Customer delight and switching behaviour in Tanzanian online banking: the mediating role of switching intentions

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Abstract

This study aimed to investigate the contribution of customer delight to customer switching behaviour and the mediating role of switching intentions in this relationship within the context of online banking services. An explanatory research design was employed, utilising survey data from 391 qualified online banking customers in Tanzania. Self-administered questionnaires were used, with respondents selected through a convenience sampling method. Data were analysed using partial least squares structural equation modelling in Smart-PLS version 4.0, with a 95% bias-corrected confidence interval bootstrapping estimation applied for mediation analysis. The findings reveal a significant negative influence of customer delight on switching behaviour, as well as the partial mediation of switching intentions in the relationship between customer delight and switching behaviour. This study enhances the understanding of the sequential nature of consumer switching behaviour among online banking customers. Furthermore, it highlights the importance of fostering affective delight among banking customers, which is crucial in mitigating the adverse effects of switching behaviour and promoting continued usage and future loyalty to the bank. Unlike previous studies that predominantly focus on the cognitive route to delight, this study is among the few that analyse the affective route to delight, employing a comprehensive approach to examine the switching behaviour of online banking customers, from intentions to actual behaviour.

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1. Introduction

Customer switching behaviour is a major concern in the banking industry, where the annual switching rate is reported to have increased to an average of 36% for FinTech, and 43% for banks with branches (Ernst & Young, 2021). Noticeably, bank executives indicate customer switching as the major competitive problem among banks today (Mosavi et al., 2018). Clemes et al. (2010) reported the possibility of a shift of nearly 325 million bank accounts held by Chinese savers, with approximately $US1.8 trillion from Chinese domestic banks to foreign competitors. Narteh (2013) recorded a huge market share decline of the top three banks of Ghana from 57.59% in 2002 to 40.4% in 2009 as a result of customers' switching. A similar trend is observed in Tanzania where Nzowa (2021) reported a shift of customers of the two largest banks in Tanzania, namely NMB and NBC Banks, who defected to TPB Bank (now Tanzania Commercial Bank). These findings suggest that customer switching is an imminent threat among banks globally and is a marketing concern for managers.

The cost of acquiring a new customer is five times higher than retaining an existing one (Mosavi et al., 2018). This increased cost is attributed to intensified marketing efforts geared towards acquiring new customers in lieu of the defectors (Vyas & Raitani, 2014), loss of initial marketing investment in a customer (Mosavi et al., 2018), opportunity costs from declined sales (Saeed & Azmi, 2019), and potential negative word-of-mouth effects. Conversely, retained customers contribute to increased revenues at lower costs (Sánchez García & Curras-Perez, 2020), and use the services of the bank even at increased prices (Baumann et al., 2012). Mosavi et al. (2018) further emphasized that a 5% improvement in customer retention can lead to an 85% increase in profits for banks, highlighting the critical importance of reducing customer switching and enhancing retention strategies for sustainable business success. This implies that any business strategies aiming at cost reduction and revenue improvements must be coupled with decreased customer switching and increased customer retention. Understanding customer switching behaviour and its drivers is a critical stage for mitigating the effects of switching behaviour and enhancing the survival and profitability of banks.

Customer switching behaviour in the banking industry is traced back to the early 1980s during the global inception of sector reform (Thaichon et al., 2017). The reform, characterised by the liberalisation of the banking sector and the deregulation of banking services, led to the entry of many banks into the financial market. The influx of new banks completely changed customers' behaviour, providing them with options to switch from one bank to another. In response to this competitive landscape, banks focused on improving service quality through increased innovations and technological advancements, setting high standards for customer expectations

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(Nebreda et al., 2021). However, retaining customers based solely on satisfaction became challenging, as evidenced by Bennett and Rundle-Thiele (2004), who reported that customer satisfaction in the banking sector does not always translate into loyalty. Chitturi et al. (2008) further noted that over 60% of customers who switched to other service providers classified themselves as satisfied, highlighting the need for a higher-level positive emotion beyond satisfaction to control customer switching behaviour.

The concept of customer delight has emerged as a compelling driver for long-term relationships with customers in the banking industry (Al-Hawari, 2011; Coetzee et al., 2019; Svotwa et al., 2023). Customer delight, characterized by emotional attachment and psychological connection with a brand, leads to heightened loyalty and reduces the propensity to switch (Barnes et al., 2011; Petzer & Roberts-Lombard, 2021). It is further asserted that delightful experiences are more memorable and enduring compared to mere satisfaction, offering long-term customer relationships and loyalty (Torres & Ronzoni, 2018). Creating such memorable brand experiences is crucial for mitigating customer switching behaviour. However, while there is consensus among marketing scholars about the importance of customer delight in fostering long-term relationships, gaps exist.

