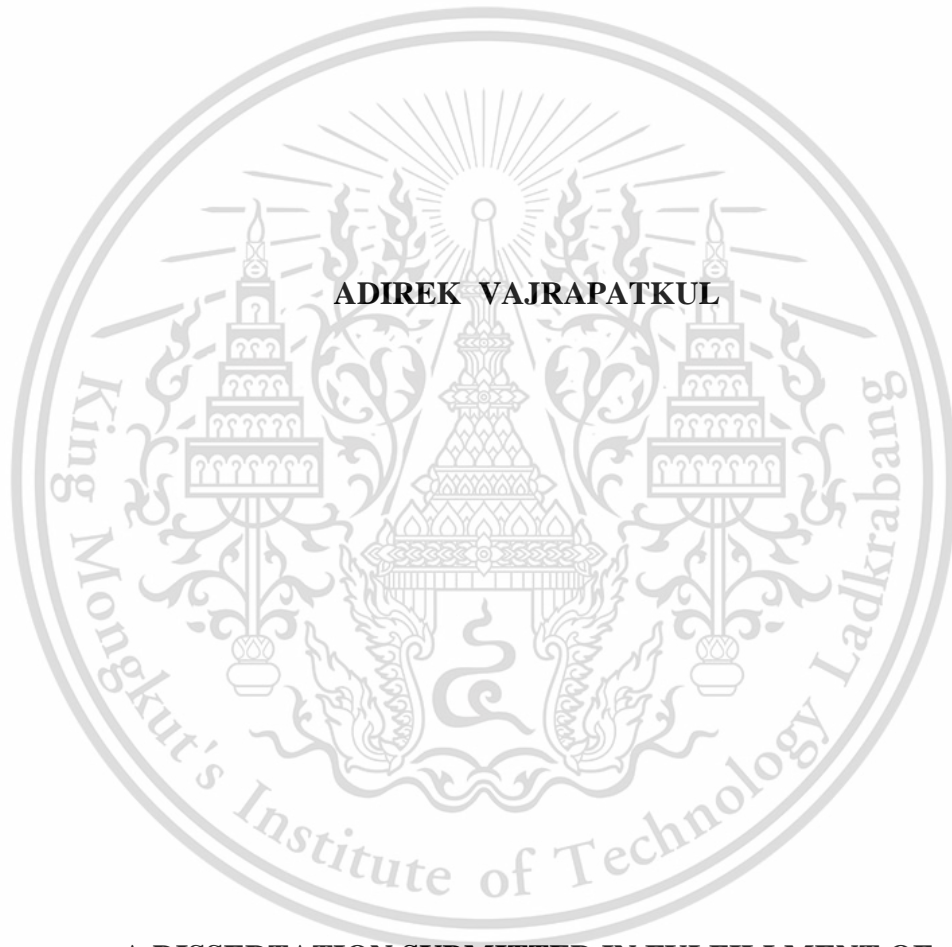


**A CAUSAL MODEL OF CUSTOMER CITIZENSHIP IN THAILAND
RETAIL BANK SECTOR**

ADIREK VAJRAPATKUL



**A DISSERTATION SUBMITTED IN FULFILLMENT OF
THE REQUIREMENTS FOR THE DEGREE OF DOCTOR OF
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ABSTRACT

This dissertation explores the impact of corporate governance, self-service technology quality, on-site service quality, and brand equity on the customer citizenships of bank customers residing in six districts of Bangkok, Thailand. The study employs Structural Equation Model (SEM) techniques to analyze 450 valid observations obtained through the distribution of questionnaires to individuals residing in Min Buri, Lat Krabang, Saphan Sung, Bangkok, Lat Phrao, and Chatuchak districts of Bangkok. The data collected from the questionnaires are examined using Exploratory Factor Analysis (EFA), Confirmatory Factor Analysis (CFA), and path analysis to establish and quantify the relationships between the variables under investigation.

The findings of this study indicate a direct influence of brand equity on the degree of customer citizenship within the banking sector. Additionally, there is an indirect influence of on-site service quality, corporate governance, and self-service technology quality on customer citizenship. This is improving corporate governance and self-service technology quality can lead to an increase in on-site service quality, which in turn has a positive effect on bank brand equity and customer citizenship. Therefore, it is recommended that banks focus on enhancing customer citizenship by establishing a well-defined and succinct corporate governance policy. Moreover, allocating resources to technological advancements that facilitate seamless customer transactions can also contribute to improving on-site service quality. Lastly, augmenting employee service attitudes and competencies is crucial in elevating the overall quality of on-site services.

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Adirek Vajrapatkul

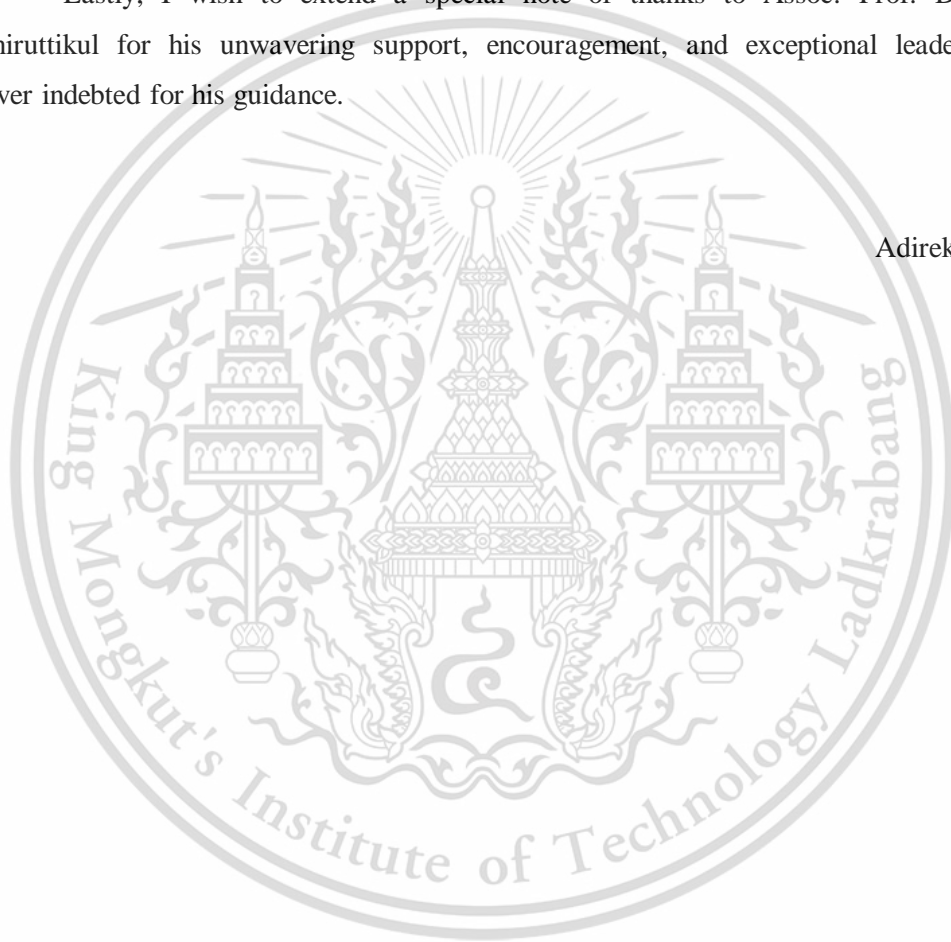


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CHAPTER 1

INTRODUCTION

1.1. Research Background

Banks are major financial institutions that drive business activities within the economy by acting as financial intermediates that collecting money deposit and supporting fund to business operators. Nowadays the roles of banks are not limited to the receiving of deposits and pass them to the lenders, but extended to other financial related transactions, e.g., financial information production, risk-sharing management, and asymmetric information monitoring institutions (Okuda et al., 2006). As the roles of banks are evolved overtime and they are integrated into parts of business activities which are necessary for economic growth, they are thus expected to be developed by governments and business players. The effort for developing bank business becomes evidence in the period of financial liberalization, 1980–1989, in which several countries try to improve the performance of the financial sector. According to this financial liberalization, it aims change many aspects within the financial sector by, e.g., privatizing and restructuring the banking sector, liberalizing interest rates, abolishing the direct extension of credit, stimulating the competition among banks and capital flows, and developing and promoting the role of financial markets in the economy. Although improving the performances of the financial sector is referred as the driver of this liberalization, the primary motivation for liberalizing, particularly in the emerging economies, is to escape from economic recession (Beju et al., 2012).

Pursuing such financial liberalization is not without costs. An increasing of competition caused by financial liberalization can erode bank market power and decrease profit margins (Cubillas et al., 2014; Luo, Tanna et al., 2016). Also, in the financial liberalization environment, banks can expand their business to many areas, even the areas that they do not specialize. This leads them to involve with the so-called risk-taking behaviors which become a primary cause for bank crises in the bank sector in both developed and developing countries. In the developed markets, for instance, financial liberalization, after the 1970s, has 1) *altered the focus of banks* from gathering deposits and providing loans to conducting a diverse range of activities, e.g., asset management, underwriting equity and debt issues, securitization, and insurance and 2) *increased bank competition* which come from inside and outside the bank sector. In these situations, bank market power is diminished as their customers able to switch to use financial services provided

by other institutions easily. Introducing of fin-tech, which allows the institutions investing in this technology to reduce the customer switching cost, has further worsened the bank market power. To protect their business, banks, hence, try to introduce the superior and cheaper services to the customers and innovate their services, e.g., PayPal, Apple Pay and Google Wallet (Danisman, 2018).

In the Thailand context, liberalization efforts began in June 1989. This effort is reflected by the removal of interest rate ceilings on time deposits, the liberalization of all current account foreign exchange transactions, and the relaxation of capital account restrictions. The objectives of this liberalization in Thailand are to increase competition in the local financial system, achieve efficiency in savings mobilization, improve credits allocation, expand financial service activities, support the growth of Thai economy, and develop financial center in Thailand. The results of these actions are, e.g., the increasing of foreign fund inflow, which is a source of the lower cost of funds, the reduction of domestic interest rates, and competitions. In this period, Bank of Thailand has widened the business boundary of commercial banks and other related institutions by allowing them to expand their businesses into other areas. This, thus, makes banks encounter with an increasing of competitions came from both domestic and foreign institutions (Leightner et al., 1998). Regarding foreign banks, they influence Thai banking sector in this period, because they could possess a branch network in Thailand (Okuda et al., 2006).

After Asian financial crisis, in 1997, government reforms and makes a substantial change in Thai bank sector. This includes a reduction in the family ownership of banks and induction of new entrants. In January 2004, Thai government announced the Financial Sector Master Plan to encourage competition and improve efficiency (Kubo, 2006). These two major events not only raised competition among banks within Thailand but also discourage the survivability of them.

Therefore, in the realm of financial liberalization, banks encounter numerous challenges that demand their attention. These challenges encompass regulatory compliance, the acquisition of new customers, the enhancement of customer profitability, the erosion of trust, the attraction and retention of talent, and the emergence of new market players. Addressing these challenges necessitates a considerable investment in areas such as regulatory compliance, customer service improvement, technological implementation, research and development, innovation, and new product development (PWC, 2020).

The suggestions from the empirical studies to improve bank performance are as follows. Lenka et al. (2010) proposed that the soft and hard aspects of quality management practices can improve *service quality* and thus improve customer satisfaction. Similarly, Mehtap-Smadi (2010) showed that tangibles, assurance and empathy experience between bank service provisions

measured by SERVPERF scale, the service quality evaluation tool, are the primary reason of customers to choose bank to use. Miguel-Dávila et al. (2010) supported these above arguments by stating that service quality had a positive effect on bank customer satisfaction and loyalty, but the high level of service quality can meet when banks implement *new technologies* in their operations. An interesting elements that support the bank's performance was studied by Owino & Kivoi (2016), they point out that corporate governance was an important driver for improving performance of the banks.

Several studies have explored customer perception, relationships, and experience in the banking industry in Thailand, identifying strategies to foster customer loyalty for Thai banks. Hirunpattarasilp & Udomkit (2011) found that favorable attitudes toward banking products, convenience, and service quality can increase consumers' intention to purchase from banks. Furthermore, Nochai & Nochai (2013) demonstrated that the quality of Internet banking services can enhance customer satisfaction. Similarly, Unyathanakorn & Rompho (2014) highlighted that perceived quality, customer satisfaction, and customer expectations are significant determinants of customer loyalty.

Moreover, Puriwat & Tripopsakul (2017) revealed that providing efficient, convenient, user-friendly, secure, up-to-date, and accurate information through mobile banking services can enhance customer satisfaction and loyalty. Kahokaew & Nurittamont (2021) also established that customer relationship management and customer experience quality have a positive impact on customer loyalty. Therefore, Thai banks can foster customer loyalty by improving the quality of their products and services, convenience, and overall customer experience. Additionally, banks should prioritize providing efficient, secure, and user-friendly Internet and mobile banking services to enhance customer satisfaction and loyalty. Effective customer relationship management practices can also be implemented to foster customer loyalty in the banking industry in Thailand.

While previous research has predominantly concentrated on examining the significance of customer satisfaction, loyalty, and repurchase within the banking sector, there has been a notable scarcity of investigation into a pivotal concept: "customer citizenship." This concept holds the potential to emerge as a crucial strategy for banks operating within Thailand's banking industry. Regarding Customer citizenship (CC), it is a crucial concept in the field of service management and customer relationship management. It refers to the voluntary, helpful, and constructive actions performed by customers that are valued or appreciated by the organization and that are not directly related to the explicit or enforceable requirements of the individual's role (Gruen, 1995). CC encompasses non-purchasing behaviors, such as providing valuable feedback to the

service provider and its employees to enhance future service and maintain a positive relationship between the customer and the service firm (A. Anaza & Zhao, 2013). Additionally, CC highlights the unpaid, voluntary extra-role behaviors that customers engage in during or after service delivery (Nguyen et al., 2014). Ultimately, CC is a form of customer engagement that can improve organizational performance (Groth, 2005) and is a critical factor in the success of any service organization.

Therefore, this study aims to address the gap by examining the determinants of customer citizenship behaviour in the Thai banking context and proposing a model that connects five factors: corporate governance, self-service technology quality, on-site service quality, brand equity, and customer citizenship behaviour. The major contribution of this research is that it introduces customer citizenship behaviour to the Thai banking sector along with a new structure of relationships and causalities between variables in the model.

1.2 Research question

1. What is the level of customer citizenship among customers in the Thailand retail bank sector?
2. What are the factors that influence customer citizenship in the Thailand retail bank sector?
3. What are the direct and indirect relationships between customer citizenship and the other variables in the SEM?

1.3 Research Objective

1. To assess the level of customer citizenship exhibited by customers in the Thailand retail bank sector.
2. To examine the factors that influence customer citizenship in the Thailand retail bank sector.
3. To develop a structural equation model (SEM) for examining the relationships among the variables in the study.

1.4 Scope of study

1.4.1 Population

The research population consists of customers who possess prior experience utilizing the services offered by retail banks in six districts of Bangkok.

1.4.2 Variables

This research investigates several variables, including corporate governance, self-service technology quality, on-site service quality, brand equity, and customer citizenship. The study seeks to develop and test a comprehensive model of customer citizenship in the retail banking sector.

1.4.2 Time Frame

The research was conducted from May 2021 to April 2022, allowing for a comprehensive investigation within the specified time frame.

1.5 Conceptual Framework

The customer citizenship proposed in this research is as follow.

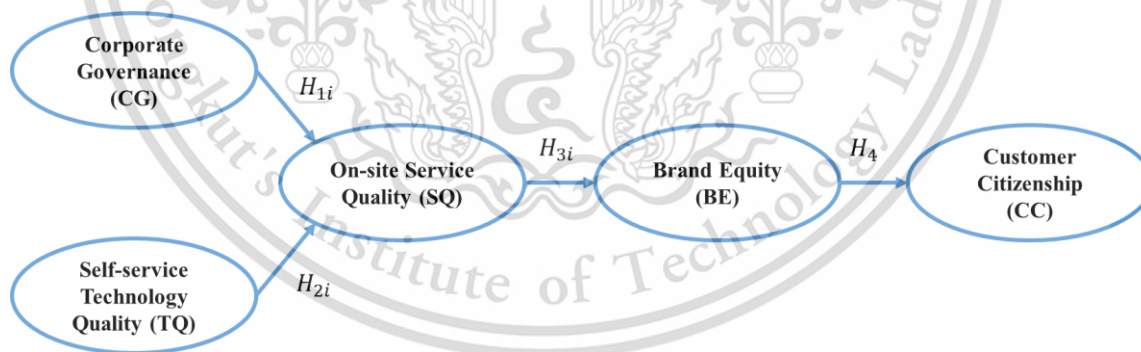


Figure 1.1 Conceptual Framework

1.6 Research Hypothesis

H_{11} : There is direct positive effect of corporate governance on on-site service quality.

H_{12} : There is indirect positive effect of corporate governance on customer citizenship

H_{21} : There is direct positive effect of self-service technology quality on on-site service quality.

H_{22} : There is indirect positive effect of self-service technology quality on customer citizenship,

H_{31} : There is direct positive effect of on-site service quality on brand equity.

H_{32} : There is indirect positive effect of service quality on customer citizenship,

H_4 : There is direct positive effect of brand equity on customer citizenship.

1.7 Research Benefit

1. The research on customer citizenship in the retail banking sector significantly contributes to the advancement of theory in this field by expanding our knowledge and understanding. By gaining a better understanding, scholars can further extend and make more profound implications in this domain.

2. The findings of this research have practical implications for retail banks. By gaining a better understanding of the drivers and determinants of customer citizenship, retail banks can align their business policies and strategies to foster and promote such behavior among their customers.

