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# EFFECTS OF SWITCHING COSTS ON CONSUMER BEHAVIOURAL INTENTION IN THE NIGERIAN DEPOSIT MONEY BANKS

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**Abstract**

*The study investigates the moderating effect of switching costs on the relationship between consumer behavioural intention and its antecedents such as functional quality and technical quality with regards to retail banks in Nigeria. A sample of 800 bank customers was drawn from the selected banks operating in Kano metropolitan city of Nigeria. A multigroup analysis was employed using Analysis of Moment Structure (AMOS) software. The results revealed that switching costs have a significant moderating effect on the paths between technical quality, and behavioural intention. In contrast, switching costs do not have any significant moderating influence on the paths between functional quality and behavioural intention. As managerial and policy recommendations, managers should emphasise more on "what" is actually delivered to customers rather than the "how" or the process of delivery. Similarly, bank policy makers should deliver their services appropriately in such a way that customers perceive greater benefits than the sacrifices they made.*

**Keywords**: Behavioural intention, Swicthing cost, Functional quality, Technical quality.

## 1. Introduction

In the service sector moving from one service provider to the other involves efforts, time and money; thus these serve as constraints to customer behavioural responses. Similarly, switching costs are regarded as powerful marketing tool used in influencing consumer behaviour (Klemperer 1995). Interestingly, Zeithaml (1981) found that the effects of switching barriers are more prevalent in consumer services. Such findings according to Burnham, Frels and Mahajan (2003) constitute a general consensus that switching costs are important factors in understanding consumer intention. Some scholars such as Farrell and Shapiro (1988) observed that switching costs enhance price inelasticity, and so they have been considered as tools employed by service providers to generate profit. Furthermore, Chang and Chen (2007) observed that switching barriers include hard or soft benefits provided by the firm. Hard benefits are economic gains that customers receive while soft benefits relate to the customer's sense of 'special status' and recognition. They added that though various forms of switching barriers exist, some are more easily manipulated by the firm than others. Given these relationships it is vital for service providers to measure and monitor service quality and other antecedents of customer behavioural intention with a view to influence it.

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Globally, there seems to be expansion of service companies and organizations. This rapid growth of service industry is however, not limited to the developed economies; developing countries are equally experiencing a similar trend. According to Malthora, Ulgado, Agarwal, Shainesh and Wu (2005) and Vijayadurai (2008) developing economies in Asia, Latin America and Africa also have rapidly growing service sector that significantly contribute to the size of their respective GDPs. For example, Thailand's economic survival is heavily dependent upon its tourism segment of the service sector (Nankervis, 2005). Given the above massive expansion of the global service sector, it is not surprising that it has attracted a lot of attention from both the researchers as well as industrialists.

Some studies (e.g. Aydin, Ozer & Arasil, 2005; Caruana, 2004; Chang & Chen, 2007; Colgate & Lang, 2001; Goode & Harris, 2007; Wong & Mula, 2009; Xavier, 2008; Shukla, 2009) investigated the relationships between switching costs and behavioural intention; however, very limited published research specifically probe the role of switching cost as a moderating variable in the studies conducted so far. For instance, in his study Patterson (2004) examined the effect of switching costs as potential moderators of the link between satisfaction and retention, and they eventually found that switching costs/barriers are important factors influencing a customer's decision to remain with a focal service provider. Wong and Mula (2009) also investigated the moderating effect of switching cost in the relationship between satisfaction and retention. Considering the foregoing and the price sensitivity of Nigerian customers, again it is expected that switching costs could moderate the relationship between service quality and customer behavioural intention in the Nigerian banking industry. To this end, the main objective of the paper is to investigate the effects of service quality and switching costs on consumer behavioural intention. Especially since the issue of service charges has been among the major concerns of bank customers in Nigeria (Anaro, 2009; Ochonma & Imoyo, 2008). The remaining sections of the paper consists of: Literature Review; Methodology; Results; Discussions of Findings; Conclusion; Managerial and policy Recommendations and References

## 2. LITERATURE REVIEW

In this section related literature pertinent to the research have been critically reviewed and synthesized. This was done with a view to highlighting the studies and contributions made so far in the area under investigation. To this end, this research attempts to build and extent knowledge without duplicating research efforts already conducted.