Customer delight emerges as a crucial factor in securing future customer loyalty, thereby reducing customer switching behaviour within the banking sector (Svotwa et al., 2023). However, literature reveals a lack of consensus regarding the relationship between customer delight and loyalty, with some studies reporting a positive association (e.g., Al-Hawari, 2011; Coetzee & Coetzee, 2019; Petzer et al., 2021; Svotwa et al., 2023) while others find no significant associations (e.g., Bowden & Dagger, 2011; Herington & Weaven, 2007; Ji & Prentice, 2021). Therefore, existing researches face contextual limitations to be generalised in the banking sector of Tanzania. Thus, such inconsistency underscores the need for the study to be carried out in a local context to provide a context specific generalizable understanding of customer delight and switching behaviour. This study bridges that gap by presenting empirical evidence of the influence of customer delight on switching behaviour in the banking context of Tanzania.

Moreover, this study distinguishes itself from others in three key areas within the discourse of customer delight and switching behaviour. Previous studies identified switching intentions as an outcome of customer satisfaction and service quality, indicating that these factors influence the intentions to engage in brand-switching behaviour (D'Alessandro et al., 2015; Mai & Nguyen, 2024). Unlike prior research, this study positions customer delight as the antecedent of switching intentions, departing from the conventional focus on service quality and customer satisfaction.

Second, while it is widely agreed that customer delight influences switching behaviour in banking, there is a lack of consensus on its dimensions, with existing literature often focusing on the cognitive route (Al-Hawari, 2011; Svotwa et al., 2023) and neglecting the affective route. Recent studies highlight the necessity of investigating both cognitive and affective routes to delight, given the utilitarian and hedonic values of online banking services (Arcand et al., 2017; Barnes et al., 2021; Jebarajakirthy & Shankar, 2021). This study addresses the under-researched affective route to delight, particularly in the context of Tanzania.

Third, the direct relationship between customer delight and behavioural action is debated in consumer behaviour literature, with many scholars suggesting that delight directly leads to actions (Coetzee et al., 2019; Kim & Park, 2019; Petzer & Roberts-Lombard, 2021; Svotwa et al., 2023). However, this study, guided by the Service Provider Switching Model (SPSM) (Bansal & Taylor, 1999), hypothesise that switching intentions mediates the relationship between delight and switching behaviour, emphasizing the role of intentions in consumer decision-making.

This study aims to bridge these gaps by investigating the affective routes to customer delight and its influence on switching behaviour as mediated by the intentions to switch. The findings of this study hold significant implications for addressing customer switching behaviour and customer mobility in the banking services market. The insights derived from this research are valuable to bank managers in guiding them to make informed judgments about consumer behaviour. Understanding consumer behaviour provides a strategic advantage, potentially leading to higher customer retention rates and, consequently, improved performance.

The rest of the study is organized in the following sequence. First, the theoretical framework is described and related literature is reviewed. Under this section, the relationship between customer delight, switching intentions and behaviour are expounded. This is followed by the discussion of methodology. Afterwards, the findings of the results and discussion presented. Lastly, conclusion, theoretical and managerial implications are presented, and limitations of the study and suggestions for further research are provided.

2. Literature review

2.1 Theoretical literature review

The conceptual framework of this study draws from two theories: the Theory of Relationship Marketing (RM) (Gronroos, 1994; Möller & Halinen, 2000) and the SPSM (Bansal & Taylor, 1999). Combining theories leads to better prediction rates for continuance intentions (Chong, 2013). This study revolves around three key constructs:

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customer delight, switching intentions, and switching behaviour. While customer delight emanates from RM theory, switching intentions and behaviour stem from the SPSM. Since no single theory covers all these aspects, integrating these two theories is crucial for comprehensively understanding switching behaviour.

RM theory emphasizes the importance of creating and maintaining long-term, mutually beneficial relationships among all stakeholders, including customers, employees, suppliers, and distributors (Gronroos, 1994; Harker, 1999; Möller & Halinen, 2000). Customer delight, a key outcome of effective RM, is achieved when service experiences elicit positive emotions such as joy, pleasure, and excitement, thereby strengthening partners' intentions to remain in the relationship (Harker, 1999; Parasuraman et al., 2020). This study measures customer delight as a unidimensional construct focusing on emotional factors. To complement RM, the SPSM investigates the mediating role of switching intentions in the relationship between customer delight and switching behaviour within online banking. SPSM posits that behavioural intentions influence actual switching behaviours, making understanding these intentions crucial for mitigating switching behaviour and enhancing retention in the banking sector. The integration of RM and SPSM provides a comprehensive framework (Figure 1) for understanding the relationships between customer delight, intentions, and behaviours, enabling the development of strategies for fostering customer retention and loyalty in a competitive marketplace.

2.2 Cognitive and affective routes to customer delight

Customer delight has emerged as a critical construct in understanding consumer behaviour, particularly within service-oriented industries. Scholars such as Barnes et al. (2011) and Coetzee et al. (2019) have sought to define and operationalize the concept, proposing two primary pathways through which customers experience delight: the cognitive route and the affective route. Each pathway plays a distinct role in shaping how customers perceive and react to service experiences.

The cognitive route to customer delight emphasizes the rational aspects of the customer experience, focusing on the fulfilment of expectations through performance and service delivery (Svotwa et al., 2023). This route is primarily driven by objective factors such as transaction speed, problem-solving, accuracy, and overall service efficiency (Parasuraman et al., 2020). Barnes et al. (2011) define the cognitive route as the customer's mental evaluation of service performance, where delight arises when services exceed expectations. Oliver et al. (1997) note that cognitive delight is closely linked to concepts of service quality and satisfaction; however, what differentiates delight from mere satisfaction is the element of unexpected or surprising performance. When a service not only meets but surpasses rational expectations, the customer's cognitive evaluation translates into delight.