3. The ultimate benefit of this research lies in the improved satisfaction of customers. By creating an environment that fosters customer citizenship, retail banks can enhance the overall service experience for their customers. Customers feel more valued, engaged, and satisfied with their banking service.

1.8 Definition of Terms

Corporate governance (CG) is the relationship and arrangements to ensure that intended outcomes of the bank are achieved and ensured to support business integrity and creating long-term business value which allow the bank to meet the objective. This research follow the CG measurement concept proposed by Ilyas & Rafiq (2012) and Basri et al. (2017) who measured

CG by four main dimensions, i.e., transparency, accountability, responsibility, and Complaints management.

Self-Service Technology Quality (TQ) The quality of technology that enables bank customers to operate bank services themselves, for example, mobile banking, computer, iPad or tablet. The quality of that technology is measured by five dimensions, i.e., Ease of Use, Efficiency, Reliability, Security, and Convenience which are utilized in the work of Sindwani & Goel (2015) and Shahid et al. (2018)

On-site Service Quality (SQ) is the ability of banks to deliver service that matches the customer expectations on a consistent basis. To measure this quality in the bank context, this research apply the service quality measurement proposed by Parasuraman et. al.(1988), Narteh (2018) and Shayestehfar & Yazdani (2019) who measure the service quality by 5 dimension tangibles, reliability, responsiveness, assurance, and empathy.

Brand Equity (BE) is a set of assets and liabilities linked to a brand. It is the value provided by a product or a service to firm and customers. To measure this equity we employ 6 measurement items proposed by Anselmsson et.al. (2017), Salehzadeh et.al. (2018) and Garanti & Kissi (2019)

Customer citizenship (CC) is the helpful behavior exhibited by bank customers that are valued to the bank, but not related directly to the customer's role which can help improving the bank operation performance. Regarding to the work of Jung & Yoo (2017) and Celuch et al. (2018), in this research, the four dimensions will be used for measuring the CC, i.e., feedback, advocacy, helping, and tolerance.

CHAPTER 2

LITERATURE REVIEW

This chapter delves into the concepts, theories, and research that form the foundation of our research framework. The following topics are explored:

- 2.1 Context of Thai bank sector
- 2.2 Corporate governance
- 2.3 Self-service technology quality
- 2.4 On-site service quality
- 2.5 Brand equity
- 2.6 Customer citizenship

2.1 Context of Thai Bank Sector

Following the 1997 Asian financial crisis, the Thai government implemented merger and acquisition policies to restructure the banking sector. DBS Bank acquired 50.3 percent of Thai Danu Bank in 1998, United Overseas Bank Limited acquired 75 percent of Radanasin Bank in 1999, and Standard Chartered Bank acquired 75 percent of Nakornthon Bank in 1999. The new Financial Institution Business Act in 2008 increased the maximum limit of foreign shareholdings in Thai commercial banks from 25 percent to over 49percent. The government expected foreign banks to bring new capital, management experiences, new banking products, and resolve nonperforming loans. As a result, Thai banks gradually recovered in terms of loans, deposits, and total assets (Vo, 2018).

Major bank branches in Thailand are presented in Table 2.1 (Bank of Thailand, 2023). Commercial banks are public limited companies licensed to undertake commercial banking business, including retail banks, foreign commercial bank subsidiaries, and foreign commercial bank branches. Commercial banking involves accepting deposits of money and employing it in various ways, such as credit granting, bill of exchange transactions, and foreign currency buying and selling. Retail banks focus on providing services to retail customers and small and medium-sized enterprises, while foreign commercial banks' subsidiaries are public limited companies with shares held by foreign commercial banks in excess of 95percent of their total number of shares sold.

Commercial bank business encompasses various services such as accepting deposits, granting credit, buying and selling foreign currencies, and buying and selling bills of exchange. It also provides credit guarantees, payment, remittance, and financial instruments for risk management, such as interest rate derivatives and foreign exchange derivatives. The Bank of Thailand allows commercial banks to support capital market development through debt and equity instruments, as well as services like bank assurance and e-banking. Retail bank business covers providing financial services to individuals and small and medium-sized enterprises, and must comply with the Bank of Thailand's notification. Foreign commercial banks can open 20 branches and 20 off-premise ATMs, while branch businesses can open up to 3 branches, including their head office.

Table 2.1 Number of All Branches of Commercial Banks (20 Jul 2023)

| Bank name | Total Number of All Branches |
|--|------------------------------|
| Bangkok Bank Public Company Ltd. | 881 |
| Krung Thai Bank Public Company Ltd. | 930 |
| Bank of Ayudhya Public Company Ltd. | 604 |
| Kasikornbank Public Company Ltd. | 819 |
| Kiatnakin Bank Public Company Ltd. | 62 |
| CIMB Thai Bank Public Company Ltd. | 53 |
| TMBThanachart Bank Public Company Limited 2/ | 541 |
| Tisco Bank Public Company Ltd. | 53 |
| Siam Commercial Bank Public Company Ltd. | 694 |
| Thanachart Bank Public Company Ltd. 2/ | 0 |
| United Overseas Bank (Thai) Public Company Ltd. | 146 |
| Land and Houses Bank Public Company Ltd. | 74 |
| Standard Chartered Bank (Thai) Public Company Ltd. | 1 |
| Industrial and Commercial Bank Of China (Thai) Public Company Ltd. | 22 |
| Thai Credit Retail Bank Public Company Ltd. | 291 |
| Sumitomo Mitsui Trust Bank (Thai) Public Company Ltd. | 1 |
| Mega International Commercial Bank Public Company Ltd. | 5 |
| Bank of China (Thai) Public Company Ltd. | 7 |
| ANZ Bank (Thai) Public Company Ltd. | 0 |

Table 2.1 (Cont.)

| Bank name | Total Number of All Branches |
|--|------------------------------|
| JPMorgan Chase Bank, National Association | 1 |
| Citibank, N.A. | 1 |
| Sumitomo Mitsui Banking Corporation | 2 |
| Deutsche Bank AG. | 1 |
| BNP Paribas | 1 |
| Mizuho Bank, Ltd. Bangkok Branch | 2 |
| Bank of America, National Association | 1 |
| RHB Bank Berhad | 3 |
| Indian Oversea Bank | 1 |
| Over Sea-Chinese Banking Corporation Ltd. | 1 |
| Hongkong and Shanghai Banking Corporation Ltd. | 1 |
| Total | 5,199 |

Source: Bank of Thailand (2023)

Thai commercial banks have shown the ability to generate non-interest income through fee income and investment earnings. However, competition may not ease soon due to the need to maintain market shares. Customers' financial service needs have evolved with technological advancements and the internet, forcing banks to develop service variety and sales channels. These efforts will help banks adapt to changing economic, social, and financial sector structures. Regulative changes affecting banks include Information Disclosures on Banking Products (BOT), which requires timely, accurate, and relevant disclosures for financial products. These regulations promote equitable treatment and protect consumers' rights, including the right to be informed, choose, be heard, and seek redress from losses. Clear policies must be instituted to ensure consumers understand financial products and services. International Financial Reporting Standards (IFRS) and banking industry liberalization allow foreign banks to conduct a broader scope of financial services in Thailand. These factors force banks to understand customer needs in business and lifestyles, and tailor their strategies to enhance their financial products and services (Kasikornbank, 2013).

Now, with new opportunities on the horizon, the Thai banking industry has the potential to explore uncharted territories by redefining its purpose, reinventing its traditional roles, and implementing bold and innovative operational changes. By taking swift and decisive action, the

industry has the opportunity to regain its position as a regional banking leader and once again play a pivotal role in the Thai economy. To achieve this, the banking industry could embark on a comprehensive transformation strategy that encompasses four key pillars. Firstly, it should focus on supporting the growth of the Thai economy by implementing initiatives that foster economic development. Secondly, the industry should reimagine its business models to become more agile and specialized, adapting to changing market dynamics. Thirdly, innovation should be embraced to meet the evolving needs and preferences of customers. Lastly, the industry should invest in building future-ready capabilities to ensure long-term success.

The Thai banking industry has the potential to redefine its role in society and unlock new growth. However, the industry's fluctuating fortunes in recent years should serve as a cautionary tale against maintaining a business-as-usual approach. Initially, the industry experienced a period of strong growth over the past decade. Yet, this phase was followed by a period of stagnation characterized by slower growth and declining profitability. Between 2009 and 2014, the Thai banking industry witnessed accelerated growth and value creation. Leading banks experienced a significant boost in profitability, with return on equity and return on assets reaching approximately 20 percent and 2 percent respectively. In comparison, industry averages for banks listed on the Stock Exchange of Thailand stood at 14 percent and 1 to 1.5 percent respectively. Unfortunately, the growth phase for Thai banking was eventually followed by a slowdown, marked by a sharp decline in sector profitability. This decline in performance can be attributed to a combination of factors.

Over the past decade, there has been a noticeable decline in the prominence of Thai banking, both domestically and regionally. In the country's capital markets, Thai banks are currently being traded at a substantial discount compared to the rest of the economy. Specifically, the price-to-book ratio (P/B) of the top five banks in Thailand was found to be 60 percent lower than the overall stocks listed on the SET (Stock Exchange of Thailand) at the end of 2021. This valuation discrepancy has been further amplified since 2014. Furthermore, the Thai banking sector has experienced a significant divergence from the overall Thai economy, leading to their current discounted trading levels. Regionally, Thailand's share of the total ASEAN (Association of Southeast Asian Nations) banking market capitalization has witnessed a decline from 16 percent in 2009 to 9 percent in 2021. Additionally, several Thai banks have been displaced by banks from Indonesia, the Philippines, and Vietnam, in the list of the top 15 most valuable banks in the region. It is worth noting that Thai banks are not only trading at a considerable discount within the ASEAN region but also in comparison to leading banks in other moderate- or lower-growth markets, such as Australia, Malaysia, Singapore, and the United States.

The Thai banking industry is currently facing a critical crossroad. If banks continue to adopt a business-as-usual approach, they risk facing stagnation. However, there is an opportunity for them to adapt to the evolving Thai landscape and forge a new path towards increased value creation. This new landscape is influenced by three key factors: shifts in the Thai economy and national priorities, changing demographics and consumer preferences, and the rapidly evolving technology infrastructure and adoption. The Thai economy is undergoing significant changes, with the emergence of new growth engines aimed at elevating individuals from the middle-income bracket and ensuring the country's competitiveness in the post-pandemic era. Industries driven by innovation, such as the digital economy, medical technology, automation, and robotics, are gaining increasing importance. While more traditional economic activities, which currently contribute 70 percent to the GDP, remain prevalent, they have the potential to be transformed through advanced technology.

In order to navigate this changing landscape successfully, the Thai banking industry must make a crucial choice. By embracing these shifts and proactively responding to the evolving needs of the economy, banks can position themselves for growth and value creation. This may involve exploring new avenues for investment, developing innovative financial products and services, and leveraging technology to enhance operational efficiency and customer experience.

To seize this opportunity, banks must adopt a forward-thinking mindset and align their strategies with the changing dynamics of the Thai economy. By doing so, they can not only stay relevant but also play a pivotal role in driving economic growth and prosperity for the nation (McKinsey & Company, 2023).

2.2 Customer Citizenship

2.2.1 Customer Citizenship Definition

In the current competitive market, customers become important stakeholders who involve in product and service development of the organization, they are like employees who are important resources of the organization (Bowen, 1986).

Since the late nineties, the citizen concept has received considerable attention in the marketing discipline, where helpful behaviors shown by customers to other customers and the retailer have become a popular area of interest among scholars (van Tonder et al., 2018)

Citizenship behavior was initially introduced by Organ (1988) within an organizational context and referred to work-related behaviors that are discretionary, not related to the formal

organizational reward system, and, in the aggregate, promote the effective functioning of the organization (Organ, 1988; Di et al., 2010; Nguyen et al., 2014) which they would typically perform in an exchange relationship (Gilde et al., 2011).

Organizational and customer citizenship theories place a strong emphasis on individuals—including customers and employees—behaving voluntarily and helpfully outside of their roles. Customer citizenship involves helpful, constructive gestures by customers, such as volunteering to help fellow customers use technology, whereas organizational citizenship behavior involves constructive gestures by employees, such as volunteering to carry out tasks (Moorman, 1991; Agarwal, 2016).

Customers are crucial to businesses because they participate in the processes of production and service, especially in service-based businesses. In contrast to manufacturing companies, where customers are rarely present during production (Bowen, 1986), they are physically present when services are provided. In service-based organizations, customers can take the place of employees or be viewed as organizational members, making them an essential human resource (Kelley et al., 1990; Halbesleben & Buckley, 2004).

It views customers as co-creators of value in the service provision, rather than customer behavior in the buying decision process (Lusch et al., 2007; Yi et al., 2011). For example, in the delivery of financial services, customers are getting involved in a service creation process by providing their input to financial advisors (Auh et al., 2007).

The behavior of one customer can directly and indirectly impact the experience of another customer given the nature of the shared environment and co-creation of experience (Liu & Tsaor, 2014). Firms clearly benefit when customers work on the firm's behalf (Yi & Gong, 2013).

Customer citizenship (CC) is defined as the helpful and constructive gestures exhibited by customers that are valued or appreciated by the firm, but are not directly related to enforceable or explicit requirements of the individual's role (Gruen, 1995). CC encompasses behaviors that are not necessary for the successful production and delivery of service, but can contribute to improving organizational performance (Groth, 2005). It focuses on customers' non-purchasing behaviors, specifically the extra-role behaviors that customers voluntarily engage in during or after the service delivery (Di et al., 2010; Nguyen et al., 2014). Furthermore, CC refers to the willingness of customers to provide useful information to the service provider and its employees with the intention of improving future service and fostering a positive relationship between the customer and the service firm (A. Anaza & Zhao, 2013). It is important to note that CC is voluntary and unpaid work that benefits the organization (Anaza, 2014).

The terms used to label CC in the literature include, e.g., customer discretionary behavior (Ford, 1995), Customer Voluntary Performance (Bettencourt, 1997); organizational citizenship on the part of customers (Lengnick-Hall et al., 2000), Customer Extra-role Behaviors (Tat Keh & Wei Teo, 2001); customer organizational citizenship behaviors (Bove et al., 2009), customer helping behaviors (Johnson & Rapp, 2010).

2.2.2 Theoretical Perspective of Quality Customer Citizenship

The two major theories that use to explain the occurrence of CC include attachment theory and social exchange theory.

Attachment theory posits that individuals form strong bonds with people they perceive as supportive, which helps protect them from psychological or physical distress. Drawing on this theory, consumers can develop relationships with brands that they perceive as supportive, similar to their interpersonal relationships (Fournier, 1998). In the consumer behavior literature, there are two prominent assessments of brand attachment: emotional attachment (Thomson et al., 2005) and overall brand attachment (Park et al., 2010). These assessments focus on different aspects of attachment. Emotional attachment examines feelings of affection, passion, and connection, while overall brand attachment explores cognitive dimensions such as brand accessibility and integration into a consumer's self-identity. Both emotional and brand attachment are strong predictors of loyalty towards an organization (Thomson et al., 2005; Park et al., 2010).

According to social exchange theory, individuals feel an obligation to reciprocate when they perceive benefits from the actions of another party (Gouldner, 1960). Homans (1974) proposed that a person's behavior in a relationship is influenced by the perceived costs and benefits. Individuals are more likely to engage in social behavior when the benefits outweigh the costs. In the case of Customer citizenship (CC), there is a trade-off between personal costs, such as time and effort spent in helping other customers find products, and personal benefits, such as receiving praise from employees. Therefore, CC firms can expect customers to engage in CC when the benefits outweigh the costs (Dang & Arndt, 2017). The social exchange relationship between organizations and customers is often perceived as uncomplicated. Satisfied customers who acknowledge the company's quality and performance tend to reciprocate by engaging in additional behaviors, such as acts of assistance and positive recommendations (Groth, 2005; A. Anaza & Zhao, 2013).

2.2.3 Customer Citizenship Measurement

The Customer citizenship (CC) scale was developed using QSort technique to assess the behavior of 209 undergraduate students. The scale has three phases: response generation, categorization, and cross-validation. Response generation involves 119 participants providing a definition of CC and describing a recent incident where they engaged in such behaviors in their business. The responses were grouped into clusters by at least 75percent of participants. The categorization phase involves 40 participants sorting 119 original items into similar groups, with three clusters retained. The cross-validation phase involves 50 participants presenting all 119 original items in random order and categorizing them into three categories. To reduce redundancies, 15 items were retained in three categories: recommendations, providing feedback to the organization, and helping other customers. An exploratory factor analysis revealed 12 items within these factors: recommendations, helping customers, and providing feedback (Groth, 2005).

Yi & Gong (2013) define Customer Commitment to Good Customer Behavior (CC) as a construct consisting of feedback, advocacy, helping, and tolerance. Feedback helps employees and the firms improve service creation, while advocacy recommends the business to others. Helping involves customer behavior aimed at assisting others, and tolerance involves patience when service delivery does not meet expectations. The authors developed a scale using over 100 items from literature and interviews, and analyzed survey data from 296 undergraduate and graduate student customers using exploratory factor analysis.

Madani et. al. (2015), after review works of Bove et al. (2009), Fowler (2013), Bontis et al. (2000), Groth (2005), and Tat Keh & Wei Teo (2001), they conclude that CC can be defined by nine dimensions: Positive WOM Communication, Display of Affiliatement, Cooperation, Feedback, Dissatisfied Customer Voice, Policing of Other Customers, and Flexibility.

