 STEP 7:

According to Kinicki and Fugate (2012) on step seven take stock of change and make room for necessary adjustments for new programmes. Step seven, according to Tina *et al.* (2014), consolidates gains and opens the door to greater change. The additional credibility gained from early victories is being leveraged to transform the way we do things around here (Kotter, 1995). Changes must be made to systems, institutions, and policies that do not support the vision. It is critical to recognise that such revitalisation attempts can often take years (Tina *et al.*, 2014). The morale and

motivation emanate from short- term success. More people will be exposed to the change process as it cascades down to everyone in the organisation (Kinicki and Fugate, 2012).

3.8.8 REFREEZING STEP 8:

The eighth and last phase is to institutionalise new approaches (Kotter 1995). Changes, according to Tina *et al.* (2014), must be embedded in business culture. It is critical to communicate frequently and strategically about how the new techniques, behaviours, and attitudes have enhanced corporate performance. Furthermore, efforts to construct leadership development and succession plans that are consistent with the new strategy should be put in place. According to Kotter (1995), in the end, change sticks when it becomes "the way we do things around here"; when it permeates into the corporate bloodstream.

This can be achieved by highlighting the relationships that exist between organisational success and new behaviours. Ways that assist in leadership development should be created (Kinicki and Fugate, 2012). According to Martins and Geldenhuys (2016:89), assisting employees to appreciate and navigate through the eight steps expressed in Kotter's (1995) model enable change champions to take control of the change effort.

3.8.9 CRITICISM OF KOTTER'S 8 STEP PLAN FOR LEADING ORGANISATIONAL CHANGE

Due to the complexities of their implementation in practice, it is difficult to make categorical statements regarding the efficacy of a change method (Applebaum *et al.* 2012). One of the inherent issues with organisational change management is that no one knows what would have happened if a different course of action (or no action at all) had been adopted (Reissner *et al.*, 2011). Day and Atkinson (2004), regard Kotter's 8 steps as "organised linear steps". Other writers have criticised linear approaches for their lack of flexibility in dealing with the wide range of problems and concerns that may arise during change (Sidorko, 2008), and for a traditional understanding of

Kotter's work failing to account for how democratic organisational change might be achieved (Reissner *et al.*, 2011).

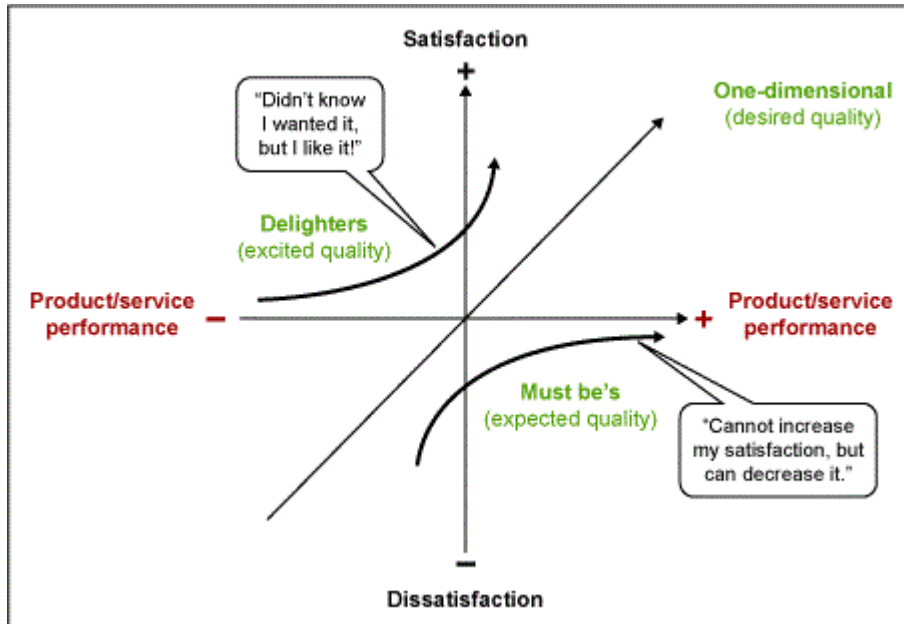
According to Kinicki and Fugate, (2012) Kotter's work is equivocal and largely silent on the question of whether change should be managed as a single instance in the organisation. His silence on this subject could be deliberate, with the goal of retaining a straightforward explanation of the organisational transition process. While this simplicity benefited in communicating the change process, it may have also given the idea that change in a large organisation can or should be managed as a single iteration through the Process, with all sections of the organisation working in unison (Martins and Geldenhuys, 2016). Such an approach would be problematic to big organisations like Absa Bank.

3.9 THEORY 6 – THE KANO MODEL

Noriaki Kano and his associates developed the Kano model of consumer satisfaction, which, according to Rotar and Kozar (2017), categorizes product features into three groups: threshold or must-be, performance, and excitement or delighter. A competitive product satisfies fundamental criteria, maximizes performance traits, and includes as many eye-catching elements as feasible (Spool, 2011). According to Rotar and Kozar (2017), the Kano model is used to analyse customer wants and generate product requirements to determine customer expectations about a product. The primary focus on customer requirements diverges from the product's quality characteristics. Customers (or potential customers) are looking for a solution to a problem or a way to capitalise on an opportunity. However, it is critical to identify a need separation because we all know that not all needs are created equal - various clients have varied priorities and meanings linked to their requirements (Madzík, 2018).

According to Rotar and Kozar (2017), because needs that customers consider to be 'attractive' at one moment progressively become 'automatic' (one-dimensional), the Kano model is considered a dynamic model. The Kano model is built on the idea that high-quality products or services should satisfy all a customer's needs, not just the ones that they express directly (Shahin and Zairi, 2009). The figure 3.8 below depicts the Kano Model.

Figure 3. 8: Kano Model



Source: Madzík (2018)

3.9.1 HISTORY OF THE MODEL

Rotar and Kozar (2017) note that Noriaki Kano and his team created the Kano model in 1984. According to Madzík (2018) it was created to describe a model that could identify and prioritise customer wants, provide directions for the product development lifecycle to the manufacturer, and provide the consumer with ever-increasing pleasure when purchasing a new line of a product from the same manufacturer. Several studies have also shown that the Kano technique may be utilised to assign priorities to client requirements efficiently (Witell and Lo fgren, 2007). The Kano model is based on identifying requirements through a variety of methodologies, both direct (interviews and focus groups) and indirect (Delphi, expert estimation, and brainstorming) (Zavadsky, 2006).

3.9.2 THE KANO MODEL

Rotar and Kozar (2017) claim that the model can be represented graphically as a combination of two axes, the x axis, and the y axis, with the x axis representing the product's performance or function and defining whether and to what extent the customer's needs were met, and the y axis representing the customer's level of satisfaction with the product: Was the client happy or disappointed? There are three types of consumer responses and levels of expectation fulfilment (see, for example, Chen and Chuang, 2008).

3.9.2.1 Basic needs

Basic needs are included in Madzik's (2018) list of "must-have necessities". The criteria in this category are crucial; if they are satisfied, it means that the customer won't be really delighted and that they will behave neutrally. If these requirements are not met, customers will be displeased, and the products won't sell (Rotar and Kozar, 2017). Madzík (2018) notes that customers are neutral when things are done properly, but they are quite dissatisfied when things are done poorly. These were originally dubbed "Must-be's" by Kano because they are the standards that must be met and represent the cost of entering a market. The firmness of the handle on your favourite coffee cup, the cleanliness of a hotel room's carpet, or the dependability of a lock on the door of the new car you're considering purchasing are all examples of this type of quality. If these are done well, it does little to improve your satisfaction; instead, you tend to remain indifferent (Rotar and Kozar, 2017).

3.9.2.2 Performance needs

According to Verduyn (2013), these are requirements that the client can provide and with which the manufacturer can consult. The "more is better" rule applies to the requirements. The needs that are satisfied here are what distinguishes one product or service from the next. This is the category that allows competitors to be distinguished. According to Verduyn (2013), customers can define these requirements, and they are at the forefront of their minds while making decisions and weighing options. Madzík (2018) highlighted that customers are read discuss them; therefore, they are the most apparent of the Kano requirements and possibly the easiest to obtain. The better

things are done, the more satisfaction they bring; on the other hand, the worse they are done, the more discontent they bring. According to Verduyn (2013), these were originally dubbed "One-Dimensional" by Kano because they are linear in nature, and the better you execute them, the more customer pleasure you will receive. The battery life on a cell phone, the time it takes to receive an oil change at your dealership, or the resolution on your new flat screen TV are all examples of this type of quality. The better they're done, the more satisfied you'll be (Rotar and Kozar, 2017).

3.9.2.3 Attractive (delight) needs.

They are typically unarticulated desires that the customer lacks the ability to express. Consumers don't anticipate these wants, so if the good or service doesn't satisfy them, they won't care because they didn't expect it in the first place. On the other hand, customers are thrilled if the good or service provides them (Rotar and Kozar, 2017). Madzík (2018) further highlighted that these three categories can be utilised to define the needs and design of a product or service. All the requirements from the first category must be completed when designing a new product; there is no way to skip them. When considering the second category (performance needs), it is evident that the product or service, as well as its position among competitors, are determined in this area. This is where the appropriate degree of features and attributes are determined to create a product that is both appealing and competitive. According to Verduyn (2013), the effect of "wow" is defined in the third category. Each product or service should have at least one or two of these traits that excite the customer and so set it apart from the competition. When we incorporate such characteristics into our product or service, we are essentially embellishing the product or service as we define it (Rotar and Kozar, 2017).

3.9.3 USE OF THE KANO MODEL

According to Rotar and Kozar (2017), the Kano model was created to categorise and evaluate customer satisfaction requirements. Later research focused on a broader application of the model, including strategic thinking, business planning, and product development, and the model was also used to boost innovation, competitiveness, and product-to-requirement correspondence (Watson, 2003). Depending on the subject in

focus, the Kano model can be employed in a variety of ways. However, it is critical to always convey the customer's three-category perspective on the matter at hand. It can then be used as a model for defining and measuring the product's basic quality versus other products on the market. Kano's model is also known as the "two-dimensional quality model" (Shahin *et al.*, 2013).

According to Rotar and Kozar (2017) the Kano model is viewed by the client as a straightforward classification of the products they come across: basic, good, or outstanding. The Kano model's application gets more difficult at this point. According to Shahin *et al.*, (2013), when it comes to providing a service to a worldwide market, the definition of delight can differ depending on where you are, what culture you are from, and what values you hold. The definition of delight at the time is the second key aspect. The set of traits that generate delight evolves throughout time. It's crucial to comprehend the "strategic" in the "operational" utilisation of the Kano model while defining features and properties from afar. The "strategic" approach implies that "our product will have exceptional design characteristics," whereas the "operational" approach implies that "this year our dishwashers will be built in all the colours of the rainbow" (Rotar and Kozar, 2017).

If the Kano model is used to define products and their quality, the definitions of 'pleasure' and 'must have' must be regularly and permanently updated (see, e.g., Butori and De Bruyn, 2013). This definition must be applicable to the market as well as the time frame in which the product is intended to satisfy the market. The Kano model is used to achieve client loyalty and a perennial, yet constant, rise of new customers desiring to acquire the goods by doing this efficiently (Rotar and Kozar, 2017).

3.9.4 STATED AND DERIVED IMPORTANCE

According to Rotar and Kozar, (2017) the x and y axes must be defined before the Kano model can be built. The x axis represents proclaimed importance, while the y axis represents derived importance. The most common inquiry in customer satisfaction surveys is to rank the relevance of a specific product or service attribute. A corporation can utilise this data to figure out which traits are most important to customers and how they are related (Di Paula, 1999; Smith and Wright, 2004). The

comparison of stated and deduced importance for a set of satisfaction factors is a common problem when analysing data from customer satisfaction surveys (Trif, 2013).

According to Rotar and Kozar (2017), correlating performance ratings for a given product or service attribute with broader performance criteria is included in the derived importance analysis. Customer satisfaction ratings for the firm, product, or service could be an example of such a criterion. The stronger a link between a certain attribute and total customer satisfaction, the more critical it is for a company to improve its performance in that area (Di Paula, 1999). The derived importance approach has the advantage of utilising statistical modelling-multiple regression to determine the relative importance of explanatory factors in explaining the dependent variable (Verduyn, 2013).

According to Rotar and Kozar (2017), in general, this approach is objective since it avoids human bias, resulting in improved data quality. Alternatively, how well does the regression model predict the dependent variable as a function of the other explanatory variables? The existence of multicollinearity is another issue. The three factors that measure quality, for example, are associated with one another. Both attribute importance and performance evaluations are used in the declared importance approach. The key justification for adopting stated importance, according to Chu (2002), is that it ensures the results' face validity. It is also a simple strategy to use. This strategy incorporates both importance and performance metrics. However, this is viewed as a disadvantage because the traits are typically measured twice (repetition), requiring a respondent to spend more time filling out the questionnaire. Furthermore, the response rate may be lower (for example, Partovi, 2007).

3.9.5 CRITICISM OF THE KANO MODEL

According to Shahin *et al.* (2013), although the Kano model has advanced the literature of quality management and customer satisfaction, as well as providing significant benefits to scholars and practitioners, it also has several drawbacks, as listed below.

3.9.5.1 Qualitative vs quantitative evaluation

According to Shahin *et al.* (2013), the Kano diagram depicts the customer's satisfaction in connection to the product/level services of performance. It only allows for qualitative evaluation of product/service attributes in this way (Riviere *et al.*, 2006). Assigning scales in terms of customer satisfaction/dissatisfaction is a straightforward technique to add quantitative measures (Matzler and Hinterhuber, 1998). However, the resulting Kano category is still qualitative in character, and it may not accurately reflect the level of consumer satisfaction (Berger *et al.*, 1993). As a result, when compared to other quantitative methods like conjoint analysis (Green and DeSarbo, 1978), stated choice methods (Louviere *et al.*, 2000), and decision-based design, the Kano model is rudimentary (Hazelrigg, 1998).

3.9.5.2 Classification criteria

According to Shahin *et al.* (2013), customer demands have been classified using a variety of criteria, including empirical observation, mode statistics, and customer satisfaction coefficients (Berger *et al.*, 1993). Based on the customer satisfaction coefficients, Berger *et al.* (1993), provides a two-dimensional representation of the Kano quality category. According to Shahin *et al.* (2013), however, in this paradigm, categorisation criteria are not stated directly. Berger *et al.* (1993) presents a Kano diagram based on specified scales for client happiness and displeasure. Each client requirement can be expressed as a set of satisfaction and dissatisfaction values. The nature of a customer requirement can be determined by the quadrant in which it falls (Shahin *et al.*, 2013).

3.9.5.3 Decision support

According to Shahin *et al.*, (2013) the ultimate purpose of customer requirement analysis is to aid product/service design decision-making. The Kano categories may help designers better grasp client wants, but they are not solid decision criteria. In general, the Kano model's categories represent distinct priorities in product design. For example, a designer is tasked with meeting all must-have requirements, remaining competitive with market leaders on one-dimensional requirements, and including some appealing requirements (Berger *et al.*, 1993). Such approaches, on the other

hand, do not distinguish between needs that fall into the same group. As a result, the Kano classification is deemed insufficient for facilitating product/service design decisions (Shahin *et al.*, 2013).

3.9.5.4 Producer's/service provider's capacity

According to Shahin *et al.* (2013), the Kano approach is primarily consumer-driven, which means it is solely focused on addressing customer needs (Sireli *et al.*, 2007). The Kano model, as a decision-making tool for engineers, fails to account for the producer's/service provider's concerns about capacity to meet consumer needs. Cost limits are normally addressed by the product/service development team based on their knowledge, resulting in a product that only includes features that are affordable to the producers'/ service providers (Matzler and Hinterhuber, 1998). In practice, such an assumption rarely holds true without good cost estimation.

In product development, Lai *et al.* (2004) offer a linear cost function to constrain product feature selection. To alter the improvement ratio of customer qualities, Tan, and Shen (2000) offer an approximation transformation function based on Kano analysis. These cost models, however, are crude and unsuitable for capturing the intricacies of design and production costs. Engineers must aim to harness customer-perceived value and the capabilities of the producer/service provider from an engineering standpoint (Xu *et al.*, 2007).

3.10 THEORY 7- THE GRONROOS MODEL

Gronroos is credited with the first formulation of a service quality model (1982, 1984). He believed that understanding the consumers' perceptions of the service offered is critical for a company's success. According to Ghotbabadi, Feiz and Baharun (2015), to achieve customer satisfaction, service quality management entails aligning perceived quality to desired quality and keeping the gap as minimal as feasible. According to Ali, Hussain, Konar and Jeo (2017), he proposed three service quality dimensions. According to Álvarez-García, González-Vázquez, Río-Rama, and Durán-Sánchez (2019), the first dimension, Technical (outcome), refers to what clients got because of their encounter with a service provider.

According to Ali *et al.* (2017), the functional (process) component refers to how a technical service is received by the customer. Customers' assessments of service quality are heavily influenced by how services are delivered (Ghotbabadi *et al.*, 2015). Customers' satisfaction with the service outcome is dependent on their preferences, and the process of obtaining service has an impact on the customers' appraisal and perception of the service. We can determine the perceived service quality by comparing these two elements of service quality predicted and received by clients. According to Álvarez-García *et al.* (2019), in this paradigm, the third component of service quality is corporate Image, or how customers perceive a company or a brand. Customers' expectations are influenced by their perceptions of the company and are the result of how customers saw the company's services. Traditional marketing efforts (such as advertising, pricing, and public relations), philosophy, tradition, and word-of-mouth are some of the less important aspects that might affect image (Ghotbabadi *et al.*, 2015).

According to Ali *et al.* (2017), it was the first time a real methodology for assessing perceived service quality was attempted. The fundamental flaw in this paradigm was the lack of an explanation of how to measure technical and functional quality. Rust and Oliver (1994) further improved the model by adding the Service Environment dimension. They offered two more dimensions: service product (i.e., technical quality) and service delivery (i.e., functional quality), but they did not test their model, and only a few people were found using and testing it (Ghotbabadi *et al.*, 2015).

3.10.1 EXPECTED SERVICE AND PERCEIVED SERVICE

According to Ali (2015), consumer researchers have not paid much attention to the consequences of consumers' impressions of a product after they have consumed it. According to Park, Cho and Rao (2012), several academics, on the other hand, have investigated the effect of product performance expectations on post-purchase product evaluations. It has been discovered, among other things, that if expectations are held constant, higher levels of performance lead to higher evaluations, and that conflict arousal in relation to product consumption is dependent on product performance compared to the consumer's expectations.

According to Polyakova and Mirza (2015), the greater the consumer's personal involvement in the consumption process, the more relevant the product's outcome will be in post-consumption evaluations. For example, increased involvement leads to increased noticing. Services are typically products that need a high level of consumer participation in the consuming process. Álvarez-García *et al.* (2019) the consumer will generally find a lot of resources and activities to notice and assess in buyer-seller interactions, especially during the simultaneous stages of production and consumption. Consider an airline or a conference services provider as examples. As a result, the consumer's experience with a service is likely to influence their post-consumption appraisal of the service quality, i.e., the service's perceived quality (Polyakova and Mirza, 2015).

According to Ali *et al.* (2017), it is logical to assume that the perceived quality of a particular service will be the result of an evaluation process in which the consumer compares their expectations to the service they feel they has received, i.e., they compare the perceived and expected services. The perceived quality of the service is the end outcome of this process. As a result, the service quality is determined by two variables: expected service and perceived service. As a result, in a service quality model, we need to know the resources and activities that have an impact on these variables, both within and outside the firm's immediate control (Ghotbabadi *et al.*, 2015)

3.10.2 PROMISES AND PERFORMANCE

According to Grönroos (1984) advertising, field selling, pricing, and other traditional marketing activities can be used to make promises to target customers. Customers' expectations are influenced by such promises, which has an impact on the expected service. In addition, traditions ("we've always done it") and ideology (religion, political activity, etc.) may influence a customer's expectations. The same may be said about word-of-mouth marketing. The expectations of a consumer can also be influenced by prior experiences with a service (Parasuraman, Zeithaml and Berry, 1985). The consumer's view of the service itself, on the other hand, produces the perceived service. We'll now discuss the topic of how the service is seen.

According to Grönroos (1984), a product's perceived performance can be separated into two sub-processes: instrumental performance and emotive performance. Consumer goods have been the focus of these two scholars' and others' empirical evaluations of these notions and their impact on customer happiness. Ali *et al.* (2017) expressed that a product's technical dimension refers to its instrumental performance. It would be the technical result of a service production process in the context of services: for example, a passenger has been carried from one location to another, a medical problem has been treated at a hospital, and a firm's financial transactions have been processed. Grönroos (1984) considers an airline passenger's interactions with corporate staff, physical and technical resources such as in-checking desks, the plane itself, seats, and meals, as well as the passenger's interactions with other passengers.

Álvarez-García *et al.* (2019) argue that a product's satisfactory instrumental performance is a necessary but insufficient condition for customer satisfaction. Regardless of the level of satisfaction generated by the instrumental performance, if the expressive performance of a product is not judged sufficient, the consumer will still be dissatisfied. According to Grönroos (1984), for example, a bank may manage a customer's affairs perfectly in a technical sense—the instrumental performance is satisfactory—but if the customer is dissatisfied with the performance of the manager or the teller, or if he or she refuses to accept the idea of using an automatic teller machine, they will likely be dissatisfied with the bank's service. The various types of product performance should be converted into quality terms in a service quality model (Ali *et al.*, 2017).

3.10.3 TECHNICAL QUALITY AND FUNCTIONAL QUALITY

According to Ali *et al.* (2017), the service is essentially immaterial and can be defined as an activity in which production and consumption occur in tandem to a large extent. A service is provided to the consumer during buyer-seller transactions. Obviously, what happens during these contacts has an impact on how the service is viewed. According to Grönroos (1984), a hotel guest will be given a room and a bed to sleep in, a restaurant customer will be served a meal, a train passenger will be transported from one location to another, a business consultant's client may be given a new

organisational scheme, a manufacturer may have its goods transported from its inventories to a customer by a transportation firm, a bank customer may be given a loan, and so on.

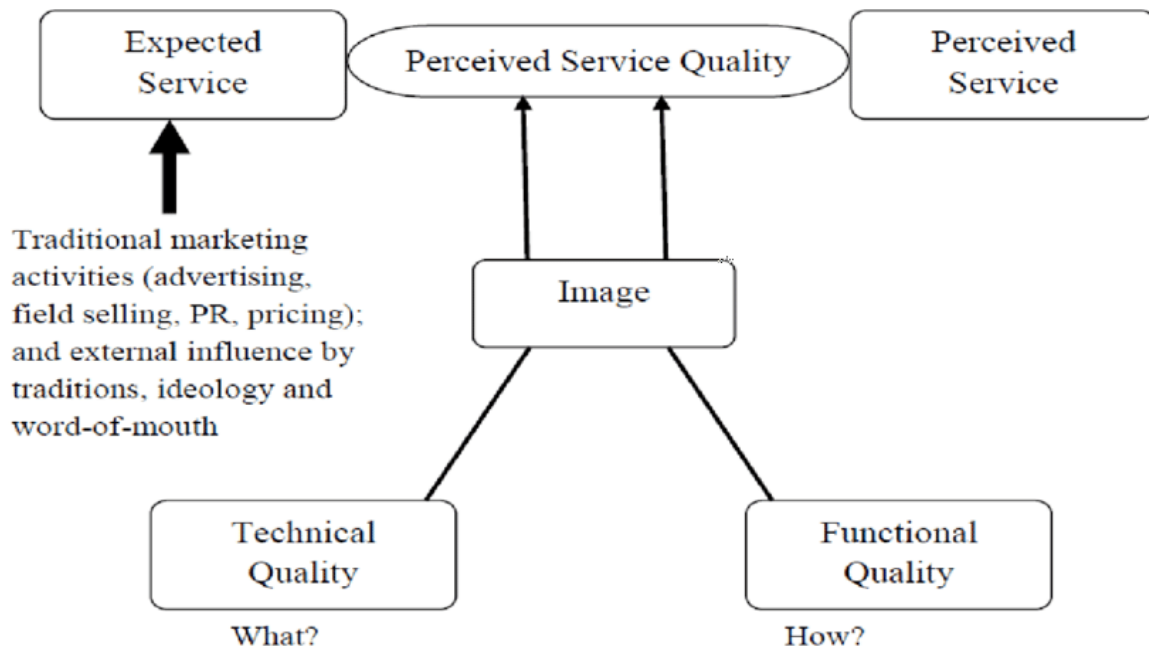
According to Ghotbabadi *et al.* (2015), as previously stated, this purely technical result of the manufacturing process corresponds to the service's instrumental performance. And certainly, the technical end of the process, i.e., what the customer receives because of his interactions with a service provider, is significant to him or her and their assessment of the service's quality. However, because the service is created in collaboration with customers, this technical quality dimension will not contribute to the overall quality. The customer will, of course, be influenced by how the technical quality is functionally conveyed to them. According to Ali *et al.* (2017), the way that service firm employees behave, what they say, and how they say it all affects how customers perceive the quality of the service. This includes waiters, bank tellers, travel agency representatives, bus drivers, cabin attendants, and plumbers. Furthermore, the more a customer accepts self-service activities or other production-related routines that they are expected to perform, the better they will likely regard the service (Ghotbabadi *et al.*, 2015). Furthermore, other customers consuming the same or similar services at the same time may influence how a given customer perceives a service (Ali *et al.*, 2017).

In conclusion, the consumer is interested not only in what he or she obtains because of the manufacturing process, but also in how it is carried out. How they obtain the technical end or functional quality is also significant to them and their perception of the service they have received (Ghotbabadi *et al.*, 2015). Functional quality is the name for this quality dimension. The expressive performance of a service is reflected in functional quality. As a result, Grönroos (1984) highlighted that we have two distinct quality dimensions: technical quality, which addresses what the consumer receives, and functional quality, which addresses how they receive it. Clearly, the functional quality dimension cannot be evaluated objectively in the same way that the technical quality dimension can. The perceived service is the result of a consumer's assessment of several service dimensions, some of which are technical in nature and others of which are functional. The perceived service quality is determined by comparing this perceived service to the expected service (Ali *et al.*, 2017).

3.10.4 IMAGE AS A QUALITY DIMENSION

Babic-Hodovic, Arslanagic-Kalajdzic, and Imsirpasic (2017) assert that a service provider cannot typically conceal itself under a brand or a distributor. During a buyer-seller encounter, most customers will be able to see the business and its assets. As a result, most service companies place a high value on their corporate image, or perhaps the local image of a branch office or other organizational unit. Customers' perceptions of the business, or the image, affect their expectations (Gulc, 2017). According to Hayati and Mahmudah (2016), the corporate image is determined by how customers view the company. Services are the most visible and perceivable aspect of a company to clients. As a result, Abd-El-Salam, Shawky and El-Nahas (2013), highlighted that the technical and functional quality of its services are supposed to be the primary determinants of the corporate image. Other aspects, of course, can have an impact on the image, but they are usually secondary. Traditional marketing operations, such as advertising, pricing, and public relations, can be chosen from two sorts of external factors: tradition, ideology, and word-of-mouth (Grönroos, 1984).

Figure 3. 9: Gronroos Model



Source: Grönroos (1984)

According to Grönroos (1984), traditional marketing operations, such as image advertising, might be the most successful way for a service company to inform new target markets about its image. Furthermore, if clients in an existing market have a picture of a company that does not correspond to reality for whatever reason, traditional marketing operations can be an effective way of expressing the true image to them. According to Hayati and Mahmudah (2016), advertising campaigns or other traditional marketing activities should not be started if the image of the company presented to customers does not reflect existing technical and functional excellence. Customers will be dissatisfied with the services provided by the company. Finally, dissatisfied customers can tarnish a company's reputation (Grönroos,1984). According to Hayati and Mahmudah (2016) the image, on the other hand, could be a high-quality dimension. Even if a customer believes they are dining at a decent restaurant and the dish isn't perfect or the waiter's behaviour is obnoxious, the perceived service may be satisfactory. Because of their pleasant impression of the restaurant, they make allowances for their bad experiences (Grönroos,1984). As a result, a negative image

might readily enhance the perception of service quality issues. Furthermore, the negative impression will almost certainly worsen (Gulc, 2017).

3.10.5 CRITICISM OF THE MODEL

According to Grönroos (2001), the Nordic model has been conceptualised but lacks operationalisation, i.e., it does not provide a realistic measurement tool. As a result, empirical investigations on service quality may have avoided using the model. There is also evidence that the Nordic European school's overall focus was on "service quality conceptualisation without offering substantial empirical data to back their position" (Kang and James, 2004). According to Polyakova and Mirza (2015), the critique of the model, on the other hand, is a cornerstone of the Nordic school. The Nordic school considers theory generating to be more fundamental to the development of a discipline than theory serving as a precursor to hypothesis testing. It comprises continuous comparisons of new and current theories, as well as traditional theory testing in some cases (Grönroos and Gummesson, 1985).

3.11 THEORETICAL GAP AND THE DEVELOPMENT OF THE CONCEPTUAL FRAMEWORK

Yong *et al.* (2020) highlighted that although past studies have long understood the contribution and value employees play in enhancing organisational change, far too little attention has been paid on the role of customer engagement in organisational change communication and customer satisfaction. This view ushers in a research gap that there is need for research on the role of customer engagement in enhancing organisational change communication and customer satisfaction. Scholars need to shift from looking at organisational change from the employee perspective alone and focus on the customer perspective or blending the two, which is lagging in research. According to Sashi (2012) to better understand customer engagement and how it can enhance organisational change communication and customer satisfaction, more research still needs to be conducted. Future research might look at the position of customers in value co-creation. As a result of this research gap, this study developed a framework that unpacks how customer engagement can enhance organisational

change communication and customer satisfaction. To provide a setting for understanding how customer engagement can enhance organisational change communication and customer satisfaction, the study draws insights from the customer engagement cycle, the Kano model, systems theory, the Lewin change model, and Gronroos' model.

3.11.1 CUSTOMER ENGAGEMENT CYCLE

According to Williams (2016) the customer engagement cycle has been widely accepted by scholars as a process that progresses customers through various stages to become partners with organisations in value adding processes. Sashi (2012) highlighted that the customer engagement cycle emphasises that engaged customers become associates who collaborate with organisations in enhancing the organisational process to better satisfy their needs as well as the needs of other customers. The customer engagement cycle is based on the fact that customers' roles are expanded by including them as co-creators of value in the value-adding process. The inclusion of customers in the creation of value enhances satisfaction of the needs of customers as well as organisations, especially as these needs change over time (Sashi, 2012). It is from the strength of this theory that Absa bank will benefit in enhancing organisational change through the inclusion of customers in organisational change processes. The customer engagement cycle provides the lens for the study.

Despite the customer engagement cycle being widely adopted by scholars in value adding processes, there is a gap in the literature concerning the model in relation to organisational change communication and customer satisfaction that still needs to be explored further. The model is solely hinged on the role of customers in organisational value adding processes. The success of customer contributions in a service environment is equally dependent on service employees in the service system. The model is silent on the role of service employees in a service system. This theoretical gap will be addressed in this study by blending the customer engagement cycle and systems theory and will give birth to new scholarship.

3.11.2 GENERAL SYSTEMS THEORY

According to Lai and Lin (2017), the fulcrum of systems theory suggests that an organisation, such as a service company, is made up of smaller sub-systems (such as departments) that operate within a larger system – the environment. The interaction of sub-units (sub-systems) within a system and the interaction of the system with its environment are two of the core central tenets of open systems theory (Johnson, Tsiros and Lancioni, 1995). According to Bastedo (2014), open systems theory is rooted in the idea that organisations are heavily affected by their environment. Several stakeholders in the environment, including customers interact with the organisation, exerting various forces that contribute to change and survival.

Despite its possible advantages, systems theory has its detractors. Open systems theory, according to Yoon and Kuchinke (2005), does not explain when and how cooperation with the organisation is needed, nor what to do when the study indicates that actual or possible contradictions occur between the organisational climate and the structure of the organisation. Systems theory critics often claim that it provides no clear guidance on which elements of systems can be exploited to achieve planned goals. When the constituents of a system are in dispute with each other and/or are very ill-matched in terms of power, systems theory does not seem to include a path forward (Stewart and Ayres, 2001). The critique of the model suggests that there is a study void that needs to be filled.

3.11.3 LEWIN CHANGE MODEL

According to Hussain *et al* (2018), organisational change is the process of constantly renewing an organisation's direction, structure, and capabilities to meet the ever-changing needs of both external and internal customers. Cummings *et al.* (2016) highlighted that Kurt Lewin is generally known as the father of change management, with his unfreeze–change–refreeze or 'changing in three phases' approach to change management regarded as the 'fundamental' or 'modern' approach to, or classic 'paradigm' for managing change. According to Hussain *et al.* (2016) Lewin's change model is premised on creating the perception that a change is needed, then moving towards the new, desired level of behaviour and finally, solidifying that new behaviour

as the norm. The model is widely used and serves as the basis for many modern change models.

Despite the model being applicable in modern management approaches, several scholars have critiqued the model. According to Kinicki and Fugate (2012), Lewin's model is not a problem-solving one. Other scholars, like Cummings *et al.* (2016) have critiqued Lewin's work for being too simple or mechanistic for modern environments or unable to 'represent the reality of change'. The interconnection of multiple organizational units and their subunits is emphasized by Lewin's model. While the current state of organizations is one of turbulence and uncertain business environments, this model believes that organizations operate under static conditions and transition in a planned manner from one level of stability to another. Lewin's intended approach to change management was also criticized by a few commentators for the following reasons:

- It was criticized for being overly mechanical and simplistic, which may mean that it isn't appropriate for the current organizational environment.
- It is only helpful if incremental change is done in an organization; it ignores dramatic or transformative change.
- This approach disregards the importance of politics, power, and disputes. Moreover, it downplays the significance of employees' emotions and experiences, which are vital to the entire transformation process.

The criticism of the model indicates that there is a gap in the research that needs to be explored further as the theory is simple and mechanistic for an organisation in the service industry. The study gives birth to new knowledge as it blends systems theory and Lewin's change model, an area that has not been previously investigated in the South African banking sector.

3.11.4 KANO MODEL

Noriaki Kano and his associates created the Kano model of consumer satisfaction, which divides product features into three categories: threshold, performance, and excitement or delighter, (Rotar and Kozar, 2017). A competitive product, according to Spool (2011), is one that satisfies fundamental requirements, maximizes performance

attributes, and has as many alluring features as possible. The Kano model is based on the premise that high-quality products or services should meet all a customer's demands, not just those that are directly expressed (Shahin and Zairi, 2009). Although the Kano model has expanded the literature of quality management and customer satisfaction, as well as delivering major benefits to scholars and practitioners, it has some disadvantages, which were discussed earlier.

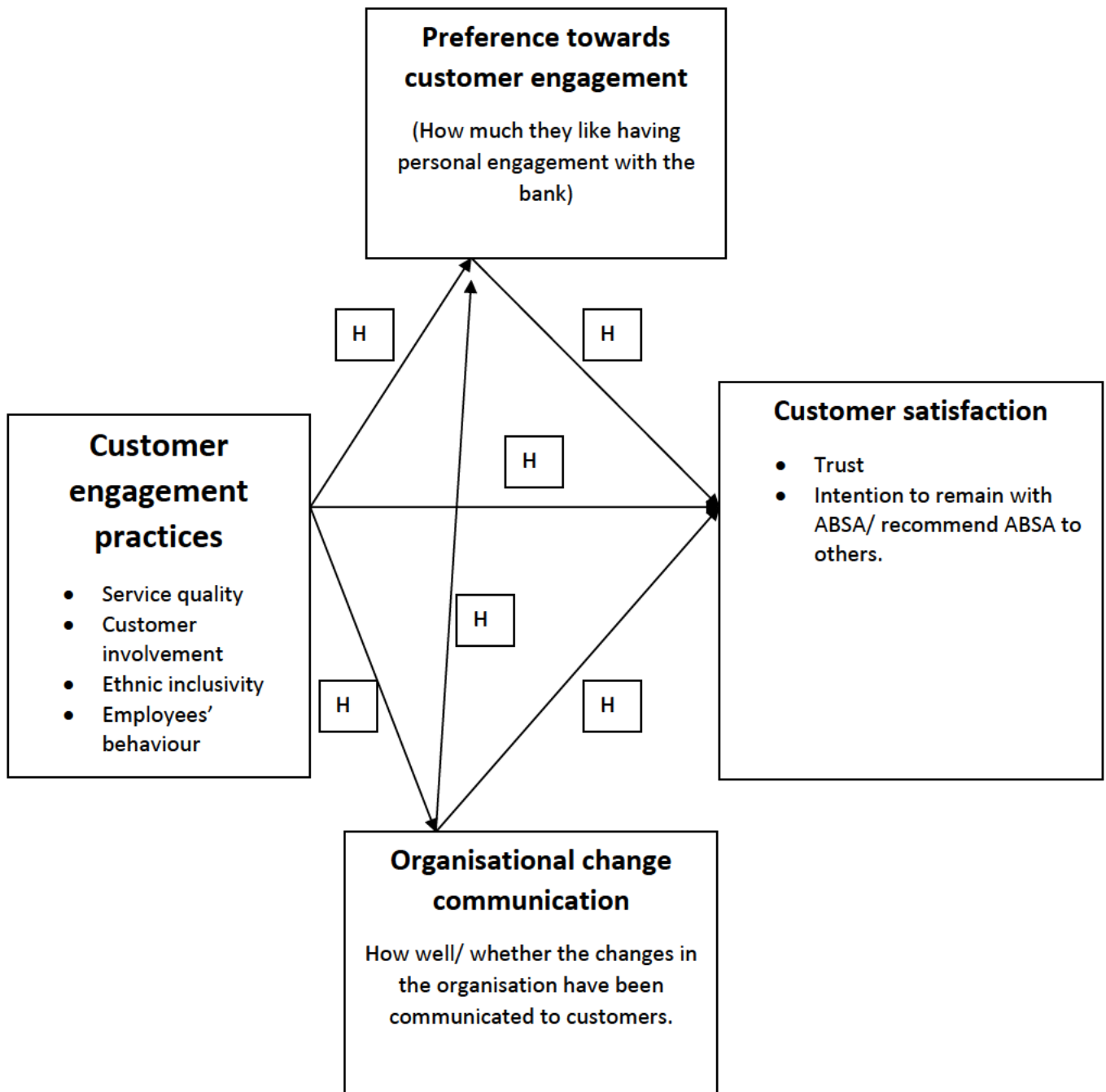
3.11.5 GRONROOS MODEL

The first formulation of the service quality model is credited to Gronroos (1984). He believed that a company's success hinged on its ability to comprehend its customers' impressions of the service it provided. According to Feiz, Ghotbabadi and Baharun (2015), service quality management comprises matching perceived quality with desired quality and minimising the gap as much as possible to achieve customer satisfaction. He developed three service quality dimensions according to (Ali *et al.*, 2017). The first dimension, Technical (outcome), relates to what clients get because of their interaction with a service provider (Ivarez-Garca *et al.*, 2019). According to Ali *et al.* (2017), the functional (process) component pertains to how a client receives a technical service. The way services are offered has a significant impact on customers' perceptions of service quality (Ghotbabadi *et al.*, 2015). Customers' happiness with the service outcome is determined by their preferences, and the method of receiving service influences the customers' evaluation and perception of the service.

The Nordic model, according to Grönroos (2001), has been theorised but not operationalised, i.e., it does not give a realistic measurement instrument. Empirical studies on service quality may have avoided adopting the model as a result. There is also evidence that the Nordic European school's general focus was on "service quality conceptualisation without providing substantial empirical data to back up their claims." (Ekinci, Riley, and Fife-Schaw, 1998).

The conceptual framework of this study is based on the customer engagement cycle, open systems theory, Lewin's change model and Grönroos' model. The models are integrated to come up with the conceptual framework is adopted in this study. The diagram below depicts the graphical representation of the conceptual framework figure 3.10, indicating the adopted sections which are blended.

Figure 3. 10: Customer engagement framework



Conceptual Framework: Self-Generated (2022)

The conceptual framework that is shown in figure 3.10 incorporates the customer engagement cycle, the Gronroos model, open systems theory, Lewin's change model and the Kano model. The illustrated conceptual framework forms the rationale for this study and how it relates to the study. The models illustrated above have been adopted in this study and are well positioned to guide the researcher to investigate how

customer engagement enhances organisational change communication and customer satisfaction at Absa bank. The customer engagement cycle expands on the role of customers through involving them in value adding processes as co-creators. The incorporation of customers in co-creation enhances the satisfaction of both the customers and the organisation. The ability of a business to understand its customers' perceptions of the service it offers is critical to its success. To attain customer satisfaction, the Gronroos Model entails aligning perceived quality to desired quality and decreasing the gap as much as possible. Open systems theory sheds lighter on organisational systems by putting forward the cause-and-effect relationship in complex relationship that interrelate with the outside environment. In today's turbulent and changing world, Lewin's change model provides the lens which Absa bank management can utilise to implement the communication of the organisational change initiative successfully. The Kano model established a framework for categorising and assessing customer satisfaction needs. The model can be used to define and compare the product's basic quality to that of other products on the market.

3.12 CONCLUSION

This chapter discussed the theories that are linked to customer engagement, organisational change communication and customer satisfaction. The chapter began by defining the terms theoretical and conceptual framework. It then highlighted the importance of having a conceptual framework in a research study and provided the guidelines followed in developing a conceptual framework. The customer engagement cycle, the Gronroos Model, the Kano Model, and the Lewin change model were the major focus of discussion for this study. The other models discussed in this chapter that relate to customer engagement and organisational change communication are the customer engagement ecosystem, general systems theory, and Kotter's 8 steps to organisational change. The next chapter discusses the extended literature review that is aligned to the objectives of the study.

4 CHAPTER 4

Extended literature - aligned with the objectives of the study.

4.1 INTRODUCTION

The previous chapter discussed the theories that are linked to customer engagement, organisational change communication and customer satisfaction. The customer engagement cycle, the Nordic model and Lewin's change model were adopted and blended to come up with the conceptual framework for this study. Chapter 4 discussed the extended literature review aligned with the objectives of the study.

The chapter begins by giving a detailed historical account of the South African banking sector. It then discusses the contemporary overview of the banking sector. A brief overview of Absa bank is also discussed. The other sections discussed in the chapter are the attitudes of customers towards customer engagement, organisational change communication and customer satisfaction.

4.2 A HISTORICAL ACCOUNT OF SOUTH AFRICA'S BANKING SECTOR

South Africa's banking sector has a long history. According to the South African Reserve Bank (2020), the first bank in South Africa was the Lombard Bank in Cape Town, which opened for business on April 23, 1793. In addition to that, in 1879, there were plans for the establishment of a central bank in South Africa. The appeals were then repeated in the following years, until on March 31, 1920, a selection committee comprising ten members of parliament was formed to investigate the viability of creating a central bank in South Africa (Rossouw, 2011). Following the committee's recommendations, the South African Reserve Bank opened for business on June 30, 1921, making it Africa's oldest central bank. As the African continent's oldest central bank, the bank is now a globally regarded and recognised central bank (South Africa Reserve Bank, 2020).

According to Kock and Smith (2005), the central bank, among other things, issues bank notes and coins, conducts monetary policies, lends to banks, manages South Africa's foreign exchange reserves, supervises, and regulates the banking sector, and acts as a lender of last resort to the banking system. The South African Reserve Bank manages and facilitates the South African banking system, and it has prudential and regulatory jurisdiction over the banking sector and other financial institutions in the country. According to the South African Reserve Bank's (2020), bank Supervision Department, three new banks have been granted temporary licences, and the South African banking sector has grown to include 19 registered banks, 15 branches of international banks, 3 cooperative banks, 3 mutual banks, and 31 foreign representative offices.

The South African banking sector is highly concentrated in emerging economies, functioning in an economy that ranks among the top twenty of world economies in terms of size, being Africa's sixth largest economy (Leibbrandt, Woolard, and Finn, 2010). Despite being Africa's sixth largest economy, it accounts for less than 1% of world GDP. This suggests that financial institutions still have a significant role to play in the development of the economy, as it is widely assumed that a well-developed financial sector will lead to economic progress rather than the other way round. However, financial institutions in South Africa play an important role in mobilising savings, extending credit to surplus units, and promoting economic development throughout the country (Okeahalam, 2001).

South Africa's commercial and financial system is distinguished by its huge size and market concentration (Zhou, 2017). As a result, the entire commercial structure of South Africa is typified by concentration, and this trend is explained in a subsequent section because of South Africa's historical growth (Mishi and Khumalo, 2019). Furthermore, a competitive banking sector is the foundation of a sound economy since a competitive banking system denotes efficient resource allocation in the provision of banking products and services to lenders, also known as savers and borrowers (Wang and Wang, 2017). As a result, a lack of rivalry among banks is detrimental to the economy's overall competency, given their involvement in the transmission of monetary policy via the scope banks have about deposits and the loans market (Mirzaei and Moore, 2014).

Furthermore, the banking sector employs many forms of efficiency to keep costs as low as possible, but high levels of concentration always result in a lower degree of efficiency in the banking sector (Rodriguez, Bovila and Reyes, 2017). Commercial banks raise the barrier to entrance, making banking more competitive in its approach to seeking to improve efficiency, as banks are oligopolistic by nature. The banking sector is highly concentrated, which contributes to inefficiency. A banking survey conducted by PriceWaterHouseCoopers, (2016), the South African banking industry is in good shape, with many banks generating reasonable returns on equity, and when these returns are compared to their international counterparts, they are better.

4.3 THE CONTEMPORARY SOUTH AFRICAN BANKING SECTOR OVERVIEW

Retail banks provide personal financial goods and services to individuals, such as savings, loans, mortgages, deposits, and advice, and often differentiate themselves by offering different fees, interest rates, lending restrictions, client convenience, and service quality (Chen, Danbolt, and Holland, 2014). The retail banking industry in South Africa is the largest in Africa, and it is dominated by five major competitors, (namely Absa, Capitec Bank, FNB, Nedbank, and Standard Bank (Banking Association South Africa, 2014).

The South African retail banking market went through changes, including demographic transitions, which necessitates banks anticipating these changes and providing products and services that cater to these shifting demographic profiles (Ernst and Young, 2017). Furthermore, according to Slater (2014), the nature of customers is changing, particularly among the young technical generation seeking a technological means of service delivery. Slater (2014) goes on to say that technological developments, particularly mobile banking, smartphone banking applications, and money transfers via cell phones, have taken over retail banking. The banking industry has also changed in terms of the regulatory environment, product offers, and the number of rivals. This has resulted in fierce rivalry from smaller bankers who have joined a low-income and previously unbanked sector (Banking Association South Africa, 2014).

4.4 ABSA BANK OVERVIEW

Absa Bank, a wholly owned subsidiary of the Absa Group, provides retail, business, wealth management, corporate, and investment solutions to customers and clients throughout South Africa. According to Absa bank (2021), their goal is to create shared value in a sustainable way and to play a vital role in customers' and clients' life journeys, empowering them to achieve more and recommending Absa bank to their family, friends, and business connections. Absa is a truly African brand, motivated by the people it serves and driven to be daring, passionate, and ready always so that Africa may be proud the bank (Absa, 2022).

Absa Group Limited, which is listed on the JSE, is one of Africa's largest diversified financial services firms, with operations in 12 African nations and offices in the United Kingdom and the United States. Botswana, Ghana, Kenya, Mauritius, Mozambique, the Seychelles, South Africa, Tanzania (Absa and National Bank of Commerce), Uganda, and Zambia all have majority holdings in banks. In addition to Namibia, Nigeria, the United Kingdom, and the United States, Absa bank also has offices in Namibia, Nigeria, the United Kingdom, and the United States. Botswana, Kenya, Mozambique, South Africa, and Zambia are among the countries where the Group has insurance business (Absa, 2022).

4.5 CUSTOMER ENGAGEMENT PRACTICES

Customer engagement, according to Brodie et al. (2011), is about establishing an emotional connection with your customers. According to Pansari and Kumar (2017), customer experience is the most critical area of attention for more than half of merchants (54 percent). The more engaged a consumer is, the more likely they are to spend more, return more frequently, and recommend your company to their friends.

Customer engagement techniques have been related to financial, reputational, and competitive advantages (Kumar and Pansari, 2016). However, successfully anticipating interaction habits becomes more difficult as technology breakthroughs give rise to new, unknown platforms and media. According to The Economist Intelligence Unit (2017), an increasing number of businesses discover that their

greatest issue is not establishing a high-quality service or acquiring customers, but rather maintaining a high level of engagement with their customers. The Unit further highlighted that companies in every area, sector, and market capitalisation share the belief that developing a high level of customer involvement is now a significant strategic challenge. While exact customer engagement practices differ by industry and firm, the following are some best practices gleaned through research: service quality, customer involvement, ethnic inclusivity, and service employee's behaviour (Van Doorn *et al.* 2010).

Figure 4. 1: Customer engagement practices



Source: Self-generated (2021)

4.5.1 EMPLOYEE BEHAVIOUR

A review of the literature revealed that many research projects have sought to investigate the idea of employee behaviour and its connection to customer satisfaction. For instance, Jones and Dent (1994) found that a cheery demeanour increases client satisfaction. According to several research, friendly behaviours (friendliness, familiarity, caring, politeness, responsiveness, trustworthiness, helpfulness, and understanding) displayed by service personnel are crucial for

improving service outcomes and building lasting relationships (Sparks, 1994). Lemmink and Mattsson (1998) conducted a significant study that related friendly employee actions to customer satisfaction. They found that the level of personal warmth expressed by service professionals toward clients was significantly and positively associated with assessments of service quality and customer pleasure. In 2003, Hansen and other authors noted that a customer's loyalty to a service organisation is heavily dependent on the customer's commitment to the customer-contact employee. As a result, it was recognised that a customer's intention to stay with a certain service firm is highly influenced by the behaviour of the customer-contact person.

Brown *et al.* (1996) conducted an experimental study to explore the effect of respectful employees' behaviour on service encounter satisfaction. According to their findings, pleasant employee behaviour boosted customer service experience satisfaction. Similarly, Mittal and Lassar (1996) devised a 'personalisation' dimension that sought information about the overall behaviour of a company's employees. The measure was found to be strongly connected to overall satisfaction with health care services while being adversely related to overall happiness with car repair services. This 'personalisation' scale, once again, focuses on employee conduct rather than customer response.

Furthermore, according to Duboff and Heaton (1999), a special relationship with a contact employee is frequently a major factor in a customer's pleasure; as a result, the cost of losing such a person includes the weakening, if not actual loss of crucial customers. Armando (2005) asserts that due to certain unique characteristics of services (such as intangibility, simultaneity, variability, and perishability), as well as the human element, specifically the "face-to-face" interaction with the customer, successful service providers can meet and, whenever possible, exceed consumers' needs and wants in delivering services. Moreover, employee distinctiveness and civility were proven to be significant predictors of customer contentment by (Kong and Jogaratnam, 2007).

Also, recent studies have attempted to investigate how personnel and clients interact when providing services. Subramony *et al.* (2004) found a connection between employees' internal service effectiveness and customers' perceptions of service

quality. Nicolini and Salini (2006) found that both factors related to the psychological connection formed during the exchange transaction and those related to the technical specifics of the service influence how customers perceive the services they have received. The relationship between organizational behaviour of employees and consumer perceptions of service quality was examined by Bienstock and DeMoranville in 2006. The results indicated a correlation between higher levels of organizational behaviour among an organization's employees and better levels of service quality perceptions among its customers. Moreover, Paull (2008) found that staff and consumers did not share the same definition of a successful encounter, with 92 percent of employees believing that it involved exceeding customers' expectations while only 26 percent of customers shared this view.

Liljander (2000) emphasized the significance of contact employees' conduct during service encounters in the hotel sector when he said that a top priority in any hotel should be the personal connectivity between the service provider and the customer. He claimed that front-line service employees who interact with consumers, such as desk clerks, waiters, park rangers, door and bellmen, maids, and stewards, should receive more attention. Also, according to Arnette *et al.* (2002), hotel staff can be a source of competitive advantage because most hotels depend on them to deliver top-notch service.

They added that hotel staff members may enhance the hotel's reputation and the degree of perceived and actual service quality by providing excellent service. They also stated that hotel staff members' attitudes and behaviours have a big impact on service quality, customer satisfaction, and loyalty. Like this, Mattsson and Lemmink (2002) investigated the notion that every client has gone through both happy and unhappy times when receiving services. They discovered that low-skilled contact people might not be able to handle emotional situations when the service organization's reputation is on the line. Due to their immateriality, impossibility of control, and instantaneity, emotions have both short- and long-term effects on client perceptions (Kattara, Weheba, and El-Said, 2008).

4.5.2 EMPLOYEE SERVICE BEHAVIOUR

Fleck and Inceoglu (2010) found that motivated workers are more likely to put in extra effort, make additional contributions, and go above and beyond their regular duties, all of which benefit their organizations. Putting forth effort implies that motivated workers give their all to their primary positions. They might put all of their effort and focus into their individual responsibilities as service employees (Young et al., 2018). When an employee goes above and beyond to finish a task, they are said to be making extra contributions. In interactions with customers, these people are more likely to be concerned about their needs and work to deliver better service (Gazzoli et al., 2013).