In contrast, the affective route to customer delight focuses on the emotional and experiential dimensions of the service encounter (Parasuraman et al., 2020). This pathway is driven by feelings of joy, pleasure, and positive emotional experiences that arise from engaging with the service (Coetzee et al., 2019). Affective delight stems from sensory, emotional, or social experiences that go beyond rational evaluation and tap into the emotional connection between the customer and the service provider. Affective delight is often characterized by moments of surprise, where the customer is emotionally uplifted through personalized attention, social engagement, or hedonic elements of the service (Barnes et al., 2011; Torres & Ronzoni, 2018). Parasuraman et al. (2020) identify social interaction and positive emotions such as enjoyment, fun, pleasure, and excitement as critical affective dimensions that drive customer delight. Affective delight, therefore, is more emotionally charged, often resulting from the creation of memorable, fun, or emotionally significant moments during the service interaction.

2.3 Empirical literature review and hypothesis development

2.3.1 Customer delight with switching behaviour

Customer delight plays a pivotal role in shaping customer actual behaviours in online banking services. Scholars have confirmed the significant influence of customer delight on loyalty (Coetzee et al., 2019; Roberts-Lombard et al., 2024; Svotwa et al., 2023) and commitment (Roberts-Lombard et al., 2024), suggesting that customer delight is a critical antecedent of loyalty and continual usage. Given that loyal customers are less likely to switch services (Coetzee et al., 2019), it can be inferred that customer delight negatively influences switching behaviour. Based on these findings, the following hypothesis is proposed:

H1: Customer delight exerts a significant negative influence on switching behaviour.

2.3.2 Customer delight with switching intentions

The relationship between customer delight and behavioural intentions has been the subject of extensive empirical inquiry. Studies have claimed that customer delight positively influences revisiting the intentions (Kim & Yoon, 2019; Svotwa et al., 2023), recommendation intentions (Barnes et al., 2021), and repurchase intentions (Ludwig

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et al., 2017), indicating a less likelihood to switch. This therefore suggests that delightful customer experiences negatively influence switching intentions. The following hypothesis is proposed:

H2: Customer delight exerts a significant negative influence on the switching intentions.

2.3.3 Switching intentions and switching behaviour

The likelihood that an individual will engage in a specific behaviour culminates in the behavioural intentions (Ajzen, 1991; Roberts-Lombard & Petzer, 2018), which encompasses the readiness and effort individuals are willing to exert to carry out a particular action. Understanding behavioural intentions is crucial as it predicts consumers' actual behaviour when using services (Farah et al., 2018; Jani & Han, 2013). Mai and Nguyen (2024) suggested that switching intentions exert a significant positive influence on the switching behaviour of consumers among mobile payment applications. This study proposes that:

H3: switching intentions exert a significant positive influence on switching behaviour.

2.3.4 The mediating effects of switching intentions

Research in various contexts has highlighted the mediating role of behavioural intentions in predicting actual behaviour. It is widely argued that behavioural intentions represents the final cognitive stage before action (Ajzen, 1991; Oliver, 1980). However, while several studies have demonstrated the significance of customer delight on behavioural intentions (e.g., Barnes et al., 2022; Shoukat & Ramkissoon, 2022), few have comprehensively explored the complete model to ascertain the influence of intentions on behaviour, which this study aims to investigate (Baptista & Oliveira, 2015; D'Alessandro et al., 2015; Mai & Nguyen, 2024). Baptista and Oliveira (2015) established that behavioural intentions mediate the relationship between hedonic motivation and the habit usage mobile banking users. Given the significant parallels between affective delight and hedonic motivation, the following hypothesis is proposed:

H4: Switching intentions mediate the relationship between customer delight and the switching behaviour of an online banking customer.

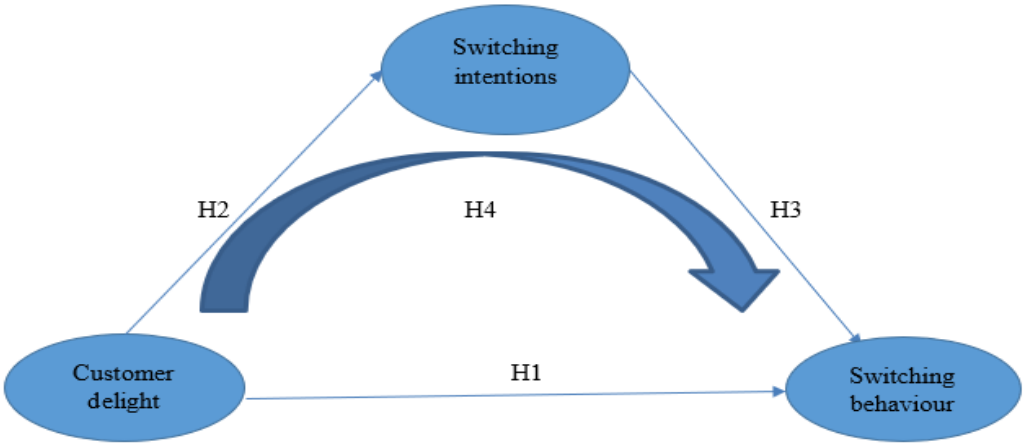

Figure 1. The conceptual framework
Source: Figure by the authors

3. Research methodology

This study adopted a quantitative approach, employing an explanatory research design to investigate the relationships between customer delight, switching intentions, and switching behaviour among retail banking customers in Tanzania. The study specifically focused on retail banking customers aged 18 years and above, representing the legal age to maintain a bank account in Tanzania. To collect a representative sample, non-probability purposive and convenience sampling techniques were used.