Mpinganjira (2016) measure CC by three dimensions which include the items used to measure compliance adapted from Fang & Chiu (2010) and Bell & Menguc (2002). Items used to measure altruism adapted from H.-L. Chen et al. (2014) , and Ma & Chan (2014). Items used to measure personal initiative adapted from studies by J. N. Choi (2007) and by Bateman & Crant (1993). The items are group into Compliance, Altruism, and Personal initiative.

Jung & Yoo (2017) conducted a comprehensive assessment of customer citizenship (CC) by examining three dimensions adapted from Rosenbaum & Massiah (2007). These dimensions include customer participation, customer cooperation, and positive word-of-mouth. Similarly, Celuch et al. (2018) measured CC through customer advocacy and feedback behavior, drawing inspiration from the works of Bendapudi & Berry (1997), Bhattacharya & Sen (2003), Holden & O'Toole (2004) , and Mohr et al. (1996). Hwang & Lee (2019) further contributed to the study of

CC by deriving a set of 17 items to measure CC based on Bettencourt (1997) framework, which encompasses loyalty, cooperation, and participation.

Many works employed the CC measurement constructed by Groth (2005) and Yi & Gong (2013), e.g., the works of Bartikowski & Walsh (2011), Yi et al. (2013), Balaji (2014), Revilla-Camacho et al. (2015), Ponnusamy (2015), K.-H. Chen et al. (2015), Cheng et al. (2016), Xie, Poon, & Zhang (2017), van Tonder et al. (2018), J. Kim & Kim (2018), Assiouras et al. (2019), Woo (2019), and L. Choi & Hwang (2019).

2.3 Corporate Governance

2.3.1 Corporate Governance Definition

The interest in corporate governance stems from the rediscovery of old issues, such as state general corporation laws providing little protection to shareholders, large corporations being beyond state regulatory authorities, and shareholders losing management roles. State laws often lack meaningful regulation, inadequate information, and unprotected shareholder interests, making it challenging to protect investors in quasi-public corporations (Knauss, 1981). Also, due to the proliferation of scandals and crises in corporate management and the economy, corporate governance has received increased attention. In the private firm aspect, companies have sought capital on public markets and transformed themselves into listed corporations. In terms of technology, technological advancements promote financial liberalisation, trade liberalisation, and other structural reforms, leading to a rise in deregulation and reform of the financial landscape, which necessitates new institutional arrangements (Claessens, 2006). Rules of corporate conduct (Wilson, 2000) could be considered as Legitimacy, Governance, Equity, Environment, Employment, Public-private sector relationships, and Ethics.

Corporate governance significantly impacts country growth and development by increasing external financing access, reducing capital costs, improving operational performance, reducing financial crises risk, and enhancing stakeholder relationships. This leads to increased investment, employment creation, reduced capital costs, better resource allocation, wealth creation, and reduced risk of financial crises. Additionally, improved relationships with stakeholders, such as social and labor, and environmental protection, contribute to overall economic and social benefits (Claessens, 2006).

Numerous elements, such as the ownership structure of the corporation, legal frameworks, cultural and religious norms, political and economic climates, and current events, have an impact

on corporate governance. One of the most prosperous corporations in the world was destroyed in 2001 as a result of Enron's poor corporate governance. The global corporate governance reform agenda has been accelerated by Enron's demise (Solomon, 2007).

Corporate governance, derived from the Latin word "gubernare," entails the function of direction rather than control. It encompasses the management and oversight of companies, with varying definitions that range from a narrow focus on shareholders to broader considerations of accountability to multiple stakeholders (Solomon, 2007). Definitions of corporate governance can be categorized into two frameworks: the behavior framework, which examines actual corporate behavior as measured by performance, efficiency, growth, financial structure, and treatment of shareholders and stakeholders; and the normative framework, which examines the rules that govern firms derived from legal systems, judicial systems, financial markets, and factor markets. A broader definition of corporate governance emphasizes the mechanisms by which firms operate when ownership is separated from management, with the aim of maximizing the firm's contribution to the overall economy, while considering the interests of all stakeholders. This definition includes the relationship between shareholders, creditors, financial markets, institutions, and corporations, as well as between employees and corporations (Claessens, 2006).

Corporate governance can be viewed from either a narrow or broad perspective, depending on the perspective of the person or organization providing the definition. A narrow perspective focuses on the relationship between a company and its shareholders, as seen in agency theory. On the other hand, a broad perspective sees corporate governance as a web of relationships between a company and other stakeholders, such as employees, customers, suppliers, and bondholders. This view is expressed in stakeholder theory. Corporate governance can be seen as a system of checks and balances, both internal and external, that ensures accountability to stakeholders and social responsibility in all business activities (Solomon, 2007).

Corporate governance is crucial for achieving the company's intended outcomes and building investor confidence. It ensures business integrity and long-term value, enabling companies to achieve objectives such as competitiveness, performance, ethical business, good corporate citizenship, and resilience (The National Corporate Governance Committee, 2017).. The Stock Exchange of Thailand defines corporate governance as the structure and process of relations between committees, management, and shareholders to build competitiveness, growth, and long-term value for shareholders. Principles of good corporate governance for listed companies include rights of shareholders, equitable treatment, stakeholder roles, disclosure of information and transparency, and board responsibilities (SET, 2012).

Banks play a crucial role in maintaining the financial sector's stability by maintaining depositor/creditor confidence, ensuring government deposit guarantees encourage risk-taking (Macey & O'Hara, 2003), and addressing information asymmetry. Banks play a crucial monitoring and governance role for corporate clients, safeguarding their credit against financial distress or bankruptcies. These factors make CG essential for maintaining the payment system and ensuring the stability of the financial sector (Nam & Lum, 2006).

The Bank for International Settlements (BCBS), founded in 1974, focuses on developing international regulatory standards in banking (Young, 2012). The primary objective of corporate governance is to safeguard stakeholders' interests in conformity with public interest on a sustainable basis. In retail banks, shareholders' interest is secondary to depositors' interest. Corporate governance determines the allocation of authority and responsibilities for a bank's business and affairs, including setting strategy, selecting personnel, operating the bank, protecting depositors, meeting shareholder obligations, considering other stakeholders, aligning corporate culture, activities, and behavior with safety, integrity, and compliance, and establishing control functions (Bank for International Settlements, 2015).

The government plays a crucial role in regulating and controlling various aspects of banking, including bond structure, ownership patterns, capital adequacy norms, and liquidity ratios. The government's involvement in banks is higher due to the stability of the financial system and the public's larger interests. Disclosure and transparency are key pillars of a corporate governance framework, providing stakeholders with information to judge if their interests are being taken care of. Corporate governance reforms in banks should focus on greater transparency in balance sheets of co-operative banks, ensuring greater transparency in accounting ratios, operating profit, return on assets, business per employee, non-performing assets (NPAs), and maturity profiles of loans, advances, investments, borrowings, and deposits. Public sector banks, which dominate the banking industry, have a complex corporate governance issue, providing guidelines for directors and top-level managers to govern the business and protect public depositors. Private sector banks, on the other hand, have entered niche areas, become more transparent, and are more tech-savvy. They must adhere to good banking practices such as a fair and transparent relationship between customers and banks, implement a comprehensive risk management system, handle customer complaints, and build systems and processes to ensure compliance with banking statutes (Masood, 2013).

2.3.2 Theoretical Perspective of Corporate Governance

Various theoretical frameworks have emerged to analyze corporate governance, each with unique approaches, terminology, and perspectives, originating from different disciplines (H. Abdullah & Valentine, 2009). The following will highlight some of them.

Agency Theory

The public's access to corporate ownership through share ownership has had a big impact on how businesses are run. The agency problem arises when shareholders give company management control over running the business, resulting in a "divorce" of ownership and control. This issue is predicated on the notion that maximizing shareholder wealth is a company's main goal. This isn't always the case, though, as managers may pursue personal goals like maximizing bonuses, which may cause them to prioritize short-term profits over long-term investments that will increase shareholder wealth. As a result, managers may supplement their pay with perquisites, which would lower shareholder value. Agency costs result from shareholders' attempts to "monitor" corporate management. The best management-shareholder agreements must be put in place, and shareholders must have clear channels for overseeing corporate management and resolving disputes through takeover and voting. To help businesses raise their standards of corporate governance, make them more accountable to shareholders and other stakeholders, and avoid avoidable failures, governments are stepping in and creating policy documents and codes of best practice (Ross, 1973; Jensen & Meckling, 1976).

Transaction Cost Theory

A foundational concept in industrial economics and finance theory is transaction cost theory, which Cyert and March developed in 1963. It asserts that businesses are organizations with various viewpoints and goals rather than faceless economic entities. According to the theory, firms have grown so big that they now decide how resources are allocated instead of the market. In order to exercise control over transactions, management coordinates and manages production within businesses. Internalizing transactions is advantageous for the business because it eliminates risks associated with dealing with suppliers and risks associated with future product prices and quality. Internalization results in decreased business risk and lower expenses for businesses. In traditional economics, the main goal is profit maximization and it is assumed that all economic agents are rational. By emphasizing bounded rationality and opportunism, transaction cost economics incorporates human behavior in a more realistic manner. This suggests that managers are naturally opportunistic, necessitating the organization of transactions to maximize savings from bounded rationality while protecting them from opportunism, which is defined as self-interest and the active tendency of human agents to take advantage of available

means to further their privileges. To ensure the success of the company, it is necessary to regulate the activity of managers organizing transactions in their own best interests (Williamson, 1996).

Stakeholder Theory

Since the 1970s, the stakeholder theory has evolved gradually. In 1984, Freeman gave one of the first expositions of stakeholder theory, couched in the management discipline (Stieb, 2009). Since their effects on workers, the environment, local communities, and shareholders have come under discussion, companies' roles in society have drawn more and more attention. In order to identify companies that have treated their stakeholders unethically, social and environmental lobby groups have gathered information on business practices. Stakeholder theory is based on the idea that because businesses are so big and have such a big impact on society, they have a responsibility to much broader segments of society than just their shareholders. Shareholders, staff members, vendors, clients, creditors, local communities near the company's operations, and the general public are examples of stakeholders. The most extreme proponents of stakeholder theory contend that future generations, the environment, and animal species should all be considered stakeholders. According to this perspective, managers only have a moral obligation to maximize shareholder return while satisfying stakeholders (Stieb, 2009).

2.3.3 Corporate Governance Measurement

There are eight fundamental principles that form the basis of every system of governance (Abdaless et al., 2015, p. 94). These principles include transparency, rule of law, participation, responsiveness, equity, efficiency and effectiveness, sustainability, and accountability. To evaluate corporate governance, the Corporate Governance Index is constructed based on OECD principles (Cheung et al., 2010). This index comprises three key components: the role of stakeholders in corporate governance, disclosure and transparency, and responsibilities of the board.

Ilyas & Rafiq (2012) propose a comprehensive measurement framework for corporate governance, consisting of seven dimensions: transparency, interdependence, accountability, fairness, social awareness, discipline, and responsibility. GCG (2015) introduces the Corporate Governance Scorecard, which emphasizes stakeholder relationships, disclosure and transparency, and the responsibilities of the board. Basri et al. (2017) identify five dimensions of corporate governance: transparency, accountability, responsibility, independence, and fairness. In the banking sector, Obioha & Garg (2018) highlight five key corporate governance practices: integrity of leadership, competence of leadership, transparency and disclosure of information, customer complaint management and dispute resolution, and corporate reputation and image.

Wardayati (2011), El Junusi (2012), Nugraheni & Fauziah (2019) and Maximus et al. (2019) defined corporate governance using a six-dimensional framework, focusing on transparency, accountability, responsibility, independency, fairness, and compliance.

However, most of the previous works measured CG by variables that can obtain the value by secondary source of data. These include the works of , e.g., Shleifer & Vishny (1997), Claessens & Fan (2002), Shahwan (2015), M. Ali (2016), and Maruhun et al. (2018).

2.3.4 The Effect of Corporate Governance on Service Quality

Rawal (2013) identifies Governance factors in health care services quality in health care sector in private and public hospitals. By using factor analysis, he found the governance factors as follow:

Table 2.2 Governance Factors in Health Care Services Quality

| Factors Extracted | Variables | Component | | | |
|--------------------------|--|-----------|-------|-------|-------|
| | | 1 | 2 | 3 | 4 |
| Time delivery | V1 Minimum waiting time | .888 | .068 | .004 | -.050 |
| | V4 Support services are well defined | .898 | -.039 | .003 | -.262 |
| | V9 Prompt and quick in services | .753 | -.044 | -.056 | .086 |
| | V14 Doctors give individual attention to patients | .672 | .155 | .441 | -.288 |
| Availability of services | V6 Specialised doctors are available | .050 | .819 | .153 | .201 |
| | V8 Qualified health staff is available | .078 | .748 | .279 | .069 |
| | V5 Modern equipments are available | -.226 | .690 | .329 | .349 |
| Transparency | V7 True and timely information about patients health | .136 | -.104 | .836 | .266 |
| | V10 Frauds and misappropriation are less | .077 | -.021 | -.570 | .546 |
| | V11 Cleanliness and tidiness | -.102 | .407 | .690 | .069 |
| | V13 Patients health is given prime importance | .279 | .150 | .803 | .059 |
| Responsiveness | V2 24 hours availability of services | -.262 | .423 | -.205 | .643 |
| | V3 Charges are according to the services offered | -.022 | .200 | .239 | .805 |
| | V12 Friendly and helpful nature of staff employees | .137 | -.043 | -.203 | -.703 |

Source: Rawal (2013)

In their study, Basri et al. (2017) delve into the impact of the implementation of Good Corporate Governance (GCG) on the service quality of the state-owned electricity company in Indonesia. The researchers collected data from employees of the company and employed the multiple regression model for analysis. The findings of the study indicate that GCG, encompassing transparency, accountability, responsibility, and fairness, exerts a positive influence on the service quality of the state-owned electricity company. Aramburu & Pescador (2019) conducted a study examining the relationship between corporate governance and health

service delivery in Kenya. Specifically, the researchers focused on four corporate governance practices: Board Size, CEO duality, Allocation of resources, and Accountability structures. The study findings highlight that corporate governance and CEO duality exhibit a positive and significant correlation with service delivery, implying that an increase in Board size would result in an enhancement of service delivery.

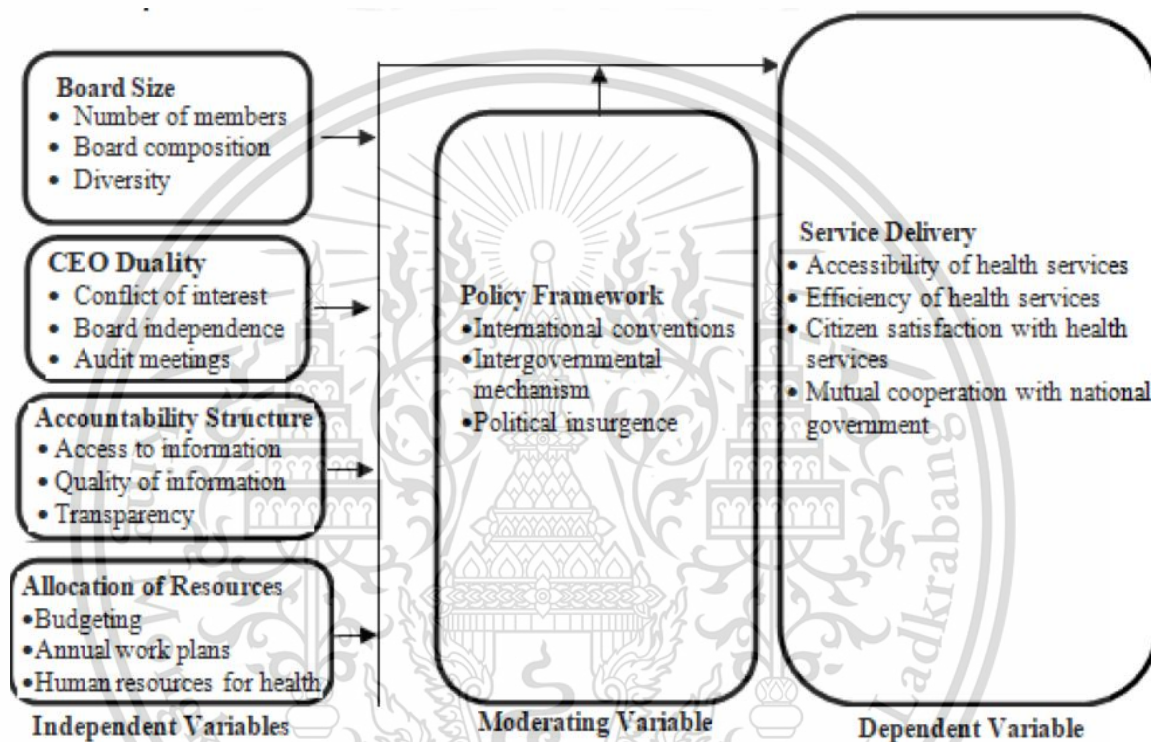


Figure 2.1 Effect of Corporate Governance on Health Service Delivery

Source: Aramburu & Pescador (2019)

Other prior studies have indicated that corporate governance can exert a noteworthy impact on service quality. Notable works in this area include Rawal & Jain (2013), Kinyeki, et al. (2018), Sailendra et al.(2020), and Maibeki et al.(2022). Based on this body of research, the following hypothesis is posited:

H_{11} : There is direct positive effect of corporate governance on on-site service quality.