Secondly, because they recognise their responsibility to assist customers (Yagil and Medler-Liraz, 2013) and perceive participation in their duties as a critical step toward improving service content, engaged service professionals may put up a large amount of effort on core service activities (Bakker *et al.*, 2012). Moreover, highly engaged workers are more active, passionate, and invested in the customer service procedures (Sonnentag et al., 2019). With their eagerness to do acts of service, they would enthusiastically and naturally interpret their responsibilities (Wilk and Moynihan, 2005). To put it another way, they are more inclined to invest their energy in fully embodying their responsibilities than in merely fulfilling their obligations (Kahn, 2010). As a result, motivated service personnel are more likely to demonstrate service role involvement, which demonstrates their focus on and time spent performing crucial service tasks (Schneider *et al.*, 2021).

Also, service providers that are engaged may be more likely to go above and above for their clients (Chan and Lam, 2011). They illustrate their idea of "going the additional mile to support clients" by their customer-focused behaviour (Rafaeli *et al.*, 2008). For example, motivated service personnel are more motivated to offer specialized services and more likely to be aware of the various customer needs (Menguc *et al.*, 2013). (Jung *et al.*, 2017). Engaged staff go above and above to satisfy customer demands and offer personalized service recommendations to make clients feel unique (Eldor and Harpaz, 2016). In other words, committed workers are more likely to display customer-oriented behaviour, which is the practice of going above and beyond to meet the needs of clients when interacting with them for services (Rafaeli *et al.*, 2008).

Thirdly, because they recognise that superior service performance would not be possible without the help of customers, engaged service personnel are more likely to broaden their behavioural contributions beyond ordinary service activities by acting as customers' supportive service partners to involve customers in service processes (McColl-Kennedy *et al.*, 2017). (Yi *et al.*, 2011). To give exceptional service, these involved individuals might view clients as active co-creators rather than only users of services (McColl-Kennedy *et al.*, 2017). As a result, they favour giving clients the chance to interact with them and work with them (Ramani and Kumar, 2008), encouraging ideas and suggestions (Bakker, 2010), and requesting feedback and thoughts from clients (Auh *et al.*, 2019). In other words, motivated service staff members are more likely to engage in customer empowerment behavior, which is defined as going above and beyond the call of duty to encourage customer participation in the service process (Ramani and Kumar, 2008).

4.5.3 SERVICE QUALITY

For Puriwa and Tripopsakul (2014) service quality is a critical characteristic for establishing a competitive edge, particularly in service-related businesses. Firms that provide outstanding service quality will have a high level of client satisfaction and loyalty (Hung *et al.*, 2003). Although the meaning of service quality varies, it can be described as the customers' perception of the services provided by organisations. The multi-dimensionality of service quality has been recognised (Puriwa and Tripopsakul, 2014).

For Harimurti and Suryani (2019) service quality plays a crucial role in establishing a competitive edge in the banking business. Because it is difficult to differentiate products in the banking sector, service quality has become one of the attributes used to distinguish one bank from another. According to Khorshidi, Naghash and Mohammadian (2014), strong service quality allows banks to gain a competitive edge. There are numerous definitions and concepts associated with service quality. Most prior studies found that satisfaction is the consequence of a process of comparison between consumer expectations and performance perceptions (Shayestehfar and Yazdani, 2019). When clients see a variety of service attributes, it indicates that they

are evaluating the quality of services. SERVQUAL dimensions are identified as follows by Zeithaml *et al.* (1988) in Lin (2012):

- **Physical facilities:** equipment, and staff appearance are examples of tangibility.
- **Reliability:** The ability to provide the promised service correctly and reliably.
- **Responsiveness:** Willingness to assist clients and provide prompt service.
- **Assurance:** Employees' knowledge and etiquette, as well as their ability to express trust and confidence.
- **Emphasis:** Caring, one-on-one attention provided by service providers to their customers.

The SERVQUAL model was used to measure service quality because it can depict service dimensions and can be measured from the perspective of a financial service client (Fauzi and Suryani, 2019). An exceptional service is one that prioritises clients with high quality, that prioritises rapid, dependable service, that understands customer wants, and that prioritises customer focus (Rahmayanti, 2010). Customers will feel valued if the implementation of service quality is done in an integrated manner (Harimurti and Suryani, 2019).

4.5.3.1 The Role of service quality

According to the literature on service marketing, customers' opinions, and value judgments about a good or service are typically reflected in the service quality (Parasuraman *et al.*, 1995). It is commonly acknowledged that service quality predicts customer satisfaction and behavioural intent, which result in an organization's profitability (Kim *et al.*, 2016). Some studies (such as Parasuraman *et al.*, 1995) suggest that expectations and perceptions should be compared to evaluate service quality. Others (Cronin *et al.*, 2000) contend that customer perceptions of service performance at each service interaction define the firm's service quality.

In the literature, this technique has gotten a lot of attention, (Prentice, Wang, and Loureiro, 2019). According to this point of view, this study argues that rather than directly affecting the outcome variable, service quality supports the influence of brand experience and brand love on consumer engagement. Brand experience involves the

sum of experiences from various touch points at various stages of the consumption journey, such as pre (for example, consumers evaluate different alternatives and anticipate the experience with the brand organization), during (for example, encompassing the sensations felt), and post consumption (the effects of the experience). This contrasts with service quality, which can be assessed based on a single encounter experience (Prentice *et al.*, 2019). When a brand interacts with its customers throughout a service engagement, it creates a brand experience (Jiang *et al.*, 2018). Each time a client interacts with a brand, they should receive quality service. This enhances their brand experiences and fosters emotional connection (or brand love), which encourages further engagement behaviours like purchasing, referring, and word-of-mouth marketing (Prentice *et al.*, 2019).

4.5.3.2 The Influence of Service Quality on Customer Engagement

According to Harimurti and Suryani (2019) maintaining the quality of service such that it remains good is critical for the firm for the customer's perception of the company to be positive. By involving the competencies of each internal organisation to customers, service quality will have a good impact on corporate CE. The buyer must decide whether the quality acquired will suit their needs and desires. If the quality received by the consumer meets or surpasses expectations, the customer feels proud, happy, and satisfied, and their expectations are met (Fauzi, and Suryani, 2019).

Dhasan *et al.* (2017) discovered that, from a functional standpoint of service quality, it has a considerable effect on customer engagement (CE) in the offline setting. Consumers will respond positively to acknowledged services by promoting them to others. To preserve and enhance consumer loyalty, businesses must improve service quality (Fernandes and Esteves, 2016). The favourable response that consumers will offer when the quality received is felt to suit their wants is to be loyal to the picked goods. According to Kotler and Keller (2012), loyalty is a deep commitment to buy or support a preferred product or service in the future, even if the effect of the situation and marketing activities has the potential to drive customers to switch.

4.5.4 CUSTOMER INVOLVEMENT

According to Prateeksha, Jagrook, and Vinita (2018), customer engagement is as "an individual's level of interest and personal significance in regard to a focus object/decision in terms of one's underlying values, goals, and self-concept." The literature identifies various types of participation, including persistent involvement (Higie and Feick, 1989), situational involvement (Laurent and Kapferer, 1985), and purchase involvement (Laurent and Kapferer, 1985). In this study, we apply Laurent and Kapferer's (1985) definition of participation, which defines involvement as an individual difference variable that drives or motivates a consumer's purchase and communication behaviour. Laurent and Kapferer (1985) proposed five levels of engagement, which are listed below:

- a) **Risk importance:** the perceived importance of the negative outcome of making a bad product decision.
- b) **Risk probability:** the perceived likelihood of making a bad or wrong option.
- c) **Interest:** a person's personal interest in a product category, its personal meaning, or its personal relevance.
- d) **Sign:** a product category's symbolic worth – the extent to which it expresses the person's self.
- e) **Pleasure:** a product category's hedonic value – its potential to bring pleasure or delight.

CE is distinct from involvement. Whereas CE derives from the value gained through interacting with an item, customer involvement derives from the relevance or value of a product category for the consumer. Because CE involves both an attitudinal and behavioural response to a brand, involvement with a product category includes cognitive (risk importance and curiosity), emotional (pleasure and sign), and both components. In conclusion, involvement happens when a product category has a high level of interest, relevance, and utility, whereas an engaged customer invests time, money, and effort into a brand because they feel a connection to it (Brodie *et al.*, 2013). Engagement is one of the most significant factors that influence CE, according to the available CE literature (Vivek *et al.*, 2012). However, these researchers characterized participation as a unidimensional construct, which has been criticized in earlier

literature as a comparatively simplistic understanding of engagement that dilutes the intricacy of a customer's complex relationship with a product category (Quester and Lin Lim, 2003). According to the means-end chain theory (Gutman, 1982), a product's or service's attributes serve as a vehicle for achieving values. The use of a brand, however, is not restricted to the acquisition of its attributes or functional use. Consuming a brand involves more than just making a purchase; it also involves the psychological effects of the brand experience, such as signification, pleasure, and so on. Customers thereby associate a full meaning with a product or service stored in their memory in the form of its characteristics, the effects of these characteristics, and the personally relevant benefits customers derive from utilizing those product or service (Claeys *et al.*, 1995). Thus, a brand is chosen to maximize the positive effects of using a product or service while minimizing the negative effects (Gutman, 1982)

According to Brodie *et al.* (2011), customers can reap these psychological benefits by being encouraged to invest time and energy in brand dialogues, social media pages, and reviews in addition to buying or consuming the company's products. Engagement with a brand in that category can raise the consumer's interest in, perception of, and enjoyment of, that product category, which can reduce the perceived risk the customer associates with it. We suggest that the different levels of interaction drive CE based on the justifications (Sprott *et al.*, 2009).

4.5.4.1 The risk related with the product category and the CE.

The presence of perceived negative consequences connected with the wrong decision (risk importance) or the chance of making a bad product choice causes risk involvement (risk probability). Because it is dependent on the product category, risk is contextual in nature (Batra and Sinha, 2000). For instance, choosing the wrong product could expose the consumer to risk since, after making the purchase, they may be stuck with the items or face challenges in returning them (Ko *et al.*, 2004). High risk engagement can be found in product categories like prescription drugs, baby items, or expensive durables, whereas low risk involvement can be found in product categories like ballpoint pens, etc. If consumers pay attention to brand-related information, including interactions with people in their network, they are likely to perceive risk as being lower (Huang *et al.*, 2004). Danger might result from worries

about security or privacy in an online situation (Miyazaki and Fernandez, 2001). A website user, for instance, will be more interested if they investigate it to avoid any security or privacy problems.

4.5.4.2 Sign relating to a product category and CE.

Consumers also associate sign value with a certain product category, like cars or apparel. According to Quester, Lin, and Lim (2003), a client is more attached to a brand the closer a product category is to their sense of identity. Customers' propensity to include important brands in how they view themselves is demonstrated by the emotive and cognitive components of CE, where the brand is psychologically imprinted in the consumer's self-schema (Sprott *et al.*, 2009). For instance, a client who feels that their car reflects their status or other aspects of their identity will be more engaged with automakers. The consumer gains the sign value as a result of identifying with the brand of that product category since the brand represents for customers how they see themselves.

4.5.4.3 CE and product category interest

A customer's interest in a certain product category depends on the degree of value or personal significance that a product has for them. The degree of interest in a product category that acts as a substantial motivator of consumer communication behavior is the unidimensional definition of engagement (Zaichkowsky, 1985). A customer's interest in a particular product category motivates them to learn more about the brand and engage in brand experiences, such as through talking about it in their communities and social groups (Silvia and Kashdan, 2009). For instance, a customer who is interested in fashion trends is probably drawn to the clothing category and will engage with brands in that space (Prateeksha *et al.*, 2018).

4.5.4.4 Pleasure linked to a product category and CE.

Pleasure with a product category is defined as the degree of delight or hedonic value that a customer perceives in that product category. According to the "User and Gratification" paradigm (Blumler and Katz, 1974), which has been modified for the

digital media environment, customers receive hedonic value through engaging with the company's media, such as discussion forums, social media, and brand communities (Stafford *et al.*, 2004). Consumers are likely to find brand-related activities enjoyable on a variety of platforms, which satisfies their hedonic expectations of the brand. For instance, a client who appreciates shopping will be more involved with retailers' online stores (Prateeksha *et al.*, 2018).

4.5.5 CONCEPTUALISING ETHNIC INCLUSIVITY

It can be challenging to look at how ethnicity, identity, and consumer behaviour are related. It is crucial to distinguish between two applications of identity, according to Rex (1996). The first focuses on how people perceive social entities, follow cultural norms, and comprehend their own role in a particular group. A more sentimental meaning with a sense of kinship or belonging is emphasized in the phrase's second use. Similar distinctions between subjective and objective evaluations of ethnicity and identity are made by (Laroche *et al.*, 1992). According to subjective evaluations, ethnicity is a matter of personal conviction and reflects a person's psychological identity with reference to their cultural traits.

On the other hand, a sociocultural definition of ethnicity would incorporate elements like language, culture, and religion. They argue that the importance of ethnicity markers depends on whether subjective or objective factors are considered. A slightly different perspective is taken by Deshpande *et al.* (1986: 215), who contend that any combination of objective and subjective qualities is insufficient unless the degree of commitment to ethnic groupings is also assessed. People with strong and weak ties to their ethnicity are regularly mixed. When measured, the degree of ethnic identification is a key factor in consumer purchasing decisions (Donthu and Cherian, 1994).

Whether an ethnic minority would eventually adopt the culture of the host country or maintain their own culture is a crucial question for marketers in countries with a variety of cultures. It has been suggested that if ethnic minority groups are fully assimilated, ethnicity will no longer be a relevant variable, making marketing discourse on the subject irrelevant. Acculturation is a challenging topic, and both approaches have their advantages. For instance, Gentry *et al.* (1995) question whether customers from

various cultural backgrounds would adopt the North American consumption model. Whereas Rex (1996b) argues that minority groups' attitudes toward their sociocultural environment and host nations' perspectives of ethnic minority groups play a role in the outcome. They pointed out that host nations have three options for dealing with ethnic minorities: assimilate them on an equal footing, treat them like second-class citizens, or acknowledge cultural diversity in the private, communal sphere while maintaining a shared, public, political culture.

4.5.5.1 Ethnic Inclusivity

According to Bozkurt, Gligor and Hollebeek (2021) "that component of an individual's self-concept that originates from [his/her] knowledge of [his/her] participation in (a) social group(s), coupled with the value and emotional significance associated to that membership,". According to social identity theory, individuals try to enhance or maintain their sense of self by ascribing good traits to members of their in-group and negative traits to members of their out-group (Tajfel *et al.*, 1979). Positive assessments of one's own group (as opposed to other groups) by individuals influence their self-concept and, thus, their social identity.

According to Bozkurt *et al.* (2021) individuals typically utilise demographic features (e.g., gender/ethnicity) to categorise people due to their plainly apparent, physical nature. People prefer to utilise these characteristics as a basis for social comparison, with demographically similar persons more inclined to share information with one another. Bozkurt *et al.* (2021) further highlighted that positive appraisals of others with comparable demographic features are a technique of sustaining or developing one's own self-identification, according to social identity theory. In comparison with other obvious characteristics (e.g., gender/age), ethnicity is a more prominent trait for social categorisation and comparison (Ta *et al.*, 2018). As a result, in this study, we investigate the role of ethnicity in social media comments.

The similarity attraction theory asserts that people prefer to connect with others who are like them (rather than those who are unlike them), as this affirms their beliefs and behavior (Byrne, 1971). According to the homophily effect, individuals of similar ethnic backgrounds get along better, cooperate more, form stronger bonds, and experience more positive emotional reactions to one another (Ta *et al.*, 2018). Similarly, we

propose that people of a particular ethnic group are more likely to comment on a company's social media post if people of that ethnic group have previously done so (Bozkurt *et al.*, 2021). Customers reinforce their firm attitudes and behaviours and strengthen their group identity by commenting on company posts that other users with similar ethnic backgrounds have already commented on (Bozkurt *et al.*, 2021).

4.6 ATTITUDES OF CUSTOMERS TOWARDS CUSTOMER ENGAGEMENT

The features of a product are its attributes (Solomon, 2004). Products can be categorized into three categories, according to Kotler (2005): core product, actual product, and augmented product. These three levels differ in how closely they are related to the benefits of problem-solving that customers want. All of these benefits are communicated and offered through concrete or abstract product characteristics including quality, prompt delivery, and design. A more general definition of attitude is that it is "a persistent structure of motivational, emotional, perceptual, and cognitive processes with respect to some portion of our environment" (Hawkins, Best and Coney, 2004). A person's attitude can be viewed of as an "overall appraisal that indicates how much we enjoy or dislike an object, topic, person, or action," according to Pride and Ferrell (1991), who define it as "knowledge and positive or negative feelings about an object or activity" (Solomon, 2004).

According to Grewal, Mehta, and Kardes (2000), attitudes have four main functions for people: knowledge function (organizing beliefs about things or activities like brands and shopping), value-expressive function (when attitudes are formed and serve to express an individual's central values and self-concept), utilitarian function (based on classical conditioning theory), where people tend to form attitudes, and utmost importance function (when attitudes are formed and serve to express an individual's self-concept). All four distinct influencers contribute to the development of attitudes, however one of them frequently has more of an impact (Hawkins *et al.*, 2004). For the sake of this study, attitude will be regarded as a knowledge function, formed by how people organisetheir opinions on a company and go on to shape their purchasing behaviour.

4.6.1 FORMING ATTITUDES

Three main components make up attitudes (Hawkins *et al.*, 2004) Affective Component, which is concerned with feelings or emotional reactions to an item; Cognitive Component, which is related to the consumer's thoughts about a product and can be evaluated generally; and Behavioural Component, which is concerned with the propensity to respond in a particular way to an object or activity. Although each of the three aspects of attitude is critical, their importance changes according to the motivation with respect to an attitude object (Solomon, 2004).

The theory of the hierarchy of effects was created to explain the relative influence of the three components on a few steps to produce attitude (Solomon, 2004). Depending on how the hierarchy is built, various attitudes are produced. When affect comes before behaviour and cognition, purchases are largely hedonistic because customers behaved in a hedonistic way by buying a thing without considering their beliefs about it. This event is characterized by Experimental Hierarchy. Consumers who fall into this category of hierarchy are known for making non-involvement purchases and are not actively absorbing the information given. The ultimate hierarchy has the following structure: a customer develops opinions about a company first, then sentiments, and eventually a purchase. As is typical of a higher level of involvement, this hierarchy is largely focused on the problem-solving process, which follows more traditional processes in the decision-making process (Hawkins *et al.*, 2004).

The strength and persistence of a certain attitude, as well as how challenging it is to alter it, are significantly influenced by the level of involvement provided to that attitude. The level of involvement also affects how thorough the information search is, how evenly all product attributes are evaluated, and how logical the selection criteria are (Solomon, 2004). Because of this, a more engaged consumer has more stable attitudes, which makes the "attitude change" process more challenging for marketers. As a result, buyers digest a lot of information, consider all the features a product offers, and come to a thoughtful conclusion about which brand to buy. Consumers with low levels of engagement are more prone to attitude changes, absorb less information, analyze only a few product characteristics (the most crucial and specific predetermined cut-offs), and typically follow strict purchasing guidelines that aren't

necessarily logical. Because data on the amount of search was unavailable and heavily influenced by telescope effects, which cause consumers to make mistakes when evaluating the amount of time spent in specific activities when asked directly, this study uses the number of product attributes that consumers consider forming overall satisfaction as an indicator of involvement (Solomon, 2004).

4.6.2 DETERMINANTS OF VALUE

Because the traits examined by customers when evaluating a product are the ones that should be evaluated (Solomon, 2004), these attributes could be described as "Determinants of Value." According to Day (2001), the Determinants of Value are the characteristics of a product that provide value to consumers. "And those features transcend beyond the concrete properties of the product, involving also the augmented product" (Day, 2001), referring to Kotler's idea (2005). The process of discovering the Determinants of Value subsequently entails determining which traits are most significant to consumers. When a consumer is deciding between one or more products, Determinants of Value can also be viewed as product qualities that may differ from one brand to another (Solomon, 2004). "The majority of a consumer's attitude is determined by his overall judgement of a product" (Solomon, 2004). Understanding which characteristics are considered when determining consumer satisfaction (value determinants), the importance of each of these characteristics to the customers, and the evaluation of the company (beliefs) in all these characteristics are necessary to gauge a customer's attitude toward a company (Hawkins *et al.*, 2004).

4.7 THE CONCEPTUALISATION OF ORGANISATIONAL CHANGE

According to Swanepoel *et al.* (2014) from a semantic standpoint, change refers to making alterations to something either in state, condition, or appearance. One can put it as something becomes completely different from what it initially was. According to Bartol, Tein, Mathews, Sharma, and Scott-Ladd (2011), change is any alteration done to the status quo. Swanepoel *et al.* (2014) further explains that putting it into a layman's view it means that every time a manager dismisses or employs an employee it is

regarded as change taking place. He indicated that such an approach is too broad, in the sense that anything that occurs in the organisation will be seen as a form of organisational change (Swanepoel *et al.*, 2014).

Nel *et al.* (2017) acknowledged that there are numerous definitions of change in the scholarship. Even though the definitions vary greatly they contribute immensely to the understanding of the concept of change management. For example, scholars Ford and Ford (2012), express change as comprising motion against time on a trajectory. They mainly centred their study on how change cannot be separate from time. Nel *et al.* (2017) highlighted that in some cases, change initiatives can be deliberately timed to assess the impact of a change initiative. On the other hand, Kander, Stein and Jick (1992) are of the opinion that change is an action is concerned with the opinion that change is aimed at impacting behaviour deliberately. Other scholars view change because of an intervention, the experience being the change (Van de Ven and Poole, 1995) concluded that summarising the views of various scholars, change can be seen as anything that involves a transformation because of trigger whether desired or desired.

Swanepoel *et al.* (2014) acknowledged that a review of the scholarship on organisational change indicates that the perspective that has gained dominance in the organisational change literature is one that views change as considering more things than routine, accidental changes that occur every day in organisations. This perspective tends to give attention to planned interventions that are aimed at enhancing and improving systems. By (2005) indicates that in some instances change is predictable. Even though, on some occasions it just emerges without any hint. Such varieties of change reveal its multidimensional nature in organisations. Since organisations are complicated social groups, the multi-dimensional nature that could emerge in an organisation makes it an interesting and challenging aspect for management (Swanepoel *et al.*, 2014).

Nel *et al.* (2017) postulate that organisational change is viewed from different perspectives by different people. As a concept, it is subject to different interpretations, and as a phenomenon it can be investigated from many different angles. According to Swanepoel *et al.* (2014), to demystify the concept of organisational change one must

take cognisance of its multidimensional nature. There are various types of organisational change, which manifest at diverse levels of the organisation. In addition, the change that occurs varies from one organisation to another and from one department to another. Also, there are various reasons that cause change (change drivers). In most cases change has different effects on different stakeholders of the organisation.

4.8 THE NEED FOR ORGANISATIONAL CHANGE IN THE SA RETAIL BANKING SECTOR

According to Harjani and Gopalan (2014), in today's contemporary environment, businesses must change their business models and realign them with the environment in which they are operating. Todericiua, Fraticiu and Grama (2013) highlighted that on all levels, change has become omnipresent: in the individual's everyday life, within organisations, and within society. Shift has become synonymous with "a new way of life" in modern society. Change is not anything new; it has been a feature of humanity's life since the dawn of time. What is different today is the rapid pace of change, which forces individuals and companies to deal with constant transformations in all areas of their operations, forcing them to respond quickly to survive. Keeping up with the rapid pace of change is one of the most difficult tasks facing managers in the twenty-first century (Agboola and Salawu, 2014).

According to Harjani and Gopalan (2014), change is a very important feature in organisations. However, it needs to be implemented in a strategic manner where it will be successful without many problems. Jalagat (2016) posits that the organisation must create an environment that is conducive for change to take place. To do this, the senior management should engage with people and explain to them the vision that the organisation intends to take the organisation to. These include:

- ❖ The new direction that the organisation is taking.
- ❖ The urgency of the change needed.
- ❖ The problems associated with maintaining the status quo or implementing change.
- ❖ The new roles of employees
- ❖ The potential rewards to customers after change

According to Harjani and Gopalan (2014), once the above factors have been carefully deliberated on before implementing change, there are more chances that change will be successful. In addition to the above, there are various change management models that can be put in place to ease the functioning of the transition process.

According to Kinicki and Fugate (2012), planned change is directed at creating learning organisations that excel in both stable and turbulent times. Learning organisations deliberately create, acquire and transfer knowledge and they constantly adjust their behaviour on account of the new knowledge and insights. Martins and Geldenhuys (2012) noted that successful planned change initiatives are great opportunities for organisational stakeholders to learn what they did correctly in terms of attaining and implementing change. Brown (2011) acknowledged that readiness for change, adjustment, and growth, and having access to the knowledge that is available to put in place change. Collaborations and a pledge to consistently commit to learn are characteristics that are found in learning organisations. According to Martins and Geldenhuys (2016), planned change initiatives will be successful if the following conditions exist:

- ❖ The organisation is aware of external factors, is customer centric and is market driven.
- ❖ The organisation channels its efforts in producing goods that observe ethical codes of conduct.
- ❖ One senior manager should be able to identify the need for change and support.
- ❖ They should be willing to beef up change either from internal or from external.
- ❖ There should be trust within senior management in the organisation.
- ❖ The need for change should emanate from the conditions that exist in the work environment like new technology and technology and relationships that exist between people within the organisation.
- ❖ Members of the organisation should be directed towards a shared vision, and they should have committed to continuous learning, continual change and innovation.
- ❖ Progress should be assessed using world class standards.
- ❖ The organisation should take charge of the changes that are put in place.

4.9 FORMS OF ORGANISATIONAL CHANGE

Nel *et al.* (2011) pointed out that there are three main forms of change which are: first order change, second order change and third order change.

4.9.1 FIRST ORDER CHANGE

Nel *et al.* (2017) explained that first order change occurs when the change that happened is a minor change where nothing significant is changed. For example, a change in the delivery timetable for stationery from 5 days to every 2 days. There will be few disturbances, if any at all and usually there is minimal inconvenience for employees. Nel *et al.* (2017) pointed that it is sometimes referred to as incremental change where change occurs on a relatively small scale.

According to Smith (2018), first-order change occurs within an existing structure and worldview. You could think of it as tinkering with the system – doing more or less of something, improving an existing process, and making incremental changes. The ends of the system remain constant with first-order change; it is the means of producing those results that changes. What you seek, what you avoid, your worldview, and your values remain constant.

4.9.2 SECOND ORDER CHANGE

According Nel *et al.* (2017) second order change brings on board something totally new that did not exist previously in the organisation, and it must be implemented or adopted. Since second order change is important for the organisation, it disturbs formal business operations and requires management to be prepared for such a change (Nel *et al.*, 2011). This type of change tests the manager's competence and creative skills, which are fundamental traits for second order change to be implemented successfully. Nel *et al.* (2017) pointed out that this type of change is also referred to as strategic change, where the change initiative can lead to organisational restructuring.

4.9.3 THIRD ORDER CHANGE

Venter, Levy and Holtzhausen (2011) indicated that third order form of change is associated with the empowerment of organisational employees to the extent that they can discern and understand their organisation management approach and put in place change covering the shortcomings of the management approach. Nel *et al.* (2017) noted that third order change is also known as transformational change. Transformational change involves radical changes in goals, goals, structure, and leadership which normally leave an organisation in an unknown future. This type of change faces huge resistance from employees and management because of the fear of the unknown, fear of economic loss, disrupted habits and loss of controls. Jones (2010) pointed out that in transformational change or third order change, employee support is needed the most because they will be sceptical and stressed about change. Nel *et al.* (2017) agree that such stress normally comes from the fear of the unknown, as stated earlier.

4.10 TYPES OF CHANGE

Change can be seen from several perspectives, models, and approaches. In some cases, change is initiated by people within the organisation willingly. According to Martin and Whiting (2013) this is planned change. On the other hand, where change seem to evolve on its own in a minimally structured or planned way it is described as emergent change. Ackerman and Anderson (2010) distinguished three types of change: transitional, developmental, and transformational. The authors further argued that from the past two- or three-decades change has progressed from more manageable and controllable (transitional development) to being transformational. Following the work of the Open university) cited in Swanepoel (2014) there are various ways of viewing change within organisations; two broad categories being “hard” and “soft”.

4.10.1 HARD CHANGE SITUATIONS

According to Swanepoel *et al.* (2014) these are not difficult to point out, highlight, explain, separate, address, and manage. In most cases it is apparently clear what will need to be done. He further noted that change champions in these scenarios normally

share similar understandings with regards to the issues at hand as well as the solutions to be put in place. Also, the period is relatively short to medium term and the resources used to implement change are known well in advance. Swanepoel *et al.* (2014) summarises that the hard change situations are easier to address because from onset what needs to be done is clear.

4.10.2 SOFT CHANGE SITUATIONS

These are also called messy type of change situations because the allocation of resources is not clear, and it is very subjective and vague. Soft change situations are unpredictable, unclear as to what needs to be done and how change will be put in place, and the time it will take to implement change (Swanepoel *et al.*, 2014). According to Swanepoel *et al.* (2014), changes effected under these circumstances are normally numerous, complicated, and contextually embedded. People tend to have conflicting views as to how solutions can be put in place. Even though it is in terms of detail, the effects of change are very harmful compared to hard change situations whose effects are serious. In most cases there is a general interest from various stakeholders on soft change situations with conflicts of interest and varying perspective.

4.11 MAGNITUDE OF CHANGE

According to Swanepoel *et al.* (2014), one can distinguish between the various degrees or scales of change within organisations. These scales of change can be categorised into four scales.

4.11.1 FINE TUNING

According to Swanepoel *et al.* (2014) this is a continuous process of adjusting and refining things such as policies, processes, procedures, and methods to ensure that there is an ongoing fit between the various organisational subsystems, for example altering the recruitment and selection processes.

4.11.2 INCREMENTAL ADJUSTMENT

According to Swanepoel *et al.* (2014), incremental adjustment includes visible adjustments to strategies, organogram or business systems reacting to changes in the external environment, for example putting in place a new marketing unit with an intention to capture a new market. Another example would be adjusting reporting relationships within the organisation to enhance the services that will be offered to customers.

4.11.3 MODULAR TRANSFORMATION

Swanepoel *et al.* (2016) pointed out that modular transformation involves a significant readjustment or a radical change of significant parts of the organisation. The extent of this type of organisational change is restricted to the departments within the organisation, but the intensity of the change is very significant. This can be in the form of big downsizing of a department, for example human resources management or outsourcing of various human resources related activities.

4.11.4 CORPORATE TRANSFORMATION

This is radical change that is effected across the whole organisation (Swanepoel *et al.*, 2014). It is often referred to as a system- wide change that is very important. Waddell *et al.* (2011) refer to it as quantum change, which is aimed at significantly adjusting how an organisation function. For example, a total change in the strategic direction of an organisation adopting a new vision or rebranding the organisation.

4.12 FORCES OF CHANGE

Swanepoel *et al.* (2014) pointed out that numerous forces, either individually or through a combination influence organisation to change. There are basically two forces categorised as emanating from the environment. These are the opportunities or forces emanating from the external environment, and internal forces which include aspects such as structure, strategy, and culture.

4.12.1 INTERNAL FORCES OF CHANGE

In South Africa organisations are facing change because of the organisational lifecycle evolution, adjustment of core structures and processes, and the ever-changing expectations of customers (Nel *et al.*, 2017). Although both external and internal changes force South African organisations to reassess their strategies and operations from time to time, it is generally accepted that the ways and the time taken by employees to respond to change differ. As a result, each organisation has a responsibility of learning how to cope with their own individual responses (Venter *et al.*, 2011). According to Swanepoel *et al.* (2014:850), for organisational change to be successfully implemented and to obtain employee buy-in some fundamentals must be observed. These include maintaining stability, vision and purpose, core technologies and the vital employees.

Swanepoel *et al.* (2014:850) warns that organisations should desist from initiating change when they are going through a cash crisis, a leadership vacuum, or bad relations between union and management. He encourages the view that organisations should endeavour to first address these issues then move to implement change in full-scale. Drawing from the field of psychology, Swanepoel *et al.* (2014) postulates that for employees to be able to cope with change they need something that they can hold on to. Hence, to successfully institute change certain things within the organisation need to remain the same, that is balancing change and stability. The mystery that management go through in putting in place change is how much turbulence should employees be exposed to whilst at the same time ensuring some form of continuity to assure commitment from employees (Venter *et al.*, 2011).

4.12.2 EXTERNAL FORCES FOR CHANGE IN ORGANISATIONS

Swanepoel *et al.* (2014:849) pointed out that many organisations often change as a response to the external forces rather than top management's desire to institute change. The external factors include major political, socio-economic, technological, and ecological change. These forces leave organisations with no option but to realign their business models to meet the changing business discourse. Swanepoel *et al.* (2014) pointed out that the issue of sustainability cannot be overemphasised in South Africa. They asserted that it is an undeniable fact that first world countries are

developing increased opportunities and threats, which are forcing organisations the world over to make drastic improvements to their business models not only to gain competitive advantage but also for survival.

According to Swanepoel *et al.* (2014), the pace and scope of globalisation is exacerbated by a wide range of forces that are influenced by technological factors. Cummings and Worley (2015) highlighted the key external forces that can impact organisations' future practices, which include, changes in the economy, labour, technology, and organisations. They pointed out that the economy is mainly concerned about wealth, globalisation, and ecology, whilst it has become diverse, temporary, and educated. Technology is advancing in organisations, trading online has had an impact on the supply chain and sales, and businesses have become networked, and knowledge based (Venter *et al.*, 2011).

4.13 APPROACHES TO DEALING WITH CHANGE IN THE ORGANISATION

According to Waddell *et al.* (2011), there are numerous ways in which change can be dealt with within organisations. When scholars talk about change management, they indirectly refer to planned changes. The scholarship on change management indicates two broad approaches to organisational change: the incremental approach and the planned approach (Swanepoel *et al.*, 2014). Change can evolve incrementally, or it can be practically anticipated and deliberately managed. From a theoretical perspective the distinction holds water. However, in the real world each of the approaches has its role to play. There is no single best approach to in script change to all situations (Swanepoel *et al.*, 2014).

4.13.1 PLANNED APPROACH

According Swanepoel *et al.*, (2014), planned change is viewed as a process organised and administered through a sequence of steps up to a point where change is attained. Waddell *et al.* (2011) is of the opinion that in this approach to change is put into practice by change agents who may seek assistance from change experts from both within the organisation or outside. According to Bamford and Forrester (2003), planned

change has predominated change management theory and practice and is largely based on the research of Kurt Lewin. According to this method, organizational change is a process that shifts from one "fixed state" to another through a series of pre-planned steps. As a result, Lewin's (1951) "action research" model may be used to analyze the process. Lewin's (1958) "three-step model" describes the three learning stages of freezing—clinging to what one knows, unfreezing—exploring ideas, issues, and approaches, and refreezing—identifying, utilizing, and integrating previously held and currently desired values, attitudes, and skills. This is another planned approach to organizational change. This strategy acknowledges that giving up the old behaviour is necessary before any new behaviour can be successfully adopted. The new behaviour won't be fully accepted until then (Bamford and Forrester, 2003).

4.13.2 INCREMENTAL APPROACH

This also referred to as the emergent approach. According to Swanepoel *et al.*, (2014) this approach is mainly centred on the evolving, dynamic, complex, and unpredictable inherent features of organisational change. Theoretically, this technique is better able to obtain a greater grasp of the issues related to managing change in complex situations, claim Bamford and Forrester (2003). Organizational transformation is viewed as being more dependent on having a true knowledge of the complexity of the challenges at hand and defining the range of viable solutions than it is on specific plans and projections. Swanepoel *et al.* (2014) identified a few principles of the emergent approach to the management of organisational change, which are:

- It is a continuous activity of experimenting, adjusting, and crafting small- scale incremental changes.
- Managers should not take a leading role in planning and implementation of change process, instead they should provide facilitation roles, ensuring an environment that provides opportunities for risk- taking, continuous experimenting and on-going learning and development.
- However, managers should ensure that they create an atmosphere which promotes a shared vision and direction to ensure smooth incremental change. Dissemination of information, communication and continuous learning are regarded as vital procedures to facilitate change in organisations.

Change management can be regarded as a continuous process rather than an event or a particularly planned intervention with an end point. Even though change is planned, the complexity of the world and intertwined organisational systems, it makes it difficult to anticipate when change will be needed, thereby making the management of change a continuous process (Swanepoel *et al.*, 2014). According to Bamford and Forrester (2003), the underlying premise of the emergent change theory is that if organizations operated in more predictable and stable environments, the need for change would decline and change could be seen as a process of transitioning from one relatively stable state to another. For this reason, proponents of emergent change contend that planned change is undesirable, and that emergent change is more relevant in unpredictable contexts (Waddell *et al.*, 2011).

4.13.3 TRANSITIONAL MODEL

Ackerman and Anderson (2010) maintained that the transitional model of change attempts to attain a known future state that is different from the current situation. The transitional change model can be traced back to the work of Lewin (1951) who explained change as a three-stage process involving:

- Unfreezing the existing situation
- Moving to a new position
- Refreezing the new state

Transitional change, in the words of Ackerman and Anderson (2010), comprises the replacement of what currently existing with something different that the concerned parties perceive as "new." For change to take place, people must emotionally let go of the old way of doing things, necessitating the organization's demolition of the old as the new state is adopted. The destination can be fully visualized and described before the change (Waddell *et al.*, 2011). Because people are mostly affected at the level of skills and actions, rather than deeper-lying cultural beliefs, this form of change is a great candidate for being implemented through a project and traditional types of change management tools. Examples include reorganizations, straightforward acquisitions, the creation of new goods or services to replace dated ones, and IT installations that don't call for significant adjustments to culture or behaviour (Swanepoel *et al.*, 2014).

4.13.4 DEVELOPMENTAL MODEL

Developmental change is change that enhances or corrects existing aspects of an organisation and in most cases, it is aimed at improving the skills and processes in existing situations (Swanepoel *et al.*, 2014). The developmental model, according to Waddell *et al.* (2011), is directed change that might manifest as developmental change in its most fundamental form. This is where the business enhances what it is already doing; examples of developmental adjustments include increasing current performance standards, procedures, processes, or conditions. Improved interpersonal communication skills, straightforward process changes, team building, and problem-solving initiatives are a few examples. These are typical instances of "enhancement" projects and adjustments motivated by the quality circle (Nel *et al.*, 2011).

4.13.5 TRANSFORMATIONAL CHANGE

According Swanepoel *et al.* (2014) transformational change demands radical change of business processes and to those who work in it. The result of change could be an organisation that is totally different in structure, culture, and strategy from the previous organisation. The change episode is very complex to manage and control, in some cases it feels chaotic. According to Waddell *et al.* (2011) in transformational change management, the future state is not, and cannot be, known in detail – much of the final state arises from evolutions – the result of trial-and-error as new information, new boundaries, and new interactions are integrated. Programmes and programme management disciplines were created in part for this reason. Programmes, as opposed to projects, are designed to deal with ambiguity and unfold one tranche at a time (Nel *et al.*, 2011).

4.14 TYPES OF ORGANISATIONAL CHANGE INTERVENTIONS

Robbins and Judge (2018) highlighted five areas—structural, cultural, technical, people, and physical setting—where change interventions may be implemented in an organization. According to Swanepoel *et al.* (2014), organizations' hardware (strategy, structure, and systems) and software can be changed (employee behaviour and mind sets).

4.14.1 STRATEGIC AND STRUCTURAL INTERVENTIONS

Strategic and structural change initiatives, according to Swanepoel *et al.* (2014), are focused on maximizing an organization's success by tailoring its tactics to the external environment. To change strategically refers to shifting the organization's overall positioning and strategic direction. The decisions that are made are aimed at changing the strategic direction of the organisation and have impact on the employees and other stakeholders (Swanepoel *et al.*, 2014).

Waddell *et al.* (2011) postulate that integrated strategic change is a deliberate well managed change process that evolves to radical systematic adjustments between the organisation's strategic orientation and external environment. For example, a strategic decision by an organisation to grow or reduce the size of the organisation through mergers and acquisitions can have significant implications for the employees. The three main stages of a merger or acquisition are the pre-combination, the legal combination, and the operational combination, (Waddell *et al.*, 2011). Pre-deal, due diligence, integration planning, and execution are the four steps that Mello (2011) names, and for each stage, he describes the people skills needed. According to Swanepoel *et al.* (2014), it can be easy to reach an agreement on a merger or purchase, but it can be more difficult to ensure that the combined organizations or departments operate well.

Waddell *et al.* (2011) suggest that sustainable business strategies often are not put in place properly - this stems from not managing the strategic change properly or effectively. Swanepoel *et al.* (2014) highlighted that strategy and structure are interrelated, as a result mergers and acquisition can be viewed as a structural change because the organisation is altered. Waddell *et al.* (2011) expressed the view that change interventions that are directed at structural design involve moving from the various simple traditional ways of conducting business to integrative and flexible formats. These incorporate re-engineering and downsizing.

Waddell *et al.* (2011) further iterate that re-engineering is radically adjusting the organisation's core business model to enhance coordination and linkage between

tasks. Re-engineering enables the work to move faster and in a more efficient way. When the organisational change initiative involves adjustments, it is widely referred to as restructuring. Usually, such restructuring involves legal issues and labour relations. As a result, any form of structural change that leads to staff redundancies and retrenchments must be put in place in line with the relevant legislation. This is because such initiatives (rightsizing or downsizing) have a negative effect on the employees of the organisation (Swanepoel *et al.*, 2014). Waddell *et al.* (2011:287) pointed out that restructuring in most cases results in reducing the number of employees in the organisation through lay-offs, attrition, redeployment or reducing the number of departments in the organisation. They further pointed out that restructuring is not always about downsizing, because in some cases there is upsizing.

4.14.2 TECHNOLOGICAL AND TECHNICAL INTERVENTIONS

Technological and technical change initiatives, according to Swanepoel *et al.* (2014), are focused on the technocratic facets of the organization's operations. Technical elements refer to an organization's basic functions, such as its production or manufacturing processes or, in the case of service organizations, its service delivery. For technology to advance, it must be used in operational processes such as product manufacturing and service delivery. Technology's influence on the workplace and people's motivation has been well-documented. The use of technology to redesign things is known as a technological intervention. One example is the design of work that incorporates automation and data processing technologies. Technological interventions also include adjustments that result in new office equipment additions, information processing systems, and work methods. An organization's efforts to improve performance through modifying its structure and technology are known as "techno-structural change approaches to change and transformation" (Swanepoel *et al.*, 2014).

4.14.3 ORGANISATIONAL DEVELOPMENT AND HUMAN RESOURCES MANAGEMENT INTERVENTIONS

According to Swanepoel *et al.* (2014) structural and technological types of interventions are directed at enhancing the performance of the organisation. The idea

behind organisational development and human resources management interventions is to ensure that the behaviour of employees is aligned to the structural and technological changes, to enhance productivity and work performance.

In addition, there are interventions that are aimed specifically at the working people to change the behaviour of the workforce and improve their performance. Organisational development interventions use behavioural sciences to plan, create and reinforce the structures and strategies (Nel *et al.*, 2017).

According to Waddell *et al.* (2011) organisational development consultants pay more attention to the design and implementation of reward systems. The rewards offered within the organisation should be consistent with other practices within the organisation. Other approaches that may be used to enhance the performance of employees and change the behaviour of people include leadership development interventions, training interventions, and implementing career management systems (Nel *et al.*, 2011). Swanepoel *et al.* (2014:865) postulates that these factors are also referred to as human resources management type change interventions since they are directed at balancing work-life.

4.14.4 PHYSICAL SETTINGS INTERVENTIONS

According to Swanepoel *et al.* (2014), physical change interventions are change interventions that involve physical setting such relocating offices. For example, relocating to overseas or moving into another building, changing the office layout. According to Robbins and Judge (2018), the physical setting of the organisation does not have a significant impact on individual or organisational performance, although it can make performance of certain tasks either easy or difficult to perform. According to Swanepoel *et al.* (2014), physical change interventions could be in the form of moving from one building to another, from one floor to another in the same building, from one office to another or relocating to an entirely different place, which includes international relocation.

4.14.5 ORGANISATIONAL CULTURE CHANGE INTERVENTIONS

According to Swanepoel *et al.* (2014), organisational culture refers to a combination of accepted norms (usually not formally stated between organisational members). These include attitudes, values and the way people think within the organisation. Organisational culture refers to activities undertaken by people in the organisation that have to do with sharing ideas about who they are, what they stand for and how they do things (Robbins and Judge, 2018). Swanepoel *et al.* (2014) pointed out that these shared beliefs may even cut across geographical areas. It can even extend to inter-continental relations for organisations that operate in Africa and outside Africa.

Different societies have distinct cultures, but multinational companies also have their own cultures, that are hinged on their shared beliefs, irrespective of which society they operate in. Certain organisations also have subcultures that may vary in terms of department, sector, or work units (Nel *et al.*, 2011). Swanepoel *et al.* (2014) noted that changing organisational culture is complicated and that it is time- consuming. Changing organisational culture is more complex than changing the structures of the organisation, because it deals with deeper issues that are entrenched in people's mind-sets and values that would have been developed over long periods of time (Nel *et al.*, 2011).

4.14.6 TRANSFORMATIONAL CHANGE

According to Swanepoel *et al.* (2014) the business environment is very complicated and there is intense competition among organisations, which necessitates change leaders building organisations that can withstand the multitude of problems and challenges that they face. The change champions should be able to steer these large-scale changes. Waddell *et al.* (2007) divulged that successful organisations should be able to cope with these challenges by transforming themselves. These episodes of total or quantum changes represent radical shifts in the organisation's structure, culture, and processes (Nel *et al.*, 2011).

According to Swanepoel *et al.* (2014), transformational change is radical, disruptive, and fundamental. As a result, it is complex and takes a long time. This type of change is grounded in organisational survival and issues that relate to sustainability.

Swanepoel *et al.* (2014) summarises that transformational change is the topmost task and challenge for senior managers. Even though transformational change is championed by strategic leadership, it should be allowed to permeate throughout the organisation and be shared by all. It should not be solely the responsibility of top management (Robbins and Judge, 2018).

4.15 ORGANISATIONAL COMMUNICATION

Communication has been and has had several broad definitions. Whereas Allard (2001) defined communication as "the imparting of information or news via speaking or writing," Beattie and Ellis (2014) define it as the use of human language to transfer information. Beattie and Ellis (2014) claim that the main purpose of communication is to support ideas and beliefs, and Miller (2012) describes communication as the tool used by leaders to control the actions of others. Communication is usually described as the "nervous system" of any organized group as well as the "social glue" that binds an organisation together (Bodie and Crick, 2014). Miller (2012) asserts that communication is the most essential organizational activity and the cornerstone of all organizational functions. As a result, without communication between the various departments or elements of the organization, organizational actions cannot be coordinated. The one task that takes up the majority of a manager's and non-managerial professional's time is communication. Organizational communication, according to Beattie and Ellis (2014), is the process through which information is shared and interpreted by two or more individuals, frequently with the intention of motivating or influencing behaviour. The sender intends to persuade the recipient to do what the sender desires, which is highlighted by this definition of communication. The message-transmission mediums have a big impact on businesses.

4.15.1 THE ROLE OF ORGANISATIONAL COMMUNICATION IN SERVICE RELATIONSHIPS

Information, according to Allard (2001), is a dynamic good, and inefficient distribution methods lead to information asymmetries. The repercussions of these inequalities can be severe, such as those who have access to information benefiting much while those without it suffer from none (Beattie and Ellis, 2014). According to Allard (2001), who

also thinks that information supports crucial societal functions, it is crucial to create systems for organizing, gathering, preserving, and disseminating information. The trend toward "non-traditional" organisational forms has fuelled interest in business relationships and networks. New communication patterns emerge in tandem with the emergence of flatter organisational structures. Lower-level employees are increasingly being involved in decision making, and businesses are forming loose alliances with external suppliers (Miller, 2012).

Relationships are crucial for constructing, assessing, and understanding signals in interpersonal relationships, claim Beattie and Ellis (2014). It is believed that interpersonal communication, which takes place contextually through communicative and cognitive processes between actors within different structures, is what causes business partnerships, or networks of relationships, to develop (Miller, 2012). According to Uzzi and Dunlap (2005), interpersonal networks have three benefits: they provide private information that is more valuable than public information, which is becoming more accessible with the development of the internet; they provide access to diverse skill sets; and they are a source of power. According to Beattie and Ellis (2014), these contacts are part of the network's value-added component, which is referred to as a person's social capital. Highly diverse networks, for example, enable a manager to develop more complete, creative, and unbiased perspectives on issues. Most personal networks are highly clustered, which means that a person's friends are likely to be friends with one another (Miller, 2012). Business networks, on the other hand, are made up of many clusters with few links between them. Information brokers play an important role because they connect multiple groups, promoting more effective communication and collaboration (Bodie and Crick, 2014).

Organizational communication, according to Beattie and Ellis (2014), has three main purposes: it helps members meet social needs, share knowledge, and coordinate actions. No group or organisation can operate properly without adequate and effective communication mechanisms. Instructions and guidelines must be communicated, teamwork and cooperation encouraged, and issues and solutions to them must be recognised (Bodie and Crick, 2014). Team members must share emotions, solve difficulties, and manage disagreements while employees must clarify instructions, provide feedback, and convey their challenges (Miller, 2012). This proves that a variety

of organizational problems can be caused by a breakdown in communication (Cook and Hunsaker, 2001). Creating a communication policy for the organisation that sets the guidelines for facilitating improved communication is one way to address these problems (Bodie and Crick, 2014).

4.15.2 IMPORTANCE OF ORGANISATIONAL COMMUNICATION IN SERVICE RELATIONSHIPS

According to Cook and Hunsaker (2001), communication is a critical component of management. The success or failure of an organisation is determined by its ability to communicate effectively (Bodie and Crick, 2014). Communication is a two-way channel for transferring ideas, plans, commands, reports, and suggestions that influence organisations to achieve their goals (Broca and Baesu, 2014). Quality communication is the foundation of quality decision-making. It is impossible to delegate instructions and orders without accurate information. Furthermore, effective communication in organisations improves the smoothness and efficiency of the organisation. The exchange of ideas and information through communication contributes to organisational unity of action in pursuit of common goals (Femi, 2014).

In addition to these advantages, communication, according to Broca and Baesu (2014), encourages cooperation between employers and employees, which in turn fosters cooperation and industrial peace. Without efficient communication between the manager and their employees, the cornerstone of leadership cannot exist (Bodie and Crick, 2014). Their ability to communicate with one another helps to maintain their interpersonal bond. Moreover, efficient management, effective control, and raising morale all depend on communication (Cook and Hunsaker, 2001). It increases production while reducing expenses, supports democratic management, and makes work more enjoyable (Rahman and Masoon, 2015).

Also, effective communication involves a variety of highly skilled workers as well as investors (Femi, 2014). Information technology has now been incorporated into the financial organization. A digital platform for banking services is being developed, and the change is drawing in new clients. Ishaq *et al.* (2011) claim that customer happiness, which is mostly influenced by workers' behaviour toward customers, is the

main emphasis of banking communication. Moreover, training, technical assistance, empowerment, awards, hiring, performance evaluations, inspiration, and personnel selection have an impact on employee performance (Gray and Laidlaw, 2002). According to Ishaq *et al.* (2011) good business communication is required for the formation of a team that will lead to the success of a company. Communication is especially important when members of a company are working together to achieve a common goal. A good leader is required to have a good team. According to Broca and Baesu (2014), the leader must be able to communicate effectively with all members of the business to communicate to employees their job description and what is expected of them. A good communicator leads to a team that performs well in all departments. Good communication also helps to avoid workplace misunderstandings (Bodie and Crick, 2014).

According to Beattie and Ellis (2014), when employees can communicate effectively with one another, misunderstandings can be resolved amicably. Unnecessary friction is also avoided. Employees will be able to focus better on their work because of this. Good communication skills improve the overall business process. A company has various departments that must work together as a team to produce a finished product (Miller, 2012). This process necessitates interactional meetings where issues are discussed on a regular basis. Service quality and sales are both improved by effective communication. Customers are more likely to continue doing business with a company that interacts well with them and responds quickly to their needs (Bodie and Crick, 2014).

Companies have various hierarchies (Femi, 2014). An inclusive environment is created by good communication between top management and junior employees. Junior employees will feel included in the company and will be motivated to work harder as a result. It is difficult to work in an environment where one feels out of place. A positive atmosphere is created when members of a company communicate effectively (Miller, 2012). Internal problems are easily and quickly resolved when there is a positive atmosphere in the workplace (Beattie and Ellis, 2014).

It's well acknowledged that you can NOT communicate because it involves both vocal and nonverbal communication (Femi, 2014). Because of this, even stillness has

meaning. Everything a person accomplishes at work and in social settings depends on communication, making it the most crucial talent they can possess (Beattie and Ellis, 2014). Despite this, individuals still invest extremely little time in improving their communication abilities. Effective communication is essential for organizational performance and a key instrument for accomplishing organizational objectives. It is not only necessary for communication purposes (Fussell and Kreuz, 2014). Effective communication is crucial since it can be expensive to not keep people informed (Femi, 2014). Individuals who lack communication skills could find it difficult to inspire their co-workers, for instance. Due to misconceptions and inaccuracies brought on by their poor communication skills, people may not only lose a lot of time but also multiple chances to succeed (Beattie and Ellis, 2014). To produce effective results, the manager must communicate with the group while planning, organizing, staffing, leading, and managing. This is known as the communication bottleneck, according to Bodie and Crick (2014). As communication is the only means of motivating others, one could anticipate that improved cooperation and work performance will follow (Fussell and Kreuz, 2014). Femi (2014) states that communication helps people understand what they must do, why they must do it, and how well they are doing it. Everyone in the organisation needs to be aware of what they are trying to do in relation to the organization's aims and objectives (Broca and Baesu, 2014).