### 2.1 Behavioural intention

Several studies found that consumer behavioural intention can be either favourable or unfavourable depending on the nature of the factors determining the behaviour (Zeithalm, Berry & Parasuraman, 1996; Ladhari, 2009; Maiyaki & Mokhtar, 2011a). While favourable behavioural intention often leads to being loyal to the services provider, increased volume of transactions, expressing positive word-of-mouth, and a willingness to pay price premiums. On the contrary, unfavourable behavioural intention leads customers to display higher probability of brand switching, plan to reduce their volume of business, engage in negative word of mouth, and display an unwillingness to pay high prices (Zeithalm et al., 1996). Consequently, researchers observed that financial success and future performance of organizations depends on the extent to which customers

favourable behavioural intentions are fostered (Dabholkar, Shepherd & Thorpe 2000). In the same vein, Malhotra and McCort (2001) argued that eliciting a greater understanding of consumers' behavioural intentions continues to be a primary concern for marketing researchers. This is becomes obvious considering the frequency with which researchers have explored and modeled the antecedents of the behavioural intentions of consumers. Hence, customer perceived value, price and service quality have influence on customer bahavioral intention (Cronin, Brady & Hult, 2000).

## 2.2 Service Quality

Studies have established that perception of service quality is influenced by both functional and technical dimensions (Chau & Ngai, 2010; Kang & James, 2004; Gronroos, 1982, 1990, 2001; Lehtinen & Lehtinen, 1982; Maiyaki, & Mokhtar, 2011; Parasuraman, Zeithmal, & Berry, 1985). According to Kang & James (2004) while functional dimensions of service quality focus on the service delivery process that is "how" the service is being provided, technical aspect focuses on the outcome quality of service delivery process that is "what" service is being provided. Hence, the process of quality evaluation occurs at the time when the service is being performed and is measured by the 5 dimensions of SERVQUAL instrument; on the other hand, technical quality evaluation takes place after service performance or rather the outcome of the service delivery. However, most of the research on service quality adopted SERVQUAL instrument which reflect only the functional dimensions of service quality and neglect the technical aspect (Gronroos, 1990; Kang & James, 2004).

## 2.3 Switching Costs

It has been established that service quality is linked to customer switching behaviour and other behavioural outcomes such as complaint and recommendation to others (Yavas, Benkenstein, & Stuhldreier, 2004). Similarly, research suggested that different aspects of service quality seem to be related to different outcomes; for example, tangible elements of service quality are more closely related to positive word of mouth; while "timeliness" aspects of service quality are more closely related to satisfaction and switching behavior (Yavas, Benkenstein, & Stuhldreier, 2004). Probably, the fairly large number of studies in consumer switching tendency is due to its relationship with the behavioural outcomes. Several researchers investigated switching behaviour in a variety of ways (Grewal, Iyer, & Levy, 2004; Jones, Mothersbaugh, & Beatty, 2000; Zeithaml, 1981). Consequently, Goode and Harris (2007) observed that quite different terms have been used to describe the switching tendencies such as switching costs and switching barriers. To this end, Colgate and Lang (2001) considered switching costs as a category of a broader switching barrier. However, for the purpose of this paper the terms are used interchangeably.

While there is a general agreement of what switching costs are, its constituents are however, less definite (Caruana, 2004). For example, Jones et al. (2000) described switching barriers as any factor that makes changing supplier (e.g. service provider) difficult or costly. Interestingly, Zeithaml (1981) found that these switching barriers are likely to be even more prevalent in consumer services. On the other hand, Goode and Harris (2007) argued that switching costs are often portrayed as a loss of financially quantifiable resources and consist of a financial loss to the customer. According to Klemperer (1995) consumers who have patronised an organisation tend to face some

costs for switching to another firm even if the two organisations offered similar product/services. Hence, he argued that switching costs arises from a consumer's desire for compatibility between his current purchase and a previous investment. Such costs may include; setting up the relationship, product/service usage and getting familiar with its features and psychological investment. In his study Patterson and Smith (2003) identified six switching barriers namely: search costs, loss of special treatment benefits, setup costs, risk perceptions, attractiveness of alternatives, and loss of social bonds. Similarly, Balabanis, Reynolds, and Simintiras (2006) itemised seven switching barriers in the online services. Notwithstanding the investments by the customer and the perceived switching barriers, some competitors offer incentives in order to attract potential customers.