2.4 Self-Service Technology Quality

2.4.1 Technology Quality Definition

The technological revolution has brought forth an astounding transformation in the service-oriented business world, introducing an array of technology-assisted services and transactions. This revolution has not only influenced the way firms deliver their services but has also significantly impacted customers' expectations and experiences. With the use of technology, consumers now have the ability to interact directly with the service, eliminating the need for personal contact with service personnel. This paradigm shift effectively transforms the consumer into a partial employee (Mills & Morris, 1986). In an effort to reduce labor costs, tap into new customer segments, and enhance service quality and customer satisfaction, an increasing number of firms in the service sector are heavily investing in the implementation and deployment of these technologies (Bitner et al., 2002). Self-service technologies (SSTs) have emerged as crucial support systems within the service industries (Boon-itt, 2015).

According to (Meuter et al., 2000), self-service technologies are technological interfaces that allow customers to independently access and use services without the involvement of service personnel. This refers to technology-based self-service banking (TBSSB) in the banking industry, in which customers can access automated banking services through various electronic channels without interacting with bank staff. The most widely used TBSSB platforms are telebanking, Internet banking, mobile banking, and ATM banking (Sindwani & Goel, 2015). By using technological interfaces like point-of-sale terminals, tablets, and kiosks, self-service technology enables users to perform services on their own (Susianto & Fachira, 2015).

Self-service technologies (SSTs) are used by companies for various purposes, including customer service, direct transactions, and self-help as represented by Figure 2.2. These technologies include telephone-based, interactive voice response systems, internet-based interfaces, interactive kiosks, and video or CD technologies. Companies provide SSTs for various purposes, including account management, bill paying, frequently asked questions, and delivery tracking. Direct transactions enable customers to order, buy, and exchange resources without direct interaction with employees. Self-help technologies enable customers to learn, receive information, train themselves, and provide their own services (Meuter et al., 2000).

Table 2.3 Types of SSTs

| <i>Interface Purpose</i> | Telephone/Interactive Voice Response | Online/Internet | Interactive Kiosks | Video/CD* |
|--------------------------|--|--|--|--|
| Customer Service | <ul style="list-style-type: none"> •Telephone banking •Flight information •Order status | <ul style="list-style-type: none"> •Package tracking •Account information | <ul style="list-style-type: none"> •ATMs •Hotel checkout | |
| Transactions | <ul style="list-style-type: none"> •Telephone banking •Prescription refills | <ul style="list-style-type: none"> •Retail purchasing •Financial transactions | <ul style="list-style-type: none"> •Pay at the pump •Hotel checkout •Car rental | |
| Self-Help | <ul style="list-style-type: none"> •Information telephone lines | <ul style="list-style-type: none"> •Internet information search •Distance learning | <ul style="list-style-type: none"> •Blood pressure machines •Tourist information | <ul style="list-style-type: none"> •Tax preparation software •Television/CD-based training |

Source: Meuter et al., (2000)

2.4.2 Theoretical Perspective of Information Technology Quality

Innovation and competitive strategies depend heavily on collaboration, knowledge sharing, and learning. Organizations must make use of their networks to increase their capacity for innovation. The virtualization of social interactions and work processes is made possible by new information technology, both intra- and inter-organizationally. Developments in web-based applications and electronic communication have made it possible for this virtual organizational form, which is based on intricately interconnected social networks and knowledge-sharing relationships. This encourages the creation of novel goods and services (Salazar & Sawyer, 2007).

Complex electronic market ecosystems, characterized by the quick exchange of information within virtual networks of customers and suppliers, have replaced simple electronic markets and commerce. There have been four generations of changes in e-business technologies, from static web pages to interactive media and dynamic commerce. Early adopters broadcast business information via static web sites, but in the second and third generations, e-commerce platforms were created. Because of the constant interaction made possible by these technologies, companies can now reach customers without using physical storefronts. Today's e-business is centered on information integration, which transforms business procedures throughout organizations and the entire value chain, including those involving clients, vendors, distributors, and rivals. The fourth generation of the e-business revolution will be driven by newer e-business technologies, like e-services, which are now taking hold. A success metric that concentrates on the performance and usability aspects of the system under investigation is system quality.

Common metrics include perceived ease of use, data accuracy, data currency, ease of learning, ease of use, efficiency, flexibility, integration, interactivity, navigation, reliability, response time, sophistication, system accuracy, system features, turnaround time, data quality, authorization to access data, data compatibility, ease of use/training, production timeliness, systems reliability, IS relationship with users, and right level of detail (Davis et al., 1989; Dwivedi et al., 2011).

Technology Acceptance Model (TAM)

TAM is built on two theories, the expectancy-value model and the TRA. These theories are examined before turning to TAM. The Expectancy-Value Theory (Wigfield et al., 2009) was created in an effort to comprehend the driving forces behind people's behavior (BI) and provide an explanation for why people accept or reject information technology. Understanding the factors that affect intention can help researchers better anticipate whether a person will engage in a particular behavior, like adopting new technology. Individuals make behavioral decisions based on the values they attach to the results they hope to achieve. Expectancy is defined as "the measurement of the probability that a particular act will result in either positive or negative outcomes." The degree of the tendency to act will depend on the strength of the expectation and the value placed on the result. The expectancy-value theory is enhanced in terms of its predictive and explanatory capabilities by the Theory of Reasoned Action (TRA) (Hale et al., 2002). The TRA explains the factors that influence intentionally chosen behaviors. According to the general model TRA, "a person's ability to perform a particular behavior is determined by his or her BI to perform the behavior." "Ultimately, technology transfer is a function of what individuals think - because what they do depends on those thoughts, feelings, and interests," the statement reads. According to TRA, a person's attitudes (A) toward behaviors are a result of their beliefs and assessments, which in turn cause BI. The subjective norm (SN), which also affects BI, is influenced by normative beliefs and motivation. The influence that other people will have on the decision to accept is referred to as the SN. Peers, subordinates, or superiors may have an impact on acceptance. According to the model, beliefs are "the person's subjective probability that engaging in the target behavior will have consequence I the person's attitude (A) and level of support (SN) for the behavior in question determine BI. The relationship between an individual's salient beliefs (bi) about the consequences of engaging in the behavior and their evaluation (ei) of those consequences determines their attitude toward behavior. Normative beliefs (nbi), which are the perceived expectations of particular people and groups, and the user's willingness to accept these expectations together make up social norms (SN) (mci). With the aim of "providing an explanation of the determinates of computer acceptance that is general, capable of explaining user behavior across a broad range of end-user computing technologies and user populations," the

Technology Acceptance Model (TAM) developed from TRA. Compatibility, relative advantage, and innovation complexity are crucial considerations, according to literature on innovation adoption.

Task-Technology Fit (TTF) Theory

Organizational contingency theory, which contends that organizational effectiveness depends on the degree to which a feature or characteristic of an organization is in accord with the unique circumstances that the organization faces, has its roots in the fundamental premise of TTF (Furneaux, 2012), that outcomes depend upon the degree of fit or alignment between an information system and the tasks that must be performed. The TTF theory emphasizes the significance of a good fit between a problem's representation and the tasks required to solve it. The need for a fit or alignment between task characteristics and the capabilities of an information system was asserted by a general model of TTF theory. When a technology's features are well matched to the necessary tasks, it will be easier to use it and perform better. The Task Framework (TTF) provides a theoretical mechanism for connecting system and task-level phenomena to individual- and group-level outcomes by incorporating task, system, individual, and group/organizational level constructs.

Process Virtualization Theory

Process virtualization theory (Overby, 2008) aims to explain the convergence of virtual processes with advances in information technology. Process virtualization involves a set of steps to achieve an objective, either physically or virtually. Virtual processes, such as educational, shopping, friendship development, and team processes, can be conducted through paper-based catalogs or internet websites. The theory suggests that some processes are better suited for virtualization than others, such as shopping for books. Information systems can be classified into personal information systems (PIS) and enterprise information systems (EIS). PIS manages and stores information for private individuals, while EIS supports specific organizations like hospitals, airline reservations, and electronic learning systems. Organizational information systems, such as sales, marketing, and finance, support the flow of money within and between organizations. Business Intelligence Systems analyze the efficiency and effectiveness of running business processes by extracting information for decision-making. The Life Cycle of an Information System covers the development process of an enterprise information system, from generic implementation to customized customization. The main cycle models the development of a new information system, while the two smaller cycles focus on the maintenance and improvement of existing information systems (van der Aalst & Stahl, 2011).

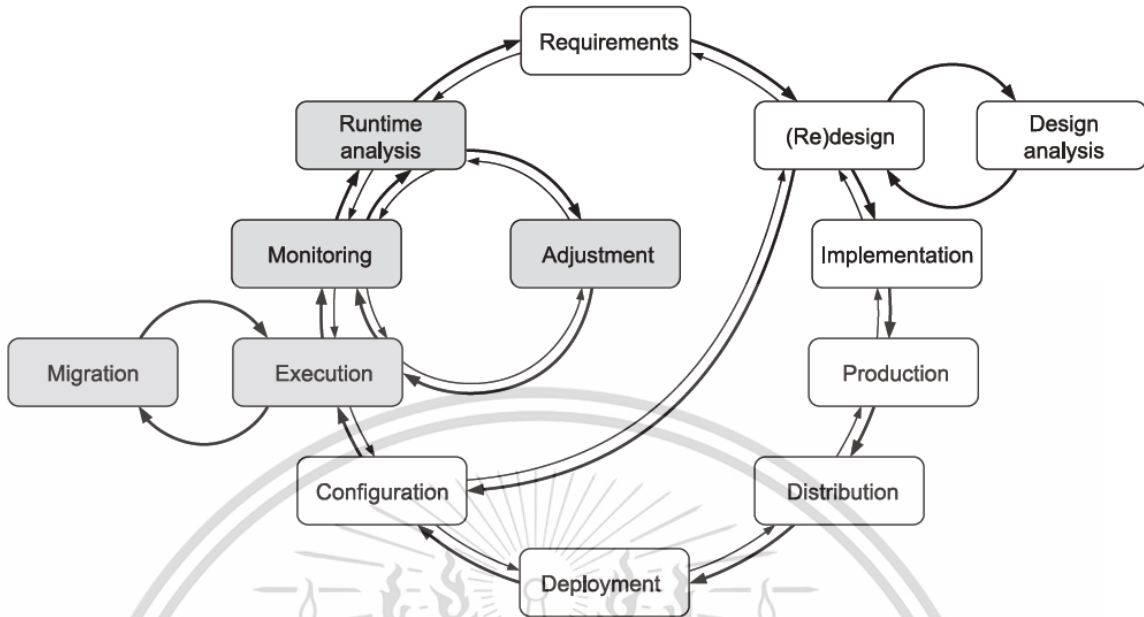


Figure 2.2 The Life Cycle Model of an Enterprise Information System

Source: Van der Aalst & Stahl (2011)

The IT Contribution Model shown in Figure 2.2, which focuses on the crucial inputs and processes required for both internal and external IT outputs, is an essential component of corporate success in IT integration. Both for-profit and non-profit organizations can use it, and it offers outcomes like long-term organizational success and corporate profitability as well as immediate success. The model includes outputs like value capture, client retention and loyalty, client acquisition, channel optimization, direct cost savings, improved quality, capacity utilization, time savings, and increased productivity. Processes include corporate systems, organizational structure, strategy, leadership, resources, information technology systems, and the external environment. Inputs include sufficient human capital, appropriate training, knowledge, procedures, culture, organizational structure, strategy alignment, and flexibility in response to outside forces. Overall, the contribution of IT to organizational success is measured, such as profitability or shareholder value (American Institute of Certified Public Accountants et al., 2005).

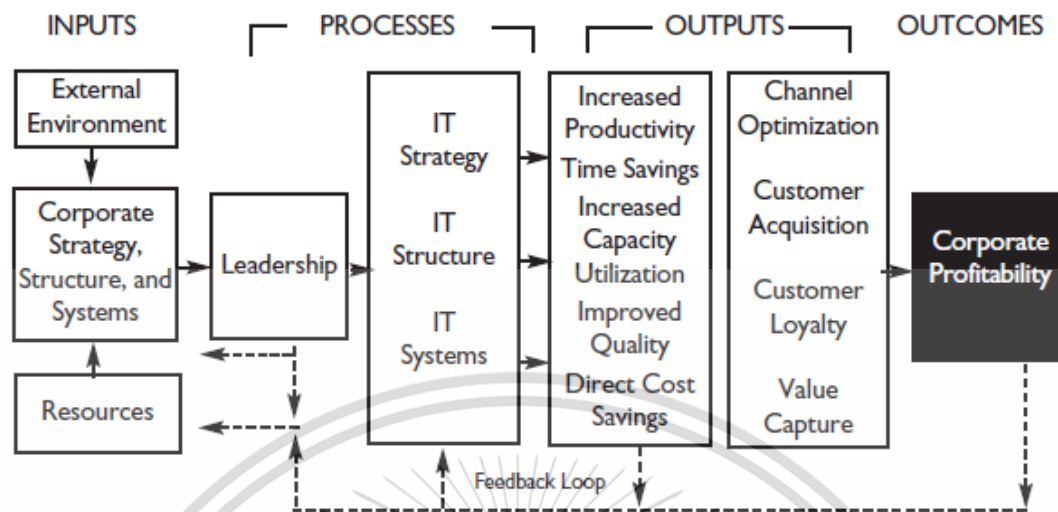


Figure 2.3 IT Contribution Model: Antecedents and Consequences of IT Success

Source: American Institute of Certified Public Accountants et al. (2005)

2.4.3 Self-Service Technology Quality Measurement

According to the findings of Avison & Fitzgerald (2003), assessing the quality of information systems involves considering various criteria. These criteria include acceptability, availability, cohesiveness, compatibility, documentation, learning simplicity, economization, efficiency, development speed, flexibility, functionality, implementation ability, low juncture, maintaining easiness, portability, reliability, sizeable, safety, simplicity, confidentiality, promptness, and visibility. In a related study by Siu & Mou (2005) focusing on customers' perceptions of service quality in Internet banking, several dimensions were identified. These dimensions include credibility, efficiency, security, and problem handling.

The evaluation criteria for Information System functionality performance are based on user satisfaction, focusing on Total Quality Management concepts. Factors influencing user satisfaction include response time, accessibility, computer language characteristics, user demands, correction of mistakes, model and data safety, documentation, flexibility, compatibility, output accuracy, promptness, precision, liability, due date, output format, output capacity, top management participation, payment methods, user trust, expectations, business effects, technical abilities, employee positions, product and service schedules, processing time, salesman support, input/output methods, user understanding, training, compatibility, resources distribution priorities, user-employee relations, communication, personnel control, and organizational

position. These factors contribute to a successful Information System and contribute to overall user satisfaction (Platisa & Balaban, 2009).

Akinyele & Olorunleke (2010) emphasize the importance of service quality in electronic banking, including ease of use, 24/7 operation, efficient transaction processing, accurate transaction guarantees, accurate records, personalized greetings, convenient ATM locations, secure services, special assistance for disabled individuals, acknowledgement by name, user-friendly systems, immediate connection, voice/online directions, and a customer-friendly environment during queues. These dimensions are crucial for ensuring the smooth functioning of electronic banking services.

Ongori (2013) proposed SERQUAL Self-Service Technology (internet banking, mobile banking and ATM) measurement which combine the following dimensions, Reliability Dimension, Responsiveness Dimension, Security Dimension, Access Dimension, Communications Dimension, Understanding Dimension, Tangibility Dimension, and Competence Dimension.

Djajanto et. al. (2014) study self-service technology (ATMs, SMS banking, mobile phone banking or internet banking) by using the dimension of Ease of use, Convenience, Cost savings, Safety, and Control over service provision. While Quality of Service: Tangible, Reliability, Responsiveness, Assurance, and Empathy.

In Narteh (2015) study, the ATM service quality is examined based on several dimensions, including Responsiveness, Ease of Use, Reliability, Convenience, Fulfillment, and Security and privacy. Gunawardana et al. (2015) also investigate service quality in terms of all self-service technology (SST) channels, specifically targeting customers who have conducted ATM transactions with the respective bank. They measure quality using the dimensions of Ease of Use, Efficiency, Reliability, Security, and Convenience. Sindwani & Goel (2015) utilize a set of 20 items related to technology-based self-service banking (TBSSB) service quality to identify key dimensions, which include Convenience, Reliability, Security, and Responsiveness.

Susianto & Fachira (2015) conducted a comprehensive study on the restaurant business, exploring various dimensions related to customer experience. These dimensions include convenience, user interface, ease of use, product description, price information, order accuracy, time-saving, order efficiency, payment efficiency, calling the waiter, and application responsiveness. They also emphasized the importance of low risk, less margin of error, customized options, and special orders in enhancing customer satisfaction. In a similar vein, Liang & Pei-Ching (2015) examined service quality perceived by internet-banking customers. To measure this, they focused on dimensions such as internet security, online call center services,

and customer rights. By analyzing these dimensions, they sought to understand and improve the overall customer experience in internet banking. Furthermore, Shahid et al. (2018) investigated various self-service technologies (SSTs) used in different industries. These technologies include ATMs, online banking, mobile banking, self-check-in machines at airports, online shopping, and online bill payment systems, among others. The authors employed the SSTQUAL scale developed by J.-S. C. Lin & Hsieh (2011) to evaluate the performance of these technologies. The factor analysis from this study identified several dimensions, including functionality, enjoyment, security/privacy, assurance, design, convenience, and customization, which are crucial in determining customer satisfaction with SSTs.

2.4.4 Effect of Technology Quality on Service Quality

Lai, Li, Wang, & Zhao (2008) conducted a comprehensive investigation on the antecedents and consequences of IT capability within the context of 3PL providers in China. Their study findings demonstrate the noteworthy influence of technology orientation on three crucial dimensions of competitive advantage for these firms. Specifically, the research reveals that technology orientation contributes significantly to reducing costs, enabling the provision of innovative and customized services, and enhancing overall service quality. This study provides valuable insights into the relationship between IT capability and competitive advantage in the 3PL industry, particularly in the Chinese market.