4.15.3 FORMS OF COMMUNICATION

Examples of communication include interpersonal communication, network and team communication, organizational communication, and computer communication (Beattie and Ellis, 2014). The two most significant modes of interpersonal communication, oral and written, both have advantages and drawbacks. Interpersonal communication is focused on communication among a small group of individuals (Fussell and Kreuz, 2014). As a result, before choosing a communication channel, the person should consider its advantages and disadvantages. Beattie and Ellis (2014) illustrate how networks bind various groups in the workplace. As a result, communication networks are regular communication patterns among team members (Fussell and Kreuz, 2014).

Organizational communication, according to Broca and Baesu (2014), refers to additional forms of communication that take place within and between organizational

groups and units. Both oral and written communication are necessary for each. In an organization, some types of communication are linked vertically and others horizontally (Cornelissen, 2014). Vertical communication, which includes "Upward Communication" and "Downward Communication," often takes place between managers and their subordinates (Cornelissen, 2014). Whereas downward communication comprises information traveling down the hierarchy from superiors to subordinates, upward communication involves messages from subordinates to superiors (Fussell and Kreuz, 2014). Individuals from various organizational units may engage in horizontal communication with co-workers and peers at the same organizational level (Cornelissen, 2014). Because it serves as the basis for cooperation, horizontal communication is frequently employed to facilitate coordination. For collaboration to be successful, people need to interact with one another (Beattie and Ellis, 2014).

Fussell and Kreuz (2014) assert that management and organizational communication are significantly impacted by electronic communication. Numerous authors, including academics, experts, and technical journalists, have conjectured on how new technology would affect the workplace (Kiesler, 2014). The formation of more adaptable work groups, including "virtual" work groups, is thought to be made possible by the elimination of organizational hierarchies or, at the very least, the reduction of communication barriers between individuals with different levels of authority in an organisation (Kiesler, 2014).

Employee "communities" that are connected via electronic communications media frequently differ slightly from other groups to which they may join (Kiesler, 2014). Technical journalists such as (Bodie and Crick, 2014) asserted that the use of electronic mail has eliminated the restrictions of time and place, and as a result, computer mediated communication technology has become the backbone of many organizations, replacing the formal hierarchical structure to achieve coordination and manager relationships both within and between organizations. Fussell and Kreuz (2014) claim that the electronic science arena is a small-scale world. One could contend that as a result, electronic communications help an organization, and its members grow and become more effective (Miller, 2012).

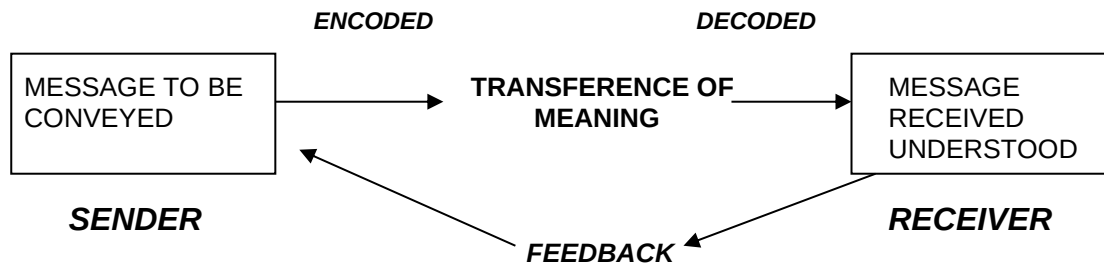
4.15.4 THE ORGANISATIONAL COMMUNICATION PROCESS

According to Broca and Baesu (2014), all definitions of communication include the following five fundamental components: an initiator, a receiver, a mode or vehicle, a message, and an effect. Definitions of communication may differ depending on the theoretical frames of reference used and the emphasis placed on aspects of the overall process. (Miller, 2014) Simply said, when a sender gets an idea for a message, communication starts. It is then converted into a signal or series of signals, known as encoding, and sent via a particular medium or channel to a receiver. The recipient subsequently decodes and analyses the message and sends a signal back to the transmitter indicating if the message was comprehended (Beattie and Ellis, 2014). The procedure is repeated in a two-way conversation with the roles switched. They also mentioned four steps in the communication process:

Ask	- Subordinates for advice and suggestions. Managers for advice to do the job. Other supervisors for information and suggestions
Tell	- Sub-ordinates about matters that concern them. Managers about problems, development, and activities Other supervisors if it relates to their responsibilities.
Listen	- You will get all the facts – it shows more interest.
Understand	- Be interested in the subjects.

4.19.6. The organisational communication model.

Figure 4. 2: Organisational communication model



Source: (Beattie and Ellis, 2014)

According to Beattie and Ellis (2014) the Communication Model in figure 4.2 depicts the process of communication, incorporating the element of **feedback** – the vital factor used to ensure the communication was received and understood.

The sender **encodes** the message by putting the information to be transmitted into a certain format before sending it. Encoding can involve planning, choice of words and symbols, sequencing, meaning and emotions.

The **message** is the writing, words and gestures used to transfer the information through a **channel** to the receiver.

Formal communication channels are used within the organisation.

e.g., from director * Marketing manager * Brand manager * Brand officer.

Informal communication channels occur where information is transmitted through the organisation's "grape vine".

Decoding is the process whereby the receiver **interprets and understands** the message. The receivers' ability to decode the message would depend on listening, reading and comprehension skills.

Differences in background, culture, training, etc., often lead to messages being **misinterpreted** by the receiver and it is therefore vital to have feedback between sender and receiver.

Feedback is the reaction or response to a message. It allows the receiver to ask questions, make comments, and ask for help or for the message to be repeated to clarify aspects of the message which may not be clear.

Feedback allows for two-way communication.

When you request that each member of your staff submit a specific report, receipt of the report is feedback. When you fail to use feedback, you **never know if the message has been received as intended**. Thus, lack of feedback creates the potential for inaccuracies and distortions (Beattie and Ellis, 2014).

4.16 ORGANISATIONAL CHANGE COMMUNICATION

An effective implementation plan must include communication or the providing of information, say researchers (Broca and Baesu, 2014). Despite general agreement that employees must be kept informed during organizational transformation, management solutions typically fall short of their objective of doing so (Miller, 2014). Employees commonly experience uncertainty as a result, and they turn to information-seeking behaviours to try to reduce this uncomfortable state. The border factors that are likely to affect how employees assess the communication delivered during organizational transformation, however, have not been thoroughly studied (Beattie and Ellis, 2014). According to research, merely delivering information may not be sufficient to minimize employee uncertainty; rather, employees' perceptions of the information's quality affect how they perceive change (Bordia *et al.*, 2004). Additionally, studies have demonstrated that when change communication effectively addresses employee uncertainty, it can encourage openness and positive attitudes toward change (Bordia *et al.*, 2004).

These results from Broca and Baesu (2014) show the mechanism by which change communication tactics can increase employee receptivity to change. On the other hand, other contextual elements are probably going to have a bigger impact on how well communication answers employees' problems. Because that communication involves some social interaction, trust is likely to become a crucial element that is worth looking at (Miller, 2012).

4.16.1 COMMUNICATION AS A TOOL

- Several authors have emphasized the significance of communication in change processes, notably Kotter (1990, 1996), who is likely the best-selling author in the topic. Many of the best-selling change management books were studied by Lewis *et al.* in 2006. They concluded that everyone emphasized the value of communication in the process of change. In addition, Lewis *et al.* (2006) found that scholarly findings on communication in change processes were highly coherent with popular press novels. Both genres emphasized the importance of:

- broad involvement in the change process to increase the sense of belonging, commitment, and control among organizational members.
- extensive information transmission with possibilities for discussion, early warning, and open communication.
- The goal and purpose of the change process are communicated to offer justification.

Lewis *et al.* (2006), however, criticize the practitioner literature's propensity to be vague, contextual, and unacquainted with supporting theoretical literature. Under this approach, resistance to change has gotten a lot of attention. It is a prevalent misconception that "excellent communication" can eliminate organizational resistance to change or at least greatly minimize it (Riehl, Koch, and Beckert, 2019). For instance, according to Sillince (1999), "the challenge managers have throughout organizational change is how to persuade employees to see it as desirable and important, so that they become willing participants rather than saboteurs." Elving (2005) looks at the connection between communication and the growth of change readiness, which is seen to be a requirement for successful change. Elving claims that one objective of communication during a change process is to avoid or lessen opposition to change, creating the foundation for successful implementation. Elving believes that another objective is to lessen people's uncertainty about their future circumstances and thereby foster change readiness.

Also emphasizing the connection between communication and uncertainty is (Riehl *et al.*, 2019). They contend that ineffective or insufficient information will lead to rumours and gossip, making appropriate management of the uncertainty associated with change essential to the success of change communication programs. DiFonzo and Bordia think that by deliberately creating and sustaining trust, more correct information will be provided, which will lessen people's feelings of uncertainty. Similar logic can be found in an article by Bordia *et al.* (2004), where the authors conclude that an organized communication program can lessen employee uncertainty and boost their perception of control and job satisfaction.

They emphasize that employees will feel more in control of the outcome if they are involved in the change process. Similar findings are made by Burnes (2015), who emphasize the value of internal communication during organizational transition. To emphasize the significance of communication to management and make sure that it stays on their agenda, Christensen (2014) contends that assessing the effectiveness of internal communication during a change initiative is essential. According to Harkness, the lack of efficient communication measuring tools is the reason why employee satisfaction with internal communication has remained stable since the 1970s. As a result, keeping staff informed is the basic formula for a successful change program (Burnes, 2015).

Researchers using this technique have also concentrated on how organizations communicate externally when they are undergoing transition. Crises can be significant change-inducing occurrences, according to Seeger *et al.* (2005), who looked at the CEO of a bond-trading firm's external communications after the 9/11 attacks to establish a post-crisis narrative of rebirth. The CEO had the chance to explain the significance of the incident in print and on television. He provided precise pledges, outlined a vision for the company's future, and attracted support from a variety of stakeholders. Hence, the rhetoric of renewal gives a chance to radically re-order the organisation in the wake of a crisis, according to Seeger *et al.* To reassure shareholders that the organization's changes were both essential and successful in their consequences, Palmer *et al.* (2004) researched shareholder letters, looking at how an organisation attempted to manage shareholders' impressions during periods of change. Internally oriented change conversations and externally oriented change conversations are different, says McClellan (2011), with the former being operational and the latter being supportive.

The given research often lacks specific, useful recommendations or tactics for practitioners. Most of the time, we are taught that how management interacts with staff throughout a change project greatly affects the results. Yet, there are certain instances of initiatives to suggest efficient internal communication techniques (Daly *et al.*, 2003). According to Goodman and Truss (2004), the effectiveness of a communication strategy depends on both its process and its content. In this organizational transformation strategy, communication is acknowledged as a crucial instrument for educating, fostering understanding, and altering people's attitudes and behaviours

(Christensen, 2014). The absence of ontological and epistemological reflection is the most serious critique levelled against research done using this methodology. As a result, the fundamental connection between communication and organization—namely, that communication is essential to the creation, maintenance, and reproduction of organizations—is rarely emphasized. As a result, communication is still thought of as a phenomenon separate from the setting of organizations (Riehl et al., 2019).

4.16.2 COMMUNICATION AS A SOCIALLY CONSTRUCTED PROCESS

In this approach, comprehension and sense-making are prioritized, and change is seen as a phenomenon that takes place inside communication (Ford and Ford, 1995). Human interactions and communication build and repeat people's social realities in the context of change (Berger and Luckmann, 1966). In other words, a planned change process can be seen as a period in which new social realities are produced through communication (i.e., an emergent perspective on change) (Dreher and Vera, 2016).

Organizational change processes are always situation-dependent, unexpected, and non-linear, and they are the outcome of people's understanding and sense-making processes, (Lockett, Currie, Finn, Martin, and Waring, 2014). Employees make an urgent effort to understand the potential implications for themselves, their co-workers and departments, and the organisation when an organizational change initiative is given to them. Due to a planned transformation program, sense-making procedures consequently take place and may help to clarify uncertainties and ambiguities (Balogun and Johnson, 2005). Making sense is a crucial organizing process that is essential to the success of the planned change (Weick *et al.*, 2005).

On the other hand, choosing between alternative courses of action does not necessitate sensemaking. Instead, sensemaking is focused on how action and interpretation interact. Humans are sensible when they act carefully (Weick *et al.*, 2005). People can perceive and comprehend what it all means when they act, test, and experiment. Moreover, sensemaking is a social activity that involves communication. People start talking about new difficult situations very away to comprehend them, make sense of them, and come up with a reasonable explanation.

An example of this is a planned change initiative (Lockett *et al.*, 2014). A circumstance that provides a basis for action is thus talked into existence (Taylor and van Every, 2004).

The most effective change interventions, according to Cooren, Kuhn, Cornelissen, and Clark (2011), take place at the level of casual conversation. Due to their varied origins, experiences, interests, education levels, positions, and other factors, individuals within an organisation will interpret the same scenario in various ways. The sense-making process at the individual level impacts the collective response at the organizational level (Stensaker and Falkenberg, 2007). Over time, the change initiative, and individual responses both interact and have an impact on one another. As a change effort is implemented, it uses communication to create a new reality (Ford and Ford, 1995). As a result, communication helps bring about and realize change. For instance, Tsoukas and Chia (2002) promote an approach to organizational change that is process-oriented and places more focus on the function and value of communication. Organizations, according to Tsoukas and Chia, must be seen as emergent features of change. Change is considered in this context as something that happens frequently as organizational members act, interact, and improvise to perform their tasks and remain alert (Cooren *et al.*, 2011).

Lewis (2011) asserts that there is no perfect control over how an organization, or its members, will react and adapt to change locally, regardless of whether organizations are driven to change by external circumstances or are the focus of a management-initiated and planned change programme. Researchers who are interested in this strategy are inquisitive about how people interpret change initiatives and how their understanding and perception affect the outcome (Alvesson and Sveningsson, 2008).

Because stories help individuals grasp changes, many scholars within this approach view organizational transformation via a narrative lens (Weick, 1993). Like people, organizations also become who they are by telling and living their own stories (Bruner, 1986). Sense-making and learning benefit from narrative communication because stories give people a way to organise their experiences. Inscriptions of previous performances, screenplays, and staging directions for upcoming performances are all provided through narratives. Those who are engaged in sense-making processes find understanding from many narratives to be very valuable.

Humans naturally communicate through narratives (Fisher, 1984). As people share their experiences with others, they don't just replicate or reproduce previous narratives. Instead, it is a deliberate or unintentional process of sorting and filtering with the aim of giving their lives and experiences context and purpose.

Different background dialogues produce distinct settings and, as a result, diverse realities that frame a particular change initiative (Ford *et al.*, 2002). People's direct and indirect experiences shape their background dialogues, which influence how they interpret both what is said and what is not stated. Resistance to change can be seen via a social constructionist lens due of numerous background discourses (Ford *et al.*, 2002). The authors suggest reinvention as a means of coping with background chatter, placing more focus on reframing and creating new contexts than on altering the existing one. Through discourse and conversations, people can explore underlying presumptions and expectations. Resistance can be viewed as a conversation that can be changed in communication rather than as something that needs to be overcome (Ford *et al.*, 2002).

In an organization, there will always be a variety of stories, each with its own interpretations of what has happened and what is happening (Humphreys and Brown, 2002). For instance, Schildt, Mantere, and Cornelissen (2020) found numerous and conflicting interpretations of a firm's downsizing. Employees look for discourses that give them with information to help them understand and make sense of what is happening when downsizing or other planned organizational changes occur. It is the duty of management to provide a cogent discourse during times of transition from an organizational position knowing that there are various narratives (Araujo and Easton, 1996). Members' sense-making processes benefit greatly from the sense-giving provided by managers through storytelling (Maitlis and Lawrence, 2007). Managers produce and disseminate dominant narratives, which are crucial frames of reference for individuals inside an organization. Initiating a planned change is under the "declarative capabilities" of managers (Taylor and van Every, 2000).

Glyn, Taylor, and Every (2002) criticized texts on change communication under this paradigm for lacking specific strategies and recommendations on how practitioners might use and profit from communication during change. One exception is the article "Building Trust in Times of Distress" (Langer and Thorup, 2006). According to the

authors, changing communication based on a storytelling strategy can make people feel even more frustrated. Using monophonic communication, they view storytelling as a managerial tool for imposing corporate discipline (Boje, 2001). Conversations with employees must be a part of organizational transformation processes, according to Langer and Thorup. They emphasize how important it is to narrate stories in change utilizing a polyphonic style. The key finding of Langer and Thorup is that change communication does not result in quick results. There is no quick remedy; change processes and communication take time to implement.

4.17 CUSTOMER SATISFACTION

The customer's response to being fulfilled is satisfaction. A product or service feature, or even the product or service itself, is said to provide a satisfying level of consumption-related fulfilment (Oliver, 2010). Customer satisfaction is outlined as a customer's overall evaluation of an offering's performance up to this point by de Oliveira Santini, Ladeira, Pinto, Herter, Sampaio, and Babin (2020). According to Latif and Sajjad (2018), we use the terms "customer satisfaction" and "quality perceptions" to describe a collection of observable behaviours connected to the good or service. According to Hunt (1977), a different source, measuring customer satisfaction involves deciding if the experience was at least as good as it should have been.

Banking, as a single industry, includes twelve industries, including corporate banking, investment banking, small business banking, wealth management, and capital markets (Pakurár, Haddad, Nagy, Popp, and Oláh, 2019). The authors continue by stating that retail banking is characterized by many clients, accounts, and transactions, a variety of goods and services, a heavy reliance on technology, and extraordinary levels of collaboration between banks, retailers, businesses, and customers. Retail banks therefore employ customer satisfaction as a cutting-edge quality control technique and a tool to ensure the growth of a truly customer-focused management and culture (Koutsothanassi, Bouranta, and Psomas, 2017). The authors claim that examining a company's customer satisfaction level offers quick, useful, and unbiased input on customers' preferences and expectations. The authors further contend that evaluation enables an organisation to recognise its strong and weak points in the delivery of services and products designed to guarantee customer satisfaction. The

long-term viability of a corporation depends on this. Consumer pleasure can be divided into two categories in this regard: transactional and cumulative. The transaction-specific viewpoint is described by Al-Jazzazi and Sultan (2017) as the post-choice evaluation of a particular purchase occasion, whereas the cumulative perspective refers to the overall evaluation of a good or service following a purchase.

Failure to achieve ideal customer satisfaction leads to client discontent. Customers who are not satisfied frequently switch banks, spread bad rumors, and lodge complaints (Abubakar *et al.*, 2014). But dealing with unhappy customers, such those who have complaints, often increases their loyalty (Kitapci and Dortyol, 2009). As a result, it is reasonable to infer that sensations of joy, acceptance, excitement, pleasure, and delight are connected to consumer satisfaction (Dada, Amahian, and Abubakar, 2023). Consumers can experience these feelings if personnel are also happy (Abubakar *et al.*, 2014). Employee contentment is attained when there is a favourable work environment, a good compensation, opportunities for advancement, and fair treatment from management and the company (Dada *et al.*, 2023). Customer satisfaction is influenced by seven factors in addition to employee happiness: employee responsiveness, the appearance of tangibles, social responsibility, service innovation, positive word-of-mouth, competence, and reliability (Singh and Kaur, 2011).

According to Gupta and Dev (2012), customer satisfaction is essential in the banking industry since happy customers have the potential to refer 100 new customers to their businesses by acting as brand ambassadors. On the other side, banks find that customer unhappiness is more expensive because of the costs that can be incurred in acquiring new customers, such as advertising expenses (Abubakar *et al.*, 2014). However, dissatisfied customers may make repeated complaints and return items they have purchased (Kitapci and Dortyol, 2009), and they frequently cause 1,000 prospective customers to have a negative image of the business (Gupta and Dev, 2012). Also, banks must consider the key elements of customer satisfaction to ensure that their customers are satisfied (Abubakar *et al.*, 2014).

Service quality is one of the elements that contribute to client pleasure (Chakraborty, and Sengupta, 2014). This is so that a firm may secure customer retention and long-

term viability by offering great services. Price is the second element of customer satisfaction (Wruuck, 2013). Moreover, customers are most motivated to switch banks by pricing (Kitapci and Dortyol, 2009). Other elements that affect customer pleasure include future objectives, situational conditions, service qualities, and complaint handling (Abubakar *et al.*, 2014).

4.18 CONCLUSION

The extensive literature research in line with the study's goals was covered in Chapter 4. The chapter opened with a thorough historical overview of South Africa's banking industry. The current state of the banking industry was then covered. Furthermore, covered was summary of Absa bank. Customer attitudes toward customer involvement, organizational change communication, and customer satisfaction are the other topics that were covered in this chapter. The research methods and design will be discussed in the following chapter.

5 CHAPTER 5

RESEARCH DESIGN AND METHODOLOGY

5.1 INTRODUCTION

The previous chapter discussed the extended literature review related to the objectives of the study. This chapter outlines the research design and methodology used in the study. The chapter begins by outlining the main objectives that the study seeks to achieve. The chapter then discusses the research design that was be adopted. Other sections that are discussed in this chapter are: primary data, secondary data, the target population for the study and the sample size used for the study. The chapter also discusses the data collection method adopted in the study, as well as the measuring instrument. The chapter also discusses how data was collected and coded to form a data set that was used for data analysis. The chapter ends by providing a conclusion that summarised all the major sections of the chapter.

Walliman and Walliman (2011) define research inquiry as a process that entails learning about things which the researcher was previously unaware. According to Kumar (2014), the major reason for conducting research is to provide answers to the stated research questions and objectives. Welman and Kruger (2002) opined that research is an activity in which scientific approaches are used to add to the existing body of knowledge of a particular field. Kumar (2014) points out that when undertaking research to find answers to problems, the process used should:

- be within the confinements of the framework of the investigator.
- use steps, approaches, and ways that have been tried and tested for their validity and reliability.
- be objective and unbiased.

According to Kumar (2014), the research method used is typically determined by the research questions that the study seeks to answer, as well as the study's objectives. According to Myers (2009), a research method is "a strategy of inquiry that moves from the underlying assumptions to the research design and data collection."

According to Creswell (2016), research is the socially systematic pursuit of new and improved knowledge. It is critical to grasp the foundation of what research is for a researcher to gain knowledge about anything or someone. This study's major goal was to create a framework for customer engagement that is linked to organisational change communication and customer satisfaction at Absa bank in the greater Durban area. Understanding and carrying out customer engagement research demands familiarity with customer engagement research methodology.

5.2 THE RESEARCH QUESTIONS

- a) What customer engagement practices are employed at Absa bank in the greater Durban area?
- b) What is the attitude of customers towards customer engagement at Absa bank in the greater Durban area?
- c) How satisfied are the customers at Absa bank in the greater Durban area?
- d) Was organisational change communicated to customers at Absa bank in the greater Durban area?
- e) What is the relationship between customer engagement and customer satisfaction at Absa bank in the greater Durban area?
- f) What is the relationship between organisational change communication and customer satisfaction at Absa bank in the greater Durban area?
- g) How can Absa bank develop a customer engagement framework that integrates organisational change communication and customer satisfaction?

5.3 RESEARCH DESIGN

According to Zikmind, Babin, Carr and Griffen (2013), a research design is the overarching plan that stipulates the approaches and steps in gathering and interpreting the information that is needed. Mouton (2001) highlighted that the main objective of a research design is to map out how the research study is going to be undertaken, ensuring that the validity of the research findings is maximised. McNabb (2002) expressed the view that a research design is a strategic framework of action that connects the research questions to how the research was put in place. Wilson (2014)

further expressed the opinion that a research design is a game plan that regulates the organisation of data collection and analysis as it spells out how research will be conducted and the approach by which it answers the research questions.

According to Wilson (2014), the main agenda for a research design is to put forward a framework of action that gives the researcher a platform to deduce valid research findings. According to Dellinger and Leach (2007), research design fortifies that the study, as it brings forth solutions to the research questions and makes sure that the research design influences the validity and accuracy of the research finds. This involves the expression of the method for selecting the sample and how the responses are linked to the research. As a result, according to Yin (2003), a research design is "colloquially an action plan for getting from here to there, where 'here' may be defined as the initial set of questions to be answered and 'there' is some set of (conclusions) answers."

Gravetter and Forzano (2016) claim that the research design dictates how many variables are included in the investigation, which in turn dictates whether the study needs individual or group participants and if it needs comparisons within or between groups. Moreover, research design types "give a defined orientation for methods in a research design," (Creswell, 2016). There are three different sorts of study designs: mixed methods, qualitative, and quantitative (Kumar, 2014). Different research paradigms, according to Gildings (2006), are to blame for the substantial discrepancies between quantitative and qualitative research. Due to the size of the population participating in this study, a quantitative approach was adopted.

Research design establishes the framework for data collection, measurement, and analysis (Blumberg, Cooper, and Schindler, 2014). Moreover, a research design is an inquiry plan and framework created to elicit answers to research questions posed to the subject being studied (Creswell, 2016). The research design's objective is to organise and structure the research project to increase the reliability of the research findings (Blumberg *et al.*, 2014). Zikmund and Babin (2012) claim that the study design gives the data gathering and analysis in a certain investigation direction. Wilson (2014) further argues that a research design offers a framework for guiding the research

endeavour by outlining the steps necessary to gather the data needed to address the research challenge.

5.3.1 QUALITATIVE RESEARCH DESIGN

The findings of qualitative research are commonly analysed in narrative formats, according to Dudovskiy (2013), and their data is typically presented as images, words, or transcripts. Jackson (2016) asserts that qualitative research requires making observations that are then narratively recorded, interpreted, and analysed. Hence, a qualitative research design includes techniques like case studies, grounded theory, ethnography, and story research. According to Flick, Von Kadoff, and Steinke (2004), qualitative research is primarily focused on the researcher's abilities and knowledge to gather data using structured data collection methods, such as interviews or observations, whereas in quantitative research, the researcher uses research instruments to gather data (e.g., questionnaires). Because data and conditions change, qualitative research is very adaptable and has a phenomenological perspective. Furthermore, Dillinger and Leech (2007) noted that qualitative research does not depend on the use of numbers because it focuses primarily on phenomena and human behaviour that statistics fall short of explaining. In other words, qualitative research examines meaning, purpose, or reality and focuses on eliciting and interpreting participants' experiences, opinions, and thoughts (Creswell, 2016). The subjectivity with which attitudes, views, and behaviour are evaluated is one of the qualitative phenomena that qualitative research is concerned with. Kumar (2014) defines qualitative research as an approach where procedures are less strictly formalized and explicated, the scope is less narrowly defined, and the researcher approaches the research in a more philosophical way.

5.3.2 QUANTITATIVE RESEARCH DESIGN

Quantitative research refers to the assessment of variables for specific individuals using numerical values. To quantify the degree of the variables in the phenomena and make generalizable inferences, it emphasizes variable measurement, validity, and reliability of findings (Kumar, 2014). According to Dudovskiy (2013), the concepts of quantitative research are demonstrated using variables and precise measurements;

their measurements are also universal, and the research's findings are displayed using graphs, tables, and charts. Research methods like experimental research and non-experimental design, such surveys and descriptive research, are included in quantitative research designs. Quantitative research is a game of numbers and has a structured data gathering (collection) process (Bajpai, 2011). According to Brannon (2005) quantitative research seeks to establish causal relationships. According to De Leeuw (2005) in following the quantitative paradigm, the principal researcher must map out a plan on how the research will be completed and plays a leading role in the data collection process.

The "quantitative approach," as defined by Creswell (2016), is the methodology used by social scientists that is more formalized in nature, explicitly controlled, with a more thoroughly defined scope, and that is comparable to the methodology used by natural scientists (translation). A quantitative researcher attempts to group and define occurrences into quantifiable or universal categories that can be applied to all subjects or more significant and comparable circumstances (Winter, 2000). Our hypotheses are constructed to illustrate these linkages because we wish to establish causal ties in quantitative research, and causal explanations emphasize a cause-and-effect relationship between events (Sekaran and Bougie, 2010). According to Kumar (2014), this method allows researchers to investigate the cause and impact of occurrences, which is done in the social sciences by employing a large sample size. Positivism served as the foundation for quantitative research, which focuses on quantifiable characteristics of human behaviour. Quantitative research, according to Creswell (2016), is applicable to phenomena that can be expressed numerically and is concentrated on the measurement of quantity or amount.

5.3.3 MIXED METHOD RESEARCH DESIGN

According to Creswell (2016), to mixed method research entails the collection and combination of both quantitative and qualitative data. It is based on the premise that combining qualitative and quantitative approaches leads to a better understanding of the research problem. Mixed method research is defined as "research in which the investigator collects and analyses data, integrates findings, and draws conclusions utilizing both qualitative and quantitative approaches or methodologies in a single

study" (Sekaran and Bougie, 2010). Traditional data collection procedures are not constrained in research; rather, the research activity is governed by a foundation of inquiry.

According to Kumar (2014), mixed method can be defined as a process of collecting, analysing, and combining quantitative and qualitative data during the research process phase of a study or set of studies to fully comprehend the research problem. According to Creswell (2016), mixed methodology is a combination of focused and probabilistic sampling, open-ended and closed-ended data gathering methodologies, narrative and multivariable analysis that can be employed together. The creation of a research methodology that advances the orderly mixing of quantitative and qualitative data in a single study is referred to as a mixed approach (Creswell, 2016). Tashakkori and Teddlie, (2010) described mixed method research as a form of study design in which both approaches are used in question types, methodology, data gathering, and analysis inferences.

5.3.4 RESEARCH DESIGN USED FOR THIS STUDY

As a result of the nature of the study and the methodologies involved, a quantitative descriptive approach was used for study due to the large volume of data that was collected. The approach makes it easy for data to be collected, coded, analysed, and described. The data for this study was gathered using a structured closed-ended questionnaire and the survey method. Furthermore, the obtained data was quantitatively analysed. This research study could have benefited from the use of a mixed method. However, because the respondents were expatriate academics, they were hesitant to participate in interviews with open recorded responses because they were concerned that they would jeopardise their work relationships. As a result, to respect the respondents' wishes, the researcher did not use an interview schedule or collect qualitative data. As a result, for the empirical component of the study, the researcher was only reliant on an anonymous quantitative structured questionnaire to collect data.

5.4 RESEARCH PHILOSOPHY

A philosophical perspective or philosophical viewpoint, according to Creswell (2016), affects research methodology. The research philosophy, according to Cohen, Manion, and Morrison (2011), allows the researcher to get a deeper and wider view of the research endeavour. According to Saunders *et al.* (2009), the tactics, strategies, and procedures adopted in a particular research study are influenced by the research philosophy. Creswell (2016) defined positivism, constructivism, transformativism, and pragmatism as four philosophical worldviews. Following an examination of each worldview's philosophical premises, Table 5.1 presents key components of these worldviews.

Table 5. 1: Philosophical worldviews

Transformativism	Pragmatism
• Political • Power and justice-oriented • Collaborative • Change-oriented	• Consequences of actions • Problem-centered • Pluralistic • Real-world practice-oriented
Positivism	Constructivism
• Determination • Reductionism • Empirical observation and measurement • Theory verification	• Understanding • Multiple participants • Social and historical construction • Theory generation

Source: Creswell (2016)

5.4.1 POST-POSITIVIST WORLDVIEW

According to the post-positivist worldview, which is also referred to as positivist or scientific research, science is the only method to find out and learn the truth. The positivist philosophical strategy, according to Saunders *et al.* (2009:136), concentrates on scientific techniques in which the researcher establishes causal relationships in data to draw generalizations. In other words, a positivist philosopher should look for

and name the factors that give rise to results. The post-positivist worldview is usually based on facts that are supported by evidence and logical considerations, according to Creswell (2016). As a result, the post-positivist research theory includes empirical observation of the elements, developing hypotheses based on existing theories, and quantitative analysis (Saunders et al., 2009). According to Creswell (2016), a post-positivist philosophical worldview emphasizes that the researcher should gather and interpret data while interacting with research participants as little as possible.

5.4.2 CONSTRUCTIVIST WORLDVIEW

Constructivists contend that experiences and social relationships are the building blocks of knowledge (Creswell, 2016). This philosophical viewpoint contends that in terms of research, the researcher should organise and interpret the perspectives of research participants (Dudovskiy, 2013). In a constructivist worldview, researchers' interpretations can be readily influenced by their personal ideologies and experiences. Sharma (2010) advises researchers to focus on the viewpoints of the participants in the situation they are studying as a result. Creswell (2016) adds that the constructivist philosophical method is suitable for qualitative research because theories are inductively developed from the data gathered from research participants.

5.4.3 PRAGMATIC WORLDVIEW

The pragmatic viewpoint is mainly interested in scientific discoveries. It is unrelated to any intellectual viewpoint. It is assumed that the research is pertinent if it is founded on actions (Saunders *et al.*, 2009). The pragmatic worldview states that the researcher should first identify the issue before suggesting potential remedies. The pragmatic method is problem-centered and practice-oriented (Creswell, 2016). To fully understand the problem, the researcher should focus on the research issues and use a variety of strategies and approaches.

5.4.4 TRANSFORMATIVE WORLDVIEW

In the transformative worldview or postmodernism philosophical strategy, power interactions are highlighted. The study of the lives and experiences of socially marginalized individuals is central to the transformative worldview. (Saunders et al., 2009). Creswell (2016) asserts that in transformative research, the researcher uses "a program theory of beliefs" to comprehend how the program functions and to delve into the justifications for discrimination, power dynamics, and dominance. According to Creswell (2016), the transformative worldview dictates that the researcher should depend on the research subjects because they can assist in developing the research questions as well as gathering and analysing data.

5.4.5 PHILOSOPHICAL APPROACH OF THE STUDY

The goal of this study was to create a framework for customer engagement at Absa bank in the greater Durban region that is connected to organisational change communication and customer satisfaction. Therefore, this research study is grounded in a positivist viewpoint, which maintains that the researcher must pinpoint the factors that give rise to behaviours or results. As a result, this research project's objective was to learn more about the elements that affect customer engagement and customer satisfaction. Creswell (2016) asserts that positivists frequently have an interest in examining human behaviour. In addition, the scholar thought that to accomplish the goals of the study, systematic and scientific research was necessary. The steps of scientific research, according to Kumar (2014), are as follows: formulating the research issue, conceptualising its design, choosing the measurement tool, choosing the sample, collecting data, and analysing the data. These actions were therefore included in this research investigation.

5.5 RESEARCH STRATEGIES

Studies that are undertaken in social sciences take the form of three research strategies: namely, descriptive research, exploratory research, and explanatory research (Gorard, 2006).

Figure 5. 1: Framework for showing research strategies.



Source: Self-generated (2022)

5.5.1 EXPLORATORY RESEARCH

According to McNabb (2002) exploratory research is mainly undertaken at the point when problems are still in their early stages and in most cases the studies address all types of research questions. Zikmind *et.al* (2013) further articulated that exploratory research is mainly done when initial research is being undertaken to unpack the nature of the problem. Normally an exploratory research approach is used to develop formal hypothesis and lay a foundation for future research (Leech, and Onwuegbuzie, 2011). Briggers and Collman (2009) concluded that this approach offers a deep insight into some phenomena.

An exploratory study is appropriate when researchers are unsure of the difficulties that could arise during the investigation. (Blumberg *et al.*, 2014). The exploratory study is intended to define the problem's nature, maybe comprehend the problem, and address any new challenges that emerge during the investigation. Creswell (2016) asserts that non-probability sampling, such as judgmental or purposive sampling, is used in

exploratory research. Exploratory research, which can handle all forms of research inquiries, is employed when problems are still in the early stages (Lourens, 2016).

5.5.2 EXPLANATORY RESEARCH

The main goal in explanatory research is to give an account of why a phenomenon occurred and forecast future occurrences (Leech, and Onwuegbuzie, 2011). They further noted that when conducting explanatory research, the principal researcher's main objective is to have a clear insight into the nature of the relationship between the dependent and independent variables. According to Blumberg *et al.* (2014), a causal (explanatory) research design exposes how one variable influence or is responsible for changes in another variable. Explanatory research's major purpose is to explain why events occur and to predict future occurrences (Lourens, 2016). Most researchers use causal design to explore for asymmetrical correlations — that is, changes in one variable (independent variable) being accountable for shifts in another one (dependent variable) (Blumberg *et al.*, 2014).

5.5.3 DESCRIPTIVE RESEARCH

A descriptive research approach is mainly centred on describing solutions and people (Fricker, 2008). According to McNabb (2002), the data from descriptive research can either be in the form of quantitative or qualitative data. Fricker (2008:198) further points out that quantitative data presentations are usually restricted to summary statistics and frequency distributions. Descriptive research, according to Shields, and Rangarjan, (2013), is research that investigates and characterises a person, group of individuals, or situation. Descriptive research data might be qualitative or quantitative (Lourens, 2016). Descriptive research seeks to shed light on contemporary issues using a data collection procedure that allows researchers to explain the situation in greater detail than would otherwise be possible (Dudovskiy, 2016). In descriptive research, the study method is systematised; similarly, the descriptive technique employs probability (random) sample design (Shields and Rangarjan, 2013).

5.5.4 CASE STUDY

A case study is built on an in-depth examination and description of a single person or a very small group, claims Creswell (2016). Case study research, according to Hale Hair, Celsi, Money, Samouel and Page (2011), comprises a thorough analysis of a single person or a group of people. Case studies enable academics to explore unexpected phenomena and frequently result in testable hypotheses. Case studies are only slightly beneficial for establishing precise predictions and should not be used to determine cause and effect (Sharma and Bansal, 2009). The case study methodology, according to Bajpai (2011), enables a researcher to thoroughly examine data within a particular context. A case study technique often selects a small geographical area or a small number of individuals to analyze. In essence, case studies examine present-day real-life phenomena by deeply examining the background of a select few events or circumstances and the relationships between them. (Wilson, 2014). The case study research technique is defined by (Sekaran, and Bougie, 2010) as "an empirical investigation that analyses a contemporary phenomenon inside its real-life environment; when the boundaries between phenomenon and context are not readily visible; and when numerous sources of data are utilised."

5.5.5 OBSERVATIONAL METHOD

According to Creswell (2016), in the social sciences, observation is both one of the most significant and one of the most varied research tools. It encompasses a wide range of styles, strategies, and approaches that might be difficult to compare in terms of implementation and expected outcomes; the choice must be tailored to the study topic and scientific setting. Observational research refers to a variety of non-experimental investigations in which participants' behaviour is regularly observed and documented. Observational study aims to characterise a variable or a group of variables (Shields and Rangarjan, 2013). According to Hale (2011), animal and human behaviour are closely monitored using the observational method (also known as field observation). In the laboratory, there are two main observations. The most significant benefit of the naturalistic research method is that it allows researchers to observe

individuals in their natural settings. Proponents claim that this has more ecological validity than laboratory testing.

Laboratory observation proponents frequently argue that the results produced with laboratory observation are more meaningful than those acquired by naturalistic observation because of the greater control available in the laboratory (Kumar, 2014). Expectancy effects and atypical persons are two major issues with case studies. Expectancy effects refer to the experimenter's underlying biases that may influence the activities undertaken during the study process. Due to these biases, participants' descriptions may be misrepresented. The use of atypical people to describe them can lead to faulty generalisations and a loss of external validity (Wilson, 2014).

5.5.6 SURVEY

According to Creswell (2016), surveys are a sampling of a population's quantitative trends, attitudes, or opinions. Surveys, according to Jackson (2016), involve asking participants questions about a certain subject and then analysing their answers. The survey strategy uses techniques for gathering data include giving out questionnaires, conducting interviews, and making observations. Ivankova, Creswell, and Stick (2006) state that respondents to survey method research provide answers through questionnaires or interviews. After individuals complete the questionnaires, researchers describe the answers they provide. For the survey to be both valid and reliable, it is essential that the questions be properly developed. The questions ought to be written in a simple, comprehensible manner (Leech, and Onwuegbuzie, 2011). This kind of study permits the use of numerous methods for participant recruitment, data collection, and instrumentation. Survey research can make use of quantitative research approaches, such as using questions with numerical ratings (Siddiqui, 2010). Because they can be used to describe and study human behaviour, surveys are frequently used in social and psychological research (Sharma, 2010).

5.5.7 RESEARCH STRATEGY FOR THE STUDY

For the purposes of this study a combination of descriptive and survey research strategy was used. A descriptive research methodology was employed for the

purposes of this study. By adopting a data collection method that enables researchers to explain the situation in more depth than would otherwise be feasible, descriptive research aims to shed light on current concerns. Surveys are often employed in social and psychological research because they can be used to describe and investigate human behavior (Sharma, 2010). The survey approach was used to achieve these objectives because the study is quantitative in nature.

5.6 PRIMARY DATA

Primary data is collected from the direct observation of the phenomenon that is being investigated and is normally collected personally (Welman, Kruger and Mitchell, 2005). Creswell (2016) underscores that primary data is usually sought after when the principal researcher has obtained insight about a problem through reviewing secondary data or going through previously investigated data. Andrew and Halcomb (2009) are of the opinion that primary data is gathered for a particular cause and the principal researcher has direct control over the process. Welman *et al.* (2005) assert that primary data can be collected through telephone calls, interviews, and self-administered questionnaires. As a result of the volume of work that is involved in gathering primary data it is usually expensive and the process takes a lot of time (Creswell, 2016). For the purposes of this study a close ended structured questionnaire was used as primary data.

5.7 SECONDARY DATA

According to Doyle, Brady, and Byrne (2009) secondary data is information that is sourced by other organisations or individuals other than the researcher. One of the mainly benefits of secondary data is that the principal researcher can make use of the data that already exists, and they can make an analysis out of it (Flick *et.al* 2004). Creswell (2016) hinted that even through secondary data saves time and money, the principal researcher must take great caution as to which type of data they should include in their research. In compiling this study, secondary data was sourced from journal articles, textbook, government publications, media articles and theses.

5.8 TARGET POPULATION

According to Welman and Kruger (2002) target population is the group of people in which the researcher wishes to generalise their findings. Gorard (2005) affirms that target population refers to group of people that make up the object of the survey, from which conclusions can be arrived at. Greene (2008) revealed that it is a homogenous mass of individual units. Tashakkori, and Teddlie, (2010) note that a population can be regarded as finite or infinite. Gorard (2005) indicated that a finite population is made up of a fixed or limited number of objects or individuals. On the other hand, an infinite population has unlimited numbers of objects or individuals. He further commented that a population consists of unique strata, however the units in in the strata should be homogenous. Due to time constraints and monetary issues associated with conducting research, in most cases it is not possible to investigate on the entire population (Sekaran, and Bougie, 2010). The target population for this study comprises 650 000 Absa bank customers in the greater Durban Area.

5.9 SAMPLING

Kumar (2014) defined sampling as a process of choosing (a few) participants from a large group (target population) as a basis for forecasting or estimating the commonness for unknown information about the population. On the other hand, (Wilson, 2014) defined sample as a sub-group of the entire population, which reveals the representativeness of the total population. Bryman and Bell (2007) are of the opinion that a population is a total number of all the elements, while a survey population is the total number of elements from which a sample is selected. A sampling unit is a constituent which is the focus of the survey (Wilson, 2014). A sampling procedure is concerned with coming up with a representative sample which comprises all the elements of universe. These can either be finite or infinite (Fricker, 2008).

According to Brynard *et al.* (2015), sampling is a technique that is used to choose a small group with a view to getting a picture of the characteristics of the total population. The main aim of a sample is to get insight about the population that it was drawn from. According to Babbie (2007), the nature of the study determines the methods that will be used to choose the sample from the population. A sample size means the total

number of elements that would be used for a study (Bryman and Bell, 2007). Adding to that, Gorard (2007) further indicated that the bigger the sample size, the greater the chances of coming up with meaningful statistical results. Saunders *et al.* (2009) share the same sentiments that choosing a bigger sample result in meaningful results that can be used for generalisations, and that there are greater chances of eliminating sampling errors.

One overriding factor in coming up with a sample is representativeness (Terreblanche, Durrheim and Painter, 2004). According to Zikmund and Babin (2012) the main goal is to come up with a representative sample from which the principal researcher anticipates deducing conclusions and coming up with some recommendations. According to Sekeran's (1992), commutated table (Annexure C) for a target population of 650 000 the ideal sample size should be, 384 participants. According to Maree (2003), sampling is common practice when conducting research and sampling methods can be categorised into two different types: probability and non-probability techniques.

5.9.1 PROBABILITY SAMPLING

According to Welman *et al.* (2005) sampling methods are categorised into 2 types: namely probability and non-probability techniques. According to Flick *et al.* (2004) probability sampling provides an option of choosing representative samples from large known populations. Briggs and Collman (2007) added that probability sampling methods enable the researcher to predict or estimate the amount of sampling error that can be anticipated in any given sample. Babbie (2005) pointed out that in probability sampling each constituent or participant stands an equal chance of being selected. Welman and Kruger (2002) concur that probability sampling assesses the probability that any constituent or member of a population will be included in a sample. Harris (1995) identified the different types of probability sampling techniques as cluster sampling, simple random sampling, systematic sampling and stratified random sampling.

5.9.1.1 Systematic Sampling

In systematic sampling, the first unit is chosen at random, while the next units are selected automatically based on a predetermined pattern, claims Kumar (2014). A technique that adheres to a mathematical pattern is referred to as systematic sampling. In agreement, Etikan and Kabiru (2017) provide the following more thorough justification of the technique:

Only the first unit is picked at random in systematic sampling; subsequent units are chosen at random over a predetermined period. This is not, in the true sense, a random sample. But because a systematic sample is more uniformly dispersed throughout the population, it has several advantages over a simple random sample. The method's use in the situation of a bigger population is relatively straightforward, inexpensive, and practical.

This approach necessitates a random start position, followed by sampling at predetermined steps, typically in a quadratic meander, and the final step for uniform random sampling approach is the selection of objects from sampled fields, which can be accomplished with an unbiased sampling frame (Creswell, 2016). As a result, if the units within the same sample are heterogeneous, the systematic sample is more applicable. This technique was not appropriate the study because the population was sparsely distributed and coming up with predetermined steps would have been difficult for the researcher.

5.9.1.2 Simple random sampling

Maree (2009) claims that simple random sampling is typically used when researchers believe that the population is homogeneous. He said that any component or part of the population has an equal probability of being picked to be a sample in a basic random sampling. Every person in the population has an equal chance of getting chosen because to the straightforward random sampling technique. Every unit in the sample frame has an equal chance of being selected thanks to simple random sampling (Kumar, 2014). Simple random sampling, according to Cooper and Schindler (2011), is a probability sample when each population subject has a known and equal chance of being selected. It requires a list of population elements with serial numbers, each element having a different number, for use in its application.

5.9.1.3 Stratified sampling

Collis, and Hussey (2014) and Marec (2003) indicated that in stratified sampling, the population of the study is firstly spilt up into identical groups known as strata and then from each stratum a simple random sampling is drawn. Creswell (2016) highlighted that systematic sampling calls for choosing every n^{th} constituent in coming up with a sampling frame. The method of stratifying a study's population into groups from which probabilistic samples are drawn by choosing an appropriate percentage of each stratum of the population is known as "stratified random" sampling (Collis and Hussey, 2014). According to Kumar (2014), stratified sampling is the most effective method when the population is likely to exhibit a linear trend, with systematic sampling coming in second. The stratified sampling technique was thoroughly explained by Etikan and Kabiru (2017) as follows:

When the population from which the sample is to be drawn does not have a homogeneous group, stratified sampling is utilised. A representative of a quality sample is typically obtained by stratified sampling. The universe is divided into several subgroups of population that are more homogeneous than the entire population (the differences between the subpopulations are called strata) and select items from each stratum will be chosen to generate a sample. In this case, each stratum will be more homogeneous with the population, and a more precise estimate will be generated from each stratum.

The sample size from each stratum is maintained proportionate to the size of the stratum when proportional allocation is used (Cooper and Schindler, 2011). Even though the strata range in size, it would be more reliable to choose an equal sample from each stratum to compare the differences between them (Etikan and Kabiru, 2017). As the community being studied has a lot in common, this method was not used in the study.

5.9.1.4 Cluster sampling

According to Kumar (2014), the main benefit of probability sampling is that it highlights the likelihood that sample findings will diverge to varying degrees from the

corresponding population values. Cluster sampling, according to Etikan and Kabiru (2017), is employed when the entire study area is too large. The researcher divides the region into smaller portions that are the same size or smaller, and then makes a random selection from the smaller units. It is anticipated that the entire population will be divided into comparatively smaller groups made up of clusters of smaller units, and that some of these clusters will be randomly selected to make up the overall sampling (Kumar, 2014). By concentrating on fewer clusters, cluster sampling can reduce costs, which is one of its advantages. However, it offers less accuracy than simply random sampling (Sekaran and Bougie, 2010).

5.9.2 NON-PROBABILITY SAMPLING

According to Siddiqui (2010) any sampling technique where the selection of sample elements is not made by any chance but through personal convenience, expert inducement or personal researcher selection is referred to as non-probability sampling. Kumar (2014) pointed out that convenience sampling, judgemental sampling and quota sampling are typical examples of non-probability sampling techniques.

5.9.2.1 Convenience sampling

According to Maree (2003), convenience sampling necessitates selecting a sample primarily for its ease of accessing. A convenience sample is one that is taken from a convenient source but might not be representative of the population (Creswell, 2014). Convenience sampling, also referred to as accidental sampling haphazard sampling, is a type of non-probability or non-random sampling in which members of the target population who satisfy certain practical criteria, such as easy accessibility, geographic proximity, availability at a specific time, or willingness to participate, are included for the purpose of the study (Dörnyei, 2007). It is also used to refer to population study individuals that are simple for researchers to obtain (Kumar, 2014). The convenience technique is further elaborated by Creswell (2016) as follows:

Convenience Sampling is affordable, straightforward, and the subjects are easily accessible. The researcher must explain how the sample differs from the one selected at random. The subjects who might be omitted during the selection process or who

are overrepresented in the sample must also be described. Convenience samples are also known as "accidental samples" because components of the sample may be selected just because they are physically or administratively convenient to the location where the researcher is gathering data.

Convenience sampling's main objective is to get data from subjects who are readily available to the researcher, such as providers who are invited to participate in a study while attending a staff meeting. Despite being widely used, it is neither intentional nor strategic (Palinkas *et al.*, 2013). Convenience sampling's primary premise is that the target population is homogeneous. In other words, the research findings from a random sample, a sample taken from the immediate area, a sample collected with the cooperation of the subject, or a sample taken from a difficult-to-reach area of the population would be same (Zhi., 2014). The technique is also based on the respondents' convenience and availability and does not consider their level of knowledge on the subject under consideration. The study used convenience sampling as it made use of readily available walk- in Absa bank customers in the greater Durban area.

5.9.2.2 Judgemental sampling

Judgemental sampling refers to elements of the population being deliberately chosen based on the experience or expert judgement in a particular field (Willemse, 2004).

5.9.2.3 Quota Sampling

According to Creswell (2016), quota sampling entails stratifying many demographic elements, ending up with target numbers of participants from every precisely defined sub-group. The entire population is divided into relevant strata in quota sampling, such as gender, age, and class. These strata are known as "quota controls," and they are chosen based on their relevance to the topic under study (Keming and Ahmad, 2014). Quota sampling is a non-probability sampling technique in which the researcher selects a sample based on a predetermined quota. After stratifying the population into groups based on pre-specified characteristics, the researcher uses his or her own judgment to select sub-groups from the study's population (Anieting and Mosugu, 2017).

The total number of units in each stratum in the sample is the product of the corresponding proportion in the population and the predetermined sample size. External data, such as census results, are used to estimate the number of elements in each stratum in the population (Keming and Ahmad, 2014). The researcher determines how many categories to use. This kind of sampling ensures that a predetermined number of quotas are collected from each predetermined population sub-group, which is categorized according to pertinent characteristics, but there is basically no random selection of units within the sub-groups (Willemse, 2004). Those who are hesitant to participate are replaced with others from the same demographic who are eager to join (Creswell, 2016). It is helpful when there is a shortage of time, a sample frame is not available, there is a tight research budget, or precise precision is not necessary. The population under research has no strata, hence the quota sampling method was not relevant in this study.

5.9.2.4 Maximum Variation Sampling

Maximum variation (Heterogeneity) Sampling is built by identifying key dimensions of variation and then finding cases that differ as much as possible from one another, and the sampling yields are characterised by: '(1) high-quality, detailed descriptions of each case, which are useful for documenting uniqueness, and (2) important shared patterns that cut across cases and derive their significance from having emerged out of heterogeneity' (Patton, 2002). The concept behind Maximum Variation Sampling, also known as "Heterogeneous Sampling," is to examine a participant from all available angles to gain a better understanding. It entails selecting candidates from a wide range of backgrounds related to the topic of study (Etikan *et al.*, 2016). Using the maximum variation sampling technique, research synthesis can obtain essential and variable features of a phenomenon as experienced by diverse stakeholders in various contexts to aid in informed global decision-making (Harsh, 2011). The scholar goes on to say that, if different study designs illuminate different aspects of a phenomenon, maximum variation sampling can be used to build a holistic understanding of the phenomenon by synthesising studies that differ in their study designs across multiple dimensions (Harsh, 2011). The maximum variation sampling technique was not appropriate for the study because it examines a specific subject from all available

dimensions and then provides a greater understanding of a behaviour through a varied context, which was not the study's goal.