Similarly, there are a number of studies that investigated the effect of switching cost on behavioural intention; however, the concept has been tested with different set of variables in models that are although similar but different from the one focused in this study (e.g. Seo, Ranganathan & Babad, 2008; Aydin, Ozer & Arasil, 2005). Furthermore, Seo et al. (2008) drew the sample of his study from only one service provider and therefore, suggested that the result could be better reinforce with data from multiple service providers. Hence, this study investigates multiple retail banks in an attempt to fill in this methodological gap and thus, the following propositions are made:

$H_1$ Switching costs moderate the relationship between functional quality and the customer behavioural intention in the Nigerian commercial banks

$H_2$ Switching costs moderate the relationship between technical quality and the customer behavioural intention in the Nigerian commercial banks

The foregoing hypotheses propose the moderating effect of switching cost on customer behavioural intention. More specifically, it is proposed that the higher the switching costs the more unfavourable customer behavioural intention towards the bank.

## 3.0 Methodology

Since the research has to use perceptions and opinions of the target respondents, a descriptive survey design was employed. Thus, primary data was gathered from the sample respondents using structured instrument. The total customer population of the selected clusters is one hundred and six thousand two hundred (106,200). Thus, using the table of sample size provided by Krejcie and Morgan (1970), a minimum sample size of 382 is required for the survey. Furthermore, in order to reduce sample size error and also to take care of the non-response problem, the required minimum sample size was doubled and rounded up to 800 (Hair, Wolfinbarger, & Ortinau, 2008). Furthermore, due to unavailability of sampling frame, convenient sampling technique was used to draw the respondents from the selected banks. To validate the research instrument construct validity and reliability were conducted. In order to test for the moderating effect, Multiple-group Structural Equation Modeling (MSEM) analysis using AMOS was employed. The moderating variable was re-coded into a categorical variable consisting of two groups i.e. high and low as suggested by Hair, Black, Babin, & Anderson, (2010) and Byrne (2010). This has been used a lot in marketing research (e.g. Jaworski & MacInnis, 1989).

### 3.1 Operationalisation and Measurement of Variables

***Switching Costs:*** While there are some subtle differences between switching "barriers" and "costs" (Goode & Harris, 2007), for the purpose of this study, the two terms are used interchangeably. The construct of switching costs/barriers can be described as the perception of the additional costs required for bank customers to terminate the current relationship with their banks and secure an alternative. The costs in question may either be monetary or non-monetary, such as psychological, emotional and the like. Switching costs was taken as a uni-dimensional construct for the purpose of this research as adapted from Colgate and Lang (2001); Caruana (2004); Aydin et al. (2005); Chang and Chen (2007); Goode and Harris (2007); Xavier (2008); Wong and Mula (2009).

***Behavioural Intention:*** This construct represents the dependent variable of the study and it was measured uni-dimensionally. Customer behavioural intentions depend on the service experience; the better the service experienced by the customer the more favourable his behavioural intentions would be towards the service provider and vice-versa. The variable serves as the first dependent variable to the antecedent factors while customer actual behaviour represents the second dependent variable. The measurement items were adapted from Zeithaml et al. (1996); Kang and James (2004); Tsaur et al. (2005); Olorunniwo et al. (2006); Vijayadurai (2008); Santonen (2007); Gu et al. (2009); Ladhari (2009).

### 3.2 Questionnaire Administration

Furthermore, to get the sampling interval for the systematic selection, the number of customers was divided by the desired sample size for each bank, e.g., (150/54 ≈ 3). Hence, every third customer was selected to participate and in case he/she declines, then the next customer was chosen. Moreover, it was discovered that bank customers visit their banks more frequently on Mondays and Fridays. Similarly, the visits are higher at the beginning of each month. To this end, the researcher chooses to collect the data at the beginning and middle of the week and also the beginning and middle of the month. All the above procedures were followed in order to give every single element of the population a known and equal chance of being selected. This would enable a representative sample that could be generalised to the target population. This is similar to the approach employed by Wan Omar (2008) and Hj Harun (2009).

### 3.3 Justification for Choice of Kano as Study area

The fact that the population of customers of retail banks in Nigeria is fairly homogeneous, and that it is not part of the study's objective to compare the banks' of different regions, Kano metropolitan city was chosen as the area to be covered by the research. The city is one of the most commercially advanced cities in Nigeria. Kano has a location advantage as a centre of commerce and terminus of trade for centuries with some other African regions as well as the Arab world (Sani & Suleiman, n.d.). The study was restricted to Kano metropolis because of the concentration of commercial activities, which resulted in the presence of a large number of commercial banks in the city. All the commercial banks (national and international) operating in the country have at least one branch each in the

city. Additionally, the metropolitan and commercial nature of the ancient city attracts people of different religions and ethnic backgrounds.