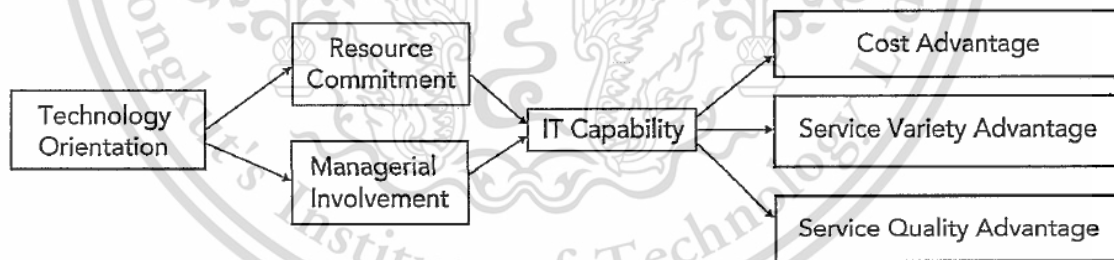


Figure 2.4 The Consequences of IT Capability

Source: Lai et al. (2008)

In their study, Miguel-Dávila et al. (2010) delve into the factors that contribute to the perceived service quality by banking customers. Their research specifically focuses on various aspects of the transactions carried out by banks, including the dimension of new technologies which encompasses customers' preferences for telephone and online channels. The findings of the study reveal a significant impact of operational aspects and new technologies on service quality.

Additionally, the study confirms the notion that quality acts as a precursor to customer satisfaction, and further examines how such satisfaction ultimately influences customer loyalty towards the bank.

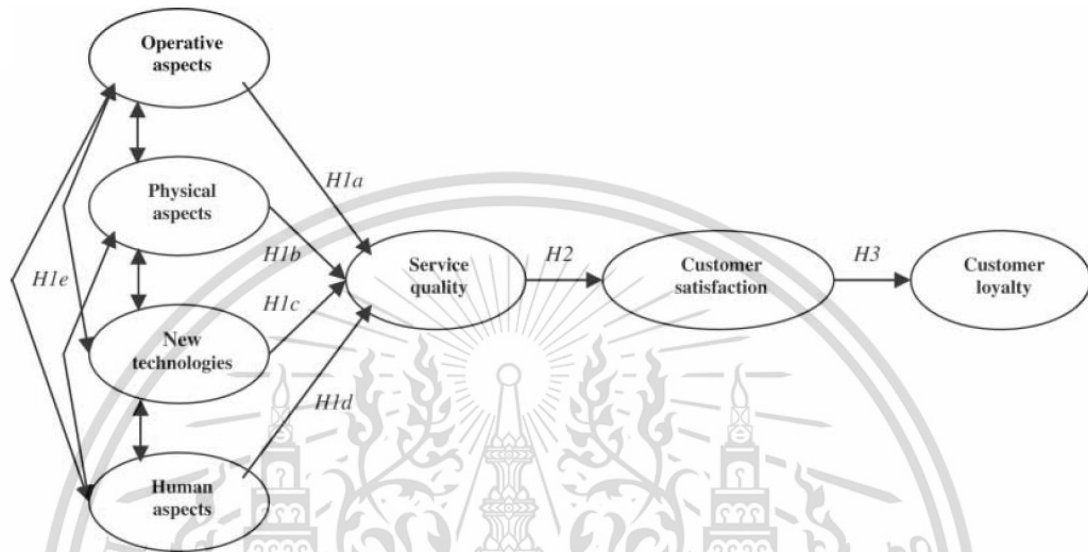


Figure 2.5 Aspects of the Transactions That Important For the Service Quality

Source: Miguel-Dávila et al. (2010)

Lenka et al. (2010) examines whether soft and hard aspects of quality management practices determine service quality and customer satisfaction. The result showed that management information system affects service quality.

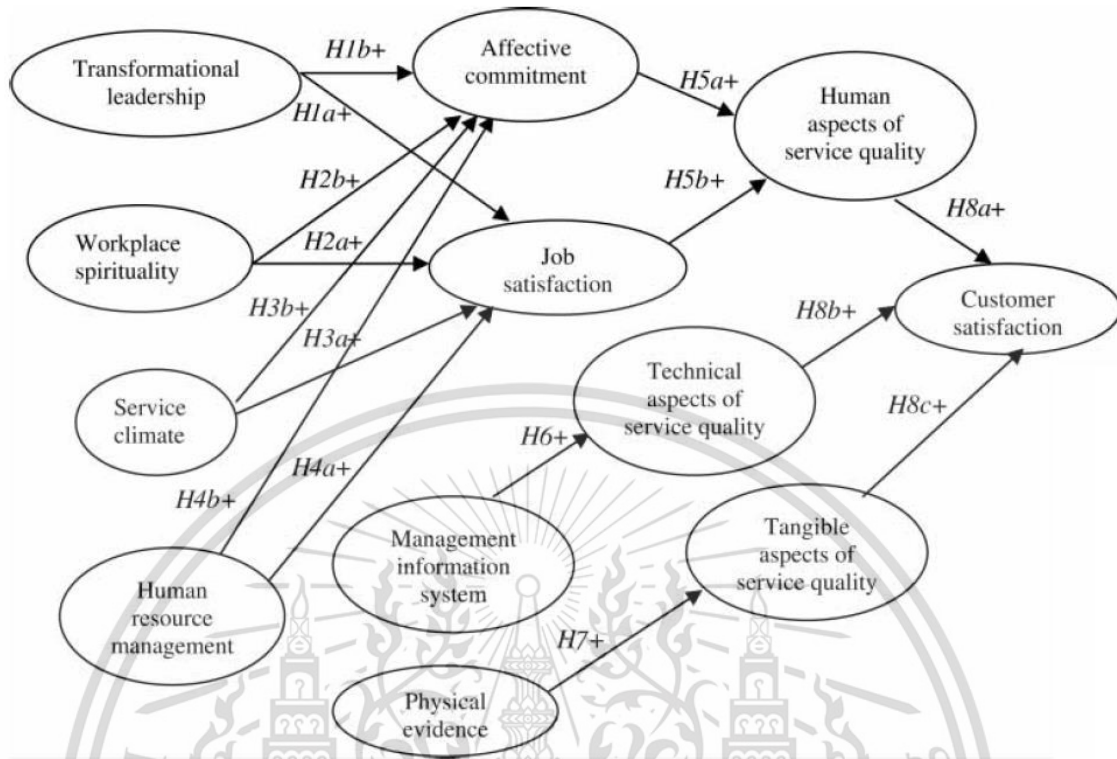
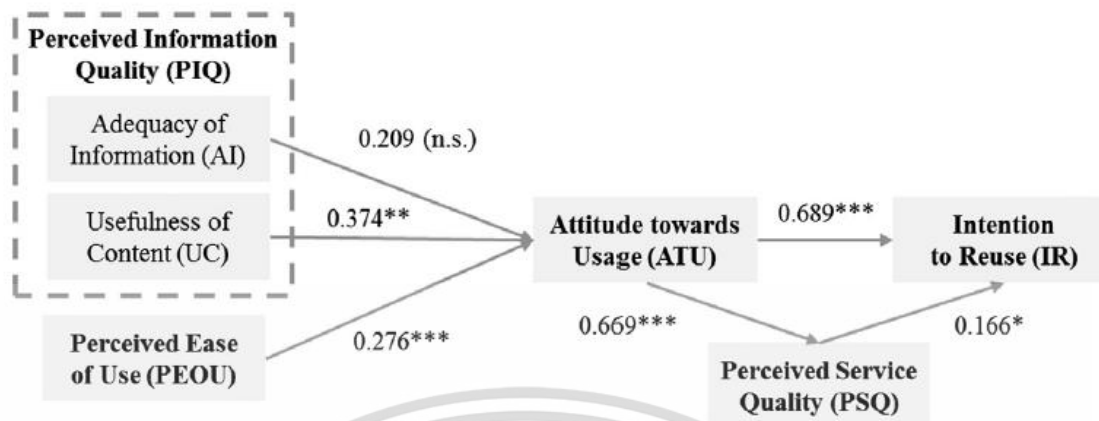


Figure 2.6 Aspects of Quality Management Practices Determine Service Quality

Source: Lenka et al. (2010)

Hung et. al. (2013) conducted a study to investigate the impact of technology-based service encounters (TBSEs) on patient satisfaction in the healthcare delivery context. The findings indicated a direct relationship between TBSEs and service quality, highlighting the significance of technology in enhancing healthcare services. In a similar vein, Kallweit et. al. (2014) explored the role of service quality (SQ) as a mediator within the technology acceptance model. The study revealed that perceived SQ partially mediates the influence of attitude towards using on the intention to reuse. This suggests that retailers should emphasize the service-related value of self-service information technologies (SSITs) to promote their adoption and repeated usage.



Notes: *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$

Figure 2.7 The Mediation Effect of SQ within the Technology Acceptance Model

Source: Kallweit et. al. (2014)

In their study, Gunawardana et al. (2015) examined the perceived quality of various self-service technologies, such as SMS banking, Internet banking, telephone banking facilities, and Automated Teller Machines (ATMs), and its influence on customer satisfaction in banks located in the Western Province of Sri Lanka. The findings indicated that reliability and convenience, supported by technology, had a positive impact on customer satisfaction. However, efficiency was found to have a negative effect. In another investigation by Protus & Govender (2016), the impact of self-service technologies on service quality was explored at a major international airport in South Africa. They found a correlation between the quality of self-service technologies, including convenience, ease of use, and reliability, and service quality fulfillment. In Raheman (2017) study, the attitudes of customers from both public and private banks towards technology were examined. The study focused on various aspects such as speed, accuracy, ease of use, and privacy in relation to self-service technologies like ATMs, E-banking, and Mobile banking. Additionally, the study also investigated the customers' perception towards these self-service technologies. The findings indicate that respondents expressed satisfaction with the private sector banks following their utilization of self-service technology. Consequently, the following hypothesis is proposed:

H_{21} : There is direct positive effect of self-service technology quality on on-site service quality.

2.5 On-site Service Quality

2.5.1 Service Quality Definition

Quality is more in demand than ever before. Customers today are more sophisticated, demanding, well-educated, and have more complex needs. Offering top-notch performance is regarded as a competitive advantage for businesses looking to stand out (Bamert & Wehrli, 2005). Quality enables businesses to give customers a good reason to choose their goods and services over competing ones (Parasuraman, A., Zeithaml, et al., 1988)

The expansion of services is a result of fundamental shifts in economies and cultures. At least four forces can be used to account for the service growth. First, people have less free time to go shopping and complete tasks on their own. The expansion of technology that enables customers to perform services on their own is a second force. A third factor driving our shift toward services is the competitive environment, which encourages businesses to concentrate on their core competencies and outsource any services they cannot afford to provide. Fourth, the shift toward services is a fundamental response to how competition has changed (Narasimhan, 2004).

Technology has emerged as a critical component of a service firm's infrastructure in recent times. However, it must be acknowledged that technology alone cannot fully replace the human touch in delivering exceptional service. As Narasimhan (2004) argues, "Technology is not a substitute for delivering high-quality service." Instead, it should be embraced as an integral part of a service firm's growth and development strategy. The pursuit of quality is not only essential for a business' survival but also a key driver of its competitive advantage.

Service quality is a critical aspect of customer satisfaction and loyalty. It is defined as the extent to which the level of service provided aligns with customer expectations on a consistent basis (Parasuraman et al., 1985). Moreover, it encompasses the overall excellence and superiority of a product, as perceived by consumers (Zeithaml, 1988). Additionally, service quality refers to the comprehensive set of features and characteristics that contribute to a product or service's ability to fulfill stated or implied needs (Kotler, P. & Armstrong, G., 1996).

Service quality is an intangible aspect of business that is experienced and evaluated instantaneously. Unlike tangible products, it cannot be physically assessed or audited after the transaction is complete. Instead, it relies on the perception and satisfaction of the parties involved. The key to delivering high-quality service lies not in standardization and verification, but rather in the skills, knowledge, and education of service providers. Managing service quality, which revolves around human interaction, differs significantly from managing product quality

(Beckford, 2002). Describing service quality in measurable terms that can be used within a company to ensure consistent and accurate work practices is often challenging (Mishra & Sandilya, 2009). Service quality reflects a level of success in customer service: it refers to customers' evaluations and perceptions of an organization's service offering, which may be positive (or not). Because services are not static and contexts vary, certain predefined criteria for modeling a service offering are not always realizable in practice (Erasmus, 2017).

To establish a service advantage, Figure 2.10 illustrates three circles representing the following aspects: customers' needs, what we can offer customers, and what our competitors can offer customers. Basic customer needs, which are fulfilled by both us and our competitors, are considered essential. On the other hand, new opportunities arise from qualities that we and our competitors provide but do not align with customers' needs.

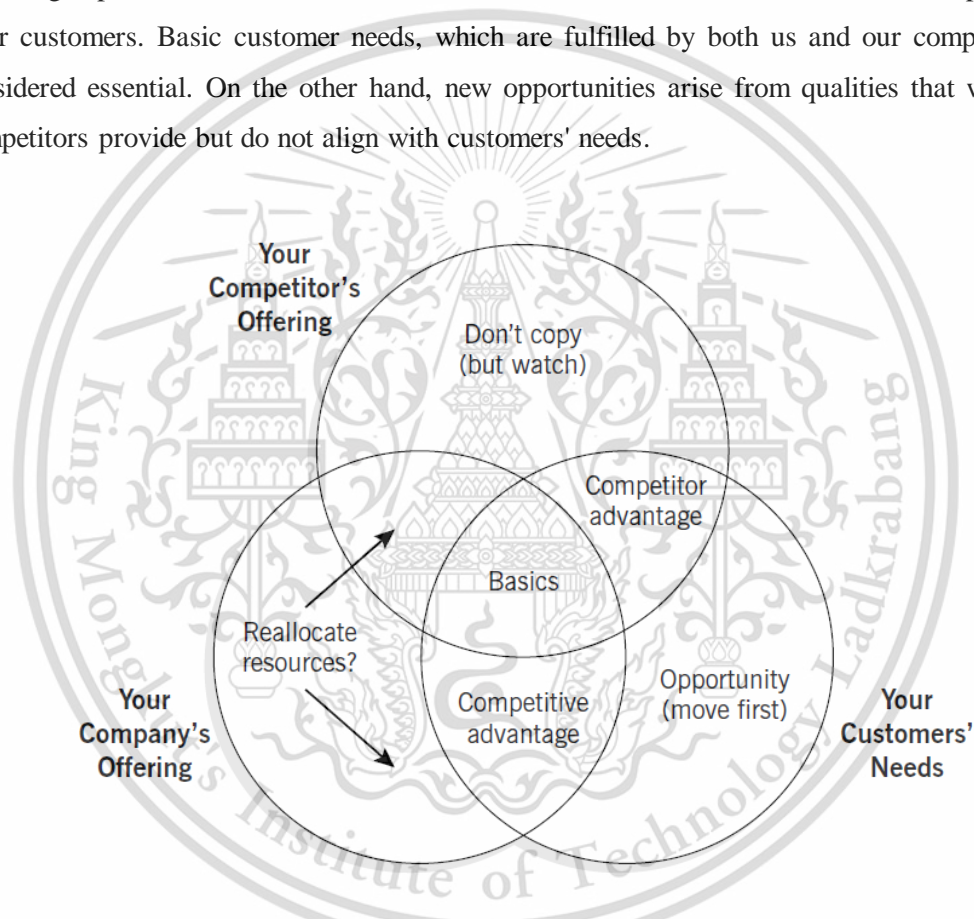


Figure 2.8 Your Customers, Your Competitors, Your Company

Source: Narasimhan (2004)

Figures 2.9 and 2.10 illustrate the fundamental components of quality management, such as Continuous Improvement, Customer Focus, Quality Measurement, Root Cause Corrective Action, Employee Involvement and Empowerment, Statistical Thinking, Inventory Management,

Value Improvement, Supplier Teaming, and On-Time Delivery Performance (Berk & Berk, 2000).

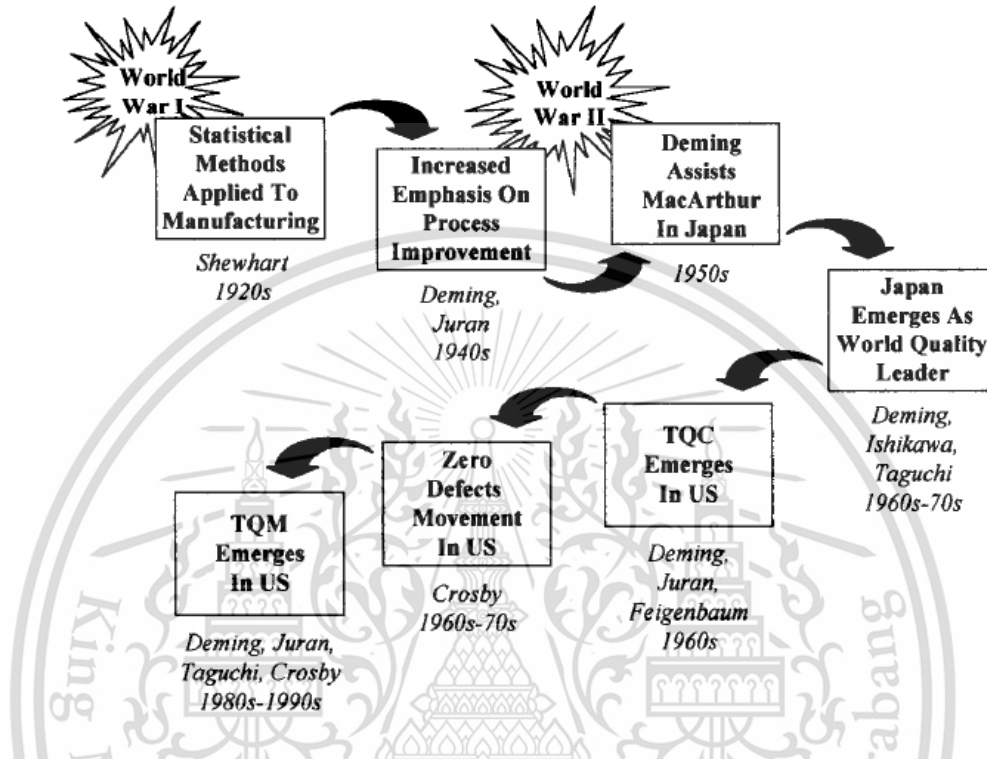


Figure 2.9 The Emergence of Quality Management Philosophies.