5.9.2.5 Snowball Sampling

To conduct snowball sampling, it is necessary to speak with important informants about the specifics of other "information-rich cases" in the area. In these cases, the "chain of recommended informants would typically diverge initially as many possible sources are recommended, then converge as a few key names are mentioned repeatedly" (Kumar, 2016). A selection technique known as "snowball sampling" is frequently carried out using networks. When the researcher has limited prior knowledge of the group or organisation being investigated, contact with a few people will introduce them to other groups, and the choice of the study sample will be helpful for communication, decision-making, or knowledge dissemination to others, it is useful (Etikan and Kabiru, 2017). By gathering data from a variety of individuals, snowball sampling can be used to find original research publications that are widely cited by different stakeholders interested in the issue (Harsh, 2011). Notwithstanding the fact that "expert bias" (such as a preference for large samples or commonly cited research) might be introduced via snowball sampling, it is especially helpful for making the most of specialist knowledge, locating studies that are highly regarded by many stakeholders, and locating studies outside the realm of traditional academic inquiry (Kumar, 2014). Emails circulated through social networks, alumni associations, community groups, and referrals are some examples of snowball and network samples. Participants in such samples may be close friends or family members of the researcher. This kind of sample seems to be more prevalent in qualitative research, which is often less concerned with generalizability difficulties (Landers and Behrend, 2015). The study did not use the snowball sampling method since it relies on participants who are familiar to the researcher and is typically used in instances when the generalizability of the data is less relevant (Harsh, 2011).

5.9.2.6 Purposive Sampling

Judgment sampling, often referred to as purposeful sampling, is the deliberate selection of a participant based on the participant's personal characteristics. Because

it is not random, it does not call for underlying hypotheses or a set number of participants (Etikan and Kabiru, 2017). It is frequently used in qualitative research to find and choose the instances with the greatest information to make the most use of the resources available (Patton, 2002). Identification and selection of people or groups of people who are informed and skilled about an interest phenomenon are required (Cresswell and Plano Clark, 2011). Since no amount of analysis can make up for badly collected data, it is crucial to use good judgment when selecting how to obtain data and from whom data will be obtained (Dörnyei, 2007). The importance of availability, willingness to contribute, and the capacity to convey ideas and opinions clearly, expressively, and reflectively (Bernard, 2012).

5.10 DATA COLLECTION METHOD

Data collection is a method of collecting and combining information from participants in an established and systematic manner (Walker, 2007). According to Kumar (2014), the methods of data collection differ from one discipline to another, however a lot of emphasis is placed on ensuring accurate and honest data collection. Three commonly known methods of data collection are personal method, telephone interviews, and survey. Thakur (2005) expressed that telephone interviews are conducted by trained interviewers making telephone calls to participants to collect data. Sharma (2005) described personal interview as a face-to-face method of collecting data from participants. Thakur (2005) believed conducting a personal interview is a good approach to ensuring a high response rate and, because the interviewers are trained, quality data will be obtained. Saunders *et al.* (2007) highlighted that a survey is a popular method of data collection. They further revealed that a survey is an inexpensive method of collecting data and, in addition, many questionnaires can be distributed to respondents once and cheaply in a short period of time). Kumar (1999) indicated that data collection methods makes it possible for researchers to collect data from research participants in an organised way. Table 5.2 below by Sharma (2010) illustrates the different methods of data collection as well as the procedures for data collection.

Table 5. 2: Data Criteria Methods

Number	Criteria	Personal Methods	Telephone Interview	Survey
1	Costs	Most expensive	Intermediate	Least expensive
2	Speed	Slowest	Fastest	Intermediate
3	Accuracy	Most Accurate	Least	Intermediate
4	Amount of data	Most	Least	Intermediate
5	Response Rate	Highest	intermediate	Lowest
6	Flexibility	Most flexible	Intermediate	Least flexible
7	Control			
	• Sample	Intermediate	Worst	Best
	• Interview	Best	Intermediate	Worst
	• Administration	Worst	Intermediate	Best

Source: Sharma (2010)

The table 5.2 above indicates that there are three main types of collecting data, which are personal method, telephone interview and surveys. Each of the methods has been identified together with its pros and cons. Drawing from the information in the table, one can deduce that the personal method of data collection has numerous advantages over other methods. In addition, Sharma (2010) revealed that the highest response rate can be obtained using personal method of data collection, it is also the most accurate compared to the others. For the purposes of this study, a close-ended structured quantitative questionnaire was used (Annexure B). The researcher hand delivered the questionnaire including the cover letter (Annexure B) to walk in customers at Absa bank ATMs in the greater Durban Area. Welman *et al.* (2005) pointed out that the personal method of administering the questionnaire has a high response rate compared to other methods of data collection. After completing the questionnaires, the participants returned them to the researcher.

5.11 MEASURING INSTRUMENT

According to Lieber and Weisner (2010) measuring instruments are tools that are employed by researchers to assess a variety of variables. Brynard *et al.* (2015) indicated that a measuring instrument is used to assess the reliability of the method of data collection. For the purposes of this study, the measuring instrument that was used was a questionnaire. Creswell (2016) defined a questionnaire as a combination of questions listed on a form, which are to be completed by participants in a research project, to enable the data from respondents to be comprehensible and be put into scientific protocols. For this study, a close ended structure quantitative questionnaire was used.

5.11.1 BRIEF PERSPECTIVE ON THE USE OF QUESTIONNAIRES

According to Lieber and Weisner (2010) a questionnaire assists in collecting information for research purposes. Gorard (2007) is of the opinion that a questionnaire is the most popular data collection tool in human behaviour studies. Terreblanche *et al.* (2002) also concur that a questionnaire is one of the commonly used tools for collecting data. Sharma and Bansal (2009) added that a questionnaire is a formalised set of questions that is used to seek information from participants, and they view it as a principal way of collecting quantitative primary data. Sharma (2010) pointed out that a questionnaire should meet the criteria of assumptions that a standard questionnaire is based on, which include:

- ❖ Participants should be able to read and comprehend the questions.
- ❖ The participants should be able to provide information that addresses the questions asked.
- ❖ There should be willingness among the participants to provide answers for questions or participate in the study.
- ❖ The participants should be eager to know the results of the research and how it is going to improve their situations.

5.11.2 QUESTIONNAIRE DESIGN

For the purposes of this study the design and construction of the questionnaire went through series of drafts which allowed it a fair share of time for improvement and

refinement up to the point where the final research instrument was developed. The questions of the questionnaire comprised a mix of statements on a Likert scale as well as structured closed ended questions. The questions were purposefully phrased and developed to address areas to generate accurate data which would enable statistical analysis. The questions had a combination of single response statements with nominal and ordinal categories, as well as scaled questions. For single response questions, the research participants had a choice of alternatives to choose from. On the other hand, for the scaled questions, a 5-point Likert scale was used ascertain the extent of the respondents' agreement or disagreement with the statement, with the provision of a central column for each of the statements. Ivankova *et al.* (2006) pointed out that a Likert scale is commonly used because of its ability to assess beliefs attitudes and opinions. To address the main objective of the study, the statements on the Likert scale were developed with the key objectives of the study in mind and the variables that were indicated in the model that was developed.

The research instrument used for the purposes of this study was a pre-coded structured questionnaire which was purposefully developed to ensure that it obtained the maximum information that was needed. The questionnaire (Annexure B) had 62 questions distributed in the following sections:

- Section A: General Information
- Section B: Customer engagement practices
 - Service quality
 - service employee efficiency
 - Personal involvement
 - Ethnic Inclusion
- Section C: Organisation Change Communication
- Section D: Customer satisfaction

To ensure accurate and maximum response from the respondents' section B, C, and D had a brief definition of each concept to reinforce an understanding of themes in the context of the study.

5.11.3 COVERING LETTER

Annexure (A), the covering letter, gave the respondent an insight about the main purpose of the study and their value and contribution in the study. The response rate was further ensured by permitting the questionnaire to be confidential and anonymous. The letter was developed by the principal researcher with the help of the supervisor and was further formalised by using the UKZN GSB letter head indicating the designation of the researcher. The covering letter was further countersigned by the promoter of the study, to validate its authenticity and encourage cooperation from the research participants.

5.11.4 THE PROTOCOLS TO BE ADHERED TO IN CONSTRUCTING A QUESTIONNAIRE

According to Creswell (2016) a questionnaire must be well developed because there are greater chances of repeating the whole survey if the principal research later finds out that the questionnaire was incomplete or that some vital themes were omitted. Kumar (2014) illustrated that a well-developed questionnaire is one that address the research objectives and research questions, gets reliable and valid data from research participants, enables smooth data processing, and maintains the involvement and participant of respondents. Creswell (2014) added that responding to the questionnaire should be voluntary. More so, a vital characteristic of a good questionnaire is that it should be developed to maintain the interest of the research participants; hence a questionnaire should look professional and should be well laid out, highlighting clearly how questions should be answered (Shields and Rangarjan, 2013). To ensure that the research participants can easily comprehend information in the questionnaire, the questionnaire should be segmented into logical sections (Sharman and Bansal, 2009). Siddiqui (2010) cautioned that when designing a questionnaire, questions that are sensitive, leading, double-barrelled or negative should be avoided.

5.11.5 ADVANTAGES OF USING QUESTIONNAIRE AS A RESEARCH INSTRUMENT

A structured questionnaire enables the principal researcher to get in touch with a large group of respondents in a short space of time (Collis and Hussey, 2014). In addition to that, Lieber and Weisner (2010) noted that structured questionnaires in the form of close-ended questions are easy to create, code and interpret. Ivankova, Creswell and Stick (2006) further articulated that structured questionnaires are very easy to standardise because each respondent is asked the same question in the same way. This, according to Cooper and Schindler (2011), enables the principal research to rest assured that the research participants answered the same questions, which makes it a reliable method of collecting data. One of the best advantages of using questionnaire for a quantitative study is that it puts a lower cognitive load on the respondent, and it minimises the amount of thinking that the respondent must do, which eventually translate to more accurate data and a higher respondent rate (Ivankova *et al.*, 2006).

5.11.6 QUESTION CODING

According to Upagade and Shande (2007) coding involves assigning numeric codes to each response in the questionnaire. In addition, Shields and Rangarjan (2003) highlighted that the use of pre-coded questions enables quick data capturing because the research participants are just required to circle or tick their response on the numeric of each statement of the Likert scale.

5.11.7 PRETESTING THE QUESTIONNAIRE

Sharma and Bansal (2009) pointed out the benefits of pretesting the questionnaire on a small number of research participants to check whether it is understood and if it performs as required. Maree (2009) signalled that the process enables the researcher to rectify problems in the questionnaire before its final distribution to the respondents. According to Blumberg *et al.* (2014) the main purpose of conducting a pre-test is to check whether each statement on the questionnaire is understood by the participants, the wording and language in the questionnaire is clear and easy to understand and that the instructions that are given to them are comprehensible. They further indicated that the generated responses from the pre-test should be clear and accurate to ensure

that the process of data capturing can take place. For the purposes of pretesting, 10 questionnaires were distributed to Absa customers in the greater Durban area. The review comments from the pre-test were collated for refinement of the questionnaire. Their comments were taken into consideration in the final effort of phrasing the questionnaire.

5.11.8 ADMINISTRATION OF THE QUESTIONNAIRE

According to Grubrium and Holstein (1997) administering questionnaires is usually a complex issue for researchers as authorisation must be approved. For the purposes of this study approval to conduct the study from Absa bank was obtained (Annexure C). The gatekeeper's letter (approved letter) was attached to the questionnaire (Annexure B) and the covering letter (Annexure A) were distributed to Absa customers in the greater Durban area. The distribution of questionnaires focuses on targeting respondents in a variety of ways, including personally by the researcher or agents (drop and pick), post, phone, and email (Sekeran and Bougie, 2013), and/or through the internet (Zikmund and Babin, 2013). After making prior arrangements with the contact persons in different branches, the researcher visited the branches. Most of the branches in the greater Durban area are in Malls, making communication and questionnaire administration easier. The researcher set aside three weeks for the administration of questionnaires, and the use of a private vehicle ensured that no time was wasted and that the questionnaires were safe and secure. Some questionnaires were distributed electronically via email, while others were distributed in person by research assistants in cases where COVID 19 restrictions were observed. Each questionnaire was accompanied by a participant letter that clarified ethical issues such as participant confidentiality, privacy, and anonymity. The letter also included instructions on how to complete the questionnaire and how to submit the completed questionnaire. As a result, upon completion of the questionnaire, participants had the option of submitting the questionnaire electronically or in a dedicated receipt box. The researcher then collected the completed questionnaire. All participants were sent a reminder email to complete the questionnaire. This was done politely and without coercion, as participants were free to withdraw from the study at any time with no negative consequences to themselves or the study.

Keeping in mind the emergency of the COVID 19, pandemic, which has negatively impacted our daily activities, the participants were involved in accordance with World Health Organisation (WHO) regulations. The following World Health Organisation (WHO) regulations (World Health Organisation, 2020) were followed:

- Masks will always be worn as part of a comprehensive package of prevention and control measures that can limit the spread of COVID-19.
- Maintain a physical distance of at least one metre (3.3 feet) from other people, especially those with respiratory symptoms (e.g., coughing, sneezing);
- Hand hygiene should be done on a regular basis, either with an alcohol-based hand rub or with soap and water if the hands are not visibly dirty.
- Use respiratory hygiene, such as covering your nose and mouth with a bent elbow or a paper tissue when coughing or sneezing, disposing of the tissue immediately after use, and performing hand hygiene; avoid touching your mouth, nose, and eyes.

Throughout the administration of the questionnaires, the researcher followed these guidelines. To prevent the spread of COVID 19, the researcher obtained Personal Protective Equipment. The researcher also purchased sanitizers, masks, and liquid soap, and hired some qualified health personnel to assist in adhering to WHO regulations during the data collection process.

5.12 VALIDITY AND RELIABILITY OF THE MEASURING INSTRUMENT

According to Lieber and Weisner (2010) for a research study to be meticulous, the results of the inquiry should be reliable and valid. Kumar (2014) pointed out that reliability refers to a scenario where the results from the inquiry would consistently be the same if the study was to be conducted again or repeated. Siddiqui (2010) defined validity as the truthfulness of the results of the inquiry. According to Johnson *et al.* (2010) a research study can be reliable but at the same time not valid and cannot be

valid without being reliable first. Saravanard (2003) cautioned researchers not to assume validity despite how reliable the measuring instrument is.

5.12.1 VALIDITY OF THE QUESTIONNAIRE

According to Upgade and Shende (2007) for a questionnaire to have validity, it should be able to accurately measure what it is supposed to measure. Leech and Onwuegbuzie (2011) pointed out that a research instrument should be able to be used for the exact purpose for which it was designed, and the notion of validity is an indication of sound research conclusions. Brynard *et al.* (2015) identified the factors that could affect the validity of a research instrument (questionnaire) which researchers should be aware of:

- ❖ If the research instrument is not reliable, it will not be valid.
- ❖ Data that is obtained through an interview will be invalidated if there is bias or distortion.
- ❖ Fear of participants to tell the truth.
- ❖ Socially desirable responses from respondents
- ❖ Research participants agreeing to all the statements.
- ❖ Responses that are politically correct

According to Cohen *et al.* (2003) it is imperative for a research study to have an appropriate sample to ensure validity of the research findings. Bryman and Bell (2007) view validity as the ability of a research instrument to accurately measure what it is supposed measure and enable interpretation of results and generalise conclusions about the population. Wilson (2014) noted that validity comes in different forms, which are:

5.12.2 FACE VALIDITY

According to Taherdoost (2016) face validity is a personal assessment of a construct's operationalisation. Face validity refers to how closely a measure appears to be linked to a given construct in the eyes of non-experts like test takers and legal representatives. That is, a test's material has face validity if it appears to be relevant to the individual taking it. It assesses the questionnaire's design in terms of feasibility,

readability, style and formatting uniformity, and the clarity of the language employed (Taherdoost, 2016). Face validity is the degree to which a research instrument is subjectively regarded as covering all the concepts that it seeks to measure. Leech and Onwuegbuzie (2011) expressed the opinion that face validity depends on the subjective opinion of the researcher. It is mainly concerned with two questions:

- a) Is the research instrument measuring what it is supposed to measure?
- b) Is the sample that is being measured truly representative of the behaviour being measured?

To test the legitimacy of the face, for the purposes of this study the research instrument had different sections that covered the main variables of the study. In addition, the research instrument was given to a professional editor for proofreading and editing.

5.12.3 CONTENT VALIDITY

One definition of content validity is “The degree to which items in an instrument reflect the content universe to which the instrument will be generalized,” (Sharma, 2010). It is strongly advised in the discipline of Business Administration to use content validity while developing a new instrument.

According to Taherdoost (2016), in general, content validity is the process of evaluating a new survey instrument to verify that it contains all the necessary items while excluding those that are unimportant for a certain construct area. This refers to the accuracy that a measuring instrument possesses to cover all the issues around a particular construct. Creswell (2016) expressed that content validity is the degree to which a research instrument includes all the content of the construct that it seeks to measure. Taherdoost (2016) indicated that researchers may be able to submit content validity surveys to experts working in different places using a quantitative technique, as distance is not an issue. The following actions are taken to apply content validity:

- A prior extensive literature review is conducted to extract the relevant items.
- A content validity survey (each item is graded on a three-point scale) is created (not necessary, useful but not essential).
- The survey should be submitted to specialists in the same study topic.

For the purposes of this study, content validity was ensured through a thorough literature review to extract the relevant items to be included in the research question.

The research instrument was also sent to specialists in the field to assess whether the instrument covered all the relevant information.

5.12.4 CRITERION VALIDITY

According to Taherdoost (2016), the degree to which a measure is related to an outcome is referred to as criterion or concrete validity. It assesses the accuracy with which one measure predicts the outcome of another. If a test can predict performance or behaviour in a different situation, it has this type of validity (past, present, or future).

This comprises numerous measurements and it is determined by making comparisons of scores on an instrument with an external criterion which is known or considered to measure the concept under study. Criterion validity is a different viewpoint that places less emphasis on the conceptual meaning or interpretation of test results. Users of tests may simply want to use them to distinguish between groups of people or anticipate future events. According to Hair *et al.* (2011), criterion validity comprises numerous measurements and is determined by making comparisons between scores on a research instrument with an external criterion known or that is believed to assess the same concept.

A human resources director, for example, might need to conduct a test to determine which candidates are most likely to perform effectively as workers. He or she focuses on the test's capacity to distinguish good employees from bad employees in a very practical approach. If the test does well in this area, it is "valid" enough for their needs. Concurrent validity, predictive validity, and postdictive validity are the three types of criterion validity.

5.12.5 PREDICTIVE VALIDITY

According to Hair *et al.* (2011), if the test accurately predicts what it is designed to predict, the survey is predictively valid. It can also apply to when the predictor measure's scores are collected first, followed by the criterion data. To put it another way, it is the ability of one assessment tool to predict future performance in a certain activity or on a different evaluation of the same construct. To obtain significant

aggregate data, predictive validity studies take a long time to complete and require large sample sizes. In a nutshell, predictive validity measures a system's ability to anticipate something it should theoretically be able to predict.

5.12.6 CONCURRENT VALIDITY

According to Taherdoost (2016), concurrent validity is a sort of proof that can be used to support the use of a test to predict other results. It relates to how closely the results of one test or measurement match those of another test or measurement for the same construct.

5.12.7 POSTDICTIVE VALIDITY

According to Taherdoost (2016), the requirement for this form of validity is in the past. That is, the criterion (for example, a different test) was previously used. It is a type of criterion-referenced validity that measures how closely the results of one test correlate with the results of another, previously administered test, or criterion (Hair *et al.*, 2011).

5.12.8 CONSTRUCT VALIDITY

This deals with validating the measurement instrument, such that it validates what it is measuring, how and why it functions in the way it does and the underlying theory. According to Kumar (2014) construct validity indicates the quality of a measuring instrument in measuring what it intends to measure. According to Kumar (2014) construct validity is determined by identifying the contribution of each construct to the total variance that is being observed. He further pointed out that the greater the variance that is attributed to the construct, the higher the validity of the instrument. Taherdoost (2016) asks: What are the specific cause and effect behaviours, or conceptions involved in a causal relationship? The operationalisation of a construct, such as a notion, idea, or activity, determines its construct validity. Convergent and discriminant validity are the two types of construct validity.

5.12.9 DISCRIMINANT VALIDITY

According to Taherdoost (2016) The degree to which latent variable A distinguishes itself from other latent variables (e.g., B, C, D) is known as discriminant validity. A

latent variable's discriminant validity means that it may account for more variance in the observed variables associated with it than a) measurement error or other unmeasured external influences; or b) other constructs within the conceptual framework. If this is not the case, the individual indicators' and the construct's validity will be questioned (Fornell and Larcker, 1981).

5.12.10 CONVERGENT VALIDITY

According to Taherdoost (2016) convergent validity is a term used frequently in sociology, psychology, and other behavioural sciences to describe the degree to which two measures of variables that should be connected theoretically are really related. Convergent validity, in a nutshell, ensures that structures that should be related are connected.

A factor analysis using principal component analysis (PCA) with varimax rotation approach can be used to test concept validity (discriminant and convergent validity) (Wee and Quazi, 2005). Items with a load of more than 0.40, which is the minimum recommended value in research, are evaluated for further investigation. Cross-loading items greater than 0.40 should also be removed. As a result, the factor analysis results will meet construct validity criteria such as discriminant validity (at least 0.40 loading, no cross-loading of items over 0.40) and convergent validity (eigenvalues of 1, loading of at least 0.40, items that load on theorised constructs) (Traub *et al.*, 2004).

5.13 RELIABILITY OF A QUESTIONNAIRE

Reliability concerns the accuracy of the research instrument, and it can be seen as the extent of consistency of a measuring instrument (Briggs and Collman, 2007). In Sharma and Bansai's (2009) opinion reliability refers to the idea that a question triggers a similar set of responses every time when asked in similar settings. According to Creswell (2016), there are four types of reliability, one of which is inter-rater or observer reliability, which refers to the extent to which individual respondents provide consistent responses in a measuring instrument. Second is test-rate reliability which refers to consistency of a research instrument over time. Thirdly, there are the parallel forms of reliability which relates to the reliability of two measuring instruments

developed and designed in a similar way and with same content. Fourthly, internal consistency reliability refers to the consistency of research findings across the questionnaire and is mostly measured using the Cronbach Co-Efficient Alpha statistical tool. In this study, internal consistency was ensured to establish the reliability of the construct. According to Creswell (2016), internal consistency reliability comes into play when two or more measurements of similar concept are obtained concurrently, and comparison is made to assess whether they agree. Cooper and Schindler (2011) pointed out that the reliability of a research instrument can be predicted in four ways:

5.13.1 TEST-RETEST

Leedy (1997) articulated that the test-retest method makes comparisons of research findings of two separate administrations of the same research instrument separated by a time interval. Kumar (2014) pointed out that a test-retest ratio of 1 or a test-retest difference of 0 indicate a 100% reliability.

5.13.2 PARALLEL

Bless and Higson-Smith (1995) noted that the parallel form of reliability is the same as test-retest reliability, but it attempts to rectify the problems of reactivity through changing the original test a little bit from the second testing. They further pointed out that one of the drawbacks of the parallel form of reliability is having adequate information on whether the version of the instrument is equivalent.

5.13.3 SPLIT-HALF RELIABILITY

Bless and Higson-Smith (2000) indicated that this form of reliability involves splitting the test into two sections and then determining the degree of correspondence between the halves.

5.13.4 INTERNAL CONSTANCY

Creswell et al. (2016) pointed out that this is tested when items are formulated to assess a certain construct. They further indicated that there should be a high degree

of similarity amongst the statements since they were developed to assess a common construct.

5.14 ELIMINATION OF BIAS

According to Resaik (2007) bias is a form of systematic error that can tremendously affect the results of a scientific investigation. After all the responses from the close-ended structured questionnaires were collected, the data was then adapted and cleaned up. A thorough and critical examination of the questionnaires before they are captured is essential (Kumar, 2014). Thus, it was essential for the data to be checked for accuracy and completeness. After this process the responses from the questionnaires were captured on Microsoft Excel to form a dataset that was used for analysis. The act of confirmability refers to the extent to which researchers strive for objectivity and act in good faith while limiting personal values and biases (Bryman and Bell, 2011). According to Creswell (2016), confirmability is synonymous with neutrality and is defined as "the degree to which the findings are a function solely of the informants and conditions of the research and not of other biases, motivations, and perspectives." Cooper and Schindler (2011) agrees, arguing that researchers should ensure that their findings reflect the respondents' experiences and ideas rather than the researcher's desires and expectations. Bias was reduced in this regard through, the researcher's awareness of his own interests and preferred research methods over others, and the continued respect for humanity differences in culture, religion, norms, values, dressing, and language. Bias was difficult to eliminate completely in a natural setting, and the researcher was guided by the operation plan, scientific analysis, and interpretation of the findings kept him on the right track of neutrality and maintaining academic standards (Etikan, and Kabiru, 2017).

5.15 ANALYSIS OF DATA

The research process's phase of data analysis is when the information gathered is considered, analysed, and examined for significance considering a hypothesis or the creation of a new theory (Remenyi and Bannister, 2012). Data analysis is a method for putting the obtained data into order, shape, and sense (De Vos, Strydom, Fouche and Delpont, 2007:169). To analyze the statistical data, a statistician's skills were

employed. Cooper and Schindler (2011) state that the goal of data analysis is to determine the accuracy and dependability of all obtained information. To make sure that every respondent had responded and finished the survey, the questionnaires were gathered and counted. The Statistical Package for Social Sciences was used to analyze the data sets that were gathered (SPSS version 24.0 for Windows). Also, descriptive statistics were used to analyze the data in this study.

5.15.1 DESCRIPTIVE STATISTICS

Descriptive statistics, according to Saunders, Lewis, and Thornhill (2012), provide simple descriptions of the sample and the measurements. The descriptive data used in this study were presented as frequency tables, percentages, charts, graphs, means, standard deviations, and cross tabulations. Organizing and summarising data as well as determining descriptive measures are all part of descriptive statistics, according to Salim & Sulaiman (2011). Both descriptive and inferential statistics were used in the data analysis for this research project.

5.15.2 INFERENTIAL STATISTICS

Inferential statistics, according to Chakraborty and Sengupta (2014), are employed to derive conclusions and generalise about a population from the responses of a sample. Like that, inferential statistics are employed to test a population's hypothesis (Picardi and Masick, 2014). Moreover, Salim and Sulaiman (2011) claim that inferential statistics employ strong statistical tests to generate pertinent results on the hypothesis examined. The data in this study were interpreted using inferential statistics such as the Chi-square test, variance analysis (ANOVA), correlation analysis, and factor analysis. The following explains these.

5.15.2.1 Chi-square Test

The Chi-square is a test of significance for categorical variables (Trobias, 2008). To determine the importance of variance between research variables, the Chi-square test was used. A chi-square analysis also reveals a connection with a significance level of

0.05 or lower. When the level is more than 0.05, there may not be a relationship between the measured variables (Burns and Bush, 2010).

5.15.2.2 Analysis of Variance (ANOVA)

The purpose of the ANOVA analysis is to determine if the variation in the independent variables accounts for the observed variance in the study's outcome (Upagade, and Shende, 2007). The One-Way Analysis of Variance (ANOVA) is a statistical method for assessing the differences between averages for two or more populations, according to Saunders *et al.* (2012). To ascertain the variance between the sample's properties, which were taken from the Absa Bank Durban Central branch, the analysis of variance was carried out.

5.15.2.3 Factor Analysis

A statistical method called factor analysis can be used to examine how several variables are related to one another. According to Saunders *et al.* (2012), factor analysis looks for underlying variables or factors that can be used to explain the pattern of correlations among a set of observed variables. Also, it is frequently used in data reduction to isolate a small set of variables that account for most of the variance seen in a much larger set of manifest variables. Factor analysis was utilised in this study to identify the primary underlying causes of variations or variability in the data set.

5.15.2.4 Correlation Analysis

Correlation analysis was done to look at how all the variables in this study related to one another. In this study, correlations were employed to establish linkages among the variables because they can show a predictive relationship. The Pearson correlation coefficient (r), according to Wambugu (2014), examines the relationship between variables and demonstrates the extent to which one variable affects another. The Pearson correlation tests were used to establish the link between the variables in this study (r , correlation coefficients).

5.15.2.5 Structural Equation Modelling

In this work, a structural equation model was used to analyze the data (SEM). A structural equation model is a multivariate tool that combines interdependence and dependence techniques to let researchers evaluate theory represented by several regression equations, each of which involves multiple-item assessments and is simultaneously solved (Zikmund and Babin, 2010). Inaccurate conclusions can also result from poorly implemented research plans, erroneous and invalid data, and a lack of theoretical guidance in the interpretation of causal linkages (Beran and Violato, 2010:9). Included in a structural equation model are the following components. In that it involves the simultaneous estimate of several regression models or equations, path analysis is an extension of multiple regressions. This makes it possible to represent indirect effects, mediation, and other complex interactions more directly and successfully between variables. A subset of SEM called path analysis models the structural relationships between observed (latent) variables (Lei and Wu, 2007). Other names for path analysis (PA) include latent variable modeling, covariance structure analysis, and causal modeling. A correlation or covariance matrix is the single input used in the calculation of each relationship's strength (Beran and Violato, 2019).

5.16 ETHICAL CONSIDERATIONS

Ivankava *et al.* (2006) signalled the reasons why it is of paramount importance to observe the norms of ethics when conducting research. These are:

- Norms advocate for the aims of research such as avoidance of error, truth, and knowledge.
- Ethical norms promote collaborative work such as fairness, trust, mutual respect, and accountability.
- Norms also assist in ensuring that the researcher is held accountable for their actions.

Bryman and Bell (2009) indicated that previous experiences reveal that research participants normally have questions about the research that they would be asked to participate in. For this reason, a covering letter (Annexure A) was attached to the questionnaire to orient the research participants about the study. To preserve ethical consideration, Frick, and Frick (2010) pointed out a few aspects that must be adhered to: the topic of the study, the purpose of the study, anonymity, confidentiality and the

ethical protocols – all of which were included in the covering letter (Annexure A) of this study.

Andrew and Holcomb (2009) encourage researchers to be open to the participants about their rights in participating in the study. As indicated in the Covering Letter (Annexure A) the intention of the study was made clear to them, as well as the contribution of the study. As a result, each participant had the option of either participating or not participating in the study. The participants could also decide to withdraw from participating in the study at any given stage without having to air their reasons.

The term "ethical consideration" refers to the underlying rationale for conducting the data gathering procedure in a manner that protects the participants, particularly if the research involves humans. According to Bliss, Higson-Smith, and Sithole (2013), the word ethics comes from the Greek word *ethos*, which implies one's disposition or character. This definition of morality is taken from the Latin word *moralis*, which denotes one's behavior or character. Research ethics' main objective is to make sure that researchers follow the standards of conduct that the research and scientific communities respect (Neuman, 2011).

Ethics are rules of behavior that direct a researcher's conduct in relation to the rights of individuals affected by their research project (Saunders *et al.*, 2012). Researchers are required to follow ethical guidelines or research ethics when working with human beings in their studies (Neuman, 2011; Bless *et al.*, 2013; Leedy and Ormrod, 2014). The most crucial guidelines that are typically followed in research ethics are the researcher's neutrality and integrity, participant or respondent privacy, informed consent, voluntary involvement, responsible data analysis, and reporting. Codes of ethics cover a wide spectrum of research ethics (Saunders *et al.*, 2012). Confidentiality, anonymity, privacy, and injury are the primary concerns that the study must meet; they are briefly covered below.

5.16.1 THE RESEARCHER'S OBJECTIVITY AND INTEGRITY

As all academic work, research requires a high level of integrity, which encompasses the researcher's sincerity and candour and calls for accuracy in reporting while avoiding fraud, dishonesty, misleading others, and misrepresenting facts and conclusions (Saunders *et al.*, 2012).

5.16.2 PRIVACY AND PROTECTION OF PARTICIPANTS

In this part, the rights of respondents and informants to secrecy and anonymity were observed as two ethical principles (Leedy and Ormrod, 2014). To maintain confidentiality, participant data must be protected and kept in a secure environment (Bless *et al.*, 2013). Like confidentiality, anonymity mandates that researchers keep respondents' and informants' identities a secret, never divulge their sources, and, where required, substitute codes and pseudonyms for participants' or institutions' real names (Bless *et al.*, 2013). Also, research participants should be shielded from mistreatment or harm, whether it be psychological or physical, such as loss of self-worth, stress, embarrassment, or impairment to future employment or career prospects (Leedy and Ormrod, 2014). Before respondents and informants signed up and completed the questionnaire or participated in the interviews, the researcher assured them in writing of their anonymity and the confidentiality of the data they provided.

5.16.3 INFORMED CONSENT

Participants should get assurances of anonymity and confidentiality of their data, as well as information about the study's aim (Annexure A), the research technique, and everything they will be required to do or not do before agreeing to participate in a study (Neuman, 2011; Saunders *et al.*, 2012). Once participants are made aware of the request, they should be asked to offer formal informed consent by filling out an informed consent form (Kumar, 2014). Certain ethical principles were upheld in this section.

5.16.4 VOLUNTARY PARTICIPATION

This principle addresses the right of respondents and/or informants to voluntarily participate or decline participation, as well as the right to withdraw from the process at any time and not answer certain questions if they do not wish to (Bless *et al.*, 2013; Leedy and Ormrod, 2014).

5.16.5 NO HARM

Walliman (2011) advises that it is the responsibility of the principal investigator to ensure the well-being of respondents is catered for. Zikmund and Babin (2012) provide a list of the most important ethical considerations when conducting research. These include the following:

- Participants can freely participate in the study and can withdraw at any time.
- Privacy of respondents
- Upholding confidentiality

The participants were involved in accordance with World Health Organisation (WHO) norms, keeping in mind the emergency of the COVID 19 pandemic, which significantly impacted our daily routines at the time. World Health Organisation (WHO) requirements were followed (World Health Organisation, 2020)

The researcher followed these rules while administering the questionnaires. The researcher obtained Personal Protective Equipment to avoid the spread of COVID 19. The researcher also purchased hand sanitizers, masks, and liquid soap, as well as hiring some competent health staff to help with the data gathering process while following to WHO requirements.

5.16.6 RESPONSIBLE DATA ANALYSIS AND REPORTING

This involves the adherence of confidentiality and anonymity in the analysis and reporting of primary data, as well as the proper reporting of conclusions and attribution of sources of secondary data used (Saunders *et al.*, 2012). According to Leedy and Ormrod (2014), findings should be reported honestly and accurately without embellishment or plagiarism. This perspective is supported by Bless *et al.* (2013)'s

assertion that fabricating or falsifying data reporting constitutes a major ethical violation. A letter (Appendix 5) introducing the researcher, outlining the goals of the study, and outlining the right to voluntary involvement was included with the questionnaire to address the problem of informed consent and participation. On the first page of the actual instrument, a section concerning these two topics was also included, asking participants to affirm awareness of the study and to accept or deny participation. Participants were given an Informed Consent form that addressed the two issues and asked them to accept, or decline being interviewed for qualitative data collection.

5.17 CONCLUSION

This chapter concentrated on the research methodology, as well as the paradigm and design that was used in the research. The research used the descriptive quantitative Strategy and collected data using the survey method. A questionnaire was used as the principal research instrument. The following chapter discusses the data analysis and discussion of results.

6 CHAPTER 6

DATA ANALYSIS AND DISCUSSION OF RESULTS

6.1 INTRODUCTION

This chapter's goals are to present the data analysis results and discuss the empirical findings of the study. The study's research design included a structured questionnaire and a quantitative approach (Annexure B). 384 Absa customers in the greater Durban area were given the questionnaire. Among the 384 respondents who returned the questionnaires, 110 were discarded because they were insufficiently completed, resulting in a final total of N=274 customers for analysis. First, the quantitative raw data responses were entered into a Microsoft Excel spreadsheet. Next, the data was transferred to SPSS Version 25 (Statistical Program for Social Science). An independent authorized quantitative statistician transferred the data to SPSS (V.25) to guarantee the accuracy and reliability of the data findings. Descriptive and inferential analysis were both used in the main computation of the results. The chapter describes the use of frequency distributions and respondent scoring patterns for the early study of demographic information. Then, to validate the conceptual framework (Figure 6.1) created for the study and test the level of relevance related to the research topics, hypotheses were established. It should be mentioned that only the branches in the greater Durban area were included in the results of the empirical investigation. Hence, because situational circumstances differ, the results cannot be generalized to other branches in South Africa. The chapter ends with a discussion of the study's shortcomings.

6.2 RESEARCH QUESTIONS

- a) What customer engagement practices are employed at Absa bank in the greater Durban area?
- b) What is the attitude of customers towards customer engagement at Absa bank in the greater Durban area?

- c) How satisfied are the customers at Absa bank in the greater Durban area?
- d) Was organisational change communicated to customers at Absa bank in the greater Durban area?
- e) What is the relationship between customer engagement and customer satisfaction at Absa bank in the greater Durban area?
- f) What is the relationship between organisational change communication and customer satisfaction at Absa bank in the greater Durban area?
- g) How can Absa bank develop a customer engagement framework that integrates organisational change communication and customer satisfaction?

6.3 ANALYSIS OF DATA

To organise and summarize the data collected to address the study questions and draw conclusions about the population, data analysis is done using statistical techniques (Gravetter and Forzano, 2016). Descriptive statistics and inferential statistics were thus employed to analyze the data from this research investigation. According to Jackson (2016), descriptive statistics are employed to provide a numerical description of the variables, including their frequencies, means, variances, and standard deviations. To display the respondents' biographical information and scoring patterns, this study used frequencies. Inferential statistics uses a variety of statistical tests to generalise about the population and draw inferences based on research study outcomes (Gravetter and Forzano, 2016). The inferential statistics employed for this investigation included the T-test, Anova, and structural equation modeling. The results of the statistical analysis are presented in the sections that follow.

6.3.1 STRUCTURE OF DATA ANALYSIS

In Section A of the preliminary presentation, data analysis, and result interpretation, biographical data was analysed using descriptive statistics. Both descriptive and inferential statistics were employed in Sections B, C, and D to draw attention to key aspects of the statistical findings as well as patterns and trends that arose from each of the several inquiries.

6.4 DESCRIPTIVE STATISTICS

To make it simple to read and understand specific values, Creswell (2016) defines frequency distribution as a method of organizing, displaying, grouping, and arranging the data into manageable numerical categories. The respondents, all of whom were Absa bank clients in the greater Durban area, are briefly described in this section based on their biographical information. The biographical factors that are analysed here relate to the respondents' age, gender, greatest level of education, marital status, length of banking relationship with Absa Bank, occupation, race, income bracket, accounts owned, and preferred method of communication.

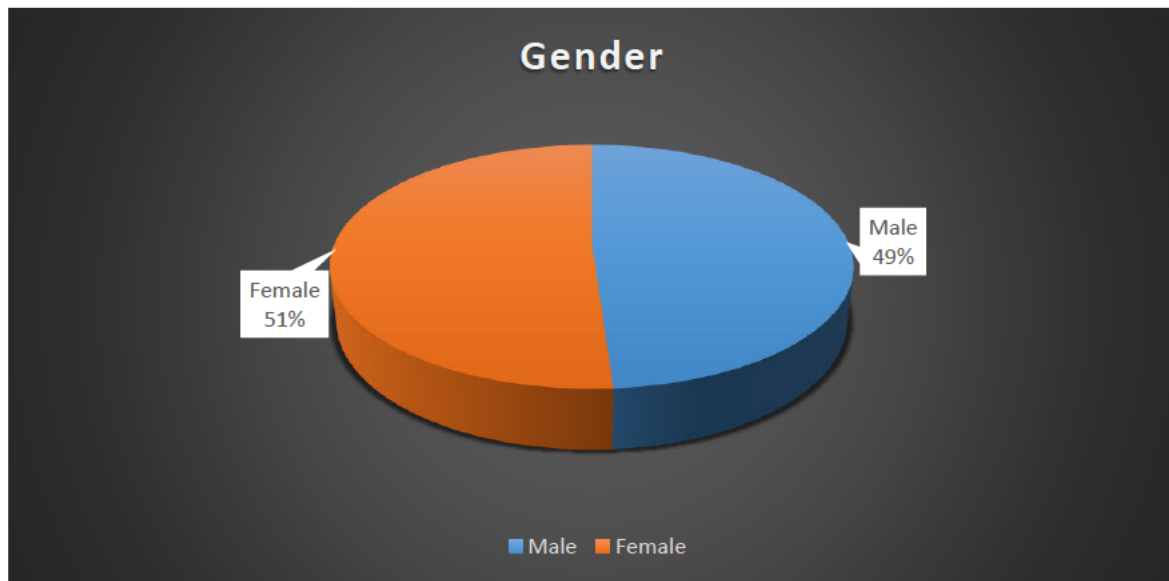
6.4.1 GENDER

The gender distribution for this study is illustrated in Table 6.1 and Figure 6.1.

Table 6 1:Gender of respondents

Gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	134	48.9	48.9	48.9
	Female	140	51.1	51.1	100.0
	Total	274	100.0	100.0	

Figure 6 1:. Gender



The results in Table 6.1. and Figure 6.1 show that 48,9 % of the respondents were male and 51,1 % of the respondents were females. The findings reveal that there was an equal gender distribution from the study respondents. The results share similar gender scoring with other studies in retail banking (Arun, Annim and Arun, 2016). The gender distribution in this study also reflects the general outlook in societies where women are slightly more numerous than men.

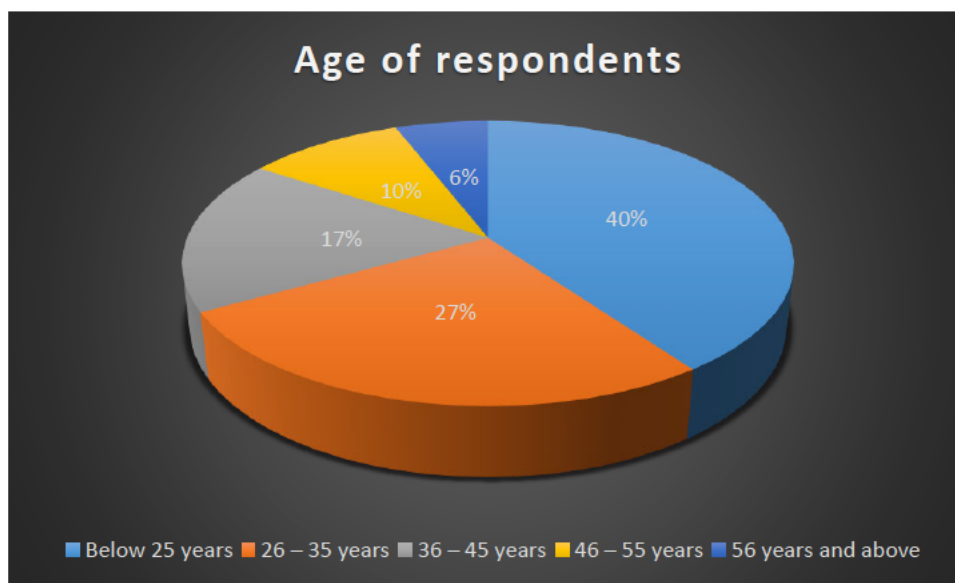
6.4.2 AGE OF RESEARCH RESPONDENTS

Table 6.2. and figure 6.2. below present the age of respondents.

Table 6 2: Age of research respondents

Age		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 25 years	110	40.1	40.1	40.1
	26 – 35 years	73	26.6	26.6	66.8
	36 – 45 years	48	17.5	17.5	84.3
	46 – 55 years	27	9.9	9.9	94.2
	56 years and above	16	5.8	5.8	100.0
	Total	274	100.0	100.0	

Figure 6 2: Age of respondents



The results shown on the pie chart indicate that most of the respondents were below 25, 110 (40.1%). The age group 26-35 years equated to (26,6%) of the research sample, while the age group 36-45 were (17,5%) of the study sample. The age category 46-55 and the 56 years and above equated to (9,9%) and (5,8%) respectively. The findings from the study indicate that recruitment drive made by Absa bank to target the millennium bankers yielded results. Also, the results show a low percentage for respondents aged 56 and above. This might be attributed to fear of

participating in research studies that involve banking. The low participation of that age group was also experienced in the study of (Williams, 2016).

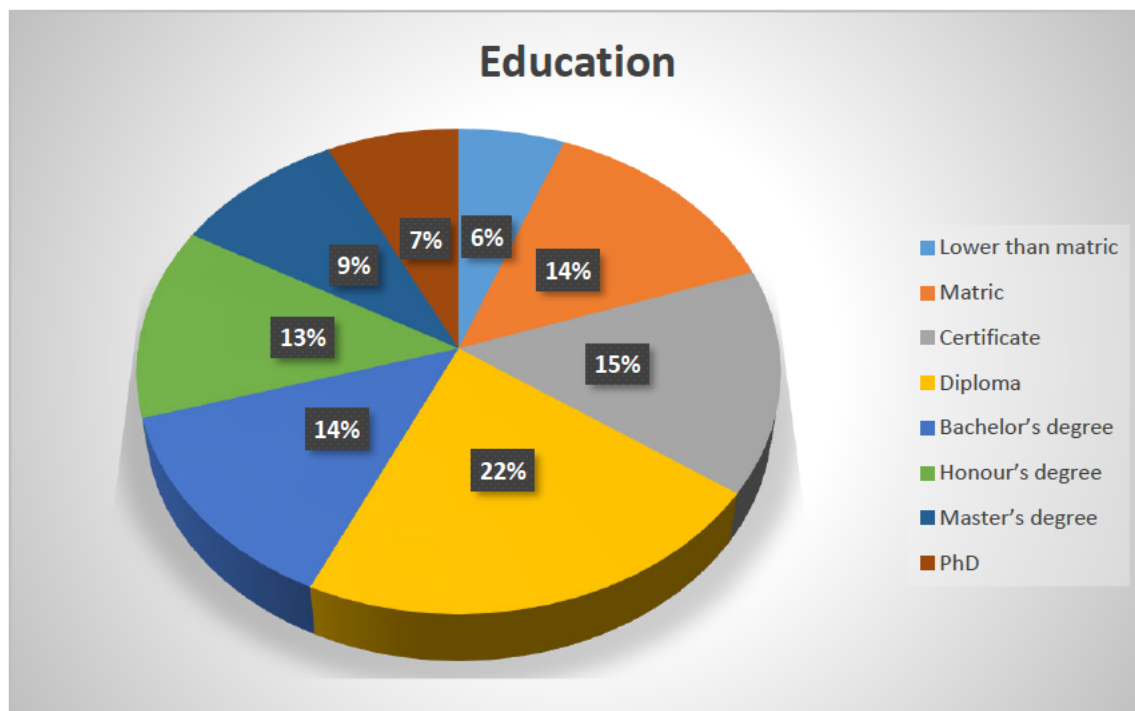
6.4.3 EDUCATION

Table 6.3 and figure 6.3 below illustrate the education level of respondents.

Table 6 3: Level of education of research respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lower than matric	16	5.8	5.8	5.8
	Matric	38	13.9	13.9	19.7
	Certificate	41	15.0	15.0	34.7
	Diploma	61	22.3	22.3	56.9
	Bachelor's degree	37	13.5	13.5	70.4
	Honour's degree	35	12.8	12.8	83.2
	Master's degree	26	9.5	9.5	92.7
	PhD	20	7.3	7.3	100.0
	Total	274	100.0	100.0	

Figure 6 3: Level of education of research respondents



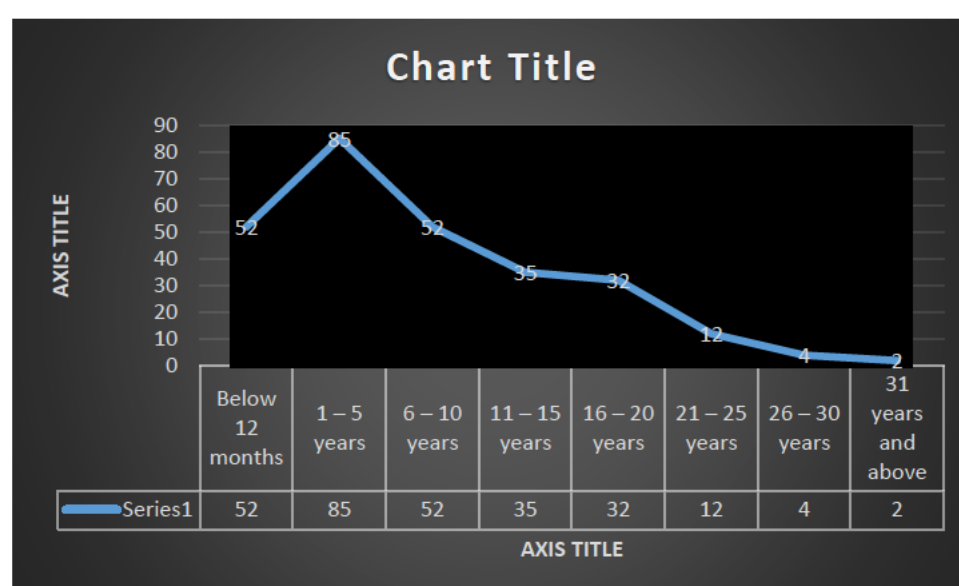
The pie chart in figure 6.3 above and table 6.3 represent the proportions of educational qualifications of the study sample. The findings reveal that the largest proportion of the respondents had Diplomas 61(22,3%). This was followed by Matriculants and Certificate holders, which had 41(15%) and 38(13,9%) respectively. Respondents holding Bachelor's degree and Honours degrees constituted 37(13,5%) and 35(12,8%) respectively. The findings in table 6.3 and figure 6.3 indicate that a fair percentage of the respondents hold Postgraduate qualifications, namely Master's degree 26(9,5%) and PhD holders 20(7,3%). Table 6.3 and figure 6.3 also indicate that 16 (5,8%) of the respondents had lower than Matric. The results obtained from the preliminary analysis of the educational level of respondents indicate that most of the respondents have attained some form of formal education.

6.4.4 HOW LONG HAVE YOU BEEN BANKING WITH ABSA BANK?

The length of period which customers have been banking with Absa is depicted in table 6.4 and figure 6.4 below.

Table 6 4: Period of banking with Absa bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 12 months	52	19.0	19.0	19.0
	1 – 5 years	85	31.0	31.0	50.0
	6 – 10 years	52	19.0	19.0	69.0
	11 – 15 years	35	12.8	12.8	81.8
	16 – 20 years	32	11.7	11.7	93.4
	21 – 25 years	12	4.4	4.4	97.8
	26 – 30 years	4	1.5	1.5	99.3
	31 years and above	2	.7	.7	100.0
	Total	274	100.0	100.0	

Figure 6 4: Period of banking with Absa bank

As illustrated, respondents have been banking with Absa bank for 1-5 years. This was followed by categories below 12 months and 6 to 10 years which had equal scoring percentages of 52(19,0%). This was followed by categories 11-15 years and 16-20 years which had scoring percentages of 35(12,8%) and 32(11,7%) respectively. Respondents who have been banking with Absa for 21-25 years were 12(4,4%). Furthermore, the results show that 4(1,5%) of the respondents have been banking with Absa bank for (26-30) years. Lastly, table 6.4 and figure 6.4 indicate that only

2(0,7%) of the respondents have been banking with Absa bank for 31 years and above. The findings on the period on which customers have been using Absa bank also correlate with Absa bank strategies of recruiting new customers for the bank (Absa, 2020), where the largest proportion of the respondents constituted of customers using Absa bank for the past 5 years.

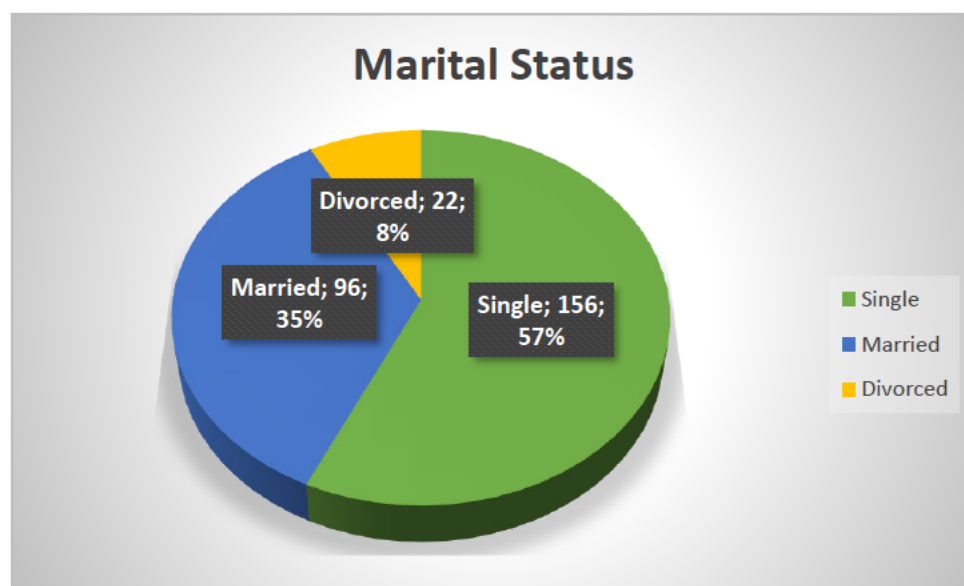
6.4.5 MARITAL STATUS

Table 6.5 and figure 6.5 below portray the marital status of the respondents.