## 4. Results

Although, composite reliability is stronger than the Cronbach's alpha, in this study the latter was also assessed in order to complement the former. Cronbach's alpha reliability can be judged by some rule of thumb criteria: alpha coefficient of more than 0.90 is categorised as excellent, the coefficient that is greater than 0.80 is classified as good, the one that is greater than 0.70 is acceptable, while the alpha coefficient which is greater than 0.60 is questionable, the alpha level of greater than 0.50 is categorised as poor for scientific research and finally, the alpha coefficient that is less than 0.50 is generally unacceptable (John & Reve, 1982). Generally, Cronbach's alpha coefficient of 0.70 has been accepted as the minimum threshold for assessing reliability/internal consistency (Nunally & Bernstein, 1994). However, other authors like Hair et al. (2010) have recommended a lesser value of 0.60. From table 1 the values of Cronbach's alpha for this study is between 0.854 and 0.943 and therefore, going by the above rule of thumb it could be concluded that the scales for this study have a high reliability standard (Hair et al., 2010; Nunally, 1967; Sekaran & Bougie, 2010). Factor loadings for all the items which ranged from 0.502 to 0.889, Confirming that the indicators are strongly related to their various constructs and hence, an indication of construct validity (Hair et al. 2010; Maiyaki, 2012). See appendix 1 for details.

### 4.1 Convergent Validity

In an attempt to establish construct validity for this research, convergent validity was examined using Average Variance Extracted (AVE) as recommended by Hair et al (2010). This test shows how indicators of construct converged and how they share common variance. In other words, the indicators should converge and share high proportion of variance on a common point, the latent construct. AVE is computed as the mean of variance extracted for the items loading on a construct. This computation can be done using the formula bellow with the standardized loadings:

$$\mathbf{AVE} = \frac{\sum_{i=1}^{n} L_i^2}{n}$$

Where:
Li = standardized factor loading
i = number of items
So from the formula AVE is the average of completely standardized factor loadings. Hence, according to Hair et al. (2010) an AVE of 0.5 is a good rule of thumb indicating adequate convergence; while an AVE of less than 0.5 suggests that, on average more error remains than variance explained by the latent factor structure imposed on the measure. It is obvious from the table, that all the constructs exhibit acceptable level of AVE at > 0.5 minimum criteria. The values of the AVE range between 0.515 and 0.765.

### 4.2 Discriminant Validity

Discriminant validity assesses the extent to which a construct is truly different from other constructs (Byrne, 2010; Hair et al., 2010). Consequently, high level of discriminant validity suggests that a latent construct is unique and captures some phenomena which other constructs do not. Although, there are several ways to compute discriminant validity, a more rigorous method is to compare the AVE values for any two constructs with the square of the correlation estimate between these two constructs. The AVE should be greater than the square correlation estimate (Hair et al. 2010). Another way of doing this test is compare the square-root of AVE for a given construct with the absolute correlations of that construct and all other constructs. In either way however, the AVE must be greater than the construct correlation in order to establish discriminant validity (Fornell & Larcker, 1981). From the table 2 it is clear that all the square roots of AVE ranging between 0.739 and 0.874 are greater than the values of the constructs in the corresponding matrices. This therefore, indicates that each construct shared more variance with its items than it did with other constructs and thus, supporting discriminant validity.

### 4.3 Correlation Analysis

Correlation analysis was performed to establish association between the constructs under investigation. According to Mayer (1999b) relatively weak correlation of the range between 0.2 to 0.7 is sufficient enough to confirm the association between theoretically related constructs. From the above table 2, all the correlations between the variables are positive and significant at $p < 0.01$. It could also be seen from the same Table 2 that the correlations ranging between 0.425 and 0.799 are not weak and neither are they extremely strong (> 0.90) to indicate multicollinearity problem. The correlations are meaningful because construct that measuring similar phenomenon such as (functional quality vs technical quality) show relatively higher values. See appendix 2 for details.

$$Composite\ reliability(\rho) = \frac{(\sum_i \lambda_{ij})^2}{(\sum_i \lambda_{ij})^2 + \sum_i \mathrm{var}(\varepsilon_{ij})}$$

Where:
$\lambda_i$ = loadings of indicator *i* of a latent variable
$\varepsilon_i$ = measurement error of indicator *i*
*j* = flow index across all reflective measurement model

### 4.4 Hypotheses Testing

From the AMOS output of multigroup SEM analysis under baseline model comparisons it was found that the ΔCFI between the unconstraint and constraints models for all the moderating variables (i.e. switching costs) is less than 0.01 and therefore passing the invariance test. The implication of this is that any subsequent changes in the multigroup models could be confidently attributed to the moderating effects of the variable under

analysis. Hence, with the confirmation of invariance, the next logical step is to test the moderating effects.