Source: Berk & Berk (2000)

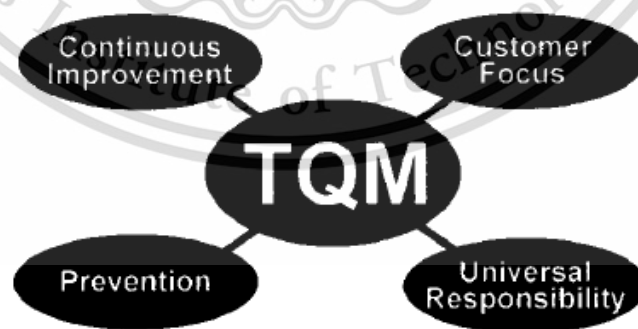


Figure 2.10 The Elements of Total Quality Management.

Source: Berk & Berk (2000)

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2.5.2 Theoretical Perspective of Quality

Philip Crosby, Edwards Deming, Armand V. Feigenbaum, Kaoru Ishikawa, Joseph Juran, John Oakland, Shigeo Shingo, Genichi Taguchi, and John Oakland are the principal authors who have contributed to the quality movement (Beckford, 2002). But we'll only talk about four of them in this brief discussion.

Philip B. Crosby

Philip Crosby, a graduate of Western Reserve University with experience in quality management, has a background in the field. He began his career in manufacturing and quality control before rising to the position of quality director and vice president of ITT's corporate division. The following are Crosby's five absolutes of quality management:

Quality is defined as conformance, a measurable characteristic of a product or service that is achieved when expectations or requirements are satisfied.

There is no such thing as a quality problem, so management must direct employees toward a quality outcome. Poor management causes quality issues, and a quality product will result from a quality process.

Error prevention is preferable to error correction because it is always less expensive to do things correctly the first time.

The only performance metric is the cost of quality, which consists of quantifiable items like rework, warranty costs, and rejects.

The only acceptable performance standard is zero defects, which is achieved through a solid initial process and product design, continuous improvement, and a commitment to the goal of zero defects.

Crosby's perspective on quality appears to be comprised of three fundamental tenets: a belief in quantification, management leadership, and prevention as opposed to treatment. The quality of the product is an inherent characteristic, not a bonus. He believes that employees should not be held responsible for errors. He suggests that 85 percent of quality issues are within the control of management.

Philip Crosby's fourteen-step quality programme focuses on establishing management commitment, forming quality improvement teams, establishing quality measurements, evaluating the cost of quality, raising quality awareness, taking action to correct problems, conducting zero defects planning, training supervisors and managers, holding a 'Zero Defects Day,' encouraging goal setting, promoting obstacle reporting, and providing recognition for contributors. The message is that quality improvement is a continuous process in which there is always more work to be done. The 'quality vaccine' developed by Crosby is based on three key ingredients: honesty,

commitment to communication, and customer satisfaction. The vaccine must be supported by determination, education for management and staff, and implementation, thereby fostering an organizational culture in which quality achievement is the norm, not the exception.

The process entails assembling a team of quality professionals and team leaders, establishing quality councils, and repeating it. The message is that quality improvement is a continuous process in which there is always more work to be done. Crosby's strategy emphasizes the significance of a strong management commitment, a commitment to communication and customer satisfaction, and company-wide policies and operations that support the quality thrust.

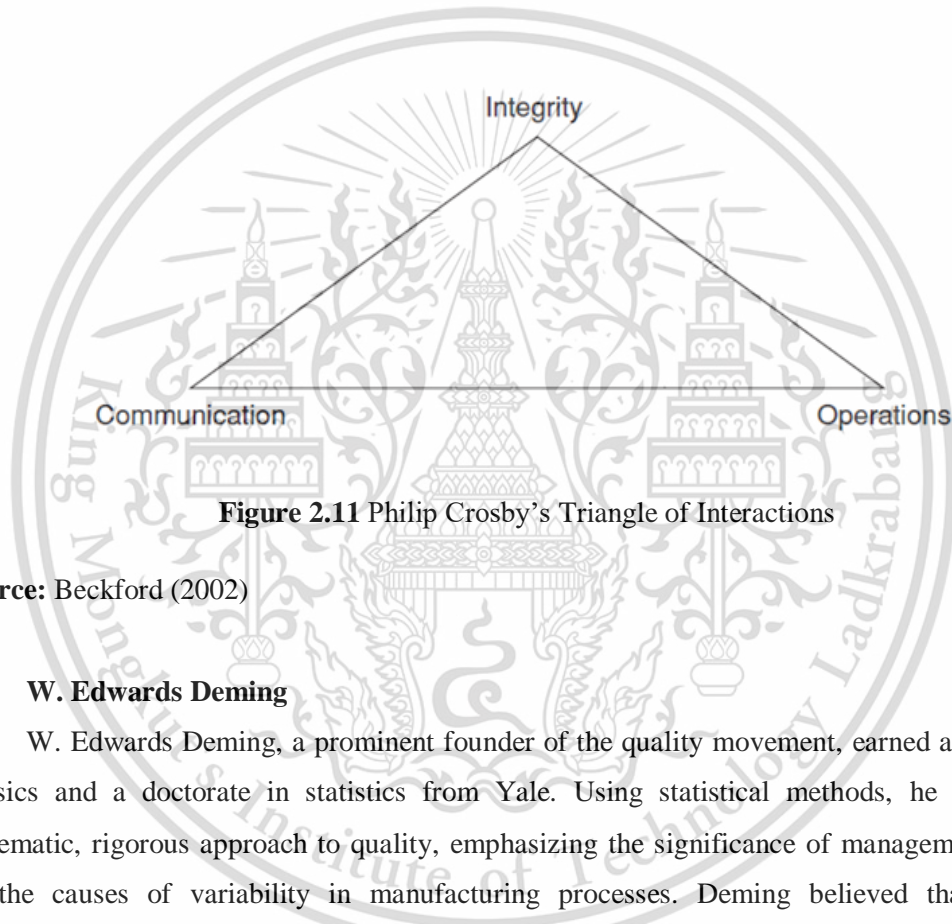


Figure 2.11 Philip Crosby's Triangle of Interactions

Source: Beckford (2002)

W. Edwards Deming

W. Edwards Deming, a prominent founder of the quality movement, earned a doctorate in physics and a doctorate in statistics from Yale. Using statistical methods, he developed a systematic, rigorous approach to quality, emphasizing the significance of management focusing on the causes of variability in manufacturing processes. Deming believed that there are "common" and "special" causes of quality problems, with "special" causes relating to particular operators or machines and "common" causes stemming from the operation of the system. He used statistical process control (SPC) charts to diagnose quality issues and identify these causes. Deming intended to eliminate outliers, such as quality problems resulting from special causes, through training, improved machinery, and improved equipment. Remaining quality issues were attributed to common causes, allowing a shift in emphasis to common causes to further improve quality.

The quantitative approach to problem-solving utilized by Deming reflected the "machine" perspective of organizations. His systematic approach to problem-solving, depicted in Figure 2.14 as the Deming, Shewhart, or PDCA cycle, is widely used and frequently reinterpreted by other methodologies.

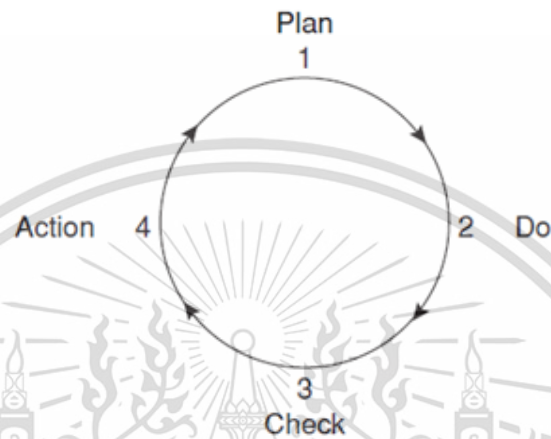


Figure 2.12 W. Edwards Deming's Plan, Do, Check, Action cycle

Source: Beckford (2002)

In contrast to the ad hoc and random approach prevalent in many quality initiatives, Deming's approach to quality initiatives is systematic and methodical. For successful implementation, he identifies seven "Seven Deadly Sins" of poor management practices that must be eliminated. These sins include lack of consistency, a focus on short-term profits, poor performance evaluation, job-hopping, the exclusive use of visible figures, intangible aspects, excessive medical costs, and excessive liability costs. The PDCA cycle, statistical process control, the fourteen principles for transformation, and the seven-point action plan are Deming's four primary methods. By eradicating these sins, organizations can create quality, productivity, and innovation while fostering their long-term success.

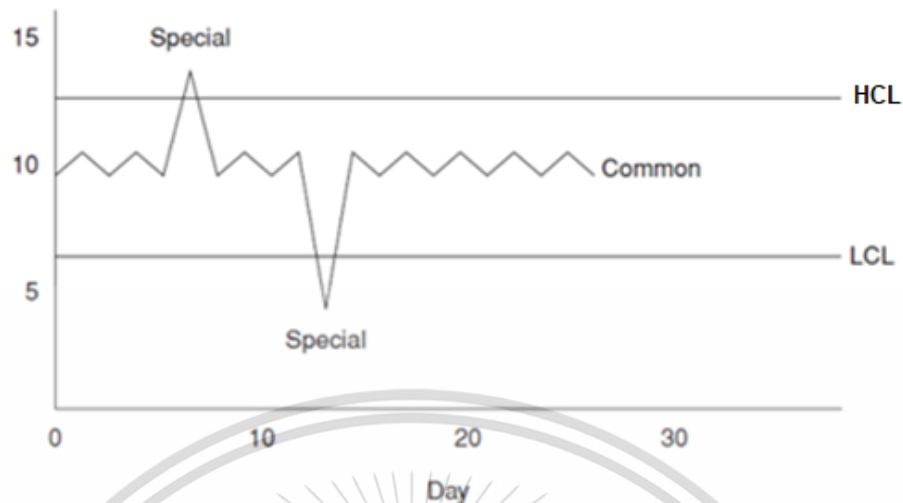


Figure 2.13 Sample Control Chart

Source: Beckford (2002)

Deming's fourteen Transformational Principles are:

1. Create purposefulness to enhance product and service.
2. Adopt a new economic age philosophy, with management understanding their responsibilities and assuming the initiative for change.
3. Rather than relying on mass inspection for quality, design quality into the product.
4. Stop awarding contracts based on price and move towards single suppliers.
5. Strive for continuous production and service system improvement to boost productivity and quality.
6. Implement job training and leadership development.
7. Establish leadership.
8. Remove fear to foster effective collaboration between all departments.
9. Eliminate barriers between departments and encourage research, design, sales, and production collaboration.
10. Eliminate workforce slogans, exhortations, and numerical objectives.
11. Eliminate quotas and work standards, and replace management with management.
12. Remove obstacles that deprive individuals of their right to take pride in their work.
13. Implement an intensive education and personal development program.
14. Put everyone in the organization to work to achieve the transformation.

Deming proposed a seven-step action plan for the implementation of quality principles. It requires management to agree on the meaning of the quality program, to adopt a new philosophy, to communicate the plan to the organization, to recognize activities as steps, to adopt the Deming cycle (Plan, Do, Check, Act) for quality improvement, to promote teamwork, and to construct an organization with the assistance of knowledgeable statisticians. This strategy ensures that each phase of the process contributes to quality improvement.

Armand V. Feigenbaum

Armand Feigenbaum, a doctoral candidate at MIT, developed the Total Quality Control (TQC) approach to quality, which emphasizes industrial processes. He joined General Electric, then General Systems. The Japanese discovered Total Quality Control (1986) by Feigenbaum in the early 1950s. He believed that all organizational functions should be involved in the quality process, and that quality should be integrated into the product rather than inspected out. He defines quality as "best for customer use and selling price" and quality control as an efficient method for coordinating quality maintenance and improvement efforts to enable production at the most cost-effective levels, thereby guaranteeing complete customer satisfaction. This systemic viewpoint acknowledges interactions across internal and external organizational boundaries, suppliers, clients, and other stakeholders. Companies not only manufacture but also design and develop their products. By addressing quality issues beginning with the delivery of the first and subsequent items, numerous quality issues can be eliminated from both the products and the manufacturing procedure.

Setting quality standards, assessing their compliance, addressing non-met standards, and planning improvements are the four steps of Feigenbaum's Total Quality System methodology. He also calculates the operating quality costs, which are comprised of prevention costs, appraisal costs, internal failure costs, and external failure costs, including warranty and complaint costs. This method enables organizations to effectively manage their quality system and reduces operational expenses.

Kaoru Ishikawa

Known as the "Father of Quality Circles," Kaoru Ishikawa was a chemist, engineering doctorate, and emeritus professor at Tokyo University. In 1949, he became involved in quality issues through the Union of Japanese Scientists and Engineers (JUSE) and went on to become a quality lecturer and consultant on a global scale. The foundation of Ishikawa's work was the concept of Company-Wide Quality, which focuses on the quality of industrial products and their contribution to the company's overall business. In addition to product quality, he defined quality to include after-sales service, management quality, the company itself, and people. Ishikawa's

strategy involves both vertical and horizontal cooperation, taking into account communication and cooperation between managers, supervisors, workers, and suppliers at various levels.

Ishikawa believes that everyone involved in a company's operations should participate in a quality program. This program should be company-wide and involve active participation, emphasizing atmosphere, awareness, and attitude. A culture of continuous improvement requires management responsibility, adopting this attitude in both behavior and words. Ishikawa believes that effective participation and creative cooperation are essential for a quality organization, as communication is a two-way street.

Ishikawa's work emphasizes direct, simple communication, open group communication, and simple statistical techniques for data collection and presentation. This approach addresses both qualitative and quantitative issues, encompassing all departments and functions. According to Ishikawa, fifteen effects of company-wide quality control include improved product quality, reduced defects, improved product reliability, reduced costs, increased production quantity, reduced wasteful work, improved techniques, reduced inspection and testing expenses, rationalized vendor-vendor contracts, enlarged sales markets, better department relationships, reduced false data and false reports, more democratic discussions, smoother meetings, equipment and facility repairs, and improved human relations. The philosophy of company-wide quality control aims to improve product quality, reduce costs, increase production quantity, reduce wasteful work, establish better techniques, reduce inspection and testing expenses, rationalize vendor-vendor contracts, expand the sales market, establish better relationships, reduce false data and false reports, facilitate more democratic discussions, operate meetings smoothly, and improve human relations.

Ishikawa's principal method for achieving participation in quality circles is to identify local problems and recommend solutions. These circles consist of four to twelve workers from the same area, led by a worker or supervisor. Key components include top management support, operational management involvement, voluntary participation, effective training, shared work background, solution-oriented approach, recognition of efforts, agenda, minutes, rotating chairmanship, meeting time, and hierarchical structure. Quality circles should be an integral part of the quality effort, rather than an isolated approach. Many Quality Circles have collapsed due to management's lack of interest or excessive intervention.

Ishikawa's approach utilizes seven tools of quality control: Ishikawa diagrams in Figure 2.16, stratification layers, check sheets, histograms, scatter graphs, and control charts. These quantitative techniques help identify problems, cause and effect, and track data progression. They also aid in statistical process control and help determine correlations between factors.

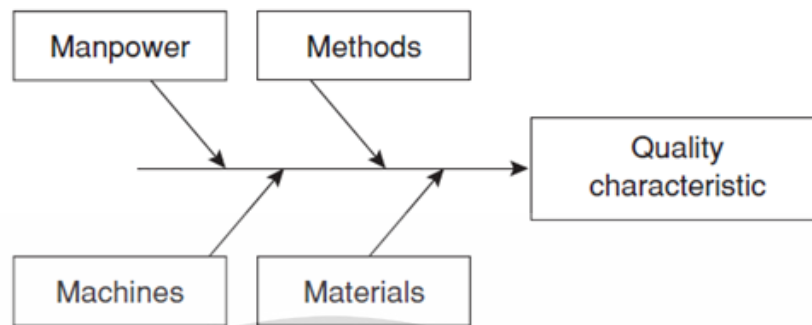


Figure 2.14 The Ishikawa or 'Fishbone' Diagram

Source: Beckford (2002)

2.5.3 Service Quality Measurement

Parasuraman et. al. (1988) developed SERVQUAL, an advanced model for measuring service quality in the academic field. This model assesses service quality by examining the gap between customers' expectations and their actual perceptions. The SERVQUAL model comprises five key dimensions and a total of 22 items, which are measured using a seven-point Likert scale. In their extensive empirical studies, Parasuraman and his colleagues focused on evaluating functional service quality in various sectors, including banking, credit card, repair and maintenance, and long-distance telephone services. The five dimensions of SERVQUAL (Parasuraman et al., 1988) are as follows:

- 1) Tangibles: This dimension evaluates the physical facilities, equipment, and appearance of personnel associated with the service.
- 2) Reliability: This dimension assesses the ability of the service provider to deliver the promised service in a dependable and accurate manner.
- 3) Responsiveness: This dimension measures the service provider's promptness in helping customers and providing timely assistance.
- 4) Assurance: This dimension examines the courtesy, knowledge, and ability of employees to inspire trust and confidence in customers.
- 5) Empathy: This dimension focuses on the caring and individualized attention that the firm provides to its customers.