Table 6 5: Marital status of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	156	56.9	56.9	56.9
	Married	96	35.0	35.0	92.0
	Divorced	22	8.0	8.0	100.0
	Total	274	100.0	100.0	

Figure 6 5: Marital status of respondents



The results show that 156(56,9%) of the study sample were single and 96(35,0%) respondents were married. 22(0,8%) respondents were divorced. These findings mirror the overall strategy by Absa bank to recruit millennials, who are mostly single people, through offering them zero monthly students accounts (Absa, 2021).

6.4.6 OCCUPATION

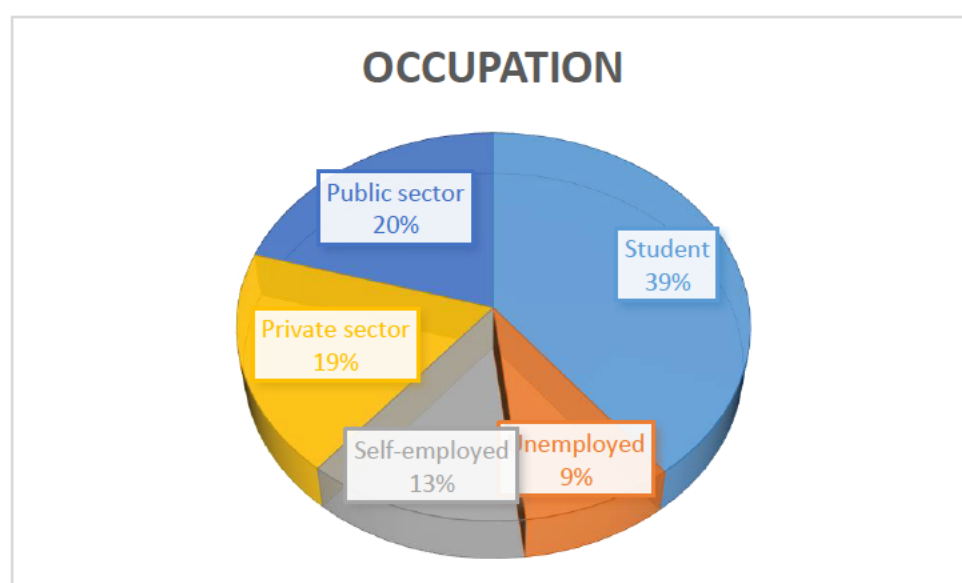
Table 6.6 and the pie chart in figure 6.6 present the occupational levels of the research respondents. The levels covered respondents who are still students, unemployed, self-employed, private sector, and public sector.

Table 6 6: Occupation of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	108	39.4	39.4	39.4
	Unemployed	24	8.8	8.8	48.2
	Self-employed	35	12.8	12.8	60.9
	Private sector	51	18.6	18.6	79.6
	Public sector	56	20.4	20.4	100.0
	Total	274	100.0	100.0	

Table 6.6: Occupation of respondents

Figure 6 6: Occupation of respondents



As presented in the table and pie chart above, 108(39,4%) of the research respondents were students. This was followed by 56(20.4%) respondents who worked in the public sector. 51(18,6%) of the research respondents are from the private sector. 35(12,8%) and 24(8,8%) of the sample respondents were self-employed and unemployed respectively. The findings from the study infer that the recruitment drive of targeting millennium bankers which are mostly single people could be the main reason for the high response rate from this occupation level category.

6.4.7 RACE

Table 6.7: Race of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Black	149	54.4	54.4	54.4
	Indian	58	21.2	21.2	75.5
	Coloured	32	11.7	11.7	87.2
	White	35	12.8	12.8	100.0
	Total	274	100.0	100.0	

Figure 6 7: Race of respondents

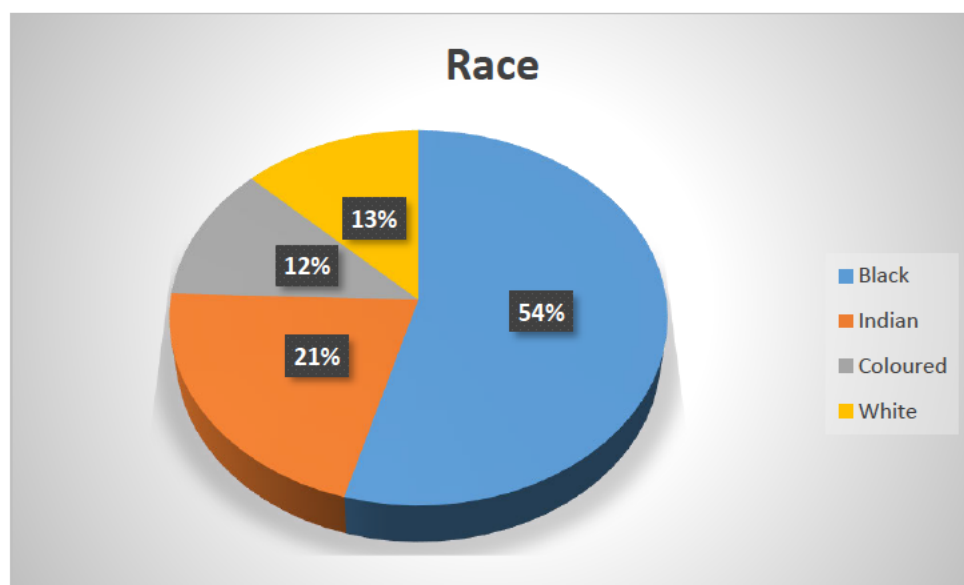


Table 6.7 and figure 6.7 present the race of the respondents. As shown in the findings above, most of the study respondents were blacks 149(54,4%). This was followed by Indians, who constituted 58(21,2%) of the sample. The white and the coloured

respondents had a fairly equal scoring percentage of 35(12,8%) and 32(11,7%). The finding of the study mirrors the demographic statistics of greater Durban which is an area where most black and Indian communities stay in KZN. Additionally, the findings of the study reflect the overall strategic direction which is being pursued by Absa bank to become an Africity (Absa, 2021).

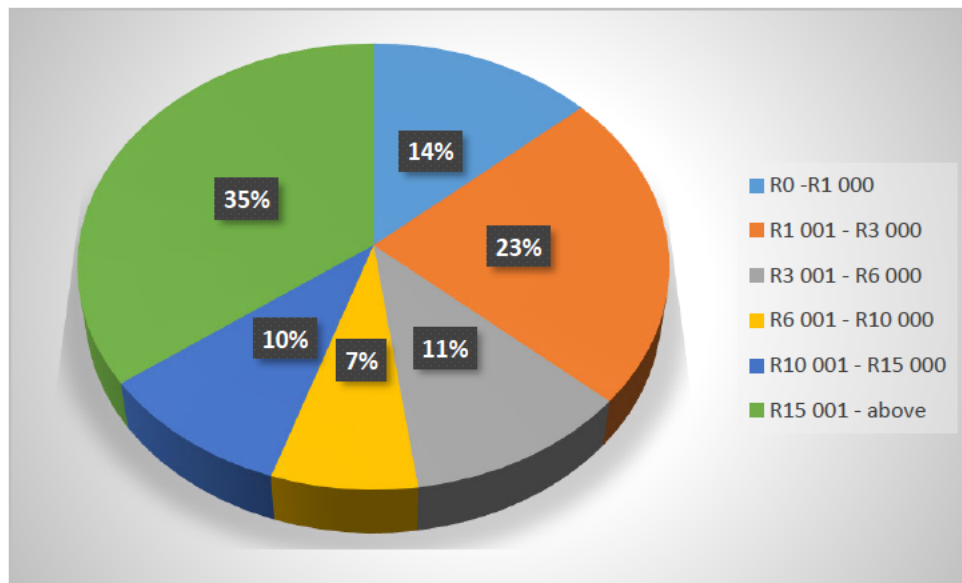
6.4.8 INCOME BRACKET

Table 6.8 and the pie chart in figure 6.8 below present the income brackets of the research respondents.

Table 6.8: Income bracket of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid R0 -R1 000	37	13.5	13.5	13.5
R1 001 - R3 000	63	23.0	23.0	36.5
R3 001 - R6 000	31	11.3	11.3	47.8
R6 001 - R10 000	20	7.3	7.3	55.1
R10 001 - R15 000	27	9.9	9.9	65.0
R15 001 - above	96	35.0	35.0	100.0
Total	274	100.0	100.0	

Figure 6 8: income bracket of respondents



The results show that 96(35%) of the respondents earn an income which is R15 000 and above. This was followed by 63(23%) respondents from the (R1 001-R3 000) income bracket. 37(13,5%) of the research respondents are in the income bracket (R0-R1 000). The income brackets (R3 001-R6 000), (R10 00- R15 000) and (R6 001-R10 000) constitute 31(11,3%), 27(9,9%) and 20(7,3%) respectively. The findings on the income brackets of respondents matches with the occupation category of research respondents, which revealed that most of the respondents were students.

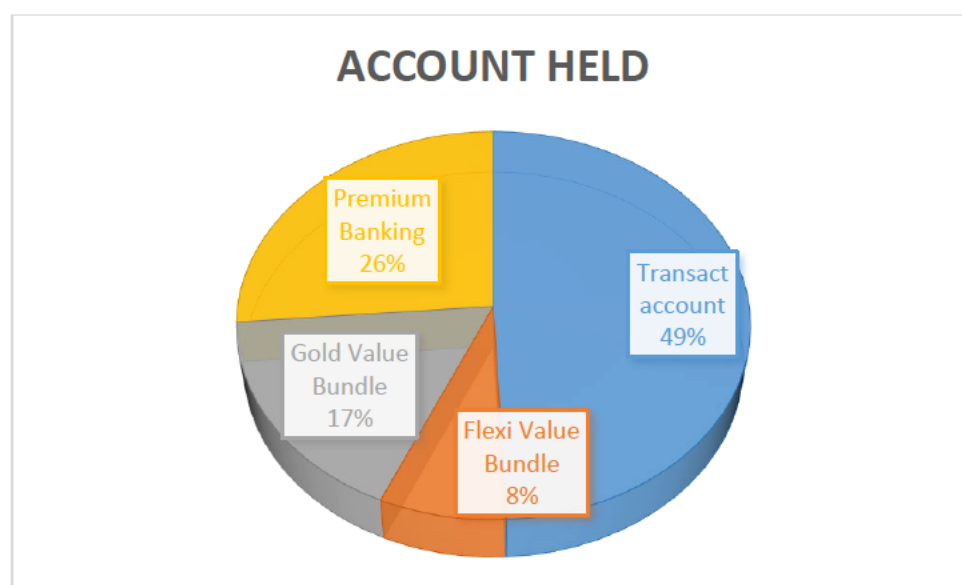
6.4.9 ACCOUNT HELD BY RESPONDENTS

Table 6.9 and in pie chart 6.9 illustrated below presents the scoring patterns of respondents on Accounts held by the respondents.

Table 6.9: Account held by respondents.

Account held		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Transact account	135	49.3	49.3	49.3
	Flexi Value Bundle	20	7.3	7.3	56.6
	Gold Value Bundle	47	17.2	17.2	73.7
	Premium Banking	72	26.3	26.3	100.0
	Total	274	100.0	100.0	

Figure 6 9: Account held by respondents.



The findings highlight that 135(49,3%) of the respondents have a transact account. This was followed by 72(26,3%) respondents who have a premium account. 20(7,3%) of the research respondents have a Gold value bundle account. The flexi value bundle had 20(7,3%) respondents. These findings match with the income bracket and occupation categories of the respondents which indicated that most of the respondents were students. The findings of the present study concur with Absa (2021) which indicate that if you earn less than R3 000 per month or do not currently have an income, their basic and affordable Transact Account will meet all your day-to-day

banking needs. This is in line with the finding that most of the research participants were students.

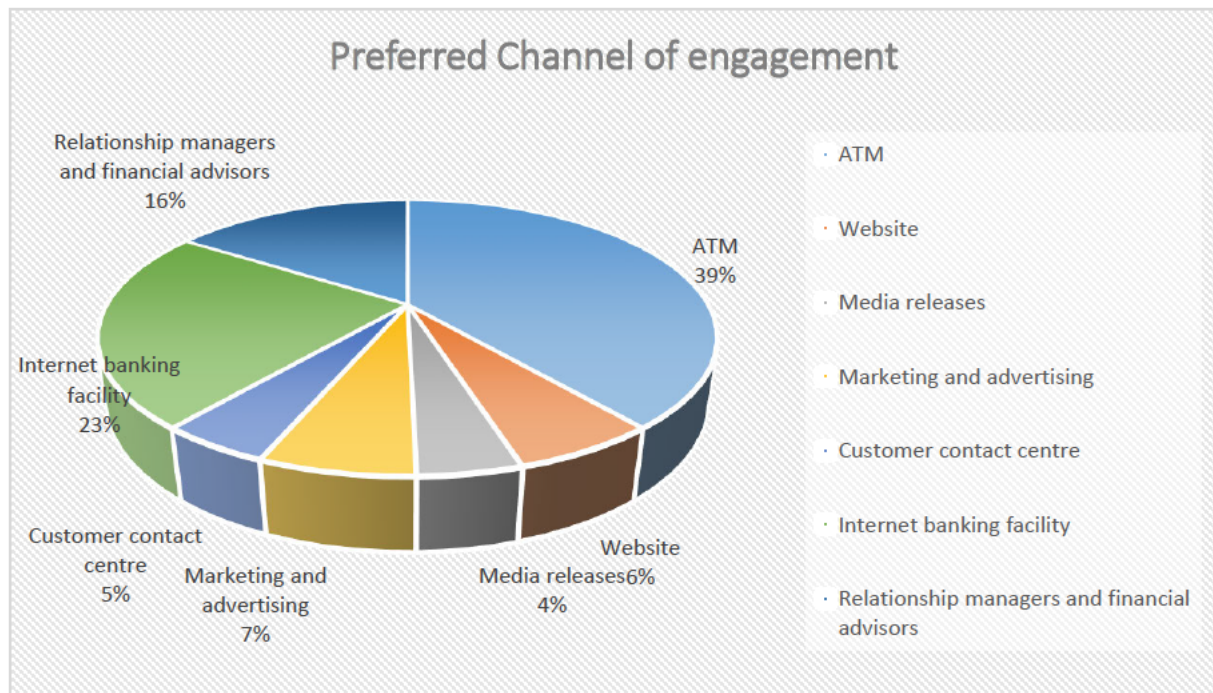
6.4.10 PREFERRED CHANNEL OF ENGAGEMENT

Table 6.10 and the pie chart in figure 6.10 below present details of the preferred channel of engagement.

Table 6 10: Preferred channel of engagement

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ATM	107	39.1	39.1	39.1
	Website	17	6.2	6.2	45.3
	Media releases	12	4.4	4.4	49.6
	Marketing and advertising	18	6.6	6.6	56.2
	Customer contact centre	13	4.7	4.7	60.9
	Internet banking facility	64	23.4	23.4	84.3
	Relationship managers and financial advisors	43	15.7	15.7	100.0
	Total	274	100.0	100.0	

Figure 6 10: Preferred channel of engagement



The channels included ATMs, Website, Media releases, Marketing and Advertising, customer contact centre, internet banking facility, Relationship managers and financial advisors. As presented in figure 6.10 above 107(39,1%) cited ATMs as their preferred channel of engagement. 64(23,4%) of the respondents prefer to engage the bank through the internet banking facility. It is also observed that 43(15,7%) of the respondents indicated that they prefer to engage the bank through marketing and media platforms. 17(6,2%) highlighted that they prefer to engage the bank using the bank's website. The results also show a similar response rate on media releases and customer contact centre as the preferred channels of engagement with scoring percentages of 13(4,7%) and 12(4,4%) respectively. The findings suggest that most of the respondents prefer engagement channels where they initiate when engaging the bank. Organisations are increasingly viewing every interaction with their customers as a potential opportunity that must be capitalised on. Customer initiated engagement is an important source of information about customers' concerns, questions, and so on (e.g., Hollebeek and Chen, 2014).

6.5 INFERENCEAL STATISTICS

Inferential statistics, according to Sekaran and Bougie (2016), aid the researcher in statistical data analysis. They entail evaluating the link between two constructs, finding how groups differ in a variable, and figuring out how predictive factors might be able to account for the variance in the dependent variable. As a result, the inferential statistics used to analyze and clarify the data derived from the study's fieldwork are presented in the following sections.

6.6 CUSTOMER ENGAGEMENT PRACTICES (SERVICE QUALITY, SERVICE EMPLOYEE EFFICIENCY, PERSONAL INVOLVEMENT AND ETHNIC INCLUSIVITY)

This section discusses the findings that relate to customer engagement practices. All 34 items from question 11 are measuring customer engagement practices and are reviewed to find out the extent to which customers agree or disagree with the items. Univariate analysis was done on all items. Thereafter they were reduced to a small number of latent factors/themes. The constructs under customer engagement practices are Service quality (SQ), service employee efficiency (EE), Personal involvement (PI) and Ethnic inclusion (EI). A summary of the items is provided in the table below:

Table 6 11: Constructs on Customer Engagement Practices

Construct	Label
Service quality	SQ
Service employee efficiency	EE
Personal involvement	PI
Ethnic inclusivity	EI

6.6.1 SERVICE QUALITY SCORING PATTERNS

This section presents the breakdown of the customer engagement practices item focusing on service quality. The 5-point Likert scale was combined to come up with which are agree, neutral and disagree. All the items on service quality were reviewed as depicted in the table 6.12 below:

Table 6 12: Service quality scoring patterns

Item	Responses as Frequency (%)					n	Mean (SD)	t	Df	p-value
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree					
ABSA bank keeps its promises	124 (45.3)	98 (35.8)	37 (13.5)	10 (3.6)	5 (1.8)	274	1.81 (0.930)	-21.176	273	<.0005*
Absa bank communications are detailed	61 (22.3)	135 (49.3)	52 (19.0)	19 (6.9)	7 (2.6)	274	2.18 (.943)	-14.347	273	<.0005*
Absa bank is trustworthy	71 (25.9)	118 (43.1)	62 (22.6)	16 (5.8)	7 (2.6)	274	2.16 (.963)	-14.435	273	<.0005*
Absa bank is reliable	61 (22.3)	130 (47.4)	59 (21.5)	19 (6.9)	5 (1.8)	274	2.19 (.921)	-14.629	273	<.0005*
Self-service centres (ATMs) of Absa bank are easy to use	83 (30.3)	112 (40.9)	48 (17.5)	25 (9.1)	6 (2.2)	274	2.12 (1.015)	-14.350	273	<.0005*

6.6.1.1 Absa bank keeps it promises.

In terms of the scoring patterns on the statement *Absa bank keeps its promises*, (81,1%)202 agree with the statement, while (13,5%)37 were neutral. (5,4%)15 disagreed to the statement. These findings make several contributions to the existing

literature. Madikane (2005) expressed that customers prefer to do business with a retail bank that keeps its promises. According to Deilotte (2015) all financial businesses should make it a priority to become more customer centric. As this can be a catalyst for growth and profitability in the current hard economic environment, as well as a tool for defending against competitors and ensuring that financial services companies fulfil their regulatory promises. Keeping promises is of paramount importance in retail banking, as it helps in keeping customers satisfied and improves customer engagement. A study by Lovelock *et al.* (2010) advanced the argument that customers want retail banks to be honest and meet their promises if they want to conduct business with them and stay engaged. Therefore, to capture the loyalty of its customers Absa bank should keep its promises.

6.6.1.2 Absa bank communications are detailed.

Table 6.12 depicts the scoring patterns for the statement *Absa bank communications are detailed*. The results reveal that 196(71,6%) of the responds agreed that Absa bank communications are detailed, while 52(19,0%) of the responses were neutral. 26(9,5%) research respondents disagreed with the statement. These findings provide important insights into the richness of content in Absa bank communications. According to Parajuli, Paudel and Devkota (2020), good communication will aid in the improvement and building of relationships with customers, as well as formation of a team capable of delivering meaningful results that lead to organisational success. The bank should provide free flow of information among all customers to improve communication procedures. According to Coelho and Hensler (2012), detailed and personalised communication improves quality, satisfaction, and trust in retail banking.

Parajuli *et al.* (2020) opined that if information is delivered well, retail banks can use it as a marketing tool. The findings of the study also concur with Muriungi's (2012) study, which highlighted that communication is critical in retail banking and that it should form part of the integral retail banking operations. The study also highlighted that retail banks should use the different communications platforms available to reach out to their customers. Muriungi (2012) emphasises the importance of retail banks caring for their customers and customer service communication through providing continuous communication to customers and offering ways for customers to provide feedback.

As a result, it is critical for retail banks to enhance and adjust their models of communication and contact with customers to keep up with rapid shifts in service orientation. A study by Manish (2017) highlighted that retail banking success can be attributed to detailed communication to customers. The study revealed that a retail bank can use communication to inform its extensive customer base about products and services offered by the bank, as well as to establish a positive image of the bank and establish brand image in the eyes of customers.

6.6.1.3 Absa bank is trustworthy.

Respondents were asked whether *Absa bank was trustworthy*. The findings from the scoring patterns show that 189(69%) respondents agreed that the retail bank is trustworthy, while 62(22,6%) respondents were uncertain. 23(8,4%) respondents revealed disagreed with the statement. These findings provide strong empirical confirmation that trust is an important aspect in retail banking. A study by Kosiba, Boateng, Amartey Boakye and Hinson (2018) expressed the view that given the importance of trustworthiness in customer expectations and obligations in social relationships such as customer engagement, retail banks must provide a trustworthy environment for customers to connect with their organisations to remain loyal to them.

A study by Brackert, Chen, Colado, Desmangles Dupas, Roussel, Sachse, Stewart and Wegner (2019) on global retail banking indicated that customers are looking for dependable products and services from retail banks. The function of trust as an antecedent of long-term client relationship was investigated by (Krishna, and Murthy, 2016), who noted that customers behavioural intentions to seek a long-term connection with a retail bank is influenced by trust. As a result, it is imperative that in its operations, Absa bank should be trustworthy in the eyes of its customer base. These findings are relevant to both practitioners and policy makers in the banking sector.

6.6.1.4 Absa bank is reliable.

Table 6.12 exhibits the scoring patterns on the statement *Absa bank is reliable*. The results from the table reveal that 191(69,7%) of the research respondents agree with

the statement that Absa bank is reliable, while 59(21,5%) were neutral. 24(8,7%) research respondents disagreed with the statement. The findings illustrate how important it is for retail banks to provide products and services that are reliable. A study by Stiakakis and Georgiadis (2009) identified reliability as a key requirement in retail banking. According to Hoang (2018) reliability infers the ability of the retail banks to deliver services on time and correctly the first time, as well as the ability to ensure that the service is delivered exactly as promised. Absa bank should endeavour to offer products and services to its customer base which are reliable.

6.6.1.5 Self-service centres of Absa bank are easy to use.

Respondents were asked whether self-service centres ATMs of Absa bank are easy to use. The findings from the study show that 195(71,2%) respondents agree that the self-service centres of Absa bank are easy to use, while 48(17,5%) were uncertain. Furthermore, table 6.12 shows that 31(11,3%) disagreed with the statement. These findings contribute to the growing body of literature on self-service centres and their ease of use. The research findings concur with Absa bank (2021) that with Absa bank cash deposit ATMs, you can deposit money easily to your account or to someone's account and it will reflect immediately. It is of paramount importance that all services provided by Absa bank, particularly self-service centres, are easy to use. These findings are important for practitioners as well as policymakers.

6.6.2 SERVICE EMPLOYEE EFFICIENCY

This section presents the breakdown of the customer engagement practice item focusing on service employee efficiency. The 5-point Likert scale was combined to come up with are agree, neutral and disagree. All the items on efficiency will be reviewed as depicted in the table below:

Table 6 13: Scoring Patterns on Service employee efficiency.

Item	Responses as Frequency (%)					n	Mean (SD)	t	df	p-value
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree					
I am satisfied interacting with employees of Absa bank	63 23%	127 46.4%	58 21.2%	26 9.5%	63 23%	274	2.17	-15.384	273	<.005 *
Absa bank employees take their time to explain the services that Absa bank offers	50 18.2%	111 40.5%	64 23.4%	38 13.9%	11 4.0%	274	2.45	-8.564	273	<.005 *
On-line calls are answered on time	44 16.1%	103 37.6%	82 29.9%	36 13.1%	9 3.3%	274	2.50	-8.136	273	<.005 *
ATMs are fixed quickly, if they are not working	43 15.7%	102 37.2%	77 28.1%	46 16.8%	6 2.2%	274	2.53	-7.723	273	<.005 *
I am impressed by Absa bank service turnaround time	52 19%	113 41.2%	81 29.6%	24 8.8%	4 1.5%	274	2.32	-12.018	273	<.005 *
Absa bank employees are energetic	63 23%	112 40.9%	65 23.7%	25 9.1%	63 23%	274	2.29	-11.505	273	<.005 *
Absa bank employees are welcoming	86 31.4%	83 30.3%	66 24.1%	33 12.0%	6 2.2%	274	2.23	-11.662	273	<.005 *
Absa bank customer contact centre employees are friendly	69 25.2%	108 39.4%	64 23.4%	23 8.4%	10 3.6%	274	2.26	-11.766	273	<.005 *

6.6.2.1 I am satisfied interacting with employees of Absa bank.

Respondents were asked the extent to which to which they agree or disagree with the statement, *I am satisfied interacting with employees of Absa bank*. The findings highlighted that 190(69,4%) of the respondents agreed with the statement, while

58(21,2%) were neutral. Also, table 6.13 revealed that 26(9,5%) respondents disagreed with the statement. These results would seem to suggest that the customers are satisfied when interacting with Absa bank employees. In addition, the findings provide strong empirical evidence that service employees have an impact on customer satisfaction. A study by Lagat and Uyoga (2019) highlighted that customer interaction with employee efficiency in retail service relationship plays a fundamental role in encouraging customer satisfaction. The findings from the study also concur with Kattara, Weheba and Ahmed, (2015) who pointed out that employee actions are vital in building working relationships with customers. Thus, employee behaviour has an impact on customer perceptions and satisfaction. The study findings are consistent with the literature. Thus, service employees play a fundamental role in fostering customer satisfaction. It would be prudent for Absa bank to equip its service employees with the necessary skills to cater for changing customer needs to ensure customer satisfaction.

6.6.2.2 Absa bank employees take their time to explain the services offered by Absa bank.

Respondents were asked the extent to which they agree or disagree with the statement *that bank employees take their time to explain the services that Absa bank offers*. The results in table 6.13 show that 161(58,7%) respondents agreed to the statement, while 64(23,4%) were neutral. 49(17,9%) respondents disagree with the statement. These findings shed light on the role of service employees in retail banking. A study conducted by Kattara et al (2015) on employee behaviour and customer satisfaction found that the level of personal warmth displayed by service employees towards customers was related to service quality perceptions and customer satisfaction in a significant and positive way. From the study findings it can be concluded that the behaviour of service employees has a significant impact on a customer's decision to stay with a particular service. Bank employees are frontline employees, as a result, they must have adequate resources to provide outstanding customer or member service. Therefore, Absa bank should invest in their service employees such that they will be able to address all the concerns of customers.

6.6.2.3 Online calls are answered on time.

The results in table 6.13 show that 147(53,7%) agreed with the statement that *online calls are answered on time*, while 82(29,9%) were neutral. 45(16,4%) disagreed to the statement. These findings add to the current body of knowledge in several ways. The following key performance indicators were identified from the existing literature on retail banking contact centres: service level (calls answered within target time), average speed of answer, average time in queue, average abandonment rate, percentage of first call resolution, adherence to schedule, average talk time, after call work time, percentage of calls blocked, time before abandoning and inbound calls per agent (Feinberg et al., 2000). A study by Miller and Hendrickse (2016) highlighted that in-house service employees must be trained to handle various call related. The view is supported by Bakare, and Ekolama (2021) who writes that a contact centre for retail banks expressed the opinion that it is critical to not allow a business phone to ring more than three times when answering it. They suggested that retail banks should remind employees that picking up the phone on the second or third ring is the time to aim for. Along the same lines, Absa bank (2021) subsequently highlighted that the bank has a contact centre that can be reached 7 days a week and 24 hours a day.

6.6.2.4 ATMs are fixed quickly when they are not working.

The findings in table 6.13 show that 145(52,9%) agree with the statement that ATMs are fixed quickly if they are not working, while 77(28,1%) of the respondents were neutral. 52(19%) of the respondents disagreed with the statement. These findings add to the growing body of literature on ATMs in the South African banking sector. According to Sewpersad and Minnaar (2010), the cost of repairing or replacing a bombed ATM can range from R150 000 upwards. In cases where an ATM is attached to or next to a building and the explosion causes structural damage to the building, the building owner will incur costs for repairs and lost business, in addition to the delay in repairing the ATM. The findings from the study are consistent with ATM Parts South Africa (2021) which repairs and service ATMs. ATM Parts South Africa (2021) highlighted that their aim is to repair ATMs both onsite and offsite with the highest quality within the shortest time.

According to Sewpersad and Minnaar (2010) there are additional consequences to the impact of ATM failure on members of the public. While banks are attempting to broaden their service reach by providing ATMs in rural areas, these are the very ATMs that perpetrators first target for bombing attacks. When an ATM is destroyed by a bomb attack in such areas, people frequently must travel a long distance to access another ATM. Some people may have to take a taxi, sometimes two taxis, to get to a working dispensing ATM. Another organisation also in charge of ATMs, Solutions and Engineering in South Africa (GAS) South Africa (2021) indicated that they have a national footprint of more than 100 dedicated technicians on call, allowing them to provide customers with quick support for their ATM service maintenance. These findings shed light on whether ATMs in the greater Durban area are fixed on time. The findings are also important for policymakers and organisations that repair ATMs.

6.6.2.5 I am impressed by Absa bank service turnaround time.

Research respondents were asked the extent to which they agree or disagree with the statement, *I am impressed by Absa bank service turnaround time*. The findings show that 165(60,2%) agree with the statement, while 81(29,6%) were neutral. Furthermore, table 6.13 reveals that 28(10,3%) respondents disagree with the statement. Together these results provide important insights on the importance of service turnaround in retail banking. A study by Mbawuni and Nimako (2017) highlighted the importance of customer waiting time management stems from the fact that customers' perceptions of service providers waiting times may have an impact on their current and future relationships with them. The study also found that customers who are satisfied with the turnaround time they must wait for services are more likely to become loyal to the company and would want to do more business with it soon.

A study on queues and customer service in retail banking by Machline and Mindlini (2021) the maximum waiting time should not exceed twenty minutes. The study indicated that if the client waits longer than this period, they can file a complaint. The study also indicated that in Brazil bank queues were frequent and the central bank decided that all retail banks should install ticketing devices to allow customers to know the time they will be served. Such ticketing systems can go a long way to improve turnaround time in retail banking. Drawing from the findings of the study, Absa bank

should aim to offer services to customers within the shortest period from the time a customer makes an inquiry.

6.6.2.6 Absa employees are energetic.

As reflected in table 6.13, research respondents were asked the extent to which they agree or disagree with the statement that *Absa bank employees are energetic*. The findings show that 175(63,9%) of the respondents agreed with the statement, while 65(23,7%) were neutral. The table also indicates that 34(12,4%) respondents did not agree with the statement. A study by Bashir and Ramay (2010) revealed that employees who are happy and energetic are more committed to their work and project a positive image of the organisation.

Existing literature indicates that energy is an organisational resource that increases employees' capacity for action and motivation, allowing them to complete their tasks and achieve their objectives (Quinn, Spreitzer, and Lam, 2012). Literature has also indicated that employees and employers are concerned about energy availability because a lack of energy can lead to burnout (Demerouti et al., 2001) cited in (Bakker and de Vries, 2021), stress (Sonnentag, Kuttler, and Fritz, 2010), or disengagement (Schaufeli, Bakker, and Van Rhenen, 2009). According to Owens, Baker, Sumpter and Cameron (2015) longer work hours, constant change, technology blurring the boundaries of work and personal life, increases in workload, and the risk of job loss all contribute to deteriorating workplace energy. Human energy in the workplace is becoming an increasingly critical and relevant issue in organisational work as employees and organisations strive to do more with less.

The findings from the study concur with the Hussan and Shen (2015) study which found that happy, energetic, and hardworking employees are the most asset of an organisation and retail banks are not an exception. The findings from Hussan and Shen (2015) highlight that HRM and maintaining a higher level of job satisfaction in banks have an impact not only on the banks' performance but also on the economy's expansion and performance. These findings provide strong empirical support for the importance of employee energy during service interactions in retail banking. Taken together, these findings indicate that there is a strong link between employee energy and customer satisfaction.

6.6.2.7 Absa bank employees are welcoming.

Respondents were asked the extent which they agree or disagree with the statement *Absa bank employees are welcoming*. The results show that 169(61,7%) of the respondents agreed with the statement, while 66(24,1%) were uncertain. Furthermore, the table reveals that 39(14,2%) of the respondents disagree with the statement. What emerges from the results reported here is that Absa bank employees are welcoming. According to Barry (2019) it is of paramount importance to make effort in welcoming customers into the bank. He also argued that organisations should improve the environment and make it more appealing. All this contributes to customers' overall impression.

Barry (2019) further highlighted that when a customer walks into your store, they should be greeted right away. If you or your employee is with another customer, the initial greeting may be "I'll be with you in a moment", but you should still acknowledge the customer and make him or her feel welcome right away. In addition to a warm welcome, appearance, smile, and eye contact are also important.

- **Appearance:** Shirts should be tucked in; employees should be dressed appropriately, and cleanness is essential.
- **Smile:** It conveys to the customer that you are pleased to see them and that you are willing to assist them
- **Eye contact:** it conveys acknowledgement, connection, and focus.

Barry (2019) highlighted that you might also want to shake the person's hand or come out from behind the counter to greet them. This is your opportunity to make an impression. When we communicate in person, body language has 55%, tone has 38% and words have 7% impact. The findings from the study infer that customers in retail banking recognise efforts made by the bank in providing a welcoming and accommodating environment. Thus, Absa bank should go all out to ensure that all their customers feel welcomed.

6.6.2.8 Absa bank contact centre employees are friendly.

The findings from the table highlight that most study respondents agreed with the statement, Absa bank contact centre employees are friendly 169(61,7%), while 66(24,1%) were neutral. Table 6.13 also shows that 39(14,2%) of the respondents disagreed with the statement. Overall, these results indicate that most of the respondents were happy with the contact of call centres employees.

A study on call centres by Javed, Sambasivan, and Dissanayake (2015) indicated that working in a call centre entail dealing with a variety of demanding customers. Obarski's (2010) study indicated that a warm, friendly, sincere, courteous, and tactful voice will undoubtedly enhance the customer's experience. Oodith and Parumasur (2015) indicated that employees must understand that every time they answer the phone, they are representing the organisation to the person on the other end of the line. As a result, the way they interact with the customer will give the impression that that is how the bank treats its customers. Therefore, Absa bank should create an environment that enables service employees to be friendly. Training session aimed at creating a friendly service environment will go a long way.

6.6.3 PERSONAL INVOLVEMENT

This section presents the breakdown of customer engagement practices items focusing on personal involvement. The 5-point Likert scale will be combined to come up with are agree, neutral and disagree. All the items on personal involvement are reviewed, as depicted in the table below:

Table 6 14: Scoring patterns on Personal involvement.

Item	Responses as Frequency (%)						Mean (SD)	t	Df	p-value
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	n				
B11.20 Absa bank frequently hold customer focus groups to get customer input	50 18.2 %	114 41.6 %	67 24.5 %	37 13.5%	6 2.2%	274	2.40	-9.920	273	<.0005*
B11.21 Absa bank branches have suggestion boxes for customer queries and complements	65 23.7 %	81 29.6 %	89 32.5 %	32 11.7%	7 2.6%	274	2.40	-9.483	273	<.0005*
B11.22 The customer contact centre takes time to listen to my concerns	64 23.4 %	90 32.8 %	64 23.4 %	46 16.8%	10 3.6%	274	2.45	-8.137	273	<.0005*
B11.23 Personal bankers always ask if I have an input to improve the service experience	49 19.9 %	96 35.0 %	86 31.4 %	36 13.1%	7 2.6%	274	2.47	-8.585	273	<.0005*
B11.34 Absa bank employees are interested in my wellbeing (financially and personally)	44 16.1 %	88 32.1 %	77 28.1 %	48 17.5%	17 6.2%	274	2.66	-5.032	273	<.0005*

6.6.3.1 Absa bank frequently hold customer focus groups to get customer input.

Table 6.14 shows that 164(59,8%) of research respondents agree with the statement Absa bank frequently hold customer focus groups to get customer inputs, while 67(24,5%) were neutral. The table also highlights that 43(15,7%) of the research respondents disagreed with the statement. According to SIS International Market research (2021) focus groups allow for in-depth discussion and probing that survey methods cannot match in customer engagement studies. Focus groups have many advantages, including the stimulation of new ideas, the flexibility of the questions asked, and the enhancement of opinions. Respondents can discuss their pre-existing ideas as well as provide feedback on new information mentioned by fellow group members during focus group discussions. These findings provide additional evidence for the importance of focus groups in obtaining customer input. Along the same lines, Tobin (2012) conducted a focus group on retail banking.

A broadly similar point was also made by Kamarulzaman (2011) who argued that one of the distinguishing features of focus groups is that they use group interaction to generate data and insights that cannot be obtained through customer surveys or interviews. People interact with each other in a focus group with the help of the moderator to gain more information and share their own experiences. Collectively, these studies outline the critical role of focus groups in gaining customer input. These findings provide strong empirical confirmation that most respondents feel they are personally involved with banks, while a small percentage feel they are excluded. To ensure that it brings everyone on board, Absa bank should include customers or seek their input in activities that affect them.

6.6.3.2 Absa bank branches have suggestion boxes for customer queries and complaints.

Respondents were asked about the extent to which Absa bank branches have suggestion boxes for customer queries and complaints. The findings indicate that 146(53,3%) respondents agree with the statement, while 89(32,5%) were uncertain and 39(14,3%) disagreed with the statement. These findings highlight the potential usefulness of suggestion boxes for customer queries and complaints. Munusamy,

Chelliah and Mun's (2010) informative study provides a valuable insight on retail banks having suggestion boxes in the banks' foyer or entrance, and well-conducted surveys are good places to start learning about customer needs.

These findings mirror those of a previous study by Nyame (2012) that indicated that when customer complaints and suggestions are taken and acted upon, the suggestion box allows them to be partially active members of the bank's decision-making process. These results corroborate the ideas of Chinwuba and Chiaka (2013) who suggested that a suggestion box could be used to gather information from employees and provide it to the employer or the public on how to best manage the organisation, improve customer relations, improve services, or meet the needs of employees.

6.6.3.3 The customer contact centre takes time to listen to my concerns.

Table 6.14 provides research findings on the extent to which respondents agree or disagree that customer contact centres take time to listen to their concerns. The findings depicted in the table reveal that 154(56,2%) of respondents agreed with the statement, while 64(23,4%) were neutral and 56(20,4%) disagreed with the statement. These findings add to the existing body of knowledge in several ways. The results corroborate the ideas of Chicu, Pamies, Ryan and Cross (2019) who maintained that services employees must exhibit flexible behaviour to meet managerial objectives such as maintaining service quality, which includes paying attention to customer needs. These results mirror those of Ramsey and Sohi's (1997) study which found that listening in human interactions is fundamental. Absa bank can organise workshops on contact centre etiquette for its service employees to ensure that its customers are well serviced.

6.6.3.4 Personal bankers always ask if I have an impact to improve customer service.

Table 6.14 provided findings on the extent to which customers agree or disagree with the statement personal bankers always ask if I have an impact to improve customer service. The results show that 145(52,9%) respondents agree with the statement while, 86(34,4%) were neutral. 43(15,7%) disagree with the statement. These findings agree with those of previous studies and draw our attention to the importance of

considering the role of personal bankers in retail banking. Information provided by ACCA (2021) indicates that the nature of a personal banker's job necessitates excellent interpersonal, communication and listening skills as well as the ability to inspire confidence and trust in others. These findings add to the growing body of evidence that suggests that personal banks enhance customer service. One of the more significant findings to emerge from this study is that Personal bankers play an influential role in customer service. Personal bankers' jobs must also be able to conduct research analysis while paying close attention to detail, as well as present and explain complex information clearly and simply (ACCA, 2021). Research findings suggest that personal banks play a pivotal role in customer service. As a result, it will be of paramount importance if Absa ensures trained to encourage customer participation during service encounters.

6.6.3.5 Absa bank employees are interested in my wellbeing (financially and personally)

Table 14 highlights that 132(48,2%) study respondents agree with the statement that Absa bank employee are interested in my wellbeing (financially and personally), while 77(28,1%) of the respondents were unsure. The Table also shows that 65(23,7%) of the study respondents disagreed with the statement. These findings contribute in several ways to our understanding of retail banking and provide a basis for customer engagement. In their comprehensive study Bahadur, Aziz and Zulfigar (2018) indicated that service employees should care for customers. The study believed that the empathy, care, attentiveness displayed by frontline service employees contribute to customer satisfaction. Conversely, the study found that lack of empathy and inability to understand the other person's perspective damages service experiences/ encounters, which results in customer dissatisfaction.

6.6.4 ETHNIC INCLUSIVITY

This section presents the breakdown of customer engagement practices items focusing on ethnic inclusivity. The 5-point Likert scale has been combined to come up with the categories of 'agree', 'neutral' and 'disagree'. All the items on ethnic inclusivity are reviewed as depicted on the table below:

Table 6 15: Scoring patterns on ethnic inclusivity.

Item	Responses as Frequency (%)					n	Mean (SD)	t	df	p-value
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree					
Absa bank caters for customers from all cultures	74 27.0 %	101 40.1 %	56 20.4 %	33 12.0%	10 3.6%	274	2.28	-10.773	273	<.0005*
Absa bank has employees from all ethnic groups	63 23.0 %	108 39.4 %	65 23.7 %	29 10.6%	9 3.3%	274	2.32	-10.824	273	<.0005*
Absa bank advertising and marketing is aimed at audiences from all cultures	75 27.4 %	110 40.1 %	52 19.0 %	28 10.2%	9 3.3%	274	2.22	-12.194	273	<.0005*

6.6.4.1 Absa bank caters for customers from all cultures.

Regarding the statement *Absa bank caters for customers from all cultures*, the findings from the study reveal that 175(63,9%) agree with the statement, while 56(20,4%) were neutral. In addition to that, the table of reveal that 43(15,6%) of the respondents disagree with the statement. The results are representative of an emerging trend in the Absa bank group, where they seek to cater for local markets. These findings will help us better understand whether Absa bank engagement efforts cater for all cultures. The Absa (2021) outlines the purpose and values that guide how they do business around the world. According to the code it guides the way they think, work and act at Absa to ensure that employees can assist customers in realising your dreams. It establishes guidelines for our working relationships, particularly with employees, customers, and clients as well as with governments, regulators, business partners, supplier's competitors, and the public.

6.6.4.2 Absa bank has employees from all ethnic groups.

Table 6.15 highlights the extent to which customer agreed or disagreed to the statement Absa bank has employees from all ethnic groups. The results from the findings show 171(62,4%) respondents agreed with the statement, while 65(23,7%) of the respondents were neutral. In addition, the table also highlights that 37(13,5%) of the respondents disagree with the statement. These findings draw our attention to the importance of having employees from different ethnicities. The results mirror those of Phili (2016) that Absa bank believes that successful employees are capable, empowered, and motivated individuals who, as stakeholders, contribute to the group's long-term success. One of the bank's main goals is to increase diversity. This can be accomplished through employment equity and leadership programs, which allow the bank to empower employees to achieve their full potential.

The findings of this investigation complement the work being done by Absa bank. Absa (2021) indicated that its transformation, diversity, and inclusion strategy is divided into (5) main areas, each of which contributes to a diverse workforce and welcoming environment. Culture is critical in creating an environment that encourages change, diversity, and inclusion. Taken together, these findings demonstrate that Absa bank employ people from different ethnicities.

6.6.4.3 Absa bank advertising and marketing is aimed at audiences from all cultures.

Table 6.15 shows respondents' scoring on the statement Absa bank advertising and marketing is aimed at audiences from all cultures. The findings show that 185(67,5%) of the respondents agreed with the statement, 52(19%) were neutral, and 37(13,5%) disagreed. According to Madikane (2005) Absa retail banking is structured to meet the needs of all its customers. Taken together these findings suggest that the advertising and marketing efforts made by Absa bank are aimed at customers of all cultures. The present study has confirmed the findings of Andrews (2008) that Absa bank realised that as a mass-market financial institution not every message would be well-received by everyone, but simply being present in the audiences' wider awareness would create awareness of the bank. As a result, it decided to personalise its advertising messages and services to reach out to people of different cultures.

Andrews (2008) further pointed out that Absa bank has also developed family banking marketing strategies and had recently embarked on an Islamic banking training initiative to ensure that its employees are well versed in the Islamic banking system to ensure that employees are aware of how to treat customers from various cultures. This study has gone some way towards enhancing our understanding of the role of marketing and advertising in capturing people from different cultures.

6.7 KAISER MEASURE OLKIN MEASURE (KMO) OF SAMPLING ADEQUACY AND BARTLETT'S TEST FOR SPHERICITY

After the descriptive data analysis of the customer engagement practices constructs, the KMO and Bartlett's Test were undertaken to ascertain if the data was suitable for factor analysis. It is understood that the main purpose of conducting exploratory factor analysis is for data reduction. Watson (2017) highlighted that the main purpose for conducting factor analysis is to analyse a few constructs which will be traced to one variable for conclusions to be made. The exploratory factor analysis was utilised in this study to reduce the set questions within the survey into a smaller group of theoretical constructs.

To satisfy the requirements of conducting an exploratory factor analysis by deeming collected data adequate other reliability statistics, that is the Kaiser Meyer Olkin Measure of sampling Adequacy (KMO), and Bartlett's Test of Sphericity were performed. Coefficients greater than 0,50 for KMO and less than 0,05 for Bartlett's Test for Sphericity were required and satisfied as depicted in table 6.16, therefore justifying the use of exploratory factor analysis.

Table 6 16: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.880
Bartlett's Test of Sphericity	Approx. Chi-Square	2048.767
	Df	210
	Sig.	.000

A value for the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) of .880 indicates that the data was adequate for successful and reliable extraction. In addition, a significant Bartlett's test ($p < .05$) indicates that correlations between items are not too low for reliable extraction.

6.8 CRONBACH'S ALPHA

To test if the items in each construct are internally consistent, reliability of the composite measure is tested by calculating Cronbach's alpha for each construct. According to Potgieter, Weise and Strasheim (2013) satisfactory reliability co-efficient exceeds 0,60, acceptable ones are above 0,70 and good figures are those beyond 0,80. A summary of the results are depicted in the table below:

Table 6 17: Cronbach's Alpha

Factor	Proposed Construct	Label	Cronbach's alpha
1	Service quality	SQ	.815
2	Efficiency/Employees	EE	.815
3	Personal involvement	PI	.763
4	Ethnic inclusivity	EI	.745

In essence the above co-efficients are deemed acceptable for further analysis. To explore the structure of these 34 items and identify groupings/latent factors, exploratory factor analysis (factor analysis –called principal axis factoring in SPSS) was applied along with Promax rotation with Kaiser Normalization. Several items were

dropped along the way because they either did not load strongly onto any factor, or they cross-loaded onto more than one factor.

6.9 FACTOR ANALYSIS OF CUSTOMER ENGAGEMENT PRACTICES

Factor analysis is a statistical approach used to reduce the amount of data in a data set. Table 6.18 below depicts the factor analysis run on 34 items of question 11 that produced different results with service quality loading along one component, and others across components, that is 2 and 3. In research, factor analysis is commonly used to represent many questions with a smaller number of hypothetical factors. Participants may for example answer three independent questions about environmental policy as part of a national poll on political beliefs, reflecting challenges at the local, state, and national level. Each item would be sufficient as a measure of environmental policy attitudes on its own but taken collectively, they may provide a more accurate picture.

The three metrics can be compared using factor analysis to see if they are measuring the same thing. If this is the case, they can be merged to form a new variable, a factor score variable which includes a score for each respondent on the factor. Factor techniques can be used in a wide range of scenarios. A researcher might wish to determine if the skills needed to compete in a decathlon are as diverse as the 10 events themselves or if only a few fundamental skills are required. To undertake factor analysis, one does not need to believe that the factors exist, but in practice the factors are generally interpreted, given names, and spoken of as real things. Hereafter, the study conducted an exploratory factor analysis (EFA) due to the study being a completely new population and entirely different factors became apparent.

6.9.1 EXPLORATORY FACTOR ANALYSIS

The theories inside the items are undecided, exploratory factor analysis (EFA) was used to find the multidimensional interrelationship between items or cohorts of items that are part of combined theory. The extraction approach of Principal Axis Factoring or Principal Factor Analysis (PFA) with oblique rotation methodology was used for

EFA. Promax with Kaiser Normalisation Rotation was the primary method for producing associated components with a pattern and structure matrix. As a result, a set of items for customer engagement practices were subjected to factor analysis Promax Rotation. Furthermore, the data set was large (n=274) respondents, and the Promax Rotation was applied. EFA tries to uncover latent factors hidden beneath the surface of data by identifying correlations between questionnaire questions. Only questions with large intervariable variance can be classified as important constructs. EFA is a very trustworthy tool to analyse questionnaire questions and test construct validity (Hof, 2012).

The initial 34 items of questions measuring customer engagement practices (service quality, service employee efficiency, personal involvement, and ethnic inclusivity) were subjected to principal component EFA, with the findings shown in the table below (6.19). A four scale was created because of the exercise.

6.9.2 EXTRACTION METHOD FOR CUSTOMER ENGAGEMENT PRACTICES

The total variance (table 6.18) depicts how the variance is distributed among the 21 possible components. Four of the factors have eigenvalues (measures of explained variance) larger than 1.0, which is a frequently used criterion for determining if a factor is useful. Choosing components with eigenvalues greater than 1 is the first rule in factor analysis. Table 6.18 below highlights the total variance explained:

Table 6 7: Total Variance Explained**Total Variance Explained**

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	6.620	31.522	31.522	6.084	28.971	28.971	5.015
2	1.954	9.303	40.825	1.456	6.935	35.906	4.464
3	1.662	7.913	48.738	1.138	5.420	41.326	3.699
4	1.239	5.901	54.639	.826	3.932	45.258	3.302
...							
20	.292	1.392	98.644				
21	.285	1.356	100.000				

Extraction Method: Principal Axis Factoring.

a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.

The data was broken down into four factors which account for 45,26% of the variance. Table 6.18 shows the proportion of variations explained for customer engagement practices using the principal axis factoring extraction approach (PAF). As previously stated, the use of the PAF extraction method was justified because there was no existing literature on the items in question. 21 items from the customer engagement construct annexure were used in the extraction process. Although there are 21 factors (variables) that might be returned for factor analysis, only four factors were extracted by joining the significant factors as shown in the table.

The eigenvalues or variances of the factors are found in the first total column. Typically, the first factor should account for the greatest amount of variance, resulting in 6,620 followed by 1,954, 1,662 and 1,239 respectively. Items loading less than one were dropped. The second column represents the percentage of total variance by each factor respectively: Factor 1 31,522, Factor 2 9,303, Factor 3 7,913, Factor 4 5,901

The cumulative percentage of variation for the four factors is shown in the third column, indicating that the four factors account for 45,26% of the variance in the data. The table also show that when the factors are correlated, sums squared loadings cannot be added to obtain total variance.

6.9.3 ROTATION METHOD FOR CUSTOMER ENGAGEMENT PRACTICES

The eigenvalues for the customer engagement practice construct are rotated in this study to establish a simple structure by linking the derived elements to the study's theory. As a result, Promax with Kaiser Normalisation Rotation was used to create the pattern table below:

Table 6 8: Factor Analysis

	Factor			
	1	2	3	4
B11.3 Absa bank is trustworthy	.956			
B11.4 Absa bank is reliable	.712			
B11.5 Self-service centres (ATMs) of Absa bank are easy to use	.706			
B11.2 Absa bank communications are detailed	.699			
B11.1 Absa bank keeps its promises	.447			
B11.10 On-line calls are answered on time		.829		
B11.11 ATMs are fixed quickly if they are not working		.759		
B11.13 Absa bank employees are energetic		.540		
B11.12 I am impressed by Absa bank service turnaround time		.477		
B11.8 Absa bank employees take time to explain the services that Absa bank offers		.450		
B11.17 Absa bank customer contact centre employees are friendly		.397		
B11.15 Absa bank employees are welcoming		.366		
B11.6 I am satisfied interacting with employees of Absa bank		.339		
B11.22 The customer contact centre takes time to listen to my concerns			.883	
B11.21 Absa bank branches have suggestion boxes for customer queries and complements			.659	
B11.34 Absa bank employees are interested in my wellbeing (financially and personally)			.549	
B11.23 Personal bankers always ask if I have an input to improve the service experience			.534	
B11.20 Absa bank frequently hold customer focus groups to get customer input			.480	
B11.26 Absa bank has employees from all ethnic groups				.934
B11.25 Absa bank caters for customers from all cultures				.580
B11.27 Absa bank advertising and marketing is aimed at audiences from all cultures				.453

Extraction Method: Principal Axis Factoring.

Rotation Method: Promax with Kaiser Normalization.

Rotation converged in 6 iterations.

- The results of the pattern matrix or factor loading matrix for customer engagement components are displayed in the table above.
- To be considered significant and a desired coefficient, the factor loading matrix must be bigger than 0,40
- The factor loading of the items on the four factors is shown in the table.
- The factor loading is considered significant as all 18 items had a greater 0.40.