3.1 Study Area and sampling techniques

Geographically, the study focused on the Dodoma and Dar es Salaam regions. These regions were selected purposively due to their significance: Dodoma is the political capital and headquarters of the country, while Dar es Salaam is the commercial hub. The two areas provided a diverse mix of respondents in terms of culture, economic status, and ethnicity, which helped enhance the heterogeneity of the sample (Mngumi, 2021). This

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diversity aligns with the recommendation by Weston and Gore (2006), who advocate for broader representation in studies examining multifaceted segmentation of consumer behaviour.

Participants were conveniently selected within the chosen regions based on accessibility and cost-effectiveness. Convenience sampling was deemed appropriate given the study's focus on testing relationships between variables within a theoretical framework rather than aiming for precise population estimates, as highlighted by Constantiou (2009).

3.2 Sample size determination

The sample size for this study was determined using Krejcie and Morgan's (1970) method of sample estimation, which takes into account the population size and degrees of freedom to estimate the appropriate sample size. The population size was estimated at 1,733,478 retail banking customers (Bank of Tanzania, 2022), and the following formula was applied:

$$S = \frac{\chi 2\ N\ P\ (1 - P)}{d^2\ (N - 1) + \chi 2\ P\ (1 - P)}$$

Where:
S = required sample size
χ2 = the table value of chi-square for one degree of freedom at the desired confidence level (3.841)
N = population size (1,733,478) (Bank of Tanzania, 2022)
P = population proportion (assumed to be 0.5 for maximum sample size)
d = the degree of accuracy expressed as a proportion (0.5)
Based on this method, the minimum required sample size was 384. To account for potential non-response, 450 questionnaires were distributed across the study regions.

3.3 Data collection

Data was collected using structured survey questionnaires distributed between October 2023 and January 2024. The questionnaire was divided into two sections. The first section captured respondents' demographic information and behavioural characteristics as retail banking customers. The second section assessed the relationships between constructs (customer delight, switching intentions, and switching behaviour), using validated five-point Likert scale items (1 = strongly disagree to 5 = strongly agree). All survey items were adapted from previously validated studies (Attiq et al., 2022; Hino, 2017; Kim & Park, 2019; Saeed & Azmi, 2019) to ensure reliability and validity. To ensure that respondents were relevant to the study, a screening question was used to confirm that participants had an active personal bank account and were current users of online banking services in Tanzania.

A pilot study was conducted in Dar es Salaam with a sample of 84 respondents to validate the reliability and validity of the research instruments. Feedback from the pilot study informed minor revisions to the questionnaire before the full-scale data collection. The main study was carried out in Dodoma, with 450 questionnaires distributed across the three largest public banks in Tanzania: National Bank of Commerce (NBC), NMB, and CRDB Bank. These institutions dominate the Tanzanian banking sector, collectively accounting for 51.9% of total assets and 49.6% of customer deposits (Ernst & Young, 2021a). The distribution of the questionnaires across the banks was weighted based on each bank's customer deposit market share: 23.7% for NMB, 22.3% for CRDB, and 5.8% for NBC.

A total of 421 questionnaires were returned, resulting in a response rate of 93%. After data cleaning, which involved the removal of incomplete or systematically erroneous responses, 391 questionnaires were deemed suitable for analysis. The demographic profile of the final sample indicated that 55% of respondents were male, 58% were single, 54% held a bachelor's degree, and 52% were aged between 21 and 30 years. Additionally, 51% of respondents were employed in the public sector, 57% had multiple bank accounts, and 55% had maintained their main bank account for over five years. Detailed analysis is presented in Table 1.

3.4 Data analysis

Partial least squares structural equation modelling (PLS-SEM) was employed to examine the direct and indirect effects between the constructs. The PLS-SEM analysis was conducted using Smart PLS (version 4.0). Bootstrapping with 5,000 resamples was performed to assess the mediation effects, utilizing bias-corrected confidence intervals (BCCIs) at a 95% confidence level. This approach provided robust estimates of both the direct and indirect effects within the model, as recommended by Hair et al. (2014). Through this method, the study rigorously assessed the mediation role of switching intentions in the relationship between customer delight and switching behaviour.