Cronin Jr & Taylor (1994) developed SERVPERF, a performance-only model designed to measure service quality. Their research highlighted the importance of perceptions in assessing

service quality. Kemal Avkiran (1994), on the other hand, developed a utilitarian multi-dimensional instrument specifically tailored for measuring customer service quality as perceived by branch bank customers. Avkiran's SQ scale consists of 17 items across four discriminating factors, namely Staff Conduct, Credibility, Communication, and Access to Teller Services. Similarly, Dabholkar et al. (1996) constructed a multilevel model shown by Figure 2.17 called the Retail Service Quality Scale (RSQS). This empirically validated scale comprises five dimensions, six subdimensions, and 28 items. The RSQS is seen as a comprehensive model for measuring service quality in various retail contexts, including department and specialty stores.

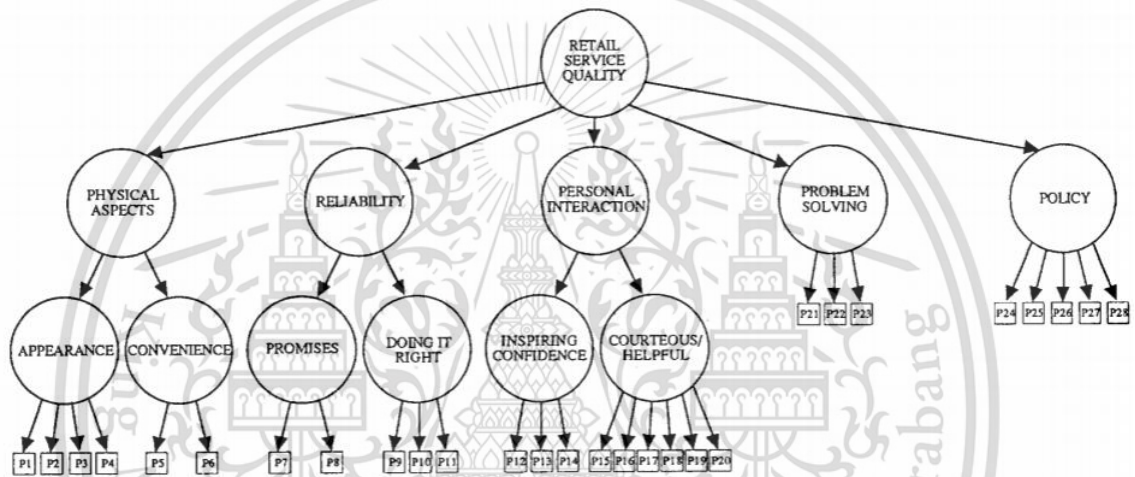


Figure 2.15. Hierarchical Structure for Retail Service Quality

Source: Dabholkar et al. (1996)

Raajpoot (2004) explore the domain of service encounter quality as it exists in a non-Western culture and proceeds to develop a culturally sensitive multiple-item scale, PAKSERV shown in Figure 2.18 which include several domains including Tangibility, Reliability, Assurance, Sincerity, Personalization, and Formality.

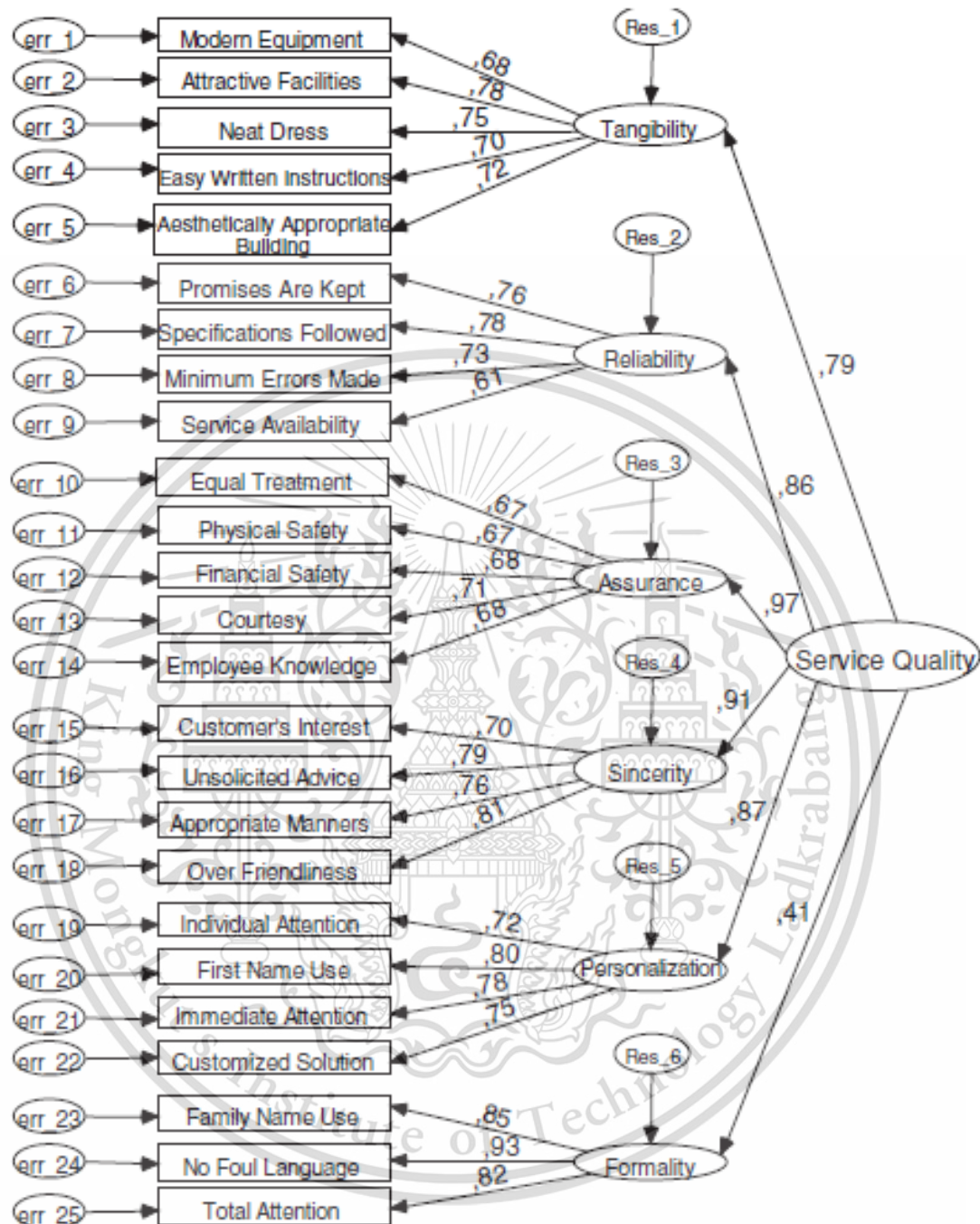


Figure 2.16 The Domain of Service Encounter Quality

Source: Raajpoot (2004)

In their study, Abdullah et al. (2011) developed a national service quality index for the banking sector in Malaysia. They utilized 31 items that covered various aspects of the bank's service offering and collected 1,519 corrected and completed questionnaires from 14 banks. Through factor analysis, the researchers identified three key factors: systemization of service delivery, responsiveness, and reliable communication. In a similar vein, Asgarian (2013) employed the SERVQUAL framework, which measures bank quality based on tangible elements, reliability, responsibility, assurance, and empathy. Furthermore, Hossain, Dwivedi, & Naseem (2015) contributed to the field by developing and validating a service quality model specifically designed for retail banks. Their model encompassed multiple dimensions, including corporate image, tangibles, accessibility, reliability, assurance, empathy, responsiveness, functional benefit, and tactical benefit.

Kant & Jaiswal (2017) conducted a study to determine the impact of perceived service quality dimensions on customer satisfaction in the Indian banking context. They evaluated the quality of bank services based on factors such as Tangibility, Responsiveness, Empathy, Assurance, and Dependability. Similarly, Narteh (2018) integrated the SERVQUAL and BSQ models and moderated the resulting scale with price to investigate service quality and customer satisfaction in Ghana's retail bank services. This study identified the following service quality dimensions: Tangibles, Reliability, Responsiveness, Service Portfolio, Assurance, Price, Empathy, Access, and Effectiveness. In addition, Shayestehfar & Yazdani (2019) compared the perceptions of Bank Saderat Iran's (BSI) customers in Isfahan and Dubai to identify potential differences in BSI service quality across dimensions including Effectiveness and assurance, Access, Price, Tangibles, Service portfolio, Reliability, and Globalization of bank services.

2.5.4 Effect of Service Quality on Brand Equity

Esmailpour et al. (2016) investigate the relationship between the dimensions of service quality and brand equity in the fast food industry, as depicted in Figure 2.19. The results indicate that all service quality dimensions of the SERVQUAL model (tangible service factors, reliability, responsiveness, assurance, and empathy) have a positive and statistically significant effect on brand equity.

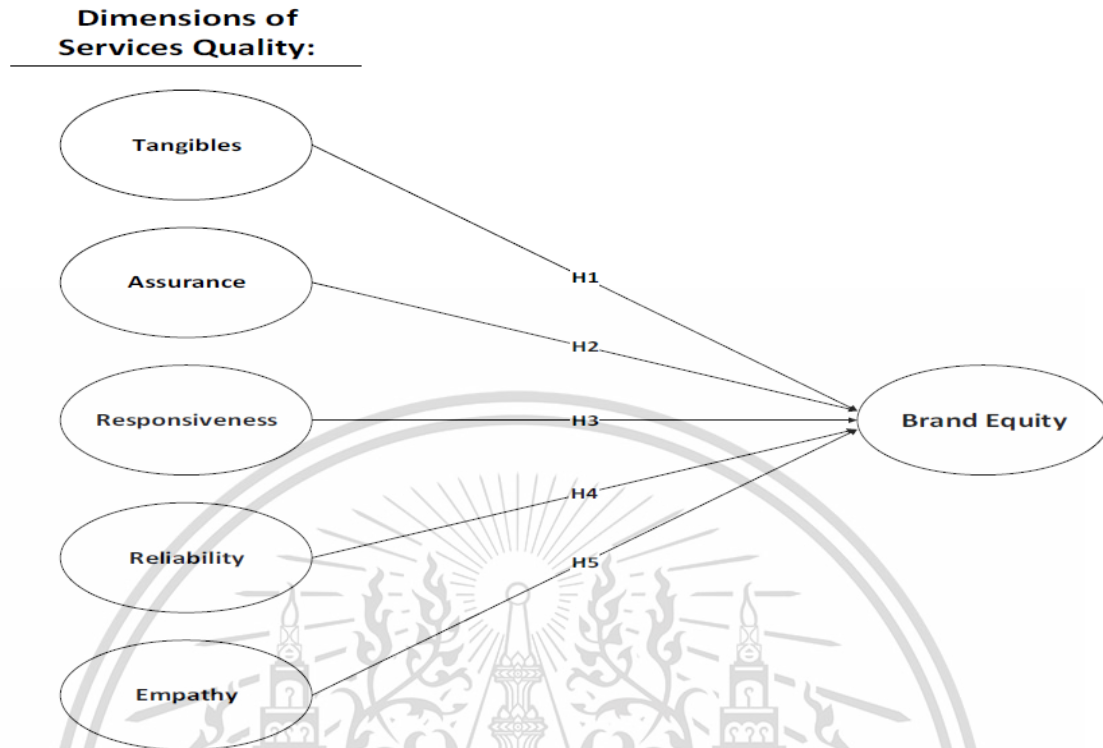


Figure 2.17 The Dimensions of Service Quality Affect the Brand Equity

Source: Esmailpour et al. (2016)

Shriedeh & Ghani (2017) conducted a study to examine the impact of service quality (SQ) on brand equity within the context of medical tourism. The results of their research revealed a significant association between SQ and overall brand equity. Furthermore, each dimension of SQ, namely tangibility, reliability, responsiveness, empathy, and assurance, demonstrated a significant correlation with overall brand equity. Zameer, Wang, Yasmeen, & Ahmed (2019) explored the measurement of service brand strength in the service industry of Pakistan, focusing on three key pillars for building service brand equity: service quality, customer satisfaction, and customer loyalty. Their findings indicated that customer loyalty acts as a mediator, reinforcing the relationship between service quality and brand equity.



Figure 2.18 Three Fundamental Pillars in Building Service Brand Equity

Source: Zameer et al., (2019)

Other studies in several sectors have shown that service quality can have a significant impact on brand equity. For instance, in the automotive industry, researchers have determined that service quality has a significant positive effect on all dimensions of brand equity: brand awareness, brand loyalty, brand image, and brand leadership (Hanaysha, 2016). In the medical tourism industry, a study found that each of the service quality dimensions—tangibility, reliability, responsiveness, empathy, and assurance—correlates significantly with overall brand equity (Shriedeh & Ghani, 2017). Additionally, an examination of the education industry revealed that overall service quality has a substantial and positive effect on brand equity (Soni & Govender, 2018). Finally, a study of the banking sector showed the relationship between perceived service quality and consumer-based brand equity. However, this relationship was mediated by perceived value and corporate credibility (Jahanzeb et al., 2013). Therefore, the following hypothesis is proposed:

H_{31} : There is direct positive effect of on-site service quality on brand equity.

2.6 Brand Equity

2.6.1 Brand Equity Definition

The concept of brand equity emerged in the late 1980s, shedding light on an intangible asset that fosters a connection between a brand and its consumers. Brand equity encompasses three perspectives: financial, brand extension, and consumer (Tanveer & Lodhi, 2016). This

notion has captivated the attention of branding professionals across diverse industries (Brahmbhatt & Shah, 2017). There are several definitions of brand equity from a customer perspective, e.g., Set of associations and behaviors on the part of the brand's consumers, channel members, and parent corporation that permit the brand to earn greater volume or greater margins than it would without the brand name (Leuthesser, 1988); added value that a brand endows a product (Farquhar, 1989) ; and set of assets and liabilities linked to a brand, its name, and symbol that add to or subtract from the value provided by a product or service to a firm and/or to that firm's customers (Aaker, 1991).

Farquhar (1989) proposed three elements of brand equity: Brand evaluation or loyalty, Attitude accessibility, and Brand image or personality. Figure 2.21 illustrates the interrelationships between these three components.

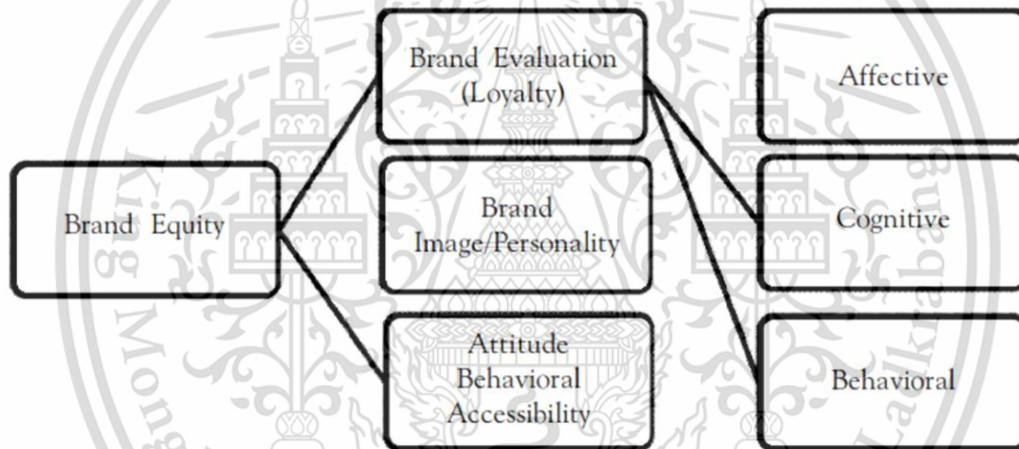


Figure 2.19 The Interrelationship among Three Components of Brand Equity

Source: Farquhar (1989)

Aaker (1991) hypothesized brand equity to be composed of five components Figure 2.20:

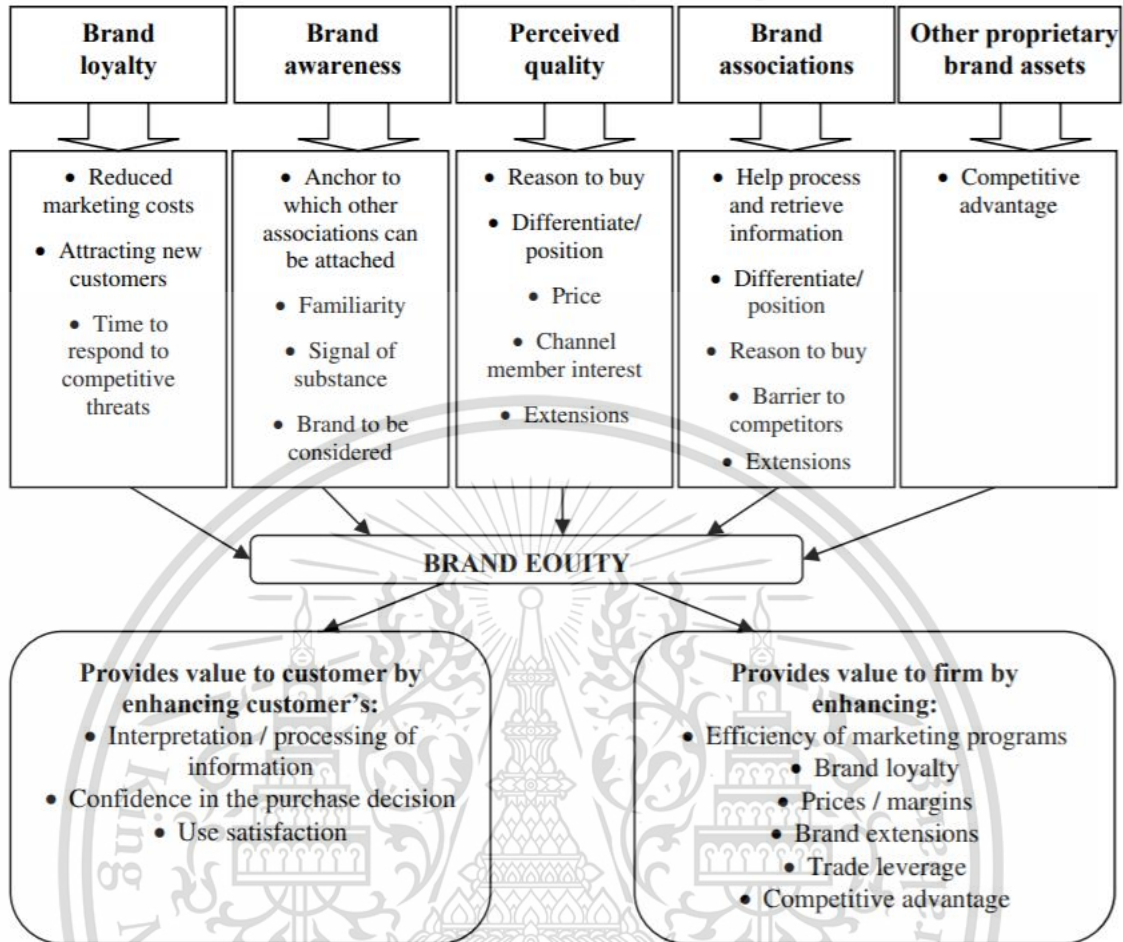


Figure 2.20 Aaker's Model of Brand Equity

Source: Moisescu (2005)

2.6.2 Theoretical Perspective of Brand Equity

This section will discuss three out of seven major brand approaches, i.e., The economic approach, The identity approach, The consumer-based approach, The personality approach, The relational approach, The community approach, and The cultural approach (Heding et al., 2008).

2.6.2.1 The Economic Approach

The economic approach is the first approach to brand management and, as such, the basis for how brands have been (and continue to be) managed. The economic approach is founded on one of the most fundamental marketing concepts, namely the notion that the optimal marketing mix will generate maximum sales. The economic approach is the first recognized brand management strategy.

Assumptions of the Economic Approach

The economic approach assumes that the brand can be managed and controlled by the organization. If management achieves the optimal marketing mix, the brand will be successful and robust. In this approach to brand management, consumers are viewed as more or less passive recipients of marketing messages who rationally analyze and evaluate brand messages. This perception of the consumer is related to how the economic man perceives goods exchanges and consumption.

The economic approach derives its assumptions and premises from the theoretical model of exchange derived from microeconomic theory and marketing. In microeconomics, the model of exchange is purely theoretical. The economic approach is founded on a neoclassical microeconomic understanding of market forces in society. Adam Smith argued in *The Wealth of Nations* that if market forces were allowed to govern the allocation of resources and the exchange of goods, then a "invisible hand" would allocate resources so as to maximize the individual and societal beneficial use of available resources. This conception of market forces assumes that individuals pursue their own self-interest and seek to maximize revenue or utility function.



Figure 2.21 The Brand–Consumer Exchange of the Economic Approach

Source: Heding et al. (2008)

The 'invisible hand' principle assumes that resources are allocated according to where they will yield the highest possible functional outcome or revenue because manufacturers will adopt efficient production methods to accommodate the utility-maximizing behavior of the individual. The economic man is a concept frequently applied to these hypotheses of human behavior. These are the assumptions of the economic man:

1. Human behavior is guided by rational parameters.
2. Humans will maximize their own satisfaction and strive for maximum utility in any exchange - self-interest is a significant parameter.
3. Humans have 'perfect information' about the available alternatives.

4. The exchange between two parties is viewed as an isolated event.
5. Consumers are constrained by limited income, which compels them to maximize the utility of their income - they will act to maximize the utility of their income.

The logic is therefore applicable both at the market level and at the level of the individual, as it is assumed that the individual will always pursue self-interest and make consumption decisions based on rational parameters, maximizing individual utility, and therefore making the most rational choice possible.

In the context of consumption and brand management, this means that a consumer will always choose the offer that provides the greatest functional utility in relation to the product's price. It is therefore assumed that consumers are not only able to evaluate all available options and choose the best deal from a rational standpoint, but also have the ability to do so.

2.6.2.2 The Identity Approach

In 1907, Peter Behrens coined the term "Artistic Consultant" to describe the conscious management of corporate identity. Peter Behrens's philosophy was straightforward: products, design, and communication should all share a single identity. To achieve this, he designed products, logos, advertising materials, and company publications with a unified, consistent aesthetic. Peter Behrens and AEG are the originators of the identity concept and corporate identity management programmes due to this unified design and visual expression of identity. This line of thinking has since taken shape within the context of brand management.

In brand management, the identity construct has grown in popularity because it is a potent and intricate concept with the potential to significantly increase competitive strength. The majority of companies develops and manages their brand identities to ensure that they express a precise set of values, capabilities, and sales propositions.

Unlike several other brand management approaches, the identity approach in brand management has primarily been conceptualized and developed by practitioners. This means that the core definitions and conceptualization of the identity approach are not the result of a single comprehensive breakthrough study (as is the case with the consumer-based, personality, relational, and community approaches), but rather are based on practical experience gained through the application of the identity concept as a management tool. There are two collections that have set the tone for recent brand identity perspectives. First, *The Expressive Organization* by Schultz et al. (2000) explores the identity domain with the intent of discussing the differences between identity, image, and culture in organizations. Second, *Revealing the Corporation: Perspectives on Identity, Image, Reputation, Corporate Branding, and Corporate-level Marketing*

(Balmer and Greyser, 2003) sheds light on various perspectives on identity, image, and reputation.



Figure 2.22 Sources of Brand Identity

Source: Heding et al. (2008)

Assumptions of The Identity Approach

The identity strategy emphasizes the development of a unified visual and behavioral identity. It is assumed that consumers attribute identity traits to companies and that individuals form impressions of companies based on their total experience with the company. This places the company and its employees at the center of the creation of brand equity. The identity approach adds the significance of the corporate brand's identity to the theoretical realm of brand management.

2.6.2.3 The Consumer-Based Approach

In 1993, Kevin Lane Keller's article "Conceptualizing, measuring, and managing customer-based brand equity" was published in the *Journal of Marketing*, initiating a significant shift in the field of brand management. Customer-based brand equity is based on the premise that the brand exists as a cognitive construal in the minds of consumers, hence the consumer-based approach moniker. At this time, consumer research was heavily influenced by cognitive psychology and the associated information processing theory of consumer choice. In relation to the parent discipline of marketing, the discipline of brand management lacked independence at the time. Frequently, the central concept of brand equity was neither mentioned nor defined. Overall, the academic field of brand management appeared immature and scientifically deficient. After the introduction of customer-based brand equity, everything changed. The article initiated a new way of relating to the increasingly independent scientific discipline of brand management through its thorough discussion of the key term brand equity. This was one of Keller's most significant contributions. Prior to 1993, academic articles rarely mentioned brand equity, whereas the vast majority of

articles published after 1993 begin by relating their chosen topic to various definitions of brand equity.

Since the introduction of the consumer-based approach, its underlying philosophy has been widely adopted as the most influential way of thinking about brands and branding: "Keller's presentation of the customer-based brand equity model is the most widely accepted and comprehensive treatment of branding in American marketing." Importance of Keller's book *Strategic Brand Management: Building, Measuring, and Managing Brand Equity* have followed the initial impact of the theory as presented in 1993.

Assumptions of the Consumer-Based Approach

Both the economic approach and the identity approach are primarily concerned with the sending end of brand communication. The economic approach emphasizes how a marketer can influence the creation of brand value by modifying the components of the traditional marketing mix. The brand is the primary focus of the identity approach from an organizational standpoint. In the consumer-based approach, the brand is analyzed as a cognitive construction within the mind of the individual consumer.

The consumer has thus become the primary focus of this strategy. Suddenly, he or she is regarded as the "owner" of the brand. Whereas the two preceding approaches emphasized an inside-out perspective on brand value creation, the consumer-based approach to brand management introduces an outside-in perspective. Thus, the strategy employs an external formation as opposed to the internal formation of the two preceding strategies.

Brand value is created by shaping the brand associations held in the minds of consumers. Understanding the consumer is therefore central to this approach to brand value creation; however, it is important to note that the approach assumes a particular consumer perspective. The consumer is analyzed using cognitive psychology and the information-processing theory of consumer choice theories.

2.6.3 Brand Equity Measurement

Pinar et. al. (2012) derived the composite score of the CBBE by summing up the scores of the dimensions, namely Perceived quality, Brand image/brand association, Organizational association, and Brand loyalty. In their study, Rambocas et. al. (2014) measured brand equity using a four-item scale, which included bank attractiveness, respect for the bank, positive feelings, and willingness to transact with the bank. Yoganathan et. al. (2015) identified three dimensions of brand equity, namely Brand Loyalty, Perceived Quality, and Brand Image.

(Tanveer & Lodhi, 2016) developed a brand equity model that incorporated brand loyalty, brand association, brand awareness, and perceived quality.

Lakshmi & Kavida (2016) conducted a study to measure brand equity using several dimensions, including Brand Awareness, Brand Association, Perceived Quality, Brand Trust, and Brand Loyalty. Similarly, Esmailpour & Barjoei (2016) defined dimensions of brand equity as Perceived Quality, Brand Awareness, Brand Association, and Brand Loyalty. Anselmsson, Burt, & Tunca (2017) further examined and developed the structures and relationships between the dimensions of retailer equity, which are defined as Awareness, Product Quality, Customer Service, Pricing Policy, Retailer Trust, Physical Store, and Loyalty. Lastly, Liao et. al. (2017) measured brand equity using four items: quality of brand up to the price, brand offers good value, value receiving from brand, and worth paying. These studies provide valuable insights into the measurement and understanding of brand equity.

In the study conducted by Hafez (2018), brand equity was measured using a 3-item scale. The scale included indicators such as the perceived sense of using bank services, preference towards their own bank, and the perception of being smarter by using their bank. Salehzadeh et. al. (2018) employed a different approach to measure brand equity, utilizing various items. These items included regular usage of the bank, loyalty towards the bank, and willingness to recommend the bank. Another study by Garanti & Kissi (2019) focused on measuring brand equity using a concise 2-item scale. The scale consisted of assessing the perceived sense of using the bank and the preference to use it.

2.6.4 Effect of Brand Equity on Customer Citizenship

In their study, Cheng et al. (2016) aimed to examine the relationship between brand attachment and customer citizenship among regular customers of international hotel brands in Taiwan. Additionally, they sought to clarify the role of perceived value in this relationship. The findings of their research demonstrated that perceived value fully mediated the relationship between brand attachment and customer citizenship shown by Figure 2.23.

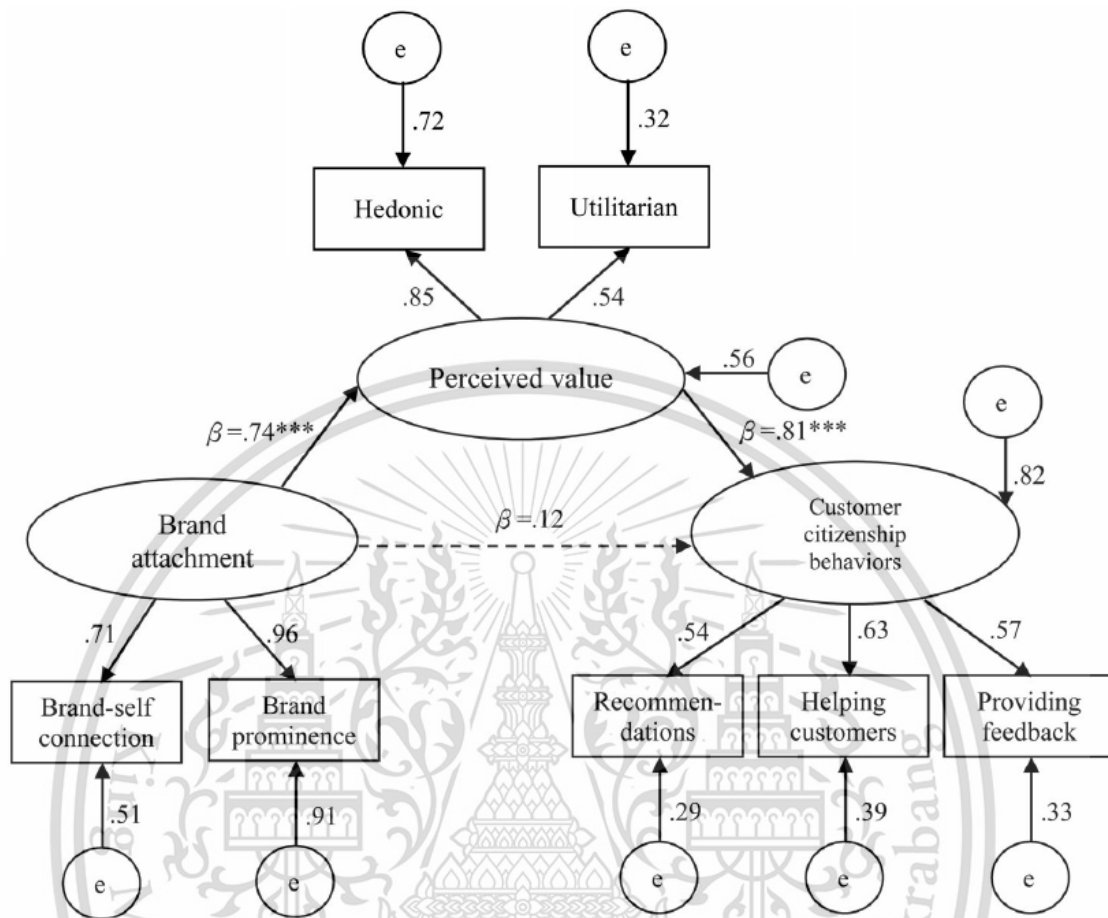


Figure 2.23 The Relationship between Brand Attachment and Customer Citizenships

Source: Cheng et al. (2016)

Xie, Poon, & Zhang, (2017) investigate the role of brand relationship quality as a mediator between brand experience and customer citizenship. Figure 2.24 demonstrates that brand relationship quality mediates the effects of the four dimensions of brand experience (sensorial, affective, behavioral, and cognitive) on the two dimensions of customer citizenship (i.e. toward other customers and toward the organization).

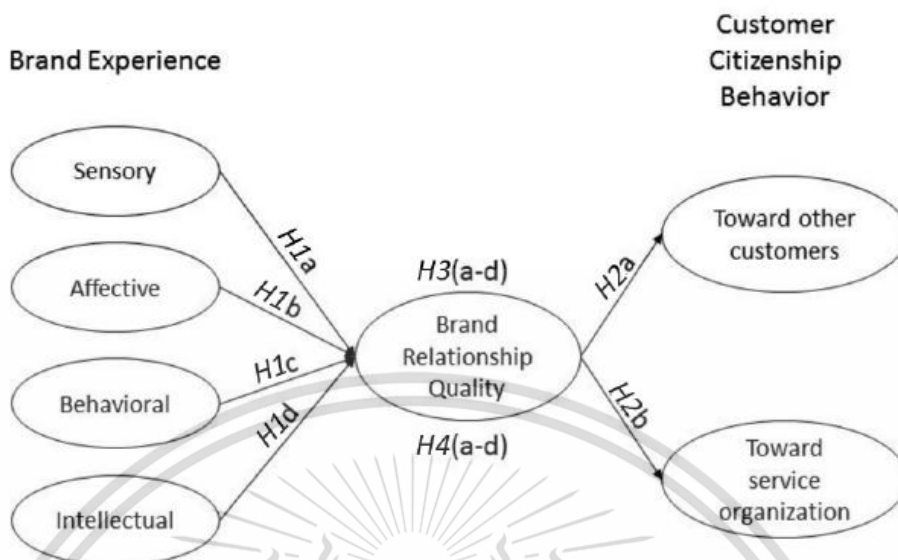


Figure 2.24 The Mediating Role of Brand Relationship Quality in the Relationship between Brand Experience and Customer Citizenship

Source: Xie et al. (2017)

Aishah & Shaari (2017) investigate the mediating effect of brand community commitment on the association between brand experience and customer citizenship. Figure 2.35 demonstrates that brand community engagement mediates the association between brand experience and customer citizenship (i.e. recommendation, helping other customers, and providing feedback).



Figure 2.25 The Mediating Effect of Brand Community Commitment in the Relationship between Brand Experience and Customer Citizenship

Source: Aishah & Shaari (2017)

Raza et al. (2019) investigated the relationship between branding strategies and customer citizenship. Their research focused on the impact of brand awareness on generating brand loyalty