**Table 3: Test of Moderation Effect**

| | Model | $X^2$ | Df | RMSEA | GFI | CFI | $\Delta X^2$ | Δdf | Critical Value | Sig |
|---|---|---|---|---|---|---|---|---|---|---|
| ***Basic model Moderating variables*** | | 921.164 | 419 | 0.047 | 0.9 | 0.960 | | | | |
| Costs | Un-constrained | 1506.57 | 838 | 0.041 | 0.829 | 0.911 | | | | |
| | Constrained | 1550.92 | 858 | 0.042 | 0.824 | 0.908 | 44.4 | 20 | 31.41 | P < 0.05 |

**Moderating Effect of Switching Cost**

From Table 3 above it is clear that the $X^2$ significantly changed from 1506.567 in the unconstrained model to 1550.971 in the constrained. The delta chi-square of 44.404 is greater the critical value of 31.41 and thus, considered significant at $p < 0.05$. Based on this result it could then be concluded that switching costs moderate the relationship between technical quality and behavioural intention. Furthermore, to evaluate the extent of significance between the groups of the moderating variable (high and low), the individual paths were analysed and the values compared (see Table 4 below). Thus, hypothesis 1 which proposes that switching costs moderate the relationship between functional quality and behavioural intention was not accepted. This is because from the statistical results, the path between functional quality and behavioural intention is not significant in both the structural model and multi group analysis. On the other hand, hypothesis 2 which states that "switching costs moderate the relationship between technical quality and customer behavioural intention" was accepted. Table 4 indicates that the moderating effect of high switching costs (β = 0.411**, t = 2.292) is stronger than the influence of low switching cost (β = 0.127, t = 1.221).

**Table 4: Comparisons of Path Coefficient and T-value (CR) for High and Low Switching Cost**

| Hypothesis | Paths | Hi cost | | Lo cost | | Comparison |
|---|---|---|---|---|---|---|
| | | Est. | t-val | Est. | t-val | |
| **H1** | Fqual ⟶ Int | 0.009 | 0.072 | -0.225 | -1.259 | H = L |
| **H2** | Tqual ⟶ Int | 0.411** | 2.292 | 0.127 | 1.221 | H > L |

*** p < 0.001, ** p < 0.05, * p < 0.1
H = High Switching Cost
L = Low Switching Cost

**Table 5: Summary of Hypotheses Test**

| | ***Moderating Effects of Switching Costs*** | |
|---|---|---|
| H1 | Functional Quality ⟶ Behavioural Intention | Not supported |
| H2 | Technical Quality ⟶ Behavioural Intention | Supported |

## 5. Discussion of Findings

### Moderating Paths

*Moderating influence of switching costs on the relationship between the determinants of behavioural intention and customer behavioural intention*

The objective of this paper is to examine whether or not switching costs could moderate the relationship between functional quality, technical quality, corporate image and perceived value on one hand, and customer behavioural intention on the other hand. To achieve this objective, four hypotheses have been proposed and tested as follows:
In an attempt to find out the moderating effect of switching costs on the relationship between functional quality and behavioural intention, first hypothesis "*switching costs moderate the relationship between functional quality and the customer behavioural intention in the Nigerian commercial banks*" was tested using SEM multigroup analysis. The result shows that switching costs does not exert any significant moderating effect on the relationship under examination. From the output of multigroup analysis, both the high switching costs and the low switching costs have insignificant and weak beta and t-values with respect the path under analysis. This result is however not surprising given the fact that the path from function quality to behavioural intention was not significant in the revised structural model.

Furthermore, in order to the assess whether switching costs moderate the relationship between technical quality and behavioural intention, hypothesis two "s*witching costs moderate the relationship between technical quality and the customer behavioural intention in the Nigerian commercial banks*" was tested using the out of multigroup analysis from AMOS. As expected the results confirms that switching costs have significant moderating influence on the relationship in question. From the output, high switching cost has larger beta and t-values. This suggests that high switching costs exert greater moderating influence on the relationship between technical quality and behavioural intention. The implication of this finding is that since high switching costs has stronger moderating influence, meaning that when switching costs is high the relationship between technical quality and behavioural intention is stronger than when the switching costs is low. This corroborates Aydin et al. (2005) who found that the relationship between behavioural intention and its antecedent is stronger with high switching costs.