6.10 SECTION B: ATTITUDES OF CUSTOMERS TOWARDS CUSTOMER ENGAGEMENT

This section discusses the findings that relate to attitudes of customers towards customer engagement. All the items from question 12 are measuring attitudes of customers towards customer engagement and will be reviewed to find out the extent to which customers agree or disagree with the items. Univariate analysis is done on all items. Thereafter they are reduced to a small number of latent factors/themes.

Table 6 20: Scoring patterns on Attitudes of customers towards engagement.

Item	Responses as Frequency (%)					n	Mean (SD)	t	df	p-value
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree					
I do not mind receiving the same message from a different engagement channel	53 19.3%	99 36.1%	71 25.9%	37 13.5%	14 5.1%	274	2.49	-7.664	273	<.000 5*
I prefer personalised communication from the bank	62 22.6%	112 40.9%	63 23.0%	31 11.3%	6 2.2%	274	2.30	-11.532	273	<.000 5*
I feel valued when the bank personally calls me to sell new products	90 32.8%	101 36.9%	59 21.5%	13 4.7%	11 4.0%	274	2.10	-14.245	273	<.000 5*
I prefer a follow up phone call after a service experience	55 20.1%	115 42.0%	61 22.3%	32 11.7%	11 4.0%	274	2.38	-9.785	273	<.000 5*
I prefer a firm handshake after a service experience	33 12%	106 38.7%	72 26.3%	47 17.2%	16 5.8%	274	2.66	-5.210	273	<.000 5*

6.10.1 I DO NOT MIND RECEIVING THE SAME MESSAGE FROM A DIFFERENT ENGAGEMENT CHANNEL

The respondents were asked the extent to which they did not mind receiving the same message from a different engagement channel. The findings show that 152(55,4%) agree with the statement, while 71(25,9%) were neutral and 51(18,6%) disagree with the statement. Most participants do not mind receiving the same message from a different engagement channel. These findings are somewhat surprising given the fact that it is one message that will be circulated. The findings broadly support the work by Rosman (2015) which revealed that customers are increasingly moving between devices when engaging with a company's services, and it is critical for a company to meet the customers' expectations and be able to serve them when and where they want it.

These results corroborate the ideas of Cortonas, Chocarro and Villanueva (2010) who highlighted that in this era of multiple channels of engagement between organisations

and their customers success hinges on an understanding of how to deal with customers referred to as multi-channel shoppers who use or demand multiple channels in their interactions with an organisation, and whose behaviour must be closely examined if the company wants to achieve customer satisfaction and loyalty. Given this situation, there is now no doubt that evidence from previous studies revealed in the study suggest that customers use multiple engagement platforms to engage with customers. As a result, it is advised that Absa bank should be visible on all platforms that customers use.

6.10.2 I PREFER PERSONALISED COMMUNICATION FROM THE BANK

As shown in table 6.20, 191(69,7%) respondents prefer personalised communication from the bank, while 59(21,5%) were neutral. The table also reveals that 24(8,7%) respondents disagree with the statement. According to Parajuli, Paudel and Devkota (2020), good banking communication aids in the improvement and strengthening of relationships with stakeholders, as well as the formation of a team capable of achieving valuable results that lead to organisational success, and bankers are working together to achieve this.

Most of the participants prefer personalised communication. A possible explanation for these results is the personalised nature of retail banking. These results corroborate the ideas of Parajuli, *et al.* (2020) who suggested that if banks professionalised their communication, customers would benefit from lower technological, operational, and functional costs, as well as faster resolution of grievances. These results mirror those of a study by (Williams, 2016) which indicated that retail bank customers are generally supportive of personalised communication. This study further illustrated that sending more personalised information to customers increases their appeal. As a result, Absa bank can continue to send personalised communication to their customers to capture their attention, as well as foster loyalty.

6.10.3 I FEEL VALUED WHEN THE BANK PERSONALLY CALLS ME TO SELL PRODUCTS

Table 6.20 highlights the extent to which respondents agree or disagree with the statement I feel valued when the bank personally calls me to sell products. The findings show that 191(69,7%) of the respondents agree with the statement, while 59(21,5%) were neutral. The table further reveals that 24(8,7%) respondents disagree with the statement. These results are representative of an emerging trend in retail banking. A study by Maduku and Mpinganjira (2012) had similar findings and shed more light on telephone banking as a method of providing banking services. The scholars further highlighted that banks use it as an alternative or supplement to their traditional method of service delivery via branch networks. The primary advantage for banks is a lower cost profile when compared to the cost of providing services through branches. Customers benefit from telephone banking because it provides them with convenience and control. Customers can conduct banking transactions 24 hours a day, seven days a week, in locations that are convenient and private to them, such as their home. A study by Ahmad and Buttle (2002) indicated that many retail banking are now resorting to telephone banking because their customers prefer it. The study further highlighted that telephone banking is convenient and gives customers control hence they feel valued. The results from the study imply that customers value receiving a telephone call from the bank. Thus, these findings draw Absa bank's attention to the need to consider its high-end customers (high market customers) and organise follow up calls for its customers through telebanking.

6.10.4 I PREFER A FOLLOW UP PHONE CALL AFTER A SERVICE EXPERIENCE

170(62,1%) respondents in table 6.20 highlighted that they prefer a follow up after a service experience while 61(22,3%) respondents were neutral. Table 6.20 also indicates that 43(15,7%) respondents disagree with the statement. These findings add to the growing body of literature that suggests that in retail banking customers prefer after sales. A study by Pakurár, Haddad, Nagy, Popp, Oláh (2019) maintained that in any industry, manufacturing, or service, particularly banking, after sales service is an essential component of customer service and a key determinant of customer satisfaction and even competitiveness.

According to Harle, Havas, and Samandari (2016), customers increasingly expect to follow up with bank staff via digital chat, video, or other real-time options rather than having to visit a branch or call a contact centre separately. Results from the study highlight that customers prefer a follow up telephone call after they do business or complete a transaction with the bank. Absa bank can therefore organise follow up calls for its customers ensure customer satisfaction.

6.10.5 I PREFER A FIRM HANDSHAKE AFTER A SERVICE EXPERIENCE

Table 6.20 presents findings from the statement; *I prefer a firm handshake after a service experience*. Results from the scoring indicate 139(50,7%) respondents agree with the statement, while 72(26,3%) were neutral. The table also highlights that 60(18%) disagree with the statement. These findings support the idea that a handshake influences customers' attitude towards the brand. In agreement with the present results, a study by Schroeder, Risen and Gino (2014) demonstrated that service encounters can be influenced by a handshake that occurs at the start of a service experience. A possible explanation for these results is that handshakes are imbued with meaning beyond their physical features because of social rituals. According to Nagy, Farkas, Guy, and Stafylarakis (2020), a handshake has two effects. For starters, it serves as a platform for the other party's initial assessment of you – the power of a first impression is at work here. Secondly, a handshake is a form of nonverbal communication that says a lot more about who you are than what you say. Thus, Absa bank relationship and private bank managers are advised to offer a handshake at the beginning of a service encounter and at the end of the service encounter.

6.11 KAISER-MEYER-OLKIN MEASURE OF SAMPLING ADEQUACY (KMO) AND BARTLETT'S TEST OF SPHERICITY

For the purposes of satisfying requirements for conducting an exploratory factor analysis by proving the collected data to be adequate, two reliable statistics were performed, namely the KMO and Bartlett's test of sphericity. As stated earlier, a co-efficient of more than 0,50 for KMO and 0,05 for Bartlett's Test of Sphericity are

necessary and must be satisfied to apply the exploratory factor analysis. Furthermore, a significant Bartlett's of ($P < 0,5$) indicates that the item correlations were not too low for extraction.

Table 6 21: KMO and Bartlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.714
Bartlett's Test of Sphericity	Approx. Chi-Square	133.029
	Df	6
	Sig.	.000

A value for the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) of .714 indicates that the data was adequate for successful and reliable extraction. In addition, a significant Bartlett's test ($p < .05$) indicates that correlations between items were not too low for reliable extraction.

6.12 CRONBACH'S ALPHA

To test if the items in each construct are internally consistent, reliability of the composite measure/scale is tested by calculating Cronbach's alpha for each construct. The reliability of the composite measures is verified by calculating Cronbach's alpha for each construct to see if the items in each construct are internally consistent. A summary of these results follows.

Table 6.22: Cronbach's Alpha

Factor	Construct	Label	Cronbach's alpha
1	Attitudes of customers towards customer engagement	PCE	.649

This alpha .649 is acceptable given there are only 4 items in the construct (the more items included the higher alpha could have increased the alpha score). The score goes above the acceptable alpha value for Cronbach's. This shows that the measurement of these items is acceptable and consistent. According to Chaudhary and Dey (2016), a satisfactory co-efficient is above 0,60, an acceptable co-efficient above 0,70, and a good co-efficient above 0,80. In essence, for further study the above co-efficient are considered acceptable.

6.13 FACTOR ANALYSIS FOR ATTITUDES OF CUSTOMERS TOWARDS CUSTOMER ENGAGEMENT

A popular method for variable or data reduction is factor analysis, a multivariate statistical approach. The interdependency approach of factor analysis ascertains whether the factors in the research instrument measure the same item. With regard to respondents' responses to these questions being similar and measuring the same factor, the factor analytic method was used to determine which set of items in the attitudes of customers toward customer engagement construct of the questionnaire (Annexure B) needed to be grouped together. This factor is discussed in more detail below. A set of items in a dataset can also be removed later using the factor. Hereafter, this study will conduct an exploratory factor analysis (EFA) due to the study being a completely new population and entirely different factors became apparent. Promax rotation with Kaiser Normalisation was used in conjunction with exploratory factor analysis (also known as principal axis factoring in SPSS) to examine the structure of these items and uncover groupings/latent components. Along the way, a few elements

were eliminated since they either did not firmly load onto any factor, or they cross-loaded onto many factors.

6.13.1 EXPLORATORY FACTOR ANALYSIS (EFA)

If the theories contained within the items were unclear, exploratory factor analysis (hence referred to as EFA) was used to find complex links between items or cohorts of items that are a component of a combined theory. The extraction method of principal axis factoring (PAF) or principal factor analysis (PFA) with oblique rotation methodology was used to carry out the EFA. The favoured method for generating factors with a pattern matrix and a structural matrix was oblique rotation. Thus, a collection of items assessing customer attitudes toward the customer engagement construct underwent factor analysis using the Promax (oblique) rotation method (Annexure B). Also, the huge dataset (n = 274 respondents) necessitated the employment of the Promax rotation algorithm.

6.13.2 EXTRACTION METHOD FOR ATTITUDES OF CUSTOMER ON ATTITUDES TOWARDS CUSTOMER ENGAGEMENT

The total variance explained in table 6.23 shows how the variance between the four items is distributed. One factor has a greater than 1,0, which is often used as a criterion for determining whether the factor is useful (Measures of explained variance).

Table 6 23: Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.953	48.831	48.831	1.277	31.934	31.934
2	.764	19.105	67.936			
3	.677	16.932	84.869			
4	.605	15.131	100.000			

Extraction Method: Principal Axis Factoring.

Table 6.23 provides the proportion of variance explained by the method Principal Axis Factoring for attitudes of customers towards customer engagement practices. As mentioned earlier, the basis for using the PAF extraction method was that there was no literature identified for the selected items. 4 items from the attitude of customers towards customer engagement (Annexure B) were used for the extraction part. As shown in table 6.23 only one factor was extracted. The first column indicates the eigenvalues or variances of the factors. The biggest factor is one accounting for 1,953. Items loading less than 0.40 were dropped. In the second column, the total variance of the first factor represents a percentage of 48, 831. The third column 48, 831 shows the cumulative percentage of variation for the factor.

6.13.3 ROTATION METHOD FOR ATTITUDES OF CUSTOMERS TOWARDS CUSTOMER ENGAGEMENT

In table 6.24 below, eigenvalues for attitudes of customers towards customer engagement are turned into a simple structure by linking the derived elements to the theory of the study. The Promax with Kaiser Normalisation rotation was used to create the pattern matrix table below:

Table 6 24: Table of the factor analysis

	Factor
	1
B12.8 I prefer personalised communication from the bank	.620
B12.14 I prefer a firm handshake after a service experience	.564
B12.7 I do not mind receiving the same message from different engagement channels	.564
B12.9 I feel valued when the bank personally calls me to sell new products	.506

Extraction Method: Principal Axis Factoring.

1 factor extracted. 7 iterations required.

The results of the factor analysis on attitudes of customers towards customer engagement practices are presented. The results show the items loaded into one factor and that item 11 was dropped because it did not correlate highly enough with the total scale. In this case the main principles of EFA (done on Customer engagement

practices) were applied. Accordingly, only factor loads above one were considered, eigenvalues of factors ≥ 1 and only factors producing a cumulative variance $\geq 50\%$ were deemed significant.

The results of the factor loading matrix on attitudes of customers towards customer engagement practices are shown in table 6.24. A desired factor loading matrix must be larger than 0,40 to be considered significant. The loading of the factor is considered significant as items have a value above 0,40.

6.14 SECTION C: ORGANISATIONAL CHANGE COMMUNICATION

This section discusses the findings that relate to organisational change communication. All the items from question 12 are measuring organisational change communication and were reviewed to find out the extent to which customers agree or disagree with the items. Univariate analysis was done on all items. Thereafter they were reduced to a small number of latent factors/themes.

Table 6 25: Scoring patterns on organisational change communication.

Item	Responses as Frequency (%)					n	Mean (SD)	t	df	p-value
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree					
Absa bank notified me of the changes happening at the bank	111 40.5%	110 40.1%	34 12.4%	12 4.4%	7 2.6%	274	1.88	-19.231	273	<.0005 *
Absa bank openly communicates about the change initiative	70 25.5%	99 36.1%	75 27.4%	26 9.5%	4 1.5%	274	2.25	-12.508	273	<.0005 *
Absa bank sent communiques regularly updating about the change process	82 29.9%	131 47.8%	41 15.0%	16 5.8%	4 1.5%	274	2.01	-18.116	273	<.0005 *
Absa bank has platforms for me to provide feedback on the change initiative	55 20.1%	122 44.5%	71 25.9%	22 8.0%	4 1.5%	274	2.26	-13.264	273	<.0005 *
Absa bank uses various engagement platforms to communicate about change	60 16.1%	102 44.2%	82 25.5%	24 11.7%	6 2.6%	274	2.43	-11.432	273	<.0005 *
Change related enquiries are communicated on time	44 16.1%	121 44.2%	70 25.5%	32 11.7%	7 2.6%	274	2.41	-10.090	273	<.0005 *
Absa bank involves customers in the change process	36 13.1%	112 40.9%	80 29.2%	28 10.2%	18 6.6%	274	2.56	-6.876	273	<.0005 *

6.14.1 ABSA BANK NOTIFIED ME OF THE CHANGES HAPPENING AT THE BANK

Table 6.25 highlights the scoring patterns of respondents on the statement, Absa bank notified me of the changes happening at the bank. The findings of the study showed that 221(80,6%) respondents agreed with the statement, while 34(12,4%) were neutral. The table also shows that 19(7%) disagree with the statement. The most obvious finding to emerge from the analysis is that Absa bank notified its customer base about the organisational change that was taking place. According to Ruão,

Marinho, and Silva (2022), communication is the key and one of the most complex parameters for successfully implementing a change programme because it involves an exchange of ideas and feelings with people in an organisation through various mediums. It is one of the most difficult issues that an organisation faces during the entire change implementation process. These findings are in accord with Barclays Africa Group (now Absa bank) circular. According to Absa bank (2021), BAG announced to its stakeholders that it reached agreement with Barclays PLC on the terms of separation. The findings from the study infer that Absa bank communicated to its customers about the organisational change taking place at Absa.

6.14.2 ABSA BANK OPENLY COMMUNICATE ABOUT THE CHANGE

Table 6.25 above provides figures on respondents' scoring on the statement Absa bank openly communicates about change initiative. The table indicates that 169(61,6%) respondents agree with the statement while 75(27,4%) were neutral. 30(11%) respondents disagree with the statement. Perhaps the most important finding is that Absa bank openly communicated with customers about the organisational change. According to Absa bank (2021), Barclays PLC announced its intention to sell most of its Barclays Africa shareholding over a two-to-three-year period. These findings should help us better appreciate the importance of organisational change communication in retail banking. The results from the study suggest that Absa timeously informed its customers of the changes taking place.

6.14.3 ABSA BANK SENT COMMUNIQUEES REGULARLY UPDATING ABOUT CHANGE

Table 6.25 shows respondents' scoring on the statement that Absa bank sent communiques regularly updating about the change process. The results from the table show that 213(77,7%) of the respondents agree with the statement, while 41(15%) respondents were neutral and 20(7,3%) disagreed to with the statement. These are reassuring findings. In one of its communiques Absa (2021) announced that its separation with Barclays PLC was 69% complete. The findings from the study suggest that from time-to-time Absa should communicate about the any changes to its

customers. Throughout the organisational change process Absa bank issued communiques updating its customers about events taking place in the organisation.

6.14.4 ABSA BANK HAS PLATFORMS FOR ME TO PROVIDE FEEDBACK ON THE CHANGE INITIATIVE

Table 6.25 shows respondents' scoring on the statement *Absa bank has platforms for me to provide feedback on the change initiative*. Results from the table show that 177(64,6%) respondents agree with the statement, while 71(25,9%) respondents were neutral and 26(9,5%) disagreed with the statement. These results raise intriguing questions regarding the nature and extent of Absa bank engagement platforms. The findings from the study seem to indicate that Absa has adequate platforms for customers to give feedback to the bank about the organisational change. This new understanding should help to improve predictions of the impact of engagement platforms in providing feedback. Additionally, this study adds to the growing body of research that indicates how engagement channels provide useful feedback to businesses.

6.14.5 ABSA BANK USES VARIOUS ENGAGEMENT PLATFORMS TO COMMUNICATE ABOUT CHANGE

Table 6.25 highlight respondents' scoring on the statement, *Absa bank uses various engagement platforms to communicate about change*. The findings in the table show that 162(59,1%) respondents agree with the statement, while 82(29,9%) were neutral. The table also shows that 30(11%) respondents disagree with the statement. The empirical findings from this study provide a new understanding of the usefulness of multiple channels of engagement. This new understanding should help to improve predictions of the impact of engagement channels in providing feedback from customers. These results mirror those by Letchumannan, Bidin, Bolong, and Osman, (2022) which asserted that Absa's retail banking strategy revolves around putting customers first in everything they do. They want to be able to meet the banking and lifestyle needs of customers. The contribution of this thesis is to provide deeper insights on the most used channel of engagement currently used by Absa bank.

Drawing from the findings of the study, most of the customers attest that Absa bank uses various engagement platforms for communication purposes.

6.14.6 CHANGE RELATED ENQUIRIES ARE COMMUNICATED ON TIME

Table 6.25 provide scoring on the statement change related enquiries are communicated on time. The results indicate that 165(60,3%) respondents agree with the statement, 70(25,5%) are neutral, and 39(14,3%) disagree. With respect to this question, the most obvious finding to emerge is that change related enquiries were communicated on time. These findings draw our attention to the importance of organisational change communication in retail banking. The findings are consistent with those of Enakrire, Lubbe, and Ohei, (2022) who indicated that the time it takes to decide in response to a client's query, complaint or application must be reduced. This provides some explanation as to why management must ensure that service employees have clear job descriptions such as the ability to reduce the bank's current turnaround times for decisions. This combination of findings provides some support for the conceptual premise that empowering service employees to be efficient and offer service is an essential in the competitive South Africa banking industry.

6.14.7 ABSA BANK INVOLVES CUSTOMERS IN THE CHANGE PROCESS

Table 6.25 shows respondents' scoring on the statement *Absa bank involves customers in the change the process*. The results show that 148(54%) agree with the statement, 80(29,2%) were neutral and 46(16,8%) respondents disagree with the statement. According to Zhang, and Ming (2023), while customer participation can enhance the positive effects of technological change, it can also mitigate the negative effects of technological change. When customers participate in the production and delivery processes, firms gain external knowledge through their interactions with customers. Firms, in other words, gain and accumulate more valuable knowledge and experience. Customer participation, as noted by Vargo and Lusch (2004), cited in Chen, Yang, Dou, and Wang, (2018) is critical for its "information transferring" outcomes. These findings suggest that Absa bank involves customers in the change process.

A study by Ng'ong'a and Alang'o (2015) in implementing organisational change insists that it is of paramount importance to include customers if the organisation seeks customer satisfaction. The study further highlights that customers are important and that there should be some form of increased involvement with them. Taken together, the findings from the present study suggest that Absa bank involved customers during the organisational change. According to Ng'ong'o and Alang'o (2015), in cases where the organisational change significantly alters the service being provided service customers can be invited to participate in focus group discussions. There is no need to improve customer involvement if the changes do not affect them. Overall, this study strengthens the idea that customers should be involved in organisational change processes. The results from the study highlight that most of the respondents agree that Absa bank involved them in the change process.

6.15 KMO AND BARTLETT'S TEST

As mentioned earlier, factor analysis techniques were going to be performed after the KMO and Bartlett's Sphericity test. The reasoning is that the test from KMO and Bartlett is key to test to determine the adequacy of data for factor analysis. The acceptance of the sample adequacy is assessed both by KMO and Bartlett's test. The KMO measurement precondition should have a return value of 0 to 1 if the factor testing is allowed, an acceptable sample adequacy index of ($>$) 0,500 and Bartlett's Sphericity Test measurement index is to be of ($<$) 0,05. The resulting output for the KMO and Bartlett's test of sphericity is as follows:

Table 6 26: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.776
Bartlett's Test of Sphericity	Approx. Chi-Square	519.107
	Df	21
	Sig.	.000

The Kaiser Meyer Olkin (KMO) and Bartlett's sphericity test are presented in table 6.26 above, which shows that data is sufficient for factor analysis. A value for Kaiser-Meyer-Olkin Measure of Sampling Adequacy of 0,776 indicates that the data was adequate for successful and reliable extraction. In addition, a Bartlett's test ($p < 0,5$) indicates that correlations between items are not too low for reliable extraction. The data is sufficient for factor extractions and the reliable factors generated. Furthermore, Bartlett's p-value sig of 0,000 less than 0,05 indicated that correlation of items is not too low for reliable results, hence factor analysis is not too low for reliable results, hence factor analysis is appropriate.

6.16 CRONBACH'S ALPHA- ORGANISATIONAL CHANGE COMMUNICATION

The reliability of the composite measure is verified by calculating Cronchbach's alpha for each construct to see if the items in each construct are internally consistent. According to Potgieter, Weise, and Strasheim (2013), a passable reliability co-efficient surpasses 0,60, an acceptable co-efficient exceeds 0,70, and a good co-efficient exceeds 0.80. Table 6.27 below gives a summary of the results.

6.27. Cronbach alpha organisational change communication

Factor	Proposed Construct	Label	Cronbach's alpha
1	Organisational Change Communication	CC	.794

In essence, the above co-efficient is regarded as suitable for further investigation.

6.17 FACTOR ANALYSIS

As discussed earlier, EFA principles were applied in this case to assess results as reliable. Significant factor and elements of factors were found to be significant if they exceeded 0,50, if eigenvalues were more than 1, and if there was a total variance that exceeded 50%.

6.17.1 EXTRACTION METHOD- ORGANISATIONAL CHANGE COMMUNICATION

In determining the number of significant factors in a data set, the values of the total variance explained were examined. The first rule is to select components with eigenvalues greater than one. In addition, the cumulative percentage for initial eigenvalues column should be greater than 50%. The factor column is the number of factors that were used for factor analysis testing.

Table 6 28: Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.167	45.242	45.242	2.551	36.445	36.445
2	1.047	14.960	60.203			
3	.787	11.249	71.452			
4	.608	8.682	80.134			
5	.564	8.061	88.195			
6	.501	7.151	95.346			
7	.326	4.654	100.000			

Extraction Method: Principal Axis Factoring.

Table 6.28 shows the proportion of variances explained by the extraction method called Principal Axis Factoring (PAF). As already mentioned, there was no established literature for these selected items, which is the basis for the use of PAF extraction. For the extraction part, 7 items from organisational change communication were utilised. As shown in the table, only one factor was extracted. The first column includes the value of individual factors. The 1st factor is usually the highest (3,167) and the second factor is (1,047). The second column represented the percentage by factor, Factor 1: (45,242), and Factor 2 (14,960) respectively. The third column showed that the

cumulative percentage of variance accounts for the two factors. Both factors account for (60,203%).

Table 6.28 shows that there is a correlation amongst factors and that extraction sums of squared loadings are not necessary for the total variance. Furthermore, the rotation sums of squared loading signify the spread of the variance after Promax rotation with Kaiser Normalisation. One factor was extracted for further analysis.

6.17.2 ROTATION METHOD- ORGANISATIONAL CHANGE COMMUNICATION

For this study eigenvalues for organisational change communication are rotated to achieve a simple structure by attempting to link the factors with the study theory. Thus, Promax rotation with Kaiser normalisation does oblique rotation with a number of these factors. Therefore, pattern matrix table and factor correlation matrix were conducted employing Promax rotation.

Table 6 29: Factor Analysis

	Factor
	1
B16.4 Absa bank has platforms for me to provide feedback on the change initiative	.718
B16.2 Absa bank openly communicates about the change initiative	.692
B16.1 Absa bank notified me of the changes happening at the bank	.606
B16.6 Absa bank uses various engagement platforms to communicate about change	.590
B16.3 Absa bank sent communiques regularly updating about the change process	.562
B16.7 Change related enquiries are communicated on time	.537
B16.8 Absa bank involves customers in the change process	.488

Extraction Method: Principal Axis Factoring.

1 factor extracted. 5 iterations required.

To be regarded as significant the loading matrix of the factor should be higher than 0,40. As shown in the table, the factor loading is considered as all the 7 items show greater than 0,40.

6.18 CUSTOMER SATISFACTION

This section discusses the findings that relate to customer satisfaction. All the items from question 12 are measuring customer satisfaction and will be reviewed to find out the extent to which customers agree or disagree with the items.

Table 6 30: Customer satisfaction scoring

Item	Responses as Frequency (%)					n	Mean (SD)	t	df	p-value
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree					
I do not hesitate to provide recommendations to anyone looking for advice	54 19.7%	126 46.6%	54 19.7%	34 12.4%	6 2.2%	274	2.31	-11.399	273	<.0005 *
The choice to bank with Absa bank was a wise one	69 25.2%	100 36.5%	69 25.2%	28 10.2%	8 2.9%	274	2.29	-11.206	273	<.0005 *
I intend to use more services that are offered by Absa bank	61 22.3%	106 38.7%	68 24.8%	29 10.6%	10 3.6%	274	2.35	-10.280	273	<.0005 *
I trust Absa bank compared to other banks	74 27%	89 32.5%	76 27.7%	23 8.4%	12 4.4%	274	2.31	-10.532	273	<.0005 *
I am emotionally attached to the Absa bank brand	82 29.9%	94 34.3%	58 21.2%	28 10.2%	12 4.4%	274	2.25	-11.101	273	<.0005 *
I am fully committed to use Absa bank for all my financial transactions	78 28.5%	99 36.1%	47 17.2%	45 16.4%	5 1.8%	274	2.27	-10.989	273	<.0005 *
I Intent to continue using Absa bank	111 40.5%	102 37.2%	44 16.1%	14 5.1%	3 1.1%	274	1.89	-19.807	273	<.0005 *
I like sharing my experiences and knowledge about Absa bank with other customers	76 27.7%	99 36.1%	68 24.8%	23 8.4%	8 2.9%	274	2.23	-12.342	273	<.0005 *
I defend Absa bank when someone incorrectly spreads rumours about the bank	91 33.2%	112 40.9%	43 15.7%	19 6.9%	9 3.3%	274	2.06	-15.265	273	<.0005 *

I do not mind taking my time to assist other Absa customers at the ATMs	59 21.5%	109 39.8%	64 23.4%	29 10.6%	13 4.7%	274	2.37	-9.627	273	<.0005 *
I share my experiences about Absa bank on social media	42 15.3%	117 42.7%	72 26.3%	33 12.0%	10 3.6%	274	2.46	-8.859	273	<.0005 *
Absa bank is the perfect bank for me	105 38.3%	102 37.2%	46 16.8%	17 6.25	4 1.5%	274	1.95	-17.962	273	<.0005 *
I am satisfied with the services that Absa bank offers	82 29.9%	105 38.3%	59 21.5%	24 8.8	4 1.5	274	2.14	-14.451	273	<.0005 *
Absa bank is the only bank that I can trust	58 21.2%	112 40.9%	65 23.7%	32 11.7%	7 2.6	274	2.34	-10.797	273	<.0005 *
I cannot imagine doing a financial transaction with any other bank	90 32.8%	86 31.4%	60 21.9%	25 9.1%	13 4.7%	274	2.22	-11.401	273	<.0005 *
I am a proud Absa bank customer	64 23.4%	106 38.7%	68 24.8 %	30 10.9%	6 2.2%	274	2.30	-11.423	273	<.0005 *
I always recommend Absa bank to my friends	82 29.9%	95 34.7%	62 22.6%	27 9.9%	8 2.9%	274	2.21	-12.212	273	<.0005 *
I intend to use Absa bank for all my financial transactions	66 24.1%	106 38.7%	61 22.3%	33 12.0%	8 2.9%	274	2.31	-10.809	273	<.0005 *
In any financial issue, I trust Absa bank	65 23.7%	98 35.8%	67 24.5%	30 10.9%	14 5.1%	274	2.38	-9.223	273	<.0005 *

6.18.1 I DO NOT HESITATE TO PROVIDE RECOMMENDATIONS TO ANYONE LOOKING FOR ADVICE

Table 6.30 above shows the scoring patterns on the statement, *I do not hesitate to provide recommendations to anyone looking for advice*. From the table 180 (65,7%) respondents agree with the statement, while number? 54(19,7%) of the respondents were neutral. 40 (14,6%) respondents disagreed with the statement. The present study has gone some way towards enhancing our understanding of retail bank customers and their readiness to provide recommendations to other customers. Drawing from the findings of the study, one can conclude that word-of-mouth (WOM) plays an essential part in the decision-making process regarding banking advice. These findings

corroborate the ideas of Almosawi (2015) who views word of mouth (WOM) as the exchange of views (positive or negative) regarding a company's products. Such viewpoints have the potential to have a substantial impact on consumer behaviour. Almosawi (2015) further indicates that the effectiveness of WOM in changing consumers' views and influencing their purchasing decisions is greater than that of advertising or even direct sales. These initial results provide some explanation as to why the act of providing recommendations is important in retail banking. According to Dhillon (2013), the results imply that actively exploring the integration of WOM into marketing strategy may be helpful and would be consistent with the development of a customer-focused approach to a market. The analysis of the act of customers providing recommendations to other customers undertaken here, has extended our knowledge of the importance of word of mouth in retail banking.

6.18.2 THE CHOICE TO BANK WITH ABSA BANK WAS A WISE ONE

Table 6.30 indicates respondents' scoring on the statement, *the choice to bank with Absa bank was a wise one*. The results from the table show that 169 (61,7%) respondents agree with the statement, 69 (25,2%) were neutral and 36(13,1%) disagree with the statement. The insights gained from this question may be of assistance to Absa bank management. In addition, the findings from the study indicate that most of the respondents are happy about the services being offered by the bank. Drawing from the findings of the study, from the management's perspective Absa bank can contact customer surveys to elicit information on how the bank can improve its services so that all its customers will be proud. The findings reported here shed more light on the perceptions of customers towards Absa bank.

6.18.3 I INTEND TO USE MORE SERVICES THAT ARE OFFERED BY ABSA BANK

Table 6.30 above presents scorings on the statement; *I intend to use more services that are offered by Absa bank*. The research findings show that 167 (61%) respondents agree with the statement, while 68(24,8%) were neutral. The table also shows that 39 (14,2%) respondents disagree with the statement. Evidence from the study suggests that most customers are still satisfied with the services being offered

by Absa bank. These findings will be of interest to Absa bank management as they show statistics of loyal customers. In addition, the insights gained from this study may be of assistance to Absa management to retain customers who have indicated their intention to switch to other banks. These findings corroborate the ideas of Ivanauskiene and Auruskeviciene (2009), who highlighted that client loyalty and profitable relationships with consumers remain vital tasks in the banking industry. Another possible explanation for this might be that managers in the retail banking sector are currently seeking for efficient strategies to reduce attrition, promote repeat orders, monitor client loyalty and profitability, and implement effective loyalty programmes aimed at building loyalty. These are remarkable findings and to reduce the number of customers switching to other banks, Absa bank should address the concerns of the customers who are not satisfied with the services or are still unsure if they will continue to use the bank.

6.18.4 I TRUST ABSA BANK COMPARED TO OTHER BANKS

Table 6.30 depicts scoring patterns for the statement, *I trust Absa bank compared to other banks*. The findings from the study show that 163 (59,5%) respondents agree with the statement, 76 (27,7%) were neutral, and 35 (12,8%) disagree with the statement. These are somewhat reassuring findings. The findings of the study demonstrate that most of the customers trust Absa bank. This provides some explanation as to why Absa bank should further be transparent with the organisational change taking place to gain the trust of all its customers in the market. These findings mirror the ideas of Redda and Deventer (2020) who cautioned that in a difficult economic and financial environment, retail banks must maintain strong and interdependent connections with their consumers. A possible explanation for this is that today's youth, the Generation Y, are a demanding and lucrative current and future segment for retail banks. As a result, it is critical that retail banks meet the demands of this segment to boost trust and confidence in the bank. Understanding the elements that positively influence the Generation Y market segment's trust in retail banks would help Absa bank get significant insights into how to improve trust among its client bases. This combination of findings provides some support for the conceptual premise that Absa bank should be trustworthy in the eyes of its customer base.

6.18.5 I AM EMOTIONALLY ATTACHED TO THE ABSA BANK BRAND

Table 6.30. above highlights the scoring patterns for the statement I am emotionally attached to the Absa bank brand. The results from the table indicate that 176 (64,2%) respondents agree with the statement, while 58 (21,2%) were neutral. that the remaining 58 respondents (14,6%) disagree with the statement. These are encouraging results. From the research findings, most of the customers indicate that they are emotionally attached to the bank. These findings have important implications for development of a customer engagement framework. These results match those observed in earlier studies. According to Yulihardi, Muharti, Anita, Rahmat and Zakaria (2018), emotional connection plays a crucial part in the effects of customer trust and involvement on bank customer loyalty. These results can be explained by the fact that customers that have a high level of trust in their bank will have a strong emotional relationship with their bank. If the emotional relationship falls short of expectations, the customer will not remain loyal. These results draw Absa bank management's attention to consider creating an environment that fosters a climate of emotional attachment for the bank to retain all its customers and to be competitive in the market.

6.18.6 I AM FULLY COMMITTED TO USING ABSA BANK FOR ALL MY FINANCIAL TRANSACTIONS

Table 6.30 above provides the results on the statement; *I am fully committed to using Absa bank for all my financial transactions*. The results from the table show that 177 (64,6%) respondents agree with the statement while 47 (17,2%) respondents were neutral. The table also show that 50 (18,2%) respondents disagree with the statement. These findings indicate that most customers are fully committed to Absa bank. According to Petzer and Roberts-Lombard (2020), retail banks should reinforce their commitment initiatives from a management standpoint. In summary these results show that retail banks should guarantee that banking fees are affordable to customers, and that banking services and products should be designed with customers in mind, and that they are flexible and affordable to clients. These results suggest that Absa bank should conduct regular research to ensure that they understand their consumers' financial needs and expectations. An implication of this is the possibility that gives

Absa bank information about the types of financial benefits customers seek from their banking products, as well as what customers consider to be convenient in terms of service engagement.

6.18.7 I INTEND TO CONTINUE USING ABSA BANK

Table 6.30 above depicts the scoring of respondents on the statement, I intend to continue using Absa bank. The findings from the study show that 213 (77,7%) of the respondents agree with the statement, 44 (16,1%) 44 are neutral, and 17 (6,2%) disagree with the statement. The findings from the study indicate that most of the customers intend to continue using Absa bank soon. These findings are perhaps the most compelling results in this study. The empirical findings from this study reveal deeper insight into the intention of customers of Absa bank and corroborate the ideas of Filip and Anghel (2009) who pointed out that a range of factors might contribute to loyal or disloyal consumer behaviour in a banking services environment, stemming variously from the banking organisation, the interaction between the parties, or the core service characteristics, and they can be controlled by the company. However, several factors that affect customer loyalty stem from the external environment or the customer's life situation, and they can only be researched to estimate the relationship duration. By analysing this data, the present study extends Absa bank knowledge by identifying essential aspects for the process of developing customer relationships, assessing customer lifetime value, and building different tactics and relational marketing tools based on client profile, future profitability, and relationship duration.

6.18.8 I LIKE SHARING MY EXPERIENCES AND KNOWLEDGE ABOUT ABSA BANK WITH OTHER CUSTOMERS

The results for this statement show that 43 (63,8%) respondents agree with the statement, 43 (15,7%) were neutral, and 28 (10,2%) disagree with the statement. The findings from this study indicate that many customers like sharing their experiences and knowledge about Absa bank with other customers. These are significant findings to emerge from the study. The present study is important in furthering our understanding of the role of customers in sharing their experiences and knowledge

with other customers. This research has shed a contemporary light on the contentious issue of knowledge and experience sharing by customers in retail banking.

6.18.9 I DEFEND ABSA BANK WHEN SOMEONE INCORRECTLY SPREADS RUMOURS ABOUT THE BANK

Table 6.30 highlights the scoring on the statement, *I defend Absa bank when someone incorrectly spreads rumours about the bank*. The findings show that 203 (74,1%) respondents agree with the statement, 43 (15,7%) 43 were neutral, and 28 (10,2%) disagree with the statement. These findings indicate that many of the customers are willing to advocate for the bank. These are reassuring results. These findings should help Absa bank to prioritise the dissemination of information about organisational change as well as educating customers about the organisational change taking place. Some of the issues emerging from this finding relate specifically to advocacy. The findings corroborate the ideas of Susanta, Alhabsji, Idrus and Nimran (2013) who view advocacy as a customer's willingness to choose a supplier and subsequently recommend to friends, relatives, and co-workers. This result may be explained by the fact that advocacy leads to improved levels of retention, increased share of wallet, and acquisition. The findings provide strong empirical confirmation that the ultimate litmus test for a retail bank-customer relationship is the customer's willingness to be an advocate for the bank and defend it against third-party adversaries. The present study confirms previous findings and contributes additional evidence that suggests that Absa bank can enable advocacy to be developed through providing a good experience and value to customers. Providers can provide a consistent, intentional, distinctive, and beneficial customer experience.

6.18.10 I DO NOT MIND TAKING MY TIME TO ASSIST OTHER ABSA CUSTOMERS AT THE ATMS

Table 6.30 depicts the scoring on the statement, *I do not mind taking my time to assist other customers at the ATMs*. The findings indicate that 168 (61,3%) respondents agree with the statement, 64(23,4%) were neutral, and the remaining 42 (15,3%) disagree with the statement. These findings are somewhat surprising given the

security concerns around the use of ATMs, but they accord with earlier studies which showed that customers generally assist each other. The results of the study concur with van Tonder and de Beer (2018) that some customers love actively assisting other customers and sharing their own buying information with them. This finding was also reported by Chelminski and Coulter (2011) who found that consumers may assist other consumers in having pleasant experiences in the consumer sector. In general, these results reflect those of Johnson, Massiah and Allan (2013), namely, that consumers may receive assistance from other consumers in locating things, repairing them, or effectively using them. Comparison of the findings with those of other studies confirms that consumer assisting behaviour is not limited to the non-durable and durable goods markets but may also be found in the services sector (Price, Feick and Guskey 1995). These voluntary behaviours benefit retail banks since customers' assistance to others may contribute to corporate success (Johnson *et al.* 2013).

6.18.11 I SHARE MY EXPERIENCES ABOUT ABSA BANK ON SOCIAL MEDIA

The results in table 6.30 regarding the statement *I share my experiences about Absa bank on social media* show that 159 (58%) respondents agree with the statement, 43 (18,6%) respondents disagreed with the statement while 72 (26,3%) were neutral. This indicates that most of the customers agree that they would share their experiences about Absa on social media. The insights gained from this study may be of assistance to Absa bank to gauge customers' intention to share their experiences on social media. These findings are relevant to both practitioners and policy makers. The findings of the present study have confirmed the findings of Munzel and Kunz (2013) who feel social media makes peer-to-peer contacts more common, and consumers can permanently, quickly, and in real-time sharing their experiences with the online community via social networking sites, virtual opinion platforms, or video sharing portals. The findings from this study make several contributions to the current literature. Firstly, these online articulations allow individuals to profit and grow social capital by connecting with like-minded peers. This new understanding should help to improve predictions of the impact of sharing service experiences on social media.

6.18.12 ABSA BANK IS THE PERFECT BANK FOR ME

Table 6.30 shows that in response to the statement, Absa bank is the perfect bank for me 207 (75,2%) agree, 21 (7,7%) disagree, and 46 (16,8%) were neutral. The findings from the study indicate that most of the customers agree that Absa bank is the perfect bank for them. These are encouraging results. Absa bank should take advantage of the fact that their customers feel good about the bank and offer services that continue to satisfy their customers' needs. The present study lays groundwork for future research on Absa bank after the organisational change. Before this study, evidence of customer engagement, organisational change communication and customer satisfaction was purely anecdotal.

6.18.13 I AM SATISFIED WITH THE SERVICES THAT ABSA BANK OFFERS

Table 6.30 highlights the scoring patterns of respondents for the statement, *I am satisfied with the services that Absa bank offers*. The results from the study show that 207 (75,2%) agree with the statement, while 46 (16,8%) were neutral. The remaining 21 (7,7%) respondents disagree with the statement. This study found that most of the respondents agree that they are satisfied with the services which are offered by Absa bank. The findings provide tentative initial evidence that show levels of customer satisfaction at Absa bank. In addition, these findings should help Absa bank to find new ways of satisfying customers. These results are consistent with those of Terpstra and Verbeeten (2014), who concluded that satisfied customers are more loyal and prepared to pay more for a company's services. The beneficial effects of current customer satisfaction levels are manifested as acquisitions of more items or services after one year rather than within one year. These authors also discovered that customer satisfaction is favourably related to future customer revenues and value, particularly in higher customer profitability sectors (i.e., customer satisfaction is a value driver). This research backs up marketing wisdom that boosting lucrative clients' customer pleasure raises company worth.

6.18.14 ABSA BANK IS THE ONLY BANK THAT I CAN TRUST

Table 6.30 provides scoring on the statement; *Absa bank is the only bank that I can trust*. The findings show that 170 (62,1%) respondents agree with the statement, 65 (23,7) were neutral, and 28 (10,3%) disagree with the statement. One of the more significant findings to emerge from this study is that most of the respondents trust Absa bank. These findings contribute in several ways to our understanding of trust in retail banking and confirm the findings of Tang, Hu, and Smith (2008) that trust is defined as one party's willingness to deal with the consequences of another party's actions. Once the user understands that their interests and wellbeing are being considered, they will remain in the connection, resulting in ongoing interaction with the service provider. These results agree with previous research which indicates the beneficial association between trust and information sharing (Chai and Kim, 2010; McLeod, Pippin, and Mason, 2008). This study supports evidence from Johnson and Grayson (2005) which indicates that trust in a service provider is positively connected to a customer's anticipation of future interactions.

6.18.15 I CANNOT IMAGINE DOING A FINANCIAL TRANSACTION WITH ANY OTHER BANK

Table 6.30 show the score for the statement, *I cannot imagine doing a financial transaction with another bank*. The results indicate that 176 (64,2%) respondents agree with the statement. The results also show that 60 (21,9%) respondents were neutral. The results also indicate that 38(13,9%) disagree with the statement. The findings from the study indicate that most of the respondents agree that they cannot imagine themselves doing any financial transaction with any other bank. These empirical findings are encouraging for Absa bank management. The findings suggest that most of the customers are loyal to the Absa bank. Consistent with the literature, this study mirrors the findings of Mascarenhas, Kesavan, and Bernacchi, (2006) which refer to customer loyalty as the sum of a customer's interactions with a service/product provider. According to Mascarenhas *et al.*, (2006) the experiences could include physical contacts, emotional involvements, and value chain moments. In accordance with the present results, a previous study by Camarero *et al.* (2005) in a Spanish case study discovered that customer loyalty has a favourable impact on a firm's market and

economic performance. It is encouraging to compare these results with findings from Heskett et al., (2008) which found that consumer loyalty is commonly defined as the link between customer attitude, repeat purchasing, and financial performance. Previous research has established a variety of constructs as antecedents of consumer loyalty. These findings substantially corroborate previous work by Yee, Yeung, and Cheng (2010) who discovered that in a high-contact service industry, staff loyalty, service quality, and customer satisfaction all had a positive influence on customer loyalty. The results raise intriguing questions regarding the nature and extent of customer loyalty and satisfaction in retail banking. Thus, Absa bank should ensure that all its services encourage customer loyalty.

6.18.16 I AM A PROUD ABSA BANK CUSTOMER

Table 6.30 show the scoring on the statement, *I am a proud Absa bank customer*. The results from the table show that 180 (64,6%) respondents agree with the statement, while 62 (22,6%) respondents were neutral. In addition, the table also shows that 38 (12,8%) respondents disagree with the statement. The findings from the study show that most of the respondents are proud of Absa bank. The findings of the study are also consistent with the literature. According to Chocholáková, Gabčová, Belás and Sipko (2015) a delighted customer is extremely important to a retail bank. Keeping a current customer demands five times the effort, time, and money as acquiring a new one. A possible explanation for this might be that such a customer is prepared to pay higher costs, serves as free publicity for the bank, and is likely to purchase further products. He or she instils in bank personnel a sense of accomplishment and pride in their work and company (Titko and Lace, 2010). According to Bilan (2013), in this situation, customers do not want to play games; if something goes wrong, they leave and choose another supplier. Absa bank should make sure that the services it provides meet the expectations of customers. This will enable the bank to create proud customers.

6.18.17 I ALWAYS RECOMMEND ABSA BANK TO MY FRIENDS

Table 6.30 provide scores for the statement; *I always recommend Absa bank to my friends*. The findings from the table show that 180 (64,6%) respondents agree with the statement. In addition, the table also indicates that 62 (22,6%) respondents were neutral. Furthermore, the table reveals that 35 (12,8%) respondents disagree with the statement. The findings from the study reveal that, many respondents are prepared to recommend Absa bank to their friends and family. From the Absa bank management's point of view, this serves as an advantage as customers will act as marketing tools for the bank, thereby attracting and retaining new customers for the bank. These findings raise important theoretical issues that have a bearing on the recommendations that will be shared by Absa customers to other customers. The findings are also consistent with the literature. Dillon (2013) researched the financial services sector in India and discovered that most respondents saw recommendations as an efficient technique of gaining new consumers and keeping existing ones. Zhou (2004) examined banking services in China and discovered that, due to several social and cultural issues, many Chinese consumers lack trust in the quality of financial services supplied by Chinese banks. As a result, such a negative view is likely to result in negative recommendations. Shirsaver, Gilaninia, and Almani (2012) did a study on bank customers in Iran and concluded that recommendations are a significant competitive advantage via which Iranian banks may enhance customer acquisition and maintain existing customers. It can therefore be assumed that Absa bank management need to offer services that meet customer expectations to obtain favourable recommendations from their customer base.

6.18.18 I INTEND TO USE ABSA BANK FOR ALL MY FINANCIAL TRANSACTIONS

Table 6.30 above provides respondents' scoring on the statement, *I intend to use Absa bank for all my financial transactions*. The results from the table highlight that 172 (62,8%) respondents agree with the statement. The table further indicates that 61 (22,3%) respondents were neutral, and 41 (14,9%) respondents disagree with the statement. Findings from the study indicate that most of the customers surveyed intend to continue using Absa bank for all their financial transactions. These are

reassuring findings considering the organisational change that took place. Respondents have demonstrated commitment to stay with the bank. These results reflect those of Park and Kim (2019) who expressed the opinion that commitment can provide a company with a long-term competitive edge by providing cost savings, increased earnings, favourable word-of-mouth, and the possibility of selling at a higher price. It is encouraging to compare these results with those of Morgan and Hunt (1994), who defined commitment as an exchange partner's belief that their ongoing relationship with another is important enough to deserve their best efforts to sustain it. This also accords with the study of Strandberg *et al.* (2015) who discovered that customer commitment plays an important part in boosting customer loyalty; the more people devote to their bank, the more loyal they are. A possible explanation of these results is that they may be due to high switching costs and other choices, as most customers strengthen their commitment to maintaining connections with their banks (Bügel *et al.*, 2011). Other researchers have claimed that commitment leads to future buying intentions as well as the intention to maintain the relationship (Tabrani, Amin, Nizam, 2018). These findings provide some tentative initial evidence that Absa bank customers intend to commit using Absa bank despite the organisational change.

6.18.19 IN ANY FINANCIAL ISSUE, I TRUST ABSA BANK

Table 6.30 provides the scoring percentage of respondents on the statement, *In any financial issue, I trust Absa bank*. The results show that 163 (59,5%) respondents agree with the statement. The table also indicates that 67 (24,5%) of the respondents were neutral. Additionally, the table indicates that 44 (16%) of the respondents disagree with the statement. The findings from the study show that most of the respondents trust Absa bank. The findings corroborate the ideas of Lombard (2021) who confirmed that when banks seek to create long-term relationships with their retail banking customers, trust is critical. Several factors explain this. Firstly, trust assures clients that the money they have invested is safe with the bank. Secondly, trust fosters a sense of commitment to the bank since safeguards are in place to protect clients against opportunistic behaviour. Finally, trust reassures banking clients that the personnel are competent and experienced, and that they are concerned about their customers' wants and expectations. There are similarities between the ideas of

Lombard (2021) and those described by (Tabrani, Amin, Nizam, 2018) who regard trust as intentional conduct that displays relationship trust and includes an element of doubt and vulnerability on the side of the person who is trusting. These findings match those by Ennew and Sekhon (2007) who describe trust in the banking business as "acceptance of vulnerability, risk, interdependence, and confident expectations about future behaviours." Ennew *et al.* (2011) argue in this definition that for a consumer to tolerate vulnerability, they must be confident that the service provider has the expertise to deliver what is promised. In the same vein, Järvinen (2014) defines customer trust as being based on the consumer's experience, feelings of confidence, and security in the ability of banks to conduct their business honestly and in accordance with norms and regulations. It can therefore be assumed that trust is important in retail banking. This combination of findings provides some support for the conceptual premise that trust forms part of the backbone of retail banking. Therefore, Absa bank must maintain their commitment, be truthful, and commit to building bank trust relationships with their customers.

6.19 KMO AND BARTLETT' SPHERICITY TEST

Two tests that determine the factorability of the inter-correlation matrix are KMO and Bartlett' Sphericity test. The KMO test is a measure of how data is suitable for factor analysis (Cerny and Kaiser, 1997). The test measures the adequacy of the sample for each model variable. The lower the proportion the more the data can be used for factor analysis. The KMO should be greater than 0,50.

According to Peri (2012) Bartlett's Test of Sphericity relates to the significance of the study and demonstrates the validity and suitability of the responses collected about the problem being addressed by the study. The result of the Bartlett's test should be 0,05. Factor analysis is only performed on items where certain instruments are subdivided into finer components. A rotated component matrix explains this. According to Creswell (2016) the primary goal of rotated matrix is to provide a more parsimonious interpretation of the results. For this section, KMO and Bartlett's test are explained in table 6.31 below:

Table 6 31: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.935
Bartlett's Test of Sphericity	Approx. Chi-Square	1697.586
	Df	78
	Sig.	.000

A value of 0,935 indicates that the data was adequate for successful and reliable extraction. In addition, a significant Bartlett's ($p < .05$) indicates that correlations between items were not too low.

6.20 CRONBACH ALPHA

To test if the items in each construct are internally consistent, reliability of the composite measure is tested by calculating Cronbach alpha for each. According to Potgieter, Weise, and Strasheim (2013), a passable reliability co-efficient surpasses 0,60, an acceptable co-efficient exceeds 0,70, and a good co-efficient exceeds 0.80. A summary of results is shown in the table 6.32 below:

Table 6 32: Cronbach alpha- Customer satisfaction

Factor	Proposed Construct	Label	Cronbach's alpha
1	Customer satisfaction	CCE	.913

In essence the above coefficients are deemed acceptable for further analysis.

6.21 FACTOR ANALYSIS FOR CUSTOMER SATISFACTION

Factor analysis is used to examine the construct validity of the measuring instrument (Creswell, 2016). The goal of factor analysis is to determine which items are related, in the sense that they are answered similarly and thus measure the same dimension or factor. According to Peri (2012), this multivariate statistical technique is used for three primary reasons, namely to:

- a) Decrease the number of variables from a large number to smaller number.
- b) Establish underlying dimensions between measured variables and constructs.
- c) Provide construct validity.

According to Creswell (2016), a factor analysis performed on a set of items yields a factor loading matrix as its primary output. According to Field (2009), factor loading is the correlation between a variable, a factor extracted from data and these loadings are correlations between the items and factors. Large values indicate which items fall under which factor. A multidimensional correlation between items or cohorts of items that are part of the combined theory was identified by EFA. The EFA was done utilising the extraction method of principal axis factoring or Principal factoring analysis (PFA).