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Table 1. Sample demographic characteristics

S/N	Demographic	Subset	Frequency	Percent
1	Sex	Male	215	55.00
		Female	176	45.00
		Total	**391**	**100.00**
2	Age	<20 years	17	4.30
		21-30 years	203	51.90
		31-40 years	129	33.00
		>40 years	42	10.70
		Total	**391**	**100.00**
3	Marital status	Single	226	57.80
		Married	163	41.70
		Divorced	2	0.50
		Total	**391**	**100.00**
4	Highest level of education	Primary school	2	0.50
		O-level	7	1.80
		A-level	24	6.10
		Certificates	16	4.10
		Diploma	59	15.10
		Bachelor's degree	210	53.70
		Master's degree	59	15.10
		PhD	14	3.60
		Total	**391**	**100.00**
5	Occupation	Student	65	16.60
		Businessman	41	10.50
		Farmer/peasant	6	1.50
		Work with private sector	81	20.70
		Work with public sector	198	50.60
		Total	**391**	**100.00**
6	Number of banks have accounts with	Only one	167	42.70
		Two banks	179	45.80
		>2 banks	45	11.50
		Total	**391**	**100.00**
7	Experience with the main bank	<5 years	177	45.30
		5-10 years	107	27.40
		>10 years	107	27.40
		Total	**391**	**100.00**

Source: Table by the authors

4. Findings and discussion

4.1 Reliability and validity for the measurement model

The results for the reliability and validity of the measurement model emanating from the pilot test with a representative sample of 84 respondents are presented in Table 2. The reliability of all constructs was confirmed with composite reliability, and Cronbach's alpha values exceeded the minimum threshold value of 0.70, as recommended by Hair et al. (2019). Face validity was ensured by adopting items from previously validated studies. One item with low loadings (SB3- I never come back to switched banks) was eliminated to remove error variance and facilitate convergent, discriminant, and content validity (Hair et al., 2020). Furthermore, factor loadings and AVE values surpassed the minimum threshold of 0.708 and 0.50 respectively, confirming convergent validity (Hair et al., 2019).

Table 2. Reliability and convergent validity results

Factor (Cronbach α)	Measurement indicators	Factor loadings	AVE	CR
Customer Delight (0.839)	**CD1**. I was delighted with my experience in this bank.	0.845	0.599	0.882
	CD2. I was pleased at services received by this bank	0.821		
	CD3. This bank service made me elated	0.741		
	CD4. This bank service has been a tremendous experience	0.743		
	CD5. I was thankful for my experience in this bank	0.750		
Switching Intentions (0.897)	**SI1**. I am considering switching from my current bank	0.877	0.763	0.928
	SI2. The likelihood of me switching to another bank is high	0.852		
	SI3. I intend to stop using products from my current bank in the future	0.910		
	SI4. I am determined to switch to another bank in the future	0.853		
Switching Behaviour (0.711)	**SB1**. I like new banks	0.753	0.534	0.821
	SB2. I try new banks very often	0.745		
	SB4 Whenever I change a bank, it is for at least a year	0.725		
	SB5. I have switched from one bank to other bank(s) in the last 12 months	0.701		

Source: Table by the authors

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Additionally, discriminant validity was confirmed using the Fornell-Larcker criterion and Heterotrait-monotrait ratio. Fornell-Larcker criterion is confirmed by comparing square roots of the average variance extract (AVE) values with the inter-construct correlations (see Table 3). All square roots of AVE exceeded the corresponding cross-correlations meeting the criteria for discriminant validity (Fornell & Larcke, 1981). HTMT ratio of correlations was also analysed to reaffirm the existence of discriminant validity among the constructs. The HTMT values were found to be below 0.85 (Henseler et al., 2015), hence validating the distinctiveness of the constructs across the model.

Table 3. HTMT ratio, Fornell-Larcker criteria, and VIF

Construct	CD	SI	SB	VIF
CD	**0.774**	*0.385*	*0.132*	CD>SB=1.899
SI	**-0.363**	**0.873**	*0.629*	CD>SI=1.000
SB	**-0.059**	**0.515**	**0.731**	SI>SB=1.899

Notes: Italics are HTMT ratios, the bolded are the Fornell-Larcker criteria
Source: Table by the authors

4.2 Structural model analysis

The structural model analysis aimed to examine the relationship between customer delight and switching behaviour, as well as the mediating role of switching intentions in this relationship. The primary motivation for investigating customer delight is its ability to explain switching behaviour among banking customers, going beyond mere satisfaction (Roberts-Lombard et al., 2024). The theoretical model, illustrated in Figure 1, was evaluated using PLS-SEM technique, employing standardized regression weights (β), t-values, and the significance levels of the paths (p-values). However, before conducting the structural analysis, it is essential to perform preliminary tests for model fit and multicollinearity (Hair et al., 2019).

4.2.1 Preliminary findings for the model

Before presenting the structural analysis results, it is important to first address the model's fit and its adherence to the assumptions of linear regression analysis. Assessing model fit in a structural equation model is crucial to validate the theoretical framework against empirical data. Schuberth et al. (2023) emphasize the importance of this evaluation, particularly the use of consistent estimators that accurately reflect population values to validate model parameters. This validation process involves several fit indices, including the Standardized Root Mean Square Residual (SRMR), Chi-square (χ^2), Normed Fit Index (NFI), geodesic distance (d_G), and squared Euclidean distance (d_ULS). The analysis confirmed that the model meets the required fitness standards, with SRMR = 0.046 (< 0.08), d_G = 0.459 (≈ 0), d_ULS = 0.191 (≈ 0), χ^2 = 299.29, and NFI = 0.92 (> 0.9), indicating a good fit to the data Schuberth et al. (2023).