## 6.0 Theoretical Contributions

Given that virtually the studies reviewed which examine the moderating effect of switching costs, were conducted on other links different from the focus of this research. Consequently, the outcome of this research established that switching costs significantly moderate the causal relationship between technical quality and behavioural intention. The finding also confirms presumption that due to price sensitivity by the Nigerian retail bank customers, switching costs would have moderating effect on customer behavioural intention. To this end, this finding is hoped to significantly contribute to marketing theory.

## 7.0 Conclusion

Based on the foregoing research findings, the conclusions of this study are itemised as follows:

That the scale used in the research is valid and reliable. This is evident from the acceptable values obtained in terms of: Discriminant and Convergent validity, Composite and Cronbach's Alfa reliability tests.

That switching costs have significant moderating influence on the relationship between technical quality and behavioural intention. Furthermore, high switching costs have stronger moderating effect on the relationship than low switching costs. On the contrary, switching costs do not have any significant moderating influence between functional quality and customer behavioural intention.

## 8.0 Managerial and Policy Recommendations

Moreover, from the empirical findings it has been discovered that switching costs positively affect the relationship between technical quality and behavioural intention. This finding further suggests that the effect of high switching costs is stronger on the relationships than the effect of low switching costs. Based on this therefore, the banks' marketing executives and policy makers should strategise their marketing programmes in such a way that customer would relatively perceive high switching costs with regards to the bank's services being delivered.

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## Appendix 1: *Constructs Validity and Reliability*

| *Constructs* | *Items* | *Factor Loadings* | *Factor Loadings Squared* | *Average Variance Extracted* | *Composite Reliability* | *Cronbach's Alpha* |
|---|---|---|---|---|---|---|
| Functional Quality | Tan1 | 0.831 | 0.691 | **0.609** | **0.959** | **0.943** |
| | Tan2 | 0.502 | 0.252 | | | |
| | Tan3 | 0.777 | 0.604 | | | |
| | Rel2 | 0.814 | 0.663 | | | |
| | Rel3 | 0.731 | 0.534 | | | |
| | Ass1 | 0.800 | 0.640 | | | |
| | Ass3 | 0.778 | 0.605 | | | |
| | Res1 | 0.746 | 0.557 | | | |
| | Res2 | 0.780 | 0.608 | | | |
| | Res3 | 0.822 | 0.676 | | | |
| | Res4 | 0.822 | 0.676 | | | |
| | Emp1 | 0.808 | 0.653 | | | |
| | Emp2 | 0.760 | 0.578 | | | |
| | Emp3 | 0.850 | 0.723 | | | |
| | Emp5 | 0.824 | 0.679 | | | |
| Technical Quality | Tech1 | 0.839 | 0.704 | **0.690** | **0.899** | **0.943** |
| | Tech2 | 0.869 | 0.755 | | | |
| | Tech3 | 0.837 | 0.701 | | | |
| | Tech4 | 0.776 | 0.602 | | | |
| | Pval6 | 0.826 | 0.682 | | | |
| Switching Cost | Cost2 | 0.716 | 0.513 | **0.596** | **0.855** | **0.854** |
| | Cost4 | 0.749 | 0.561 | | | |
| | Cost5 | 0.805 | 0.648 | | | |
| | Cost6 | 0.814 | 0.663 | | | |
| Behavioural Intention | Wom1 | 0.889 | 0.790 | **0.765** | **0.907** | **0.907** |
| | Wom2 | 0.868 | 0.753 | | | |
| | Wom3 | 0.867 | 0.752 | | | |

## Appendix 2: Correlation Analysis

| | | Tech | Scost | Int | Fqual |
|---|---|---|---|---|---|
| | **SQUARE ROOT OF AVE** | **.831** | **.772** | **.874** | **.780** |
| **Tech** | Pearson Correlation | 1 | | | |
| | Sig. (2-tailed) | | | | |
| | N | 555 | | | |
| **Scost** | Pearson Correlation | .425** | 1 | | |
| | Sig. (2-tailed) | .000 | | | |
| | N | 555 | 555 | | |
| **Int** | Pearson Correlation | .590** | .561** | 1 | |
| | Sig. (2-tailed) | .000 | .000 | | |
| | N | 555 | 555 | 555 | |
| **Fqual** | Pearson Correlation | .799** | .432** | .614** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | |
| | N | 555 | 555 | 555 | 555 |