6.21.1 EXTRACTION METHOD FOR CUSTOMER SATISFACTION

To assess the number of significant factors in the data set, the eigenvalues of the total values explained were examined. The principal rule is to choose components with eigenvalues greater than one. Furthermore, the cumulative percentage for the initial eigenvalues' column should be greater than 50%. The column of the factors indicates the number of factors utilised to the factor.

Table 6 33: Total Variance explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.542	50.321	50.321	6.014	46.258	46.258
2	1.011	7.777	58.099			
3	.772	5.942	64.040			
4	.667	5.133	69.174			
5	.631	4.853	74.027			
6	.576	4.429	78.456			
7	.519	3.994	82.450			
8	.469	3.604	86.054			
9	.449	3.451	89.505			
10	.400	3.078	92.584			
11	.365	2.805	95.389			
12	.315	2.424	97.813			
13	.284	2.187	100.000			

Extraction Method: Principal Axis Factoring.

Table 6.33 shows the proportion of variations for customer satisfaction using the extraction method called Principal axis factoring. For extraction 13 items from the consequences customer engagement construct were utilised. As depicted in the table, there are 13 factors that could be retained in the factor analysis however, only one could be extracted.

The eigenvalues or variances of the factors are in the first column of the table. The first factor accounts for the highest amount (6,542) and the second factor (1,011). Items loading less one were dropped. The second column shows the percentage of total variance by each factor.

- Factor 1 50, 321
- Factor 2 7,777

The cumulative percentage of variation for the two factors is shown in the third column accounting, for 58, 098 of the variances of data.

6.21.2 ROTATION METHOD FOR CUSTOMER ENGAGEMENT SATISFACTION

The eigenvalues for the consequences of customer engagement construct are rotated in this section to establish a simple structure by linking the derived elements to the study's theory. As a result, Promax with Kaiser Normalisation Rotation was used to perform the pattern matrix table below.

Table 6.34 Factor loading

	Factor
	1
B15.2 I am satisfied with the services that Absa bank offers	.758
B15.9 I always recommend Absa bank to my friends	.734
B12.6 I intend to use more services that are offered by Absa bank	.722
B15.8 I am a proud Absa bank customer	.711
B15.10 I intend to use Absa bank for all my financial transactions	.707
B15.11 In any financial issue, I trust Absa bank	.704
B14.2 I like sharing my experiences and knowledge about Absa bank with other customers	.676
B14.5 I do not mind taking my time to assist other Absa customers at the ATMs	.674
B12.5 The choice to bank with Absa bank was a wise one	.662
B13.2 I trust Absa bank compared to other banks	.653
B13.6 I am fully committed to using Absa bank for all my financial transactions	.644
B14.1 I Intend to continue using Absa bank	.609
B12.4 I do not hesitate to provide recommendations to anyone looking for advice	.564

Extraction Method: Principal Axis Factoring.

1 factor extracted. 4 iterations required.

The results of the pattern matrix or factor loading matrix for customer satisfaction are in the table 6.34 above. To be considered significant, the factor loading matrix must be bigger than 0,40. The loading of the items on the (2) factors was shown in the table. The factor loading is considered significant if they had a value greater than 0,40.

6.22 ANALYSIS OF COMPOSITE MEASURES

When comparing variables and determining if a response to a question is appropriate, a measure of central tendency like the mean is frequently employed in research. Meanwhile, measures of dispersion like the standard deviation show how data are distributed around the measures of central tendency. A measure of central tendency, like the mean, is widely used in research to show if replies to a question are appropriate and to compare variables, whereas a measure of dispersion, like the standard deviation, demonstrates how data are spread around measures of central tendency.

To assess statistically for a significant difference in agreement/disagreement with each construct, a one-sample t-test was used. Possibly the most popular parametric test for calculating statistics is the one-sample t-test. In order to determine whether the sample mean differs from the known average mean score, the t-test, also referred to as the student t-test, calculates the test statistic using the mean score, standard deviation, and numerous samples. One sample t-test statistics and sample test are the results of the one-sample t-test. The one sample test yields a t value to determine and evaluate if a difference is statistically significant, which yields the p-value of variables. On a five-point Likert scale, where 1 signified "strongly agree" and 5 denoted "strongly disagree," all the study's constructs were evaluated. The midpoint should be equal to the scale's half-length in arithmetic terms, which is (2,5) or (5/2). (Field, 2013). As a result, any range from 1 to 2,4 indicates that most respondents agree with the assertions of the relevant concept, whereas any range from 2,6 to 5 indicates disagreement with the same statements. The following central tendency analysis was interpreted using this procedure:

Table 6 35: One sample test

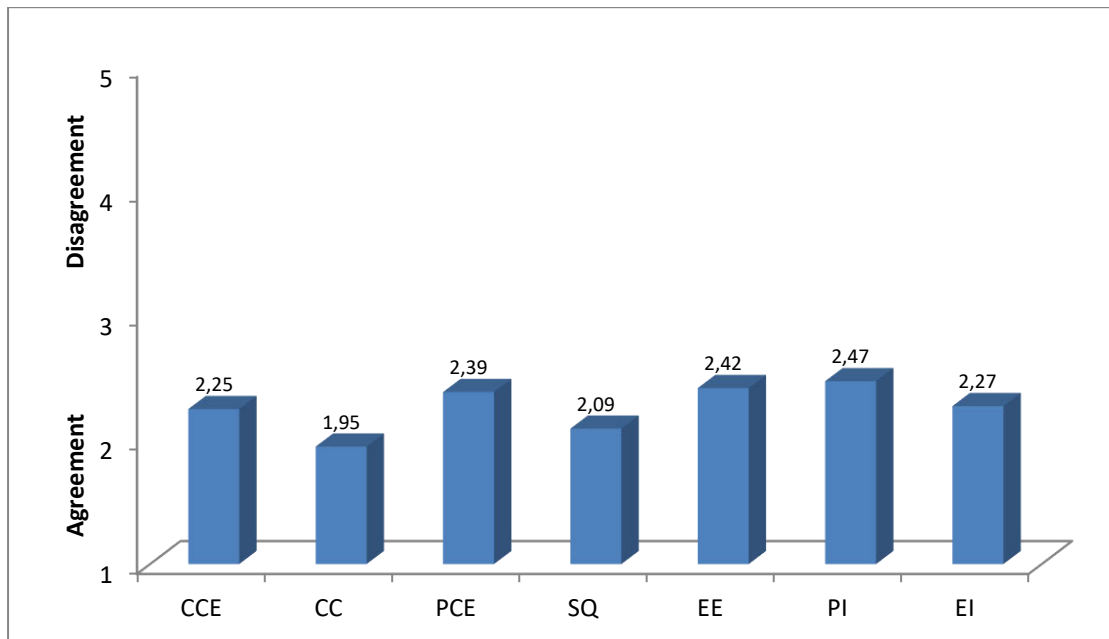
	N	Mean	Std. Deviation	Std. Error Mean
CCE	274	2.2498	.76023	.04593
CC	274	1.9471	.79716	.04816
PCE	274	2.3869	.73969	.04469
SQ	274	2.0920	.72406	.04374
EE	274	2.4190	.65045	.03929
PI	274	2.4745	.76460	.04619
EI	274	2.2737	.86919	.05251

One-Sample Test

	Test Value = 3					
					95% Confidence Interval of the Difference	
	T	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
CCE	-16.334	273	.000	-.75017	-.8406	-.6597
CC	-21.864	273	.000	-1.05292	-1.1477	-.9581
PCE	-13.721	273	.000	-.61314	-.7011	-.5252
SQ	-20.759	273	.000	-.90803	-.9941	-.8219
EE	-14.786	273	.000	-.58102	-.6584	-.5037
PI	-11.378	273	.000	-.52555	-.6165	-.4346
EI	-13.831	273	.000	-.72628	-.8297	-.6229

The one sample statistics in table 6.35 are depicted in the diagram below.

Figure 6 11: Mean scores for customer engagement practices (SQ, EE, PI, EI, CC, PCE and CCE), organisational change communication and customer satisfaction.



6.22.1 ORGANISATIONAL CHANGE COMMUNICATION

There is significant agreement on all items that are measuring organisational change communication. All the items measuring organisational change communication have a mean value $2.4 >$. As shown figure 6.11 the mean score for organisational change communication is 1.95. The mean score was the highest and this indicates that customers rated the communication of Absa bank highly and were satisfied with the communications issued by Absa during the organisational change process. According to Clampitt and Downs (1993), boosting the quality of communication leads to better productivity, lower absenteeism, higher quality products and services, higher levels of innovation, fewer strikes, lower costs, and improved service delivery. According to Malek and Yazdanifard (2012), communication is used to announce organisational changes and to notify stakeholders on the type, timing, and impact of the change. Meaningful communication informs, educates, and encourages employees at all levels to support service delivery (Barrett, 2002).

Furthermore, satisfied employees are considered as motivated employees who not only provide sufficient effort and provide better care for customers, but also please customers better (Alshurideh *et al.*, 2012). In addition, contented employees can be viewed as empowered employees who have the means and training to carry out their responsibilities efficiently. Furthermore, it has been discovered that satisfied personnel are motivated and strive to always provide good services, as well as provide positive opinions of services/products while selling (Bulgarella, 2005). It is important that whenever there is some form of organisational change taking place, Absa bank issues communiques to its stakeholders to update them on the status of the changes taking place.

6.22.2 SERVICE QUALITY

Service quality was ranked second with a mean score of 2,09. All the statements on the service quality construct are significant, since all mean values are 2.4>, showing significant agreement. The customers ranked this construct as satisfactory. This implies that customers are happy with the quality of services that they are receiving from Absa bank. According to Bhengu and Naidoo (2016) banks with high levels of service quality have retained a competitive advantage over their competitors in the banking business. Maintaining acceptable service quality in the retail banking sector has resulted in banks raising their customer acquisition levels while also retaining their present customers.

Marković, Dorčić and Katušić (2015) reiterate that, in the banking industry, service quality has become a key determinant for success and recognition. Financial services are part of a category of services that practically all people in industrialised countries encounter at some point in their life. Banks must find criteria that assure long-term success to survive in this intensely competitive business. To remain a powerful competitor in the banking business, Absa bank must realign their competitive advantage by differentiating themselves in the market through service excellence. According to the literature studied, great service quality can contribute to banks giving excellent products, maintaining, and attracting clients, and earning competitive sales

revenues if handled holistically within the banking industry (Bhengu and Naidoo, 2016).

6.22.3 CUSTOMER SATISFACTION

Customer satisfaction was ranked third with a mean score of 2,25. All the items measuring customer satisfaction have a mean score value of 2.4>. There is a significant agreement on all the items that are measuring customer satisfaction. This implies that customers view services provided by Absa bank as satisfactory. According to Shamsuddoha and Alamgir (2009) satisfaction is an important aspect in determining loyalty. To build a loyal client base as well as delighted customers, banks should place a special emphasis on service quality. Customers always deserve better service, as well as courtesy, empathy, and so on. To comply, Absa bank should check their actions as well as their workers to make a positive impact on clients in terms of service quality.

6.22.4 ETHNIC INCLUSIVITY

Ethnic inclusivity was ranked fourth with a mean score of 2,27. All the items that are used to measure ethnic inclusivity have a high level of agreement. They have a mean score of 2.5>. This implies that customers view services provided by Absa bank as ethnically inclusive. According to EY (2021) ensuring that products and services cater to various demographics can benefit both banks and society. In this perspective, banks regard DE&I as a strategic method to attract and better serve customers; incorporating DE&I strategy into product and service design can result in novel approaches to fulfilling the demands of varied client groups. Adapt to stakeholder and shareholder expectations; there is an increasing requirement for companies that people work for, buy from, and invest in to take greater responsibility for the DE&I effect of their operations. The Banking Association of South Africa (2021) reiterates that inclusion and diversity are crucial not only for the country's past, but also for its future. Society and the economy will grow more affluent, stable, and resilient because of inclusivity and diversity. Absa bank should endeavour to cater for products and services that cater for diverse customers in the South African banking sector.

6.22.5 ATTITUDES OF CUSTOMERS TOWARDS CUSTOMER ENGAGEMENT

Attitudes of customers towards customer engagement was ranked fifth with a mean score of 2,34. There is a high level of level agreement on all the items that are measuring attitudes of customers towards customer engagement. All the items have mean values <3. This implies that customers have a positive attitude towards customer engagement. Attitudes are defined by Lien and Cao (2014) as learnt positive or negative summative judgments that build over time and lead to customers' liking or disliking of companies. Attitudes are formed because of interactions with a product or information obtained from the media or from persons. Engagement can present itself in both purchase and non-purchase behaviour, such as commenting on or liking postings (Gummerus *et al.* 2012). A customer can interact with a brand and add value without purchasing by sharing positive news and opinions that can influence other members of the brand community (Kumar *et al.* 2010). Customers have a positive attitude towards customer engagement. Thus, Absa bank should have multiple engagement channels to be able to capture all its customers.

6.22.6 SERVICE EMPLOYEE EFFICIENCY

Service employee efficiency was ranked the sixth with a mean score of 2,42. All the items measuring employee service efficiency have mean score values 2.4>. This implies that customers view services provided by Absa bank service employees as satisfactory. That is, the service employees of Absa bank are efficient. According to Vadrade and Katti (2018), human resources are an important and asset in the banking industry. The competence and talent of staff to provide high-quality services to consumers determines the bank's productivity. As a result, staff productivity measures how much service is provided per employee. According to Kumar and Sreeramulu's (2007) article, banks have attempted several measures to determine the appropriate number of staff to improve their productivity. Business process reengineering and technology deployment, as well as numerous human resource development strategies, have ably supported the efforts.

To provide outstanding service to their employees Absa bank should make sure that it trains its service employees in the latest developments in industry so that they are able to cater for all their customers' needs.

6.22.7 PERSONAL INVOLVEMENT

Personal involvement was ranked seventh, with a mean score of 2,47. There is significant agreement with all the items that are measuring personal involvement. All the items measuring personal involvement have a mean score value of 2.4>. This implies that customers feel involved in the organisational change processes taking place at Absa bank. This is also concurring with literature. According to Lamb *et al.*, (2013) the amount of time and energy a customer invests in searching for items or services, as well as the evaluation and choice to acquire these products or services, is universally recognised as customer participation. Dibb *et al.* (2012) define customer participation as the level of interest, emotional commitment, and time spent seeking for a product in a certain context. In general, involvement represents a customer's interest in a product category, whereas engagement represents a customer's commitment to an active relationship with a single thing (Abdul-Ghani *et al.*, 2011).

6.23 ANALYSIS OF THE MEASUREMENT MODEL

The analysis of the measurement model was done by applying the EFA (the same factor analysis with Promax rotation as used before) to all the measured variables from the constructs found above. The reason for this is that we wanted to find a structure amongst these 7 constructs that shows that the items from each construct load sufficiently strongly onto one factor. If they group well onto a single factor, we can claim that convergent validity (items converge onto a single factor) and discriminant validity (items from different constructs load onto different factors) are shown to hold. Furthermore, reliability can be shown using Cronbach's alpha.

6.24 FACTOR ANALYSIS FOR THE SEVEN FACTORS

According to Bhana (2018) a popular method for variable or data reduction is factor analysis, a multivariate statistical approach. The interdependency approach of factor analysis ascertains whether the factors in the research instrument measure the same item. According to Tranyor and Andrews (2015) factor analysis is a statistical technique whose main purpose is to reduce data. In survey research, where a researcher wishes to express certain questions with few hypothetical factors, they can make use of factor analysis (Salkind, 2010). Factor analysis can be performed to determine if items in the same questionnaire are measuring the same thing. The table 6.36 below provides a summary of the factors to be analysed.

Table 6 37: Global Factors

Factor	Construct	Sub-construct	Label
1	Consequences of customer engagement	-	CCE
2	Customer engagement practices	Service quality	SQ
3	Customer engagement practices	Personal involvement	PI
4	Customer engagement practices	Employee efficiency	EE
5	Customer engagement practices	Ethnic inclusion	EI
6	Communication of organisational change	-	CC
7	Attitude towards personal customer engagement	-	PCE

Kaiser-Meyer Olkin (KMO) and Bartlett's test of sphericity was used prior to factor analysis methods, as was stated. The justification for this is that the KMO and Bartlett test is crucial for determining whether the data are suitable for factor analysis. KMO as well as the Bartlett test determines if a sample is accepted as

adequate. If the KMO measure, a requirement for factor analysis, has a return value between 0 and 1, the acceptable sample adequacy index should be more than (>) 0.500, and Bartlett's test of sphericity should pass. The measure index must be below (<) 0.05. A summarised table (6.37) reflecting the findings of KMO, and Bartlett's test is presented below:

Table 6 37: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.893
Bartlett's Test of Sphericity	Approx. Chi-Square	3979.465
	Df	561
	Sig.	.000

According to table 6.37 above, all the conditions for factor analysis are met. That is, the Kaiser –Meyer Olkin Measure of sampling adequacy value should be greater than 0,500 and the Bartlett's Sphericity significant value should be less than 0,05. The findings clearly show that sampling, as well as all the variables under various themes are adequate and statistically significant in measuring the same thing. A value for the KMO Measure of sampling adequacy (KMO) of 0,880 indicates that the data was adequate for success and reliable extraction. In addition, a significant Bartlett's test ($p < .05$) indicates that correlations between items are not too low for reliable extraction.

6.24.1 EXPLORATORY FACTOR ANALYSIS

Exploratory factor analysis was used to identify the multidimensional interrelationships between items in the data set. The extraction approach of Principal Axis Factoring or Principal factor analysis with oblique rotation method was used for EFA. Oblique rotation was the preferred technique to produce factors that are correlated and has a pattern matrix and structure matrix. Furthermore, because there was many respondents Promax Rotation was applied to all the measured variables from the constructs found above. During this global factor analysis process some items were dropped because they either did not load strongly enough or because they cross-loaded.

6.24.2 EXTRACTION METHOD FOR GLOBAL ITEMS

As explained earlier, the eigenvalues of the total variance explained was examined to determine the significant factors in the data set. Also as previously stated the key rule is to select components with eigenvalues that are above one. In addition, the cumulative percentage for the initial eigenvalues' column should be greater than 50% and lastly the factor column indicates the number of factors set for factor analysis.

Table 6 38: Total variance explained.

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	10.108	29.730	29.730	9.618	28.289	28.289	8.377
2	2.284	6.718	36.448	1.812	5.329	33.618	6.297
3	1.888	5.554	42.002	1.402	4.122	37.740	3.702
4	1.719	5.055	47.057	1.157	3.404	41.145	3.145
5	1.424	4.187	51.244	.932	2.740	43.885	3.575
6	1.322	3.889	55.133	.838	2.464	46.348	2.669
7	1.232	3.624	58.757	.669	1.967	48.316	5.388
8	1.090	3.205	61.962				
9	.912	2.681	64.643				
10	.861	2.532	67.176				
11	.855	2.516	69.691				
12	.789	2.319	72.010				
13	.718	2.113	74.123				
14	.664	1.953	76.077				
15	.649	1.908	77.985				
16	.622	1.830	79.815				
17	.595	1.751	81.566				
18	.563	1.655	83.222				
19	.548	1.611	84.833				
20	.501	1.475	86.307				
21	.474	1.396	87.703				

22	.451	1.328	89.031				
23	.434	1.275	90.306				
24	.376	1.107	91.413				
25	.368	1.083	92.496				
26	.350	1.029	93.525				
27	.340	.999	94.524				
28	.327	.961	95.484				
29	.315	.925	96.409				
30	.280	.824	97.233				
31	.258	.758	97.991				
32	.237	.698	98.689				
33	.236	.694	99.383				
34	.210	.617	100.000				

Extraction Method: Principal Axis Factoring.

Table 6.38 above presents the proportion of variances explained for the study using Principal Axis Factoring. For the extraction part 34 items were utilised for factor analysis, however only (7) were extracted. The first column comprises the eigenvalues that are variances of the factors. Conventionally, the first factor should account for the most eigenvalues (10,108) followed by the other factors. The eigenvalues of the other factors are depicted in the table above as follows: F2 = 2.284, F3 = 1.888, F4 = 1.719, F5 = 1.424, F6 = 1.322, F7 =1.232, F8 =1.090

The second column presents the percentage of total variance by each factor, F1 =29.730, F2 = 6.718, F3 = 5.554, F4 = 5.055, F5 = 4.187, F6 =3.889, F7 =3.624, F8 = 3.205

The third column shows the cumulative percentage of variance accounting for the seven factors 61.962.

6.24.3 ROTATION METHOD

Table 6.39 provides the results of the factor loading matrix for the study. Customarily, the factor loading matrix should be greater than 0,40 to be seen as significant. Table 6.39 shows factors loaded 7 items into 7 factors. Factor loading is considered significant as 34 items were greater than 0,40. Items that were below (0,40) were dropped. The factors converged well into one factor and items from different constructs load onto different factors, thereby showing discriminant validity.

6.25. INTERNAL RELIABILITY OF EACH FACTOR

Table 6.39 confirmed the factor structure with (7) factors being extracted for customer engagement constructs. In view of the conclusion of factor structure the internal reliability of each factor is indicated at the bottom of table 6.39. The internal reliability test scores for factors 1 to 7 are also provided in the table. Remarkably, the results reveal that the internal reliability of the factors are at acceptable factors. The results showed higher correlations and reliability coefficients. Furthermore, this demonstrates that the instruments construct validity is acceptable.

Table 6 39: Cronbach's alpha for Global factors

	Factor						
	1	2	3	4	5	6	7
B15.2	.758						
B15.10	.737						
B15.11	.719						
B15.9	.685						
B13.2	.668						
B13.6	.656						
B15.8	.631						
B14.5	.592						
B14.2	.569						
B12.6	.512						
B14.1	.470						
B11.3		.875					
B11.4		.720					
B11.2		.709					
B11.5		.612					
B11.1		.508					
B11.22			.810				
B11.21			.622				
B11.34			.583				
B11.23			.470				
B11.20			.429				
B11.10				.697			
B11.11				.543			
B11.8				.446			
B16.5				.399			
B11.26					.859		

B11.25					.542		
B11.27					.441		
B16.3						.615	
B16.1						.567	
B12.8							.570
B12.7							.456
B12.14							.452
B12.9							.383
% variance	28.29	5.33	4.12	3.40	2.74	2.46	1.97
Cronbach's alpha	.909	.815	.763	.636	.745	.630	.649

6.26 HYPOTHESIS

According to Kumar (2014) a hypothesis gives a study problem clarity, specificity, and focus. Byrnard *et al.* (2015) highlighted that a hypothesis can alternatively be viewed as a link between variables. Creswell *et al.* (2016) contended that hypothesis testing is a procedure that begins with the researcher's preconceived notions or assumptions about the qualities of some of the population's study variables. Creswell *et al.* (2016) go on to say that these assumptions are then put to the test to see if they are credible using the data obtained from the study sample. Willemse (2004) agrees that a hypothesis is a claim about a population characteristic, and that the goal of this sort of inference is to see if there is enough statistical evidence to support a researcher's belief or hypothesis about a parameter.

The creation of a hypothesis is a key premise in the scientific method, according to Goddard and Melville (1996) cited in Almalki (2016) and the objective of a hypothesis is to predict a link between variables that can be investigated. Based on the statistical test, the hypothesis can be accepted or rejected once it has been formulated. A statement of statistical significance is required in the traditional method of reporting results.

A P. value is generated from a test statistic.

$P < 0,05$ denotes a statistically significant outcome.

The hypothesis was tested using Pearson's Chi-Square to see if there was a statistically significant relationship between customer engagement, organisational change communication and customer satisfaction. According to Gliner, Vaske, and Morgan (2001) Chi-square is used to test the null hypothesis and the frequencies or numbers that has been hypothesised is based on some theory or data.

6.27 STRUCTURAL EQUATION MODEL

To address the hypotheses, the SEM model was used. This would show where there are significant causal relationships between the constructs. This application of SEM is basically a complex regression analysis with all paths included in the same analysis.

It is more powerful than individual regressions –but, in fact, yields the same overall results.

Figure 6 12: Structural equation model

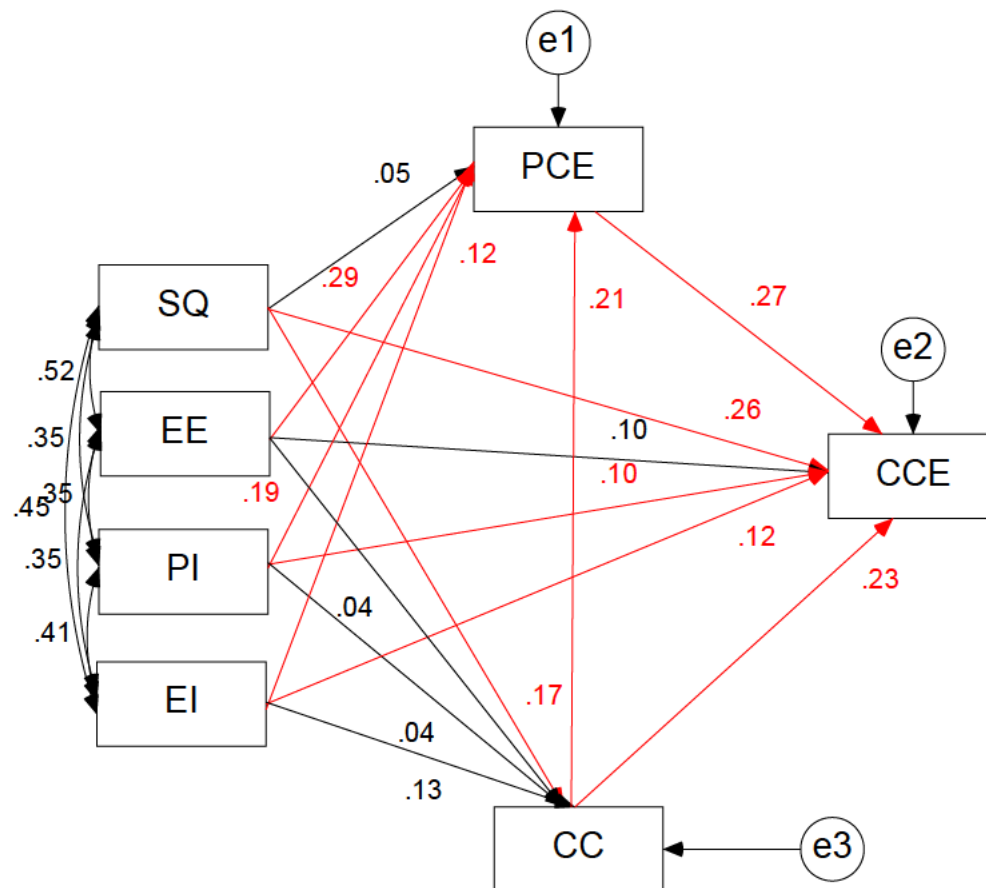


Table 6 40: Path analysis

			Standardised regression weights	p-value
CC	<---	SQ	.167	.020*
CC	<---	PI	.042	.524
CC	<---	EI	.133	.051
CC	<---	EE	.045	.517
PCE	<---	SQ	.049	.431
PCE	<---	EE	.289	<.001*
PCE	<---	PI	.187	<.001*
PCE	<---	EI	.123	.035*
PCE	<---	CC	.215	<.001*
CCE	<---	SQ	.262	<.001*
CCE	<---	EE	.099	.052
CCE	<---	PI	.096	.043*
CCE	<---	EI	.124	.011*
CCE	<---	CC	.227	<.001*
CCE	<---	PCE	.265	<.001*

H1: Customer engagement practices have a positive influence on attitudes of customers towards customer engagement.

Sub-hypothesis

- a) Employee efficiency positively influence attitudes of customers towards customer engagement.
- b) Personal involvement positively influences attitudes of customers towards customer engagement.
- c) Ethnic inclusion positively influences attitudes of customers towards customer engagement.
- d) Service quality positively influences attitudes of customers towards customer engagement.

H2: Customer engagement practices have a positive relationship with organisational and change communication.

Sub-hypothesis

- a) Employee efficiency has a positive relationship with organisational change communication.
- b) Personal involvement has a positive relationship with organisational change communication.
- c) Ethnic inclusion has a positive relationship with organisational change communication.
- d) Service quality has a positive relationship with organisational change.

H3: Organisational change communication has a positive relationship with attitudes of customers towards customer engagement.

H4: Customer engagement practices have a positive effect on customer satisfaction.

Sub-hypothesis

- a) Employee efficiency positively influences customer satisfaction.
- b) Personal involvement positively influences customer satisfaction.
- c) Ethnic inclusion positively influences customer satisfaction.
- d) Service quality positively influences customer satisfaction.

H5: Attitudes of customers towards customer engagement positively influence customer satisfaction.

H6: Organisational change communication has a positive relationship with customer satisfaction.

6.27.1 H1: HYPOTHESIS 1:

Customer engagement practices have a positive effect on attitudes of customers on customer engagement.

Employee efficiency has a positive effect on attitudes of customers towards customer engagement.

The paths in red (path diagram) are those that are significant * on p-value in the table above. This shows a significant causal relationship between employee efficiency and attitudes of customers towards customer engagement. Al Kurdi, Alshurideh and Alnaser (2020) indicated that employees who deal with customers can become more

aware of and responsive to the aims and wants of their customers. Alshurideh *et al.* (2020) expressed the view that efficient employees are seen as motivated employees who not only make appropriate effort and provide better customer service, but also can serve clients more effectively. Efficient employees are seen as empowered employees who have resources and training to properly carry out their tasks. Subramanian (2018) noted that employees that are happy are more likely to show their enthusiasm while interacting with customers. How employees are treated, or, the internal culture's climate, will determine how they feel. Employee efficiency is linked to their attitude, which is translated into quality of their work. Customers ultimately decide whether to return to their business or go to a rival based on what they feel and experience through staff. Hence, employee efficiency is of paramount importance in fostering attitudes towards customer engagement. Thus, the hypothesis is accepted.

6.27.2 H2: HYPOTHESIS

Personal involvement has a positive impact on attitudes of customers towards customer engagement.

The path in red on the figure show that there is a significant relationship between personal involvement and attitudes of customers towards customer engagement. A customer's interest in a product inspires them to learn about the product, such as discussing it in their communities and social groups and by participating in brand experiences (Silvia and Kashdan, 2009). For example, a client who follows fashion trends is likely to be interested in the clothes sector and will engage with apparel brands (Kinley, Josiam, and Lockett, 2010). According to Quester and Lin-Lim (2003), the closer a product is to a customer's sense of identity the more they will be attached to that brand. For example, a customer who believes that a car is a sign of their status, or that it symbolises who they are will be more engaged in car brands (Kinley, Josiam, and Lockett, 2010). Hence the hypothesis is accepted.

6.27.3 H3: HYPOTHESIS

Ethnic Inclusion has a positive effect on attitudes of customers towards customer engagement.

From the path in the figure, there is a significant causal relationship between ethnic inclusion and attitudes of customers towards customer engagement. A study in Scotland by Veto (2008) on social inclusion found that ethnic populations were interested in engaging in arts related to their ethnicity (Le, Polonsky, Arambewela, 2014). As a result, the hypothesis is accepted.

6.27.4 H4: HYPOTHESIS 4

Service quality has a positive effect on attitudes of customers towards customer engagement.

From the figure above there is no relationship between service quality and attitudes of customers towards customer engagement. The findings from the study differ from the study by Harimurti and Suryani (2019) in Indonesia which found a positive relationship between service quality and customer engagement. The results from the study are consistent with the study done by Dhasan, Kowathanakul and Theingi (2021) which found functional service quality less significant compared to technical service quality. Hence, the hypothesis is rejected.

6.27.5 H5: HYPOTHESIS

Employee efficiency has a positive effect on organisational change communication.

The figure shows that there is no relationship between employee efficiency and organisational change communication. This is in line with literature. Previous studies demonstrate the opposite. For instance, Turner (2021), cited in Hussain (2023) express that retaining productivity throughout organizational change depends on honest and open communication with the workforce. Regular updates on the change process and its effects on employees are crucial, as is encouraging staff to voice concerns and ask questions. During times of change, employees may experience stress or anxiety, which can affect their productivity. Supporting employees with tools like coaching and training can help them adjust to change more quickly and keep up their productivity. Since there is no relationship between the variables, the hypothesis is rejected.

6.27.6 H6: HYPOTHESIS 6

Personal involvement has a positive relationship with organisational change communication.

As shown from the SEM model in the figure above there is no relationship between Personal Involvement and organisational change communication. Previous study by Tzvetana and Ivaylo (2017) indicated that employees must be given the chance to respond to the intended change intellectually, emotionally, and psychologically. By giving them this chance, employees may get used to the idea of change and align their thinking in ways that will identify possible issue areas and significantly boost productivity and process improvement. Their study showed that a relationship exists between the two variables. As a result, the hypothesis is rejected.

6.27.7 H7: HYPOTHESIS 7

Ethnic inclusion has a positive effect on organisational change communication.

From the SEM model above, there is no relationship between ethnic Inclusion and organisational change communication. This finding is consistent with literature, as there is no relationship between ethnic inclusion and organisational change communication. As a result, the hypothesis is rejected.

6.27.8 H8: HYPOTHESIS 8

Service quality positively influences organisational change communication.

Results from the SEM model highlight that there is a positive significant relationship between service quality and organisational change communication. These findings concur with findings by Ntsatsi and Parumasur (2013) which found that service quality positively influences organisational change communication. The hypothesis is therefore accepted.

6.27.9 H9: HYPOTHESIS 9

Organisational change communication positively affects attitudes of customers towards customer engagement.

Results from the SEM model highlight that there is a positive significant relationship between organisational change communication and attitudes towards customer engagement. According to Williams (2016), communication play a big part in enhancing customer engagement. The hypothesis is therefore accepted.

6.27.10 H10: HYPOTHESIS 10

Employee efficiency positively affects customer satisfaction.

The information presented in the SEM model reveals that there is no relationship between employee efficiency and customer engagement. This result is in contradiction to a study by Ahmad, Wasay, and Malik (2012) which found that employee efficiency plays a significant role in customer satisfaction. Thus, employee efficiency can be used to improve customer satisfaction. Employees who have direct contact with customers have a significant impact on the level of customer satisfaction. Customers evaluate an organisation's service experience based on its employee behaviour. Therefore, the hypothesis is rejected.

6.27.11 H11: HYPOTHESIS 11

Personal involvement positively affects customer satisfaction.

As illustrated by the SEM model, there is a positive relationship between personal involvement and customer satisfaction. The results concur with the study by Hsu and Chen (2014) in Taiwan which found that customer involvement positively influences customer satisfaction. Customers will be more satisfied if there is more service involvement, as it reinforces customer satisfaction. The higher the level of service involvement, the higher the customer satisfaction, however, even more improvements will be required. According to Jiang, Xu, Cui, and Zhang (2019), customer involvement improves customer satisfaction through allowing customers to express their true needs. The study also highlighted that customer involvement does not always have a

positive relationship with customer satisfaction. Customers with higher levels of involvement are more likely to attribute service failures to the organisation compared to customers with lower levels of involvement. Thus, the hypothesis is accepted.

6.27.12 H12: HYPOTHESIS 12

Ethnic inclusion positively influences customer satisfaction.

The results from the SEM highlight that there is a positive relationship between ethnic inclusion and customer satisfaction. The results contradict the study by Lopez, Hart, and Rampersad (2007) which found that there is no relationship between ethnic Inclusion and customer satisfaction. Furthermore, a study by Onowe and Olamituniji (2019) also did not find any relationship between ethnic and customer satisfaction. However, based on the results of the current study, the hypothesis is accepted.

6.27.13 H13: HYPOTHESIS 13

Service quality positively influences customer satisfaction.

The results from the SEM indicate that there is a positive relationship between service quality and customer satisfaction. This is also supported by Parasuraman et al. (1985) whose research was the first to show a link between service quality and customer satisfaction. Hurley and Estelami (1998) further highlighted there is a positive relationship between service quality and customer satisfaction. Another study by Cronin (1992) indicated that service quality influences customer satisfaction positively. Thus, the hypothesis is accepted.

6.27.14 H14: HYPOTHESIS

Attitudes of customers towards customer engagement positively influence customer satisfaction.

From the SEM above, attitudes of customers towards customer engagement positively influence customer satisfaction. A study by Thakur (2019) concurs that customer attitudes towards customer engagement positively influence customer satisfaction. A

study by Jindger and Balakrishnan (2020) had similar findings that attitudes of customers towards customer engagement positively influence customer satisfaction. Thus, the hypothesis accepted.

6.27.15 H15: HYPOTHESIS 15

There is a positive relationship between organisational change communication and customer satisfaction.

The results from the SEM model highlight that there is a positive and significant relationship between organisational change communication and customer satisfaction. The results from the study concur with the literature which highlights that organisational change communication ensures that organisations offer services that will be consistent with customer requirements. Organisations can constantly fine tune their processes to match customer expectations, resulting in customer satisfaction. The study further revealed that organisations risk losing their market share if they fail to please their customers. Thus, the hypothesis is accepted.

Table 6 41: Summary of hypotheses

Hypothesis	Accepted or rejected
1	accepted
2	accepted
3	accepted
4	rejected
5	rejected
6	rejected
7	rejected
8	accepted
9	accepted
10	rejected
11	accepted
12	accepted
13	accepted
14	accepted
15	accepted

6.28 INDEPENDENT SAMPLES T-TEST FOR BIOGRAPHICAL COHORT

The analysis of the mean and standard deviation for both independent and dependent variables was tested using a t-test. A one sample t-test determines whether a mean score differs significantly from the scalar value. The one sample t-test is probably the most frequently used parametric test for calculating test statistics. According to Al-kassab (2022), the t-test is also known as the student t-test. It calculates the test statistic using the mean score, standard deviation and several samples and is used when the sample mean differs from the known average mean score. The outcome of a one sample t-test is one sample test statistics and one sample test. The one sample test produces a t-value to obtain and assess statistically significant difference that results in the p-value of the variable. As previously stated, to understand this parametric test, the table below provides the guidelines.

Table 6 42: T-Test interpretation

<i>P-Value</i>	Explanation
<i>P>0.05</i>	There is no statistically significant difference or relationship between two variables
<i>P<0.05</i>	There is a statistically significant difference or relationship between two variables

The independent sample statistic was used to test the hypothesis that a significant difference in the mean score of a biographical cohort can be found because of the impact of customer engagement items and customer satisfaction. Levene's test for equality of variances was used to assess homogeneity of variance spread between customer engagement items and customer satisfaction and gender. The unpaired test was performed and is tabulated below:

6.28.1 MEAN SCORE OF CUSTOMER ENGAGEMENT ITEMS (PI_EI_PCE) AND CUSTOMER SATISFACTION ACROSS GENDER

Table 6 43 Group Statistics of Customer engagement items (PI_EI_PCE) and customer satisfaction across gender

Group Statistics of Customer engagement items (PI_EI_PCE) and customer satisfaction across gender					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
CCE	Male	134	2.2641	.80188	.06927
	Female	140	2.2522	.67812	.05731
PI	Male	134	2.4522	.77515	.06696
	Female	140	2.4957	.75654	.06394
EI	Male	134	2.2463	.87948	.07598
	Female	140	2.3000	.86156	.07282
PCE	Male	134	2.4459	.78122	.06749
	Female	140	2.3304	.69574	.05880

Hypothesis 1: There is no significant difference in the four measures (CCE_PI_EI_PCE) (customer satisfaction, personal involvement, ethnic inclusion, and attitudes of customers towards customer engagement) across gender.

Hypothesis 2: There is a significant difference in the four measures (CCE_PI_EI_PCE) (CCE_PI_EI_PCE) (customer satisfaction, personal involvement, ethnic inclusion and attitudes of customers towards customer engagement) across gender.

Table 6.42 above shows the group statistics for the four measures (CCE_PI_EI_PCE) across the male and female cohorts. A comparison of the two means from each group reveals that no statistically significant difference in agreement was found between the measures (CCE_PI_EI_PCE) and gender. Thus, the first hypothesis is accepted.

6.29 CORRELATION ANALYSIS

Correlation analysis is a statistical tool for determining the degree to which two variables are linearly connected to another (Zar, 1984) cited in (Wilson, Sethi, Lein, and Keil, 2017). According to Willemse (2004), cited in van Lierop, Wieske, Koel-Simmelink, Chatterjee, Dekker, Leurs, Willemse, Moraal, Barkhof, Eftimov, and Uitdehaag (2022), correlational analysis is used to define the degree of strength with which one variable is associated to another. This type of analysis is used to ascertain:

- a) Whether the variables have a relationship
- b) How good the relationship is.
- c) How the relationship can be used to make estimates

According to Harris (1995) cited in Zhen and Percival (2017) to analyse the link between two variables, it is important to consider the distribution of scores of the two variables, which is frequently referred to as bivariate distribution. Correlation analysis was performed on ordinal data and SPSS version (24) was used to evaluate the

bivariate correlation analysis related to the study. Spearman's correlation is the most often used Bivariate correlation approach (Bless and Higson-Smith, 1995) cited in (Nyakaro, 2016). According to Mertler and Vannatta (2002) cited in Golawski, and Golawska (2018) Spearman's correlation assesses the link between variables without distinguishing between independent and dependent variables. The interpretation of the correlational analysis is as follows:

A positive value denotes a directly proportional relationship between the variables, while a negative value denotes an inverse relationship.

All the significant relationships are indicated by a* or **. As a result, significant relationships highlighted by an asterisk will be discussed.

6.30 SPEARMAN'S CORRELATION BETWEEN AGE, CUSTOMER ENGAGEMENT ITEMS (SQ_PI_EI_PCE) AND CUSTOMER SATISFACTION

The following sections test the hypothesis and validate the linkage between age, customer engagement items (SQ_PI_EI_PCE) and customer satisfaction. The table below provides the Spearman's correlation for age, customer engagement items (SQ_PI_EI_PCE) and customer satisfaction.

Table 6 44: Spearman's correlation between age, customer engagement items (SQ_PI_EI_PCE) and customer satisfaction

	SQ	PI	EI	PCE	CCE
Spearman's Age Correlation Coefficient	.254**	.086	.250**	.175**	.344**
rho					
Sig. (2-tailed)	.000	.158	.000	.004	.000
N	274	274	274	274	274

** . Correlation is significant at the 0.01 level (2-tailed).

6.30.1 RELATIONSHIP BETWEEN AGE AND SERVICE QUALITY

The following section tests the hypothesis and validates the relationship between the two variables.

Hypothesis: *There is a significant relationship between age and service quality.*

The Spearman's correlation co-efficient test in table 6.44 above revealed a significant relationship between age and service quality. Thus, the hypothesis is supported. Based on Herath and Ranjani's (2010) study, customers' age has a major impact on their evaluations of service quality. The study also indicated that service quality is differentiated based on age of customers. Thus, managers must carefully examine the relationship between customer age groups and how they evaluate service quality. These results are also supported by Grazhbani and Merollari's (2015) study, which discovered considerable evidence of the effect of age on evaluations of service quality. The study found that, service quality in retail banking was significantly higher for mature individuals compared to their younger ones. Therefore, the hypothesis is accepted.

6.30.2 RELATIONSHIP BETWEEN AGE AND ATTITUDE TOWARDS CUSTOMER ENGAGEMENT

This section tests the hypothesis to validate the relationship between age and attitudes of customers.

Hypothesis: *There is no significant relationship between age and attitudes of customers towards customer engagement.*

As depicted in table 6.44 the Spearman's correlation coefficient indicates a significant relationship between age and attitude of customers towards customer engagement. Thus, the hypothesis is supported. The Spearman's correlation suggests that customers' age positively influences their attitude towards engagement. These findings concur with results from previous studies (Hughes *et al.*, 2012, Lin and Lu, 2011). Other scholars, Schratt-Bitter, Grabner-Kräuter, and Breitennecker (2014) found that younger customers are more willing to engage compared to other, older, customers. Thus, the hypothesis is rejected.

6.30.3 RELATIONSHIP BETWEEN AGE AND CUSTOMER SATISFACTION

The following section tests the hypothesis on the relationship between age and customer satisfaction.

Hypothesis: *There is a significant relationship between age and customer satisfaction.*

As depicted in table 6.44, the Spearman's correlation coefficient found a statistically significant relationship between age and customer satisfaction. The findings from the study concur with the study by Gonclaves and Sampaio (2012) which found that both young and old woman have different customer satisfaction levels. The study further highlights that age is an important moderator for customer satisfaction. In addition, the study pointed out that older customers prefer already established brands. As a result, the hypothesis is accepted.

6.31 SPEARMAN'S CORRELATION BETWEEN LENGTH OF PERIOD USING ABSA BANK, CUSTOMER ENGAGEMENT ITEM (SQ) AND CUSTOMER SATISFACTION

The section below examines the hypothesis to validate the relationship between time of using Absa bank, customer engagement item (SQ) and customer satisfaction. The information on Spearman's correlation coefficient is presented in table 6.45 below.

Table 6 45: Spearman's correlation between length of period using Absa bank, customer engagement item (SQ) and customer satisfaction.

		SQ	CCE
Spearman's rho	How long have you been banking with ABSA bank?	.170**	.273**
	Sig. (2-tailed)	.005	.000
	N	274	274

** . Correlation is significant at the 0.01 level (2-tailed).

6.31.1 RELATIONSHIP BETWEEN TIME PERIOD USING ABSA BANK AND SERVICE QUALITY

The section below tests the hypothesis and validates the relationship between the two variables.

Hypothesis: *There is a significant relationship between period using Absa bank and service quality.*

As depicted in the Spearman's correlation table (6.45), there is a significant relationship between time using Absa bank and service quality. The Spearman's correlation coefficient suggests that the longer the time a customer continues using Absa bank the more they are satisfied by the services offered by the bank. Thus, the hypothesis is accepted.

6.31.2 RELATIONSHIP BETWEEN TIME PERIOD USING ABSA BANK AND CUSTOMER SATISFACTION

This section tests the hypothesis to validate the relationship between the two variables:

Hypothesis: *There is a significant relationship between period using Absa bank and customer satisfaction.*

As depicted in table 6.45, the Spearman's correlation coefficient indicates that there is a significant relationship between period using Absa bank and customer satisfaction. That is, the longer the time the customer spends with the bank the more they derive satisfaction. This is in line with the study by Belas and Gabcova (2016) which indicated that customers who have had a good experience and feel satisfied with the organisation remain loyal to the service provider. This suggests that the length of time a customer remains loyal to the bank is determined by customer satisfaction. Thus, the hypothesis is accepted.

6.32 ANALYSIS OF VARIANCE (ANOVA) ACROSS BIOGRAPHICAL CATEGORIES

The analysis of variance (Anova) test was used to evaluate significant variations in average scores (Variances) for a sample population group of measures customer satisfaction (CCE), organisational change communication (CC), and customer engagement items (SQ_PI_EI_PCE) across biographical categories (marital status, occupation, and race). Anova was used to see if there were any significant differences between the independent and dependent variable in the biographical data. According to Creswell et al. (2016), analysis of variance is used when more than two independent cohorts need to be evaluated on a single quantitative measure. The Anova is a traditional statistical test that uses the *F*. Ratio to calculate a probability (p-value) to determine statistical significance or insignificance. In other words, it is used to determine whether the mean scores of the cohorts differ considerably (Field, 2009). As seen below, Anova begins with marital status data and is followed by Anova for ethnic inclusion.

6.32.1 ANALYSIS OF VARIANCE (ANOVA) FOR ETHNIC INCLUSION ACROSS MARITAL STATUS

The section below tests the analysis of variance (Anova) for ethnic inclusion across the marital status category.

Hypothesis: *There is no significant difference for Ethnic Inclusion across marital status*

Hypothesis: *There is a significant difference for Ethnic inclusion across marital status*

Table 6 46: Analysis of variance (Anova) for ethnic inclusion across Marital status

	N	Mean	Std. Deviation
Single	156	2.1474	.87763
Married	96	2.4271	.80887
Divorced	22	2.5000	.94701
Total	274	2.2737	.86919

Table 6.47: Anova results for Ethnic inclusion across marital status

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.872	2	2.936	3.971	.020
Within Groups	200.376	271	.739		
Total	206.249	273			

The one-way analysis of variance (Anova) provided in table 6.47 above compares the mean score of the marital status category to ethnic inclusion. The findings demonstrate a statistically significant variation in agreement across marital status categories for ethnic inclusion. There is a significant difference in ethnic inclusion across marital status, $F(2,271) = 3,971$, $p = .020$. Post hoc analysis using Tukey's HSD test indicates that EI is significantly higher for married than single people, $p = .034$. The hypothesis was accepted.

6.32.2 ANALYSIS OF VARIANCE OF VARIANCE (ANOVA) FOR SERVICE QUALITY ACROSS OCCUPATION

The following section presents the analysis of variance (Anova) for Service quality (SQ), Personal Involvement (PI) and organisational change communication (CC) across occupation category.

Table 6 48: Analysis of variance of variance (Anova) for service quality across occupation

		N	Mean	Std. Deviation
<i>SQ</i>	Student	108	1.9000	.64966
	Unemployed	24	2.3333	.80145
	Self-employed	35	2.1943	.82816
	Private sector	51	2.0784	.62364
	Public sector	56	2.3071	.76369
	Total	274	2.0920	.72406
<i>PI</i>	Student	108	2.4648	.77040
	Unemployed	24	2.4583	.76096
	Self-employed	35	2.3371	.83423
	Private sector	51	2.5059	.72261
	Public sector	56	2.5571	.76154
	Total	274	2.4745	.76460
<i>CC</i>	Student	108	2.0939	.70883
	Unemployed	24	2.3690	.62472
	Self-employed	35	2.3184	.62375
	Private sector	51	2.3754	.54583
	Public sector	56	2.3061	.60697
	Total	274	2.2424	.64966

Table 6 49: Analysis of variance of variance (Anova) for service quality across occupation

		Sum of Squares	df	Mean Square	F	Sig.
SQ	Between Groups	8.347	4	2.087	4.165	.003
	Within Groups	134.776	269	.501		
	Total	143.122	273			
PI	Between Groups	1.109	4	.277	.471	.757
	Within Groups	158.492	269	.589		
	Total	159.601	273			
CC	Between Groups	4.097	4	1.024	2.479	.044
	Within Groups	111.125	269	.413		
	Total	115.222	273			

Analysis of variance (Anova) for service quality across occupation category

The section below discusses the results of analysis of variance (Anova) across occupation category:

Hypothesis: *There is no significant difference for service quality across occupation category*

Hypothesis: *There is significant difference for service quality across occupation category*

The analysis of variance (Anova) comparing the means of occupation level group about service quality is shown in the table above. The service quality measure differs significantly across occupation level categories, $F(4,165) = 2.087$, $p = 0.003$. Furthermore, there is significant difference in agreement mean score lower at the student level ($M = 1.900$, $SD = .64866$) than at the public level ($M = 2.3071$, $SD = .76369$).

6.33 ANALYSIS OF VARIANCE (ANOVA) FOR ORGANISATIONAL CHANGE COMMUNICATION ACROSS OCCUPATION CATEGORY

The section below discusses the results in table above regarding the analysis of variance for organisational change communication across occupation categories. `

Hypothesis: *There is no significant difference for organisational change communication across occupation categories*

Hypothesis: *There is significant difference for organisational change communication across occupation categories*

The analysis of variance (Anova) comparing the means of occupation category level regarding organisational change communication is laid out in the table above. As shown in the table, there is no specific difference among occupation categories. The Original p-value is not that small, so differences are not identified.

6.34 ANALYSIS OF VARIANCE (ANOVA) CUSTOMER ENGAGEMENT ITEMS (SQ_EE_PI_EI_PCE_) AND ORGANISATIONAL CHANGE COMMUNICATION (CC) AND CUSTOMER SATISFACTION CCE ACROSS RACE

The section below discusses the results of analysis of variance for customer engagement items (SQ_EE_PI_EI_PCE_) and organisational change communication (CC) and customer satisfaction CCE across race.

		N	Mean	Std. Deviation
SQ	Black	149	1.9517	.68128
	Indian	58	2.2483	.72384
	Coloured	32	2.3250	.82657
	White	35	2.2171	.70188
	Total	274	2.0920	.72406
EE	Black	149	2.2282	.71183
	Indian	58	2.4806	.58854
	Coloured	32	2.4766	.62253
	White	35	2.4893	.55271
	Total	274	2.3440	.66717
PI	Black	149	2.4067	.79336
	Indian	58	2.4517	.74227
	Coloured	32	2.5563	.79146
	White	35	2.7257	.60602
	Total	274	2.4745	.76460
EI	Black	149	2.1007	.86099
	Indian	58	2.3276	.73214
	Coloured	32	2.6562	.98913
	White	35	2.5714	.82672
	Total	274	2.2737	.86919
PCE	Black	149	2.3171	.78232
	Indian	58	2.3793	.57017

	Coloured	32	2.4922	.84119
	White	35	2.6000	.67845
	Total	274	2.3869	.73969
CC	Black	149	2.1477	.68621
	Indian	58	2.3448	.57582
	Coloured	32	2.3750	.71544
	White	35	2.3551	.47931
	Total	274	2.2424	.64966
CCE	Black	149	2.0971	.79657
	Indian	58	2.4005	.52563
	Coloured	32	2.4087	.83204
	White	35	2.5692	.51944
	Total	274	2.2580	.73988

Table 6 50: Analysis of variance (Anova) customer engagement items (SQ_EE_PI_EI_PCE_) and organisational change communication (CC) and customer satisfaction CCE across race

Table 6 51: Analysis of variance (Anova) customer engagement items (SQ_EE_Pi_EI_PCE_) and organisational change communication (CC) and customer satisfaction CCE across race

		Sum of Squares	df	Mean Square	F	Sig.
SQ	Between Groups	6.636	3	2.212	4.376	.005
	Within Groups	136.487	270	.506		
	Total	143.122	273			
EE	Between Groups	4.382	3	1.461	3.367	.019
	Within Groups	117.136	270	.434		
	Total	121.518	273			
PI	Between Groups	3.137	3	1.046	1.805	.147
	Within Groups	156.464	270	.579		
	Total	159.601	273			
EI	Between Groups	12.415	3	4.138	5.764	.001
	Within Groups	193.834	270	.718		
	Total	206.249	273			
PCE	Between Groups	2.673	3	.891	1.640	.180
	Within Groups	146.695	270	.543		
	Total	149.368	273			
CC	Between Groups	2.953	3	.984	2.368	.071
	Within Groups	112.268	270	.416		
	Total	115.222	273			
CCE	Between Groups	9.154	3	3.051	5.873	.001
	Within Groups	140.293	270	.520		
	Total	149.448	273			

6.34.1 ANALYSIS OF VARIANCE (ANOVA) FOR SERVICE QUALITY ACROSS RACE

The section below discusses the results of analysis of variance (Anova) for service quality across race.