Additionally, the study employed the Variance Inflation Factor (VIF) to test for multicollinearity. All constructs had VIF values below 2, in line with Hair et al. (2019), confirming no significant multicollinearity issues among the variables (see Table 3). Moreover, these results affirmed the absence of common method bias since the VIF from collinearity test is all lower than 3.3 (Kock, 2015). With these preliminary tests completed, the structural model analysis was conducted to assess the relationships between the constructs and the mediating effects of switching intentions, thus validating the research hypotheses.

4.2.2 Direct relationship

The direct relationship between customer delight and switching behaviour was tested, where H1 predicted a negative influence of customer delight on switching behaviour. Results show that customer delight significantly and negatively influences switching behaviour (H1: β = -0.258, t = 5.847, p < 0.000), supporting H1. Customer delight in this study is framed from an affective perspective, integrating the hedonic values of online banking services. Further analysis revealed that customer delight exerts a significant negative influence on switching intentions (H2: β = -0.689, t = 17.633, p < 0.000). This indicates that when customers experience delight, they are less likely to form intentions to switch to other service providers. Moreover, switching intentions were found to have a significant positive influence on switching behaviour (H3: β = 0.611, t = 14.964, p < 0.001), suggesting that once customers develop the intentions to switch, they are more likely to follow through with the behaviour. These findings, as presented in Table 4, underscore the critical role of switching intentions in predicting the switching behaviour of online banking customers. This reinforces the importance of reducing switching intentions as a key strategy for minimizing customer attrition.

These findings reveal the critical role of delightful experiences in shaping customers' tendencies to explore alternative banking options. This aligns with existing literature, which underscores the importance of customer delight in fostering loyalty, subsequently reducing switching behaviour within the banking sector (Al-Hawari,

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2011; Coetzee et al., 2019; Kim & Park, 2019; Svotwa et al., 2023). Conversely, some researchers, such as Bowden and Dagger (2011), have reported conflicting findings, suggesting that customer delight does not always significantly affect loyalty. Such inconsistencies could stem from variations in study contexts, demographic characteristics, cultural factors, or differing conceptualizations of customer delight. The influence of delight may vary significantly across service contexts, particularly in high-involvement sectors (Finn, 2005), underscoring the importance of defining delight within specific environments.

This implies that the impact of delight varies significantly across different sectors and service contexts, underlining the importance of context when analysing customer delight's influence. Furthermore, the definition or perception of delight within specific service contexts is crucial to understanding its effect on customer switching behaviour within that service category. Consequently, strategies to delight customers should vary across service providers, depending on the context and type of service (Sánchez García & Curras-Perez, 2020), as well as combinations of antecedents (Parasuraman et al., 2020). In service industries where consumer interactions are frequent and immersive, such as tourism and theme parks, delight significantly influences loyalty (Finn, 2005). In contrast, in more transactional or less frequent interactions, such as some dining experiences or hotels, the journey from delight to loyalty may require additional attributes such as customer satisfaction or place identification (Finn, 2005). Cultural differences also play a crucial role in altering how emotionally charged customer reactions influence delightful experiences (Torres et al., 2014).

In the context of Tanzania, where online banking is gaining traction, understanding the drivers of switching behaviour becomes critical for banking institutions aiming to retain customers. The observed correlation between delight and switching behaviour underscores the significance of prioritizing customer delight as a strategic approach to enhance customer retention. Banks can effectively mitigate the risks associated with customer attrition and cultivate long-term customer relationships by focusing on customer delight initiatives. These initiatives can be achieved through high-value online banking services, enhancing the competency of online banking platforms, bank employees, and providing unique and memorable online banking experiences (Al-Hawari, 2011; Christ-Brendemühl, 2022). Moreover, the study's findings highlight the affective nature of customer delight, incorporating hedonic elements of services. Factors such as fun, pleasure, elation, and enjoyment collectively foster delightful experiences (Parasuraman et al., 2020). These attributes are crucial in the service provided for developing a comprehensive affective framework addressing various aspects of consumption experiences, enhancing loyalty and retention.

Table 4: Hypothesis test results (direct and mediating effects)

Direct relationship analysis						Bootstrap 95% CI	
Hypothesis: Relational effects		Path models	β-coef.	S.E.	t-values	Lower	Upper
H1	Direct effects	CD>SB	-0.258***	0.044	5.847	-0.328	-0.183
H2:	Direct effects	CD>SI	-0.689***	0.039	17.633	-0.748	-0.620
H3	Direct effects	SI>SB	0.611***	0.041	14.964	0.543	0.676
H4	Total effects	CD>SB	-0.679***	0.041	16.495	-0.743	-0.607
H4:	Indirect effects	CD>SI>SB	-0.421***	0.041	10.181	-0.487	-0.352
H4:	BCCI bootstrapping	CD>SI>SB	-0.542***	0.054	10.034	-0.638	-0.460