Hypothesis: *There is no significant difference for service quality across race category*

Hypothesis: *There is significant difference for service quality across race category*

The one-way analysis of variance (Anova) that compared the mean score of race category to service quality is provided in the table above. The findings in table 6.51 demonstrate a statistically significant variation in service quality agreement across race categories, $F(4,376) = 2.212$, $p = 0.05$ for the service quality measure across age groups. Furthermore, the black category had a lower significant difference in mean score ($M = 1,9517$, $SD = .68128$) than the Indian category ($M = 2,2483$, $SD = .72384$). In addition, the significant difference in mean score is lower for the coloured category ($M = 2,3250$, $SD = .82657$) than the black category ($M = 1,9517$, $SD = .68128$).

6.34.2 ANALYSIS OF VARIANCE (ANOVA) FOR EMPLOYEE EFFICIENCY ACROSS RACE

The section below presents the results of analysis of variance (Anova) for employee efficiency across race.

Hypothesis: *There is no significant difference for employee efficiency and race*

Hypothesis: *There is a significant difference for employee efficiency and race*

Table 6.51 above shows the one-way analysis of variance (Anova) that compared the mean of race to employee efficiency. The results revealed a statistically significant difference across race categories $p = .019$, $F(3,367) = 2,212$. Furthermore, the black category showed a lower significant difference agreement score ($M = 2,2282$, $SD = .71183$) than the Indian category ($M = 2,4806$, $SD = .58854$).

6.34.3 ANALYSIS OF VARIANCE (ANOVA) FOR EMPLOYEE EFFICIENCY ACROSS RACE

The section below presents results on the analysis of variance (Anova) for employee efficiency across race.

Hypothesis: *There is no significant difference for ethnic inclusion across race category*

Hypothesis: *There is significant difference for ethnic inclusion across race category*

The one-way analysis of variance (Anova) that compared the mean score of race category to ethnic inclusion is provided in the table above. The findings indicate a statistically significant variation in ethnic inclusion across all races, $F(5,764) = 4.138$, $P = .001$. In addition, the black category shows a lower significant difference score ($M = 2.1007$, $SD = .86099$) than the coloured race group which had $M(2.6562)$, $SD = .82672$).

6.34.4 ANALYSIS OF VARIANCE (ANOVA) FOR CUSTOMER SATISFACTION ACROSS RACE

The section below provides results on the analysis of variance (Anova) for customer satisfaction across race.

Hypothesis: *there is no significant difference for the customer satisfaction and race category*

Hypothesis: *There is a significant difference for the customer satisfaction and race category*

The one-way analysis of variance (Anova) that compared the mean score of race category revealed a statistically significant difference for customer satisfaction across the race categories, $F(5.873) = 3.051$, $P = .001$. In addition, the table also highlighted that the black category had a lower significant difference in agreement mean score ($M = 2.0971$, $SD = .79657$) while the Indian category has ($M = 2.4005$, $SD = .52563$). Moreover, the table also highlighted that the black category had a lower significant difference in agreement mean score mean score ($M = 2.097$, $SD = .79657$) than the white category ($M = 2.5692$, $SD = .51944$).

6.35. ANALYSIS OF VARIANCE FOR EMPLOYEE EFFICIENCY (EE), ORGANISATIONAL CHANGE COMMUNICATION (CC) AND CUSTOMER SATISFACTION (CCE) ACROSS ACCOUNTS HELD BY CUSTOMERS ACROSS ACCOUNTS HELD BY CUSTOMERS

The section below presents the results of Analysis of variance for employee efficiency (EE), organisational change communication (CC) and customer satisfaction (CCE) across accounts held by customers.

Table 6 52: Analysis of variance for employee efficiency (EE), organisational change communication (CC) and customer satisfaction (CCE) across accounts held by customers.

		N	Mean	Std. Deviation
EE	Transact account	135	2.1704	.70208
	Flexi Value Bundle	20	2.4188	.86343
	Gold Value Bundle	47	2.4947	.52966
	Premium Banking	72	2.5503	.53185
	Total	274	2.3440	.66717
CC	Transact account	135	2.1122	.70319
	Flexi Value Bundle	20	2.1000	.71818
	Gold Value Bundle	47	2.3799	.50312
	Premium Banking	72	2.4365	.54669
	Total	274	2.2424	.64966
CCE	Transact account	135	2.0188	.77086
	Flexi Value Bundle	20	2.3577	.93557
	Gold Value Bundle	47	2.5712	.58092
	Premium Banking	72	2.4744	.55365
	Total	274	2.2580	.73988

Table 6 53: Robust Tests of Equality of Means

		Statistic ^a	df1	df2	Sig.
EE	Welch	7.071	3	71.006	.000
CC	Welch	5.462	3	72.688	.002
CCE	Welch	11.453	3	70.955	.000

a. Asymptotically F distributed.

6.35.1 ANALYSIS OF VARIANCE (ANOVA) FOR EMPLOYEE EFFICIENCY ACROSS BANK ACCOUNTS HELD

The section below discusses the results of the analysis of variance for employee efficiency across banks accounts held by customers.

Hypothesis: *Employee efficiency is not different across accounts held by the customers*

Hypothesis: *Employee efficiency is different across accounts held by customers*

According to the table, the mean score for employee efficiency differed across the accounts held category. Notably, there is a significant difference in mean score for employee efficiency scores across the account held, with Welch (3, 71.006) = 7.071, $p = .000$. This implies that the assumption of homogeneity of variance was violated ($p < 0.05$) for employee efficiency across bank accounts held categories. As a result, the significant difference in mean score for the Gold Value bundle category ($M=2.4947$, $SD= .52966$) is bigger than the transaction category ($M=2.1704$, $SD= .70208$), hence the Gold value category has significant difference with employee efficiency. Furthermore, there is significant difference in mean score for premium banking category ($M=2,5503$, $SD= .53185$ greater than transaction category ($M=2.1704$, $SD=.70208$).

6.35.2 ANALYSIS OF VARIANCE (ANOVA) FOR ORGANISATIONAL CHANGE COMMUNICATION ACROSS BANK ACCOUNTS HELD

The section below discusses the results of the analysis of variance for organisational change communication across banks accounts held by customers.

Hypothesis: *Organisational change communication is not different across accounts held*

Hypothesis: *Organisational change communication is different across accounts held*

The mean score for organisational change communication varied across the account held category. Notably, there is a significant difference in organisational change communication mean score across accounts held by customers, with Welch (3 72.688) = 5.462, $p = .002$. This implies that the assumption of homogeneity of variance was violated ($p < 0.05$) for all organisational change communication across bank accounts held categories.

As a result, the significant in mean score for the Gold Value Bundle category ($M = 2.3799$, $SD = .50312$) is greater than the difference in mean score for transaction category ($M = 2.1122$, $SD = .70319$). As a result, the Gold Value Bundle Category has a significant difference to organisational change communication. Furthermore, there is a statistically significant difference between the premium category ($M = 2.4365$, $SD = .54669$) greater than the transaction category ($M = 2.1122$, $SD = .07319$).

6.35.3 ANALYSIS OF VARIANCE (ANOVA) FOR CUSTOMER SATISFACTION ACROSS BANK ACCOUNTS HELD BY CUSTOMERS

The section below discusses the results of the analysis of variance for organisational change communication across banks accounts held by customers.

Hypothesis: *Customer satisfaction is not different across accounts held*

Hypothesis: *Customer satisfaction is different across accounts held*

Table 6.53 above contains the results of one-way analysis of variance (Anova) that compared the mean score of the accounts held category to customer satisfaction. The

results demonstrated a statistically significant difference in customer satisfaction across the accounts held category, Welch (3 70.955) = 11.453, $p = 0.000$. Furthermore, the difference in mean score for the Gold Value Bundle category ($M=2.5712$, $SD= .58092$) is significantly bigger than the difference in mean score for the transaction category ($M=2.1122$, $SD= .07319$).

6.36 CONCLUSION

The findings of the study's empirical analysis were presented in this chapter. The questionnaire data was analysed and interpreted. The first section of the chapter contained descriptive statistics presented in the form of tables and graphs. The statistical analysis was performed using factor analysis, correlation analysis, and Pearson's Chi-Square. The factorability of an inter-correlation matrix was determined using Kaiser-Meyer-Olkin and Bartlett's Test of Sphericity. Because all the factors the KMO Measure of Sampling Adequacy values were greater than 0.500 and the Bartlett's Test of Sphericity was less than 0.05, the contents of items loading at or above 0.5 effectively measured factor analysis. Correlation analysis was used to determine the relationship between the study's variables. On ordinal data, correlation analysis was performed to determine whether each of the factors promotes a positive or negative correlation. SEM was used to test hypotheses developed to determine whether there was any significant correlation between the variables in the customer engagement model. The findings revealed statistically significant relationships between the variables. A few the respondents did not completely agree with Absa Bank's actions and approaches during the organisational change process. This brings to light a gap that needs to be addressed. The new customer engagement framework should address the shortcomings of Absa Bank's current system and create a customer-driven framework that ensures customer satisfaction throughout the organisational change process. The following chapter presents the conclusion and recommendations based on the empirical data analysis.

7 CHAPTER 7

CONCLUSION AND RECOMMENDATIONS

7.1 INTRODUCTION

When the researcher read the article Publication of circular relating to the proposed sell down of shares in Barclays Africa Group Limited ("BAGL") by Barclays PLC (2016), three factors prompted him to conduct additional research. The first was customers' reaction to the departure of a major shareholder. The second was the preparedness of Absa bank regarding informing customers about the organisational change. The third was customer perceptions of Absa Bank's performance following the departure of the major shareholder. The study developed a framework for customer engagement that is intended to improve organisational change communication and customer satisfaction. The following objectives guided the study:

- a) To identify customer engagement practices that are employed by Absa bank in the greater Durban area.
- b) To assess the attitudes of customers towards customer engagement at Absa bank in the greater Durban area.
- c) To investigate the level of customer satisfaction at Absa bank in the greater Durban area.
- d) To establish the extent to which organisational change was communicated to customers at Absa bank in the greater Durban area.
- e) To determine the relationship between customer engagement and customer satisfaction at Absa bank in the greater Durban area.
- f) To determine the relationship between organisational change communication and customer satisfaction at Absa bank in the greater Durban area; and
- g) To develop a customer engagement framework that is linked to organisational change communication and customer satisfaction at Absa bank in the greater Durban area.

This chapter draws conclusions from the research analysis, interpretations and provides a study synthesis. It is guided by the study's objectives. The chapter contains general remarks as well as detailed recommendations that can be used to improve organisational change communication and customer satisfaction at Absa Bank and can be adopted by other retail banks.

7.2 SUMMARY

The primary goal of the researcher in this study was to create a customer engagement framework that Absa bank could use to improve organisational change communication and customer satisfaction. The study sought to investigate the extent to which Absa Bank engaged its customers throughout the organisational change process, as well as what should be included in the customer engagement framework to improve organisational change communication and customer satisfaction. The study recommended practices that can enhance organisational change communication and customer satisfaction at Absa bank.

The first chapter detailed the history of the association between Barclays PLC and Absa bank from 2005 until the two groups integrated their systems, processes, and policies. The timeline also includes the time when Barclays first announced its intention to reduce its shareholding in Absa. The first chapter went on to detail the major milestones in the staged separation of the shareholding, including the subsequent renaming from Barclays Africa Group to Absa Group across its African operations in 2018. Absa and Barclays plc reached a significant separation in 2020.

The researcher paid special attention to the timeframe of the association between Barclays PLC and Absa bank, which was deemed to be relevant in terms of its significance regarding the primary goal of this study, which was to develop a customer engagement framework to enhance organisational change communication and customer satisfaction because it provided a foundation for appreciating the role that Barclays bank played as a major shareholder. Thus, the departure of Barclays Bank, a major shareholder, suggested that Absa Bank was experiencing organisational difficulties.

The primary objective of the research which guided this study was to develop a customer engagement framework that is linked to organisational change communication and customer satisfaction. This prompted the researcher's desire to understand the reaction of customers towards the departure of the major shareholder. The second factor was Absa Bank's readiness to inform customers about the organisational change. The third factor was to measure customer satisfaction after the departure of the major shareholder which led to the development of research questions.

The second chapter examined the nature of customer engagement from a global perspective. It portrayed customer engagement as a tool for increasing organisational competitiveness. The chapter covered a variety of topics related to customer engagement. It started by deconstructing the definition of customer engagement. In this study, the working definition developed by Brodie *et al.* (2011) was used, which was followed by a discussion of fundamental propositions that inform customer engagement. These propositions contribute to the conceptualisation of the customer engagement domain. Brodie *et al.* (2011) demonstrated that the development of fundamental propositions and definitions focused on providing a conceptualisation could be used in a variety of settings rather than a specific situation or area.

The chapter then outlined the channels of engagement that Absa bank employs. According to Absa (2020), Absa bank uses a variety of channels to consistently engage with their customers to ensure that the bank's operations are customer centric. Absa bank internet website, Media releases, Marketing and advertising, Customer focus groups, Customer contact centre, Internet banking facility, Self-service centres, Relationship managers, financial advisors, Private bankers, and Personal bankers are some of the channels of engagement used by the bank. The use of various channels of customer engagement is in line with Tripathi (2009:133), who believes that organisations can no longer ignore the contributions of customer engagement. Following that, the chapter discussed the significance and contributions of customer engagement in academia and business practise. Gallup's (2019:1) research summarises the benefits of customer engagement. It was highlighted that actively engaged customers represent a 23 percent premium in terms of relationship growth

when compared to an average customer, whereas actively disengaged customers represent a 13 percent discount.

The principles that underpin customer engagement were discussed further in Chapter 2. Kumar and Pansari (2015) and Kumar (2013) agree that understanding engagement theory is critical for organisations because engaging customers has both direct and indirect benefits. Gupta's (2012) seven principles were discussed further in the study. According to Gupta (2012), customer engagement begins with understanding how the customer expert will be served. This is true in any setting, whether it is a bank, hospital, or hotel. According to the study's working definition, provided by Brodie *et al.* (2018), customer engagement is a multidimensional concept. The next section went over the universal elements that underpin customer engagement. Drawing on the findings of various scholars' studies, it was clear that universal elements can be identified in customer engagement. According to Williams and Mackay (2020), customer engagement is clearly a multidimensional construct, as various universal elements within customer engagement theory can be identified based on existing definitions.

The levels of customer engagement were also discussed in Chapter 2. Customer engagement, according to Robert and Alpert (2010), can be expressed in 5 different levels, each of which can be built upon the previous level. On the first level of customer engagement, the customer makes the initial purchase of the product or service. After purchasing the service offering, the customer becomes loyal to it and forms a bond with it. Customers at levels 3-5 are described as "really engaged" by Roberts and Alpert (2010:198). Sashi (2012:253) subscribes to ideas that express how customer engagement can turn customers into brand ambassadors.

Chapter 2 further expanded on the object of engagement which customers can engage with. The chapter identified and discussed three engagement objects. When it comes to objects of engagement, Abdul-Ghani *et al.* (2012) identify three perspectives. These are the following: advertisements, media, entertainment objects perspective, brand perspective, and organisation perspective.

The following section in Chapter 2 was about the antecedents of customer engagement. Customer interaction, brand attachment, brand commitment, customer commitment, customer satisfaction, customer involvement, and customer trust were

identified as antecedents of customer engagement in the existing literature on customer engagement.

Customer engagement behaviours were classified by Alexander and Jaakkola (2015) as co-developing behaviour and influencing behaviour. Co-developing behaviour, according to Alexander and Jaakkola (2015), can be defined as customer contributions of resources such as knowledge, skills, and time to assist the organisation in the creation of its products and services. According to Jaakkola and Alexander (2014), influencing behaviour refers to the contributions of resources such as knowledge, experience, and time to influence the perceptions, preferences, or knowledge of other actors toward the organisation. Two customer engagement behaviours were identified in their analysis for community adoption of railway stations. These are behaviours that augment and mobilise (Alexander and Jaakkola, 2015). According to Alexander and Jaakkola (2015), augmenting behaviour refers to customer contributions of resources such as time, labour, skills, and knowledge to directly augment and aid the organisation's offering above and beyond the standard transaction. According to Jaakkola and Alexander, mobilising behaviour refers to customer contributions of resources, time, relationships, and action towards the organisation.

Chapter 2 concluded by looking at the consequences of customer engagement. Many marketing practitioners, including Fuchs and Schreier (2011) and Schmitt *et al.* (2011), agree that high levels of customer engagement are associated with increased revenue as well as better decision-making and purchase intentions. Customer engagement has several advantages, according to Van Doorn *et al.* (2010:259). Customer engagement results in customer loyalty, word of mouth, co-creation, and repurchase intent, as well as the development of the courage to complain and trust.

Chapter 3 examined the theories associated with customer engagement, organisational change communication, and customer satisfaction. The chapter began by defining the terms theoretical and conceptual framework. It then emphasised the importance of having a conceptual framework in a research study and provided the guidelines for developing one. This study's main topics of discussion were the customer engagement cycle, the Nordic Model, the Kano Model, and Lewin's Change Model. Other models related to customer engagement and organisational change communication discussed in this chapter include the customer engagement

ecosystem, open systems theory, and Kotter's 8 steps to change. The chapter's final section discussed the theoretical gap and investigated the relationship between the adopted underpinning theories as well as their implications for improving organisational change communication. In this study, the customer engagement cycle, the Nordic model, the Kano model, and Lewin's model were all used and combined. The theories were combined to form the study's conceptual framework.

Chapter 4 discussed the extended literature review that was aligned with the study's objectives. The chapter began with a detailed historical overview of South Africa's banking sector. It then presented a current overview of the banking sector. A brief overview of Absa Bank was also provided. Other topics covered in the chapter included customer attitudes toward customer engagement, organisational change communication, and customer satisfaction.

The banking sector in South Africa has a long history. The first bank in South Africa, according to the South African Reserve Bank (2021), was the Lombard Bank in Cape Town, which opened for business on April 23, 1793. According to Rossouw (2011), the South African Reserve Bank opened for business on June 30, 1921, following the committee's recommendations, making it Africa's oldest central bank. According to Kock and Smith (2005), the central bank, among other things, issues bank notes and coins, makes monetary policies, lends to banks, manages South Africa's foreign exchange reserves, supervises, and regulates the banking sector, and acts as the banking system's lender of last resort. According to a banking survey conducted by PWC, (2013), the South African banking industry is in good shape, with many banks generating reasonable returns on equity, which are superior to their international counterparts. South Africa's retail banking industry is the largest in Africa, and it is dominated by five major competitors (namely Absa, Capitec Bank, FNB, Nedbank, and Standard Bank).

The more engaged a customer is, the more likely they are to spend more, return more frequently, and refer your business to their friends. Financial, reputational, and competitive advantages have been linked to customer engagement practises (Kumar and Pansari 2016; Van Doorn *et al.* 2010).

Chapter 5 described the study's research design and methodology. The chapter began by outlining the main goals of the study. It then went over the research design that

would be used. Other sections covered in this chapter included: primary data, secondary data, the study's target population, and the sample size. The chapter also discussed the study's data collection method as well as the measuring instrument. The chapter also went over how data was collected and coded to create a data set that could be analysed. The chapter concluded with a of all the chapter's major sections.

Chapter 6 presented the results of the data analysis and discuss the empirical findings. The survey was given to 384 Absa customers in the greater Durban area. Of the 384 respondents who returned the questionnaires, 110 were discarded as incomplete, leaving N=274 customers as the final target respondents for analysis. The quantitative raw data responses were initially captured using a Microsoft Excel spreadsheet, and then transferred to the Statistical Package for Social Science (SPSS) Version 25. An external accredited quantitative statistician transferred the data to SPSS (V.25) to ensure the data's validity and reliability.

7.3 GENERAL CONCLUSIONS

The researcher's goal in this study was to create a customer engagement framework figure 7.1 that Absa bank could use to enhance organisational change communication and customer satisfaction in the greater Durban area. The following conclusions are derived from the literature review and the study's objectives.

7.3.1 CONCLUSIONS FROM THE SECONDARY RESEARCH

The literature review was divided into three sections: the nature of customer engagement, theories that inform customer engagement, organisational change communication, and customer satisfaction, and theories that are aligned with the study's objectives. The following conclusions were derived from the aforementioned areas.

Drawing from the working definition provided by Brodie *et al.* (2018) adopted by the study customer engagement is a psychological state that arises as a result of interactive, co-creative customer experiences with a focal object, such as a brand, in

a focal service relationship that occurs under a specific set of context-dependent conditions, resulting in different levels of customer engagement, and exists as a dynamic, iterative process within service relationships that co-create value. Customer engagement is an important concept in a nomological network that governs service relationships, where other relational concepts, such as involvement and loyalty, are antecedents or consequences in an iterative customer engagement process. It is a multidimensional concept with a concept or stakeholder-specific emphasis on relevant cognitive, emotional, and behavioural dimensions. Customer engagement, according to Ernest and Young (2015), is a fundamental concept because it is widely accepted as a proxy for customer loyalty and advocacy. Customer engagement involves some degree of stickiness and emotional attachment. Engaged customers, in most cases, regard their banks as trusted advisors with whom they share personal information and frequently seek financial advice.

Pansari and Kumar (2017) argue that, while different conceptualisations agree that customer engagement has an impact on organisational performance, they advise organisations to value customers. The evidence from the scholarship reviewed by Pansari and Kumar (2017) suggests that it is critical to understand how customers can be fully engaged to maximise the organisation's performance. According to Gupta (2012), engaging customers begins with determining how the customer expects to be served. This is true in any setting, whether it is a bank, hospital, or hotel. If you adequately provide for your customers, value their patronage, and provide an exciting service experience, they will return to buy from you. Gupta (2012) identified the following tenets: "Be eager to serve," "Be welcoming," and "Be warm." Create a welcoming environment. Create a complete experience. Turn your customers into brand ambassadors. Give a gracious farewell, earn your customer's trust and reap the benefits.

When it comes to the object of engagement, there are three points of view. These are the following: advertisements, media, and entertainment objects perspective, brand perspective, and organisation perspective. Most publications supporting the first perspective are dominated by (Calder and Malthouse, 2008). Engagement is defined as interacting with a medium (Calder and Malthouse, 2008; Calder, Malthouse, and

Schaedal, 2009; Malthouse and Calder, 2011), an advertisement (Phillips and McQuarre, 2010), a website (Abdul-Ghani *et al.* 2011), or entertainment or object (Scott and Craig-Lees, 2010). A second school of thought conducted research on consumer engagement with the brand (Bowden, 2009; and Hollebeek, 2011b). According to Abdul-Ghani *et al.* (2012), engagement is viewed as a state of mind. A third point of view looks at employee engagement with the organisation. Under this viewpoint, most of the scholarship was provided by (Van Doon *et al.* 2011; Kumar *et al.* 2010; and Van Doon *et al.* 2010). According to the authors, it is the organisations that attempt to capture the attention of customers. Engagement is defined as both transactional and non-transactional behaviour toward an organisation.

Customer engagement has several advantages, according to (Van Doorn *et al.*, 2010). Many marketing practitioners, including Fuchs and Schreier (2011) and Schmitt *et al.* (2011), agree that high levels of customer engagement are associated with increased revenue as well as better decision-making and purchase intentions. Customer engagement results in customer loyalty, word of mouth, co-creation, and repurchase intent, as well as the development of the courage to complain and trust. Customer engagement is an important concept in both business and academia today. Business practitioners have compiled the benefits of customer engagement, based on the assumption that a customer who is engaged will be loyal to the organisation, increasing the likelihood of them adding more value and profitability to the organisation (Bowden, 2009).

In chapter three, the following conclusions were drawn by the researcher from the three theoretical perspectives, the customer engagement cycle, the Lewin three steps of planned change model, and the Gronroos model: A customer engagement cycle, according to Sashi (2012), begins when there is a connection between the organisation and the customer. According to the seminal study, the stages of the customer engagement cycle are connection, interaction, satisfaction, retention, dedication, advocacy, and involvement. According to Vivek *et al.* (2012), engagement entails customer experience, the development of trust, and commitment in business relationships, because customer loyalty cannot be developed without trust. According to Sashi (2012), customers must progress from one stage of the customer

engagement cycle to the next to become active partners who contribute to the business in value addition processes. The customer engagement cycle is based on the premise that the more engaged a customer is, the more likely they are to spend more, return more frequently, and recommend your company to their friends. Customer engagement is widely recognised as a competitive advantage in retail banking. It is a secret weapon that distinguishes exceptional and enduring companies by encompassing the entire set of activities that companies use to build direct relationships with their customers.

Kurt Lewin, according to Kinicki and Fugate (2012), pioneered a basic model of organisational renewal that includes three stages: unfreezing the status quo, moving to the desired end state, and refreezing the new change to make it permanent. According to Nel *et al.* (2017), the unfreezing phase is thought to help people accept and prepare for the impending change once the direction of change and how it is to be achieved have been identified. Communication is critical in accomplishing this and ensuring a safe transition. Werner (2016) defines movement to the desired state as beginning to implement the change. According to Robbins and Judge (2018), once the movement stage begins, it is critical to maintain momentum. They also emphasise that once the change is implemented, the new situation must be refrozen to be sustained over time. External support from other stakeholders, such as customers, should be included when implementing change (Nel *et al.*, 2017). External customers become victims of poor service delivery, so their feedback on what satisfies them through customer engagement should not be ignored throughout the change process.

Gronroos is credited with developing the first service quality model (1982, 1984). Understanding consumers' perceptions of the service offered, he believed, was critical for a company's success. According to Ghotbabadi, Feiz, and Baharun (2015), service quality management entails aligning perceived quality to desired quality and keeping the gap as small as possible. He proposed three service quality dimensions, according to Ali, Hussain, Konar, and Jeo (2017). The first dimension, Technical (outcome), refers to what clients received because of their interaction with a service provider (Ivareiz-Garca, González-Vázquez, Ro-Rama and Durán-Sánchez, 2019).

According to Ali, Hussain, Konar, and Jeo (2017), the functional (process) component refers to how a customer receives a technical service. The way services are delivered has a significant impact on customers' perceptions of service quality (Ghotbabadi, Feiz, and Baharun, 2015). Customers' satisfaction with service outcomes is determined by their preferences, and the process of obtaining service influences customers' appraisal and perception of the service. By comparing the two elements of service quality predicted and received by clients, we can determine the perceived service quality. According to lvarez-Garca *et al.* (2019), the third component of service quality in this paradigm is corporate image, which refers to how customers perceive a company or a brand. Customers' expectations are influenced by their perceptions of the company and are the result of how the company's services were perceived by customers.

7.3.2 CONCLUSIONS FROM THE PRIMARY RESEARCH

7.3.2.1 Customer engagement practices for Absa bank

The researcher came to the following conclusions about Absa Bank's customer engagement practises in the greater Durban area. First and foremost, the branches were well prepared for the organisational change that was being implemented throughout the group. According to the findings of the study, Absa bank's customer engagement practices included service quality, service employee efficiency, personal involvement, and ethnic inclusivity. There is compelling evidence that the branches had robust mechanisms and platforms in place to engage with customers throughout the organisational change process. According to the findings, most of the sample respondents agreed that Absa bank engaged in extensive and open communication about organisational change processes.

7.3.2.2 Attitudes of customers towards Absa bank customer engagement

Based on what this objective has revealed, the researcher concludes that respondents have mixed feelings about customer engagement practices, particularly during the organisational change process. As evidenced by their scoring patterns for attitudes toward customer engagement practises there were slightly above-average empirical evidence indicating that respondents viewed Absa bank's customer engagement

practices favourably. However, other empirical findings revealed that customers' attitudes towards customer engagement practices were negative.

7.3.2.3 Customer satisfaction with Absa bank

Based on this objective, the researcher concludes that respondents were satisfied with the services provided by Absa bank. There was substantial empirical evidence suggesting that respondents were satisfied with the services provided by Absa bank. Based on what this objective has revealed, the researcher concludes that Absa bank is committed to providing exceptional banking services, as attested by the respondents' responses.

7.3.2.4 Organisational change communication from Absa bank

The study's main findings revealed that respondents received timely and adequate communication from Absa bank regarding the organisational change processes that occurred. The researcher concluded that Absa bank had adequately prepared for the organisational change and that information was disseminated to customers on time at each stage of the process.

7.3.2.5 Customer engagement and customer satisfaction with Absa bank

According to the SEM, there is a positive relationship between customer attitudes toward customer engagement and customer satisfaction. Thakur (2019) found that customer attitudes toward customer engagement have a positive influence on customer satisfaction. A study by Jindger and Balakrishnan (2020) found that customer attitudes toward customer engagement positively influence customer satisfaction.

7.3.2.6 Organisational change communication and customer satisfaction with Absa bank

The SEM model results show that there is a significant positive relationship between organisational change communication and customer satisfaction. The study's findings are consistent with the literature, which states that organisational change communication ensures that organisations provide services that are consistent with

customer requirements. Organisations can constantly fine-tune their processes to meet the expectations of their customers, resulting in customer satisfaction. According to the study, organisations risk losing market share if they fail to please their customers.

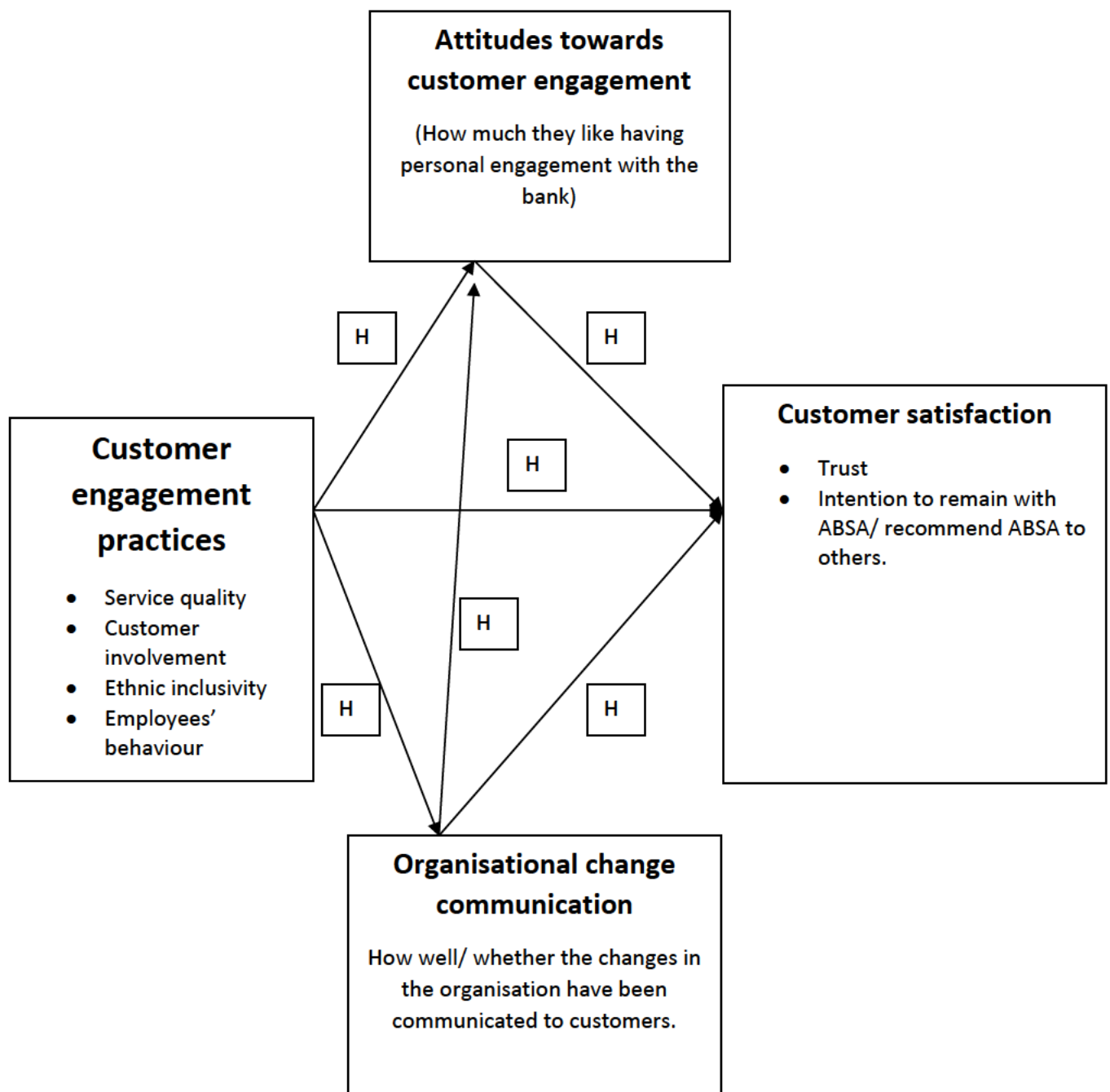
7.3.2.7 Customer engagement framework for Absa bank

The main finding of this study was that the customer engagement Framework developed (Figure 4.1) had several advantages in addressing identified concerns among the sample respondents at Absa bank in the greater Durban area. As a result, the customer engagement Framework could serve as a preliminary strategic intervention or set of guidelines for Absa Bank to enhance organisational change communication and customer satisfaction. The Exploratory Framework focuses on a reciprocal relationship and elements of the customer engagement cycle, the Lewin 3 steps of planned change, and the Gronroos model. Furthermore, while Absa bank branches in the greater Durban area were the primary focus of this study, the findings may be useful to other South African branches in addressing customer engagement, organisational change communication, and customer satisfaction challenges in the face of a constantly changing South African banking landscape.

7.4 RECOMMENDATIONS

The main recommendations of this study are derived from a thorough examination of empirical findings. These recommendations are based on the four sections of the pre-coded questionnaire (Annexure B) and the customer engagement Framework developed for Absa bank figure 7.1.

Figure 7.1: Customer engagement framework



Source: Self-generated

7.4.1 CUSTOMER ENGAGEMENT PRACTICES

The most compelling finding from the study was customers yearn to be engaged during episodes organisational change. It is also widely acknowledged that change is the only constant factor. These findings draw our attention to the importance of setting up a customer engagement department that specifically deals with customer engagement issues at Absa bank. Establishing a customer engagement department would enhance existing customer engagement practices used at Absa bank. In addition, the department would have a mandate that speaks to customer engagement issues, thereby channelling its efforts towards prioritising customer engagement. There is, therefore, a definite need for setting up a separate customer engagement department for Absa bank.

The proposed customer engagement department should have the following units included in the department: Service quality, Customer involvement, Ethnic inclusion, and Employee behavior. This is to make sure that any customer needs are met right away. The customer engagement department will comprise of jobs, teams, and levels that contribute to the development of a customer engagement strategy that puts people first. The key to it is having clearly defined roles and performance standards, which provide everyone on the team an awareness of what they should be accomplishing as well as their alternatives for a career path and the objectives they should strive for.

7.4.2 ATTITUDES OF CUSTOMERS TOWARDS CUSTOMER ENGAGEMENT

Perhaps the most interesting finding in this study is the slightly mixed responses to the research question. It is recommended that a reasonable approach to tackle this could be to have a proactive customer engagement strategy for Absa bank. The new customer engagement framework should have a strategy for customer engagement that has a way to draw in current customers and guarantee them that they will enjoy the finest possible interactions with the bank at every stage of their relationship. Continued efforts are needed to make Absa bank more accessible to its customers. Ensuring appropriate systems, services, and support for customers to initiate engagement should be a priority for Absa bank. Analysing customer behavior is an important aspect of establishing a customer engagement strategy for Absa Bank.

These are some useful strategies that the proposed Absa bank customer engagement framework may employ:

a) Customize the way you interact with customers.

Giving context to the bank's efforts by personalizing customer experience, enables successful interactions. As most customers anticipate some kind of personalisation, it is recommended that the proposed customer engagement framework customises engagement communications. Customers will only interact with your material if your offer is pertinent to their needs, whether it be through email marketing, product suggestions, or other areas of your business.

b) Ask for customer opinions.

Another successful method of interacting with customers is through feedback. It is recommended that Absa bank proposed customer engagement framework provides platforms that invite customers to provide them with feedback about organisational change initiatives taking place. This will give customers the impression that their thoughts are appreciated and that the bank would have heard them. It is also a successful method of gathering important data to enhance consumer interactions with your brand.

c) Create loyalty initiatives.

It is recommended that the proposed customer engagement framework has loyalty initiatives where customers can be rewarded for sticking with the bank by participating in loyalty programs. It is a good method to give them a sense of value and motivate them to continue participating. The bank can combine a program for advocacy with a loyalty scheme. The bank can draw in more customers by compensating current customers for recommending the bank to others.

d) Use platforms for customer involvement.

It is recommended that the proposed customer engagement framework uses platforms that involve customers. No matter where they are or what time of day it is, customers want to interact with the bank. So, they will have to contact you through online means like live chat, phone calls, or social media.

7.4.3 ORGANISATIONAL CHANGE COMMUNICATION

It is recommended that the new customer engagement framework has a change communication strategy. A change communication strategy is crucial for assisting individuals in transitioning from their current state to the desired future state. It aids in the comprehension of the significance and breadth of the new initiatives by customers and other stakeholders. Delivering timely, pertinent, and consistent information and documentation, as well as providing ways for people to give feedback, voice concerns, and ask questions, should be part of Absa Bank's change communication strategy.

This change communication strategy calls for Absa Bank to make better use of engagement and communication in the twenty-first century to improve customer satisfaction. Absa Bank need to help customers understand the changes that are coming and build their trust that they are acting in the best interests of their communities by being more consistent, planned, proactive, and authentic in their communication, and by doing so in a way that is accessible to all. Engagement and communication should be central to everything Absa does in the coming years. Absa Bank can ensure organisational change communication results in customer satisfaction by implementing the appropriate behaviours, processes, and tools.

7.4.4 CUSTOMER SATISFACTION

According to the study's findings, in today's increasingly competitive retail banking space, Absa bank face a surge of pressure not only from competing institutions but also from alternative service providers such as credit unions, challenger banks, and several mega technology companies. Furthermore, a growing number of customers are looking for the "best deal" on banking services such as mortgage loans or credit cards and are emphasising excellent customer service, adding to retail banks' growing competitive pressure. Growing and improving customer satisfaction rates is critical and difficult in this volatile landscape. It is recommended that Absa bank proposed customer engagement framework should encourage the following to stay competitive and satisfy its customers:

a) Incorporate personalisation into their customer experience strategies:

To begin the personalisation process, determine whether the customer has previously used online banking methods. If they have not already, you can use this as an opportunity to encourage them to start engaging with your brand digitally, as well as provide tips to help them get started. You will be assisting them in developing the necessary confidence to conduct cashless transactions online, which will result in a more harmonious customer experience.

b) Incorporate segmentation into your customer engagement strategies to strengthen relationships:

Absa bank must re-evaluate its customer segmentation and incorporate a behaviour-based approach to personalise customer interactions. Identifying groups of people with similar financial needs is one example. For example, if you can identify financially vulnerable customers (for example, employees who haven't received their pay checks, self-employed individuals experiencing a dry spell, and businesses that are ineligible for Covid-19 relief funds) and provide them with timely and helpful information on benefit plans or short-term loans, you will likely be rewarded with customer gratitude and satisfaction.

c) Always keep the customer as your top priority at every step of the customer journey:

The success of Absa bank's customer engagement strategies can vary depending on the bank's ability to collect customer behavioural analytics and identify customer needs and sentiment throughout the entire customer experience. After Absa has established its segments and tracking tools, make sure to educate customers on topics they're likely to be interested in.

Customer experience and engagement strategies must evolve in tandem with the shift of banking and financial institutions to a more digital world. And, to keep up with changing customer needs, Absa bank must prioritise creating meaningful moments that their customers require and value.

7.5 CONCLUSION

The study compiled all aspects of the study from chapter one to chapter seven in this chapter and drew conclusions from both secondary and primary data because the two data sources provided evidence to address the research objectives. The secondary data consisted of recorded evidence from the related literature, whereas the primary data consisted of evidence from the empirical study. To provide direction, recommendations have been made to address each objective of the study, and the way forward is suggested for each of the stated recommendations. The recommendations identified areas for future research and provided a foundation for future studies on customer engagement, organisational change communication, and customer satisfaction in the South African banking sector.

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LIST OF ANNEXURES

ANNEXURE A- INFORMED CONSENT



Informed Consent Letter

UNIVERSITY OF KWAZULU-NATAL
GRADUATE SCHOOL OF BUSINESS AND LEADERSHIP
Doctor of Business Administration
Anos Chitamba

Supervisor: Dr Emmanuel Mutambara (031 260 8129)

Research Office: 031 260 8350/4557/3587, Email: hssrec@ukzn.ac.za

Dear Respondent

I, Anos Chitamba am a **Doctor of Philosophy (PHD)**, at the Graduate School of Business and Leadership, of the University of KwaZulu-Natal. Invite you to participate in a research project entitled: **“Towards a customer engagement framework to enhance organisational change communication and customer satisfaction at Absa bank in the greater Durban area.”**. The prime objective of the research is to produce a customer engagement that Absa bank can implement to improve organisational change communication and customer satisfaction.

Through your participation I hope:

- a) To identify customer engagement practices that are employed by Absa bank in the greater Durban area;
- b) To assess the attitudes of customers towards customer engagement at Absa bank in the greater Durban area;
- c) To investigate the level of customer satisfaction at Absa bank in the greater Durban area;

- d) To establish the extent to which organisational change was communicated to customers at Absa bank in the greater Durban area;
- e) To determine the relationship between customer engagement and customer satisfaction at Absa bank in the greater Durban area;
- f) To determine the relationship between organisational change communication and customer satisfaction at Absa bank in the greater Durban area; and
- g) To develop a customer engagement framework that is linked to organisational change communication and customer satisfaction at Absa bank in the greater Durban area.

Your participation in this project is voluntary. You may refuse to participate or withdraw from the project at any time with no negative consequence. There will be no monetary gain from participating in this interview. Confidentiality and anonymity of records identifying you as a participant will be maintained by the Graduate School of Business and Leadership, UKZN.

If you have any questions or concerns about participating in this study, you may contact me or my supervisor at the numbers listed above.

Completing the questionnaire should take about 15 – 20 minutes at most. I hope you will find the above study topic and its intended objectives worthy or valuable to spend time on and make time to participate.

Sincerely Yours

Anos Chitamba

Researcher's signature *Anos C* Date 19/05/2020

ANNEXURE B- QUESTIONNAIRE



GRADUATE SCHOOL OF BUSINESS & LEADERSHIP

Doctor of Business Administration

Questionnaire Guide

Anos Chitamba: 218087084

QUESTIONNAIRE GUIDE

This questionnaire consists of the following sections: -

Section A: (1- 10) Questions on biography of respondents

Section B (11- 16) Questions on customer engagement and organisational change

42 Botanic Avenue

Musgrave

Durban

4000

10 October 2020

Hello Respondent

RE: ASSISTANCE: QUESTIONNAIRE COMPLETION

I am a registered Doctor of Business Administration student at the University of KwaZulu Natal, Graduate School of Business and leadership. I am conducting a research study titled: **Towards a customer engagement framework to enhance organisational change at Absa bank in the greater Durban area.**

You have been identified as one of the respondents comprising the sampling frame. May I humbly request your assistance in completing the attached structured questionnaire. It should take approximately 10–15 minutes to complete. Please note that there is no right or wrong answer and kindly be honest and objective when answering the questions. From an ethical perspective, please be assured that all the information you provide will be strictly confidential, all responses will remain anonymous, and the responses will only be used for statistical analysis. In addition, your participation is merely voluntary and there is no coercion or undue influence in completing this questionnaire. Moreover, you may refuse to participate or discontinue your participation at any time. A summary of the main findings will be made available to Absa bank.

I shall personally collect the questionnaires once completed. If you have any queries kindly contact me on the details provided above. Thank you for your willingness to complete the questionnaire.

Kind regards

Mr. Anos Chitamba

Student Number: 218087084

Cell: +27 74 406 4807

Email: achitamba@gmail.com

INSTRUCTIONS TO RESPONDENTS

1. Please answer all questions.
2. Please indicate your response by ticking (✓) one response only.
3. Please do not leave any question/statement blank.

SECTION A: DEMOGRAPHIC PROFILE

Please provide information about yourself by ticking (✓) the appropriate response.

1. Please specify your gender.

1.1	Male	1
1.2	Female	2

2. Kindly indicate your age category.

2.1	Below 25 years	1
2.2	26 – 35 years	2
2.3	36 – 45 years	3
2.4	46 – 55 years	4
2.5	56 years and above	5

3. What is your highest educational attainment?

3.1	Lower than matric	1
3.2	Matric	2
3.3	Certificate	4
3.5	Diploma	5
3.6	Bachelor's degree	6
3.7	Honour's degree	7
3.8	Master's degree	8
3.9	PhD	9

4. How long have you been banking with ABSA bank?

4.1	Less than 12 months	1
4.2	1 – 5 years	2
4.3	6 – 10 years	3
4.4	11 – 15 years	4
4.5	16 – 20 years	5
4.6	21 – 25 years	6
4.7	26 – 30 years	7
4.8	31 years and above	8

5. Marital status

5.1	Single	1
5.2	Married	2
5.3	Divorced	3

6. Occupation

6.1	Student	1
6.2	Unemployed	2
6.3	Self-employed	3
6.4	Private sector	4
6.5	Public sector	5

7. Race

7.1	Black	1
7.2	Indian	2
7.3	Coloured	3
7.4	White	4

8. Income bracket

8.1	R0 -R1 000	1

8.2	R1 001 - R3 000	2
8.3	R3 001 - R6 000	3
8.4	R6 001 - R10 000	4
8.5	R10 001 - R15 000	5
8.6	R15 001 - above	6

9. Account held

9.1	Transact account	1
9.2	Flexi Value Bundle	2
9.3	Gold Value Bundle	3
9.4	Premium Banking	4

10. Select your preferred channel of engagement

11.1	Self-service centres (ATM)	1
11.2	Website	2
11.3	Media releases	3
11.4	Marketing and advertising	4
11.5	Customer contact centre	5
11.6	Internet banking facility	6
11.7	Relationship managers and financial advisors	7

SECTION B.

11. Customer engagement practices

a) Service quality

	Item	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
11.1	ABSA bank keeps its promises	1	2	3	4	5
11.2	Absa bank communications are detailed	1	2	3	4	5
11.3	Absa bank is trustworthy	1	2	3	4	5
11.4	Absa bank is reliable	1	2	3	4	5
11.5	Self-service centres (ATMs) of Absa bank are easy to use	1	2	3	4	5

b) Employee efficiency

	Item	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
11.6	I am satisfied interacting with employees of Absa bank	1	2	3	4	5
11.7	Absa bank employees take their time to explain the services that Absa bank offers	1	2	3	4	5
11.8	On-line calls are answered on time	1	2	3	4	5
11.9	ATMs are fixed quickly if they are not working	1	2	3	4	5
11.10	I am impressed by Absa bank service turnaround time	1	2	3	4	5
11.12	Absa bank employees are energetic	1	2	3	4	5
11.13	Absa bank employees are welcoming	1	2	3	4	5
11.14	Absa bank customer contact centre employees are friendly	1	2	3	4	5

c) Personal Involvement

	Item					
		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
11.15	B11.20 Absa bank frequently hold customer focus groups to get customer input	1	2	3	4	5
11.16	B11.21 Absa bank branches have suggestion boxes for customer queries and complements	1	2	3	4	5
11.17	B11.22 The customer contact centre takes time to listen to my concerns	1	2	3	4	5
11.18	B11.23 Personal bankers always ask if I have an input to improve the service experience	1	2	3	4	5
11.19	B11.34 Absa bank employees are interested in my wellbeing (financially and personally)	1	2	3	4	5

d) Ethnic inclusivity

	Item					
		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
11.20	Absa bank caters for customers from all cultures	1	2	3	4	5
11.21	Absa bank has employees from all ethnic groups	1	2	3	4	5
11.22	Absa bank advertising and marketing is aimed at audiences from all cultures	1	2	3	4	5

12. Attitudes of towards customer engagement

	Item	Strongl y agree	Agree	Neutral	Disagre e	Strongl y
12.1	I do not mind receiving the same message from a different engagement channel	1	2	3	4	5
12.2	I prefer personalised communication from the bank	1	2	3	4	5
12.3	I feel valued when the bank personally calls me to sell new products	1	2	3	4	5
12.4	I prefer a follow up phone call after a service experience	1	2	3	4	5
12.5	I prefer a firm handshake after a service experience	1	2	3	4	5

Organisational change communication

	Item	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
13.1	Absa bank notified me of the changes happening at the bank	1	2	3	4	5
13.2	Absa bank openly communicates about the change initiative	1	2	3	4	5
13.3	Absa bank sent communiques regularly updating about the change process	1	2	3	4	5
13.4	Absa bank has platforms for me to provide feedback on the change initiative	1	2	3	4	5
13.5	Absa bank uses various engagement platforms to communicate about change	1	2	3	4	5
13.6	Change related enquiries are communicated on time	1	2	3	4	5
13.7	Absa bank involves customers in the change process	1	2	3	4	5

14. Customer satisfaction

	Item	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
14.1	I do not hesitate to provide recommendations to anyone looking for advice	1	2	3	4	5
14.2	The choice to bank with Absa bank was a wise one	1	2	3	4	5
14.3	I intend to use more services that are offered by Absa bank	1	2	3	4	5
14.4	I trust Absa bank compared to other banks	1	2	3	4	5
14.5	I am emotionally attached to the Absa bank brand	1	2	3	4	5
14.6	I am fully committed to use Absa bank for all my financial transactions	1	2	3	4	5
14.7	I Intent to continue using Absa bank	1	2	3	4	5
14.8	I like sharing my experiences and knowledge about Absa bank with other customers	1	2	3	4	5
14.9	I defend Absa bank when someone incorrectly spreads rumours about the bank	1	2	3	4	5
14.10	I do not mind taking my time to assist other Absa customers at the ATMs	1	2	3	4	5
14.11	I share my experiences about Absa bank on social media	1	2	3	4	5
14.12	Absa bank is the perfect bank for me	1	2	3	4	5
14.13	I am satisfied with the services that Absa bank offers	1	2	3	4	5
14.14	Absa bank is the only bank that I can trust	1	2	3	4	5

14.15	I cannot imagine doing a financial transaction with any other bank	1	2	3	4	5
14.16	I am a proud Absa bank customer	1	2	3	4	5
14.17	I always recommend Absa bank to my friends	1	2	3	4	5
14.18	I intend to use Absa bank for all my financial transactions	1	2	3	4	5
14.19	In any financial issue, I trust Absa bank	1	2	3	4	5

.....Thank you for participating.....

ANNEXURE C- GATE KEEPERS



Group Secretariat

7th Floor Absa Towers West
15 Treys Street Johannesburg 2001
PO Box 7735 Johannesburg 2000
Tel +27 (0)11 350 4000
Swift address: ABSA ZA.J
absa.co.za

20 August 2022

Professor Muhammad Ehsanul Hoque
+27 31 260 8690
honoise@ukzn.ac.za

University of KwaZulu-Natal
Westville Campus
University Road
Westville
3600

Dear Sir

This letter serves to confirm that Absa Bank Limited ("Absa Bank") is aware of the intended research to be conducted by one of your students, as follows:

Anos Chitamba

Student Number 218087084

Doctor of Business Administration (DBA)

Topic of the research: "Towards a Customer Engagement framework to enhance organizational change communication and customer satisfaction at Absa bank in the greater Durban area."

With the understanding that the abovementioned research will be based on publicly available information and that no internal or confidential information will be requested from Absa Bank, we have no objection to the proposed research.

Yours faithfully

Nadine Drutman
Company Secretary

ANNEXURE D- ETHICAL CLEARANCE



08 September 2022

Anos Chitamba (218087084)
Grad School of Bus & Leadership
Westville Campus

Dear A Chitamba,

Protocol reference number: HSSREC/00004559/2022

Project title: Towards a customer engagement framework to enhance organisational change communication and customer satisfaction at Absa bank in the greater Durban area."

Degree: PhD

Approval Notification – Expedited Application

This letter serves to notify you that your application received on 29 July 2022 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number. **PLEASE NOTE:** Research data should be securely stored in the discipline/department for a period of 5 years.

This approval is valid until 08 September 2023.

To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date. A close-out report to be submitted when study is finished.

HSSREC is registered with the South African National Research Ethics Council (REC-040414-040).

Yours sincerely,