Notes 1: CD: Customer Delight, SI: Switching intentions, SB: Switching Behaviour, S.E: Standard Error
Notes 2: *** p-value < .001, ** p-value < .01
Source: Table by the authors

4.2.3 The mediating roles of switching intentions in the relationship between customer delight and switching behaviour

Another intriguing aspect of the findings in this study is the partial mediation effect of switching intentions in the relationship between customer delight and switching behaviour. The analysis was carried out in a single model using SEM, a preferred means for testing mediation relationships (Danner et al., 2015). The results (Table 4) reveal a statistically significant indirect effect of customer delight on switching behaviour through switching intentions (H4: β = -0.421, t = 10.181, p < .001). In the presence of the mediator, the direct effect of customer delight on switching behaviour was statistically significant (β = -0.258, t = 5.991, p < 0.01). The total effect of customer delight on switching behaviour was also significant (β = -0.679, t = 16.519, p < .001). Since the direct and indirect effects were both significant, switching intentions is determined to be a successful mediator in this relationship, indicating a partial mediation effect. Furthermore, the study performed bootstrapping analysis with 95% bias-corrected confidence intervals (BCCI) to confirm the significance of indirect effect estimates and their confidence intervals. BCCI bootstrapping method results (β = -0.542, S.E = 0.054, t = 10.034, CI = [-0.638,-0.460], p < .000) infers the presence of mediation since the indirect effects are statistically significant and the BCCI does not include zero. Hence H4 was supported.

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Specifically, the path coefficient results of this research present a significant relationship in the sequence from delight to switching intentions, and from switching intentions to actual switching behaviour of banking customers. These findings align with the theoretical frameworks of SPSM (Bansal & Taylor, 1999) which posits a sequential nature of consumer decision-making processes, wherein delight influences intentions, which in turn drives behaviour. This is further supported by many other empirical studies (e.g., Ludwig et al., 2017; Mai & Nguyen, 2024), which suggests that behavioural intentions are proximal determinants of actual switching behaviour. Customer delight negatively influences switching intentions indicating that a delighted customer is more likely to intend to stay with their current banker. Furthermore, the observed positive association between intentions to switch and actual switching behaviour indicates the predictive power of behavioural intentions in shaping actual consumer decisions within the online banking landscape.

Moreover, the results of this study reveal strong standardized beta coefficients in the relationships between customer delight and switching intentions (β = -0.688), as well as between switching intentions and switching behaviour (β = 0.611). This underscores the robust predictive influence of these associations within the banking context, reaffirming the importance of customer delight and behavioural intentions as critical drivers of consumer behaviour. However, it is noteworthy that the direct relationship between customer delight and switching behaviour exhibits a somewhat weak albeit significant standardized beta coefficient (β = -0.258) as compared to the indirect route (β = 0.421). This suggests that while customer delight indirectly influences switching behaviour via intentions, its direct impact on actual switching behaviour may be attenuated by other intervening variables or contextual factors such as switching costs and socio-economic factors, specific to the Tanzanian banking environment. As such, the mediation role of switching intentions is highly emphasized in understanding the decision-making journey of banking customers, highlighting its relevance and impact in shaping switching behaviour within the online banking domain.

These findings suggest partial mediation of switching intentions where customer delight has both a direct influence on switching behaviour and an indirect influence through switching intentions. This dual pathway highlights the intricacy of customer behaviour, where delight influences both intentions and immediate actions. Since both direct and indirect paths to switching behaviour have shown statistically significant rigour, it is evident that addressing switching behaviour requires a dual approach namely, enhancing customer delight and mitigating any intentions to switch. Delving into the significance of behavioural intentions as drivers of actual switching behaviour, banks must proactively address the control of switching intentions rather than solely reacting to actual switching occurrences. This is well encapsulated in the adage of ancient wisdom, "Prevention is better than cure". Intentions being prevention, represent the likelihood of actual behaviour, and their management can deter actual switching, thereby mitigating the costs associated with dealing with actual switching instances and recruiting new customers to replace defectors.

4.2.4 Model predictive power assessment

To establish the explanatory power of the model and validity of the findings, the study employed several measures, namely coefficients of determination (R^2), effect sizes (f^2), and Stone-Geisser's value (Q^2). The R^2 values provide insight into how much variance in the target variables (switching intentions and switching behaviour) is explained by the predictor variables (customer delight and switching intentions). The results show that customer delight explains 47.4% (R^2 = 0.474) of the variance in switching intentions, indicating weak to moderate explanatory power. In contrast, 65.7% (R^2 = 0.657) of the variance in switching behaviour is jointly explained by customer delight and switching intentions, demonstrating moderate to substantial explanatory power (Hair et al., 2011; 2019). Moreover, in the absence of the mediator (switching intentions), customer delight alone accounts for 46.1% of the variation in switching behaviour. The reduction in R^2 from 65.7% to 46.1% highlights the significant role of switching intentions in mediating the relationship between customer delight and switching behaviour. This suggests that switching intentions capture additional variance in switching behaviour that customer delight, when considered independently, does not account for. These findings imply that while customer delight is a key factor in influencing switching behaviour, understanding and addressing switching intentions offers a more comprehensive strategy for managing customer attrition in the online banking sector.

Predictive relevance, assessed using Q^2 values through a blind-folding procedure, showed medium to large predictive relevance with Q^2 values of 0.469 for switching intentions and 0.456 for switching behaviour (Shmueli et al., 2016, 2019). The effect size (f^2) analysis revealed large effects of customer delight on switching intentions (f^2 = 0.903) and switching intentions on switching behaviour (f^2 = 0.573). In contrast, the direct effect of customer delight on switching behaviour was weak (f^2 = 0.102). This highlights a stronger indirect relationship between customer delight and switching behaviour through switching intentions (Cohen, 1988). Table 5 depicts the model prediction analysis.

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Table 5. Model prediction analysis

Constructs	R^2	R^2-adjusted	Q^2	f^2	
				SB	SI
CD	-	-	-	0.102	0.903
SI	0.474	0.473	0.469	0.573	-
SB	0.657	0.473	0.456	-	-

Source: Table by the authors

5. Conclusions, implications and limitations of the study

This study contributes to the understanding of customer delight in the context of Tanzania's online banking industry, particularly its influence on switching behaviour. The findings reveal that customer delight plays a pivotal role in reducing actual switching behaviour among Tanzanian online banking customers. By delivering service experiences that surpass expectations, banks can foster stronger customer loyalty and reduce the likelihood of customers switching to competitors.

Moreover, the study demonstrates that switching intentions partially mediate the relationship between customer delight and switching behaviour. This suggests that while customer delight directly impacts switching behaviour, it also influences customers' intentions to switch, which in turn affect their actual behaviour. Thus, managing customer delight effectively not only reduces switching behaviour directly but also weakens customers' intentions to switch.

These findings highlight the importance for banks to prioritise customer delight as a key strategy for customer retention. Practical implications suggest that banks should focus on enhancing both the cognitive and affective dimensions of customer delight, such as improving transaction efficiency, problem-solving, and fostering positive emotional experiences through personalised interactions and social engagement.

5.1 Theoretical and managerial implications of the study

5.1.1 Theoretical implications

This study enhances the understanding of customer switching process which has furthered our understanding of the sequential nature of consumer switching behaviour of online banking customers. Confirming the mediating role of switching intentions enriches the SPSM theoretical frameworks that view switching as planned behaviour (Bansal & Taylor, 1999). Specifically, the study demonstrates how customer delight influences switching intentions, which subsequently impact actual switching behaviour. This is missing in the relationship marketing theory, which assumes a direct influence of customer delight on switching behaviour. This finding adds depth to the relationship marketing by elucidating the critical pathway through which customer delight leads to practical outcomes in customer switching behaviour through switching intention. By highlighting the intermediary role of switching intentions, the study provides a structured view of how emotional responses (such as delight) translate into tangible actions (such as switching behaviour). This pathway emphasises the importance of designing customer experiences that not only satisfy but also delight customers, as this delight can indirectly reduce switching through its influence on intentions.

5.1.2 Managerial implications and recommendations

Switching intentions has emerged as a critical antecedent of switching behaviour, highlighting its role in mediating the relationship between customer delight and switching behaviour among online banking customers. Customer delight, on the other hand, serves as an inhibitory factor for both switching intentions and behaviour. These findings underscore the importance of addressing switching intentions and behaviour by adopting strategies that evoke delightful experiences among users. This approach is crucial in managing customer defection and requires adequate attention from banking management. To effectively manage switching behaviour, this study recommends that banks must invest in understanding and influencing customers' intentions to switch. This can be achieved by conducting regular feedback surveys, analysing trends to detect patterns, and identifying customer preferences. By understanding these patterns, banks can proactively tailor strategies to address and mitigate potential switching behaviour. Moreover, strategies that evoke joy and happiness should be implemented to foster delightful user experiences and ultimately reduce both the intentions to switch and actual switching behaviour. This dual approach, namely addressing the factors influencing switching intentions and enhancing customer delight, will help banks manage customer switching more effectively.

5.2 Limitations and areas for future studies

One limitation of this study lies in its reliance on self-reported data, which may be subject to biases such as social desirability and recall errors. Although efforts were made to ensure the validity and reliability of the responses, the inherent limitations of survey-based research cannot be entirely mitigated. To better capture the dynamics of

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customer delight, switching intentions, and switching behaviour over time, future research could explore the use of longitudinal designs. This approach would provide deeper insights into how customer delight evolves over time and its long-term effects on customer loyalty and retention, thus addressing the limitations of cross-sectional survey data.

Furthermore, the generalizability of the study's findings may be constrained due to its focus on a specific geographic location and banking sector. To enhance the generalizability of future research, studies could expand their scope to include multiple geographic locations or even cross-country comparisons. Such studies would allow researchers to examine how cultural, economic, and regulatory differences influence the relationships between customer delight, switching intentions, and switching behaviour across different banking markets.

Finally, future research could explore potential moderating variables that may influence the relationships between customer delight and switching behaviour. Factors such as demographic characteristics and technological advancements could significantly moderate customers' perceptions and experiences in online banking. Understanding these moderating effects would offer a more comprehensive view of customer behaviour and provide valuable insights for banks seeking to tailor their services to diverse customer segments.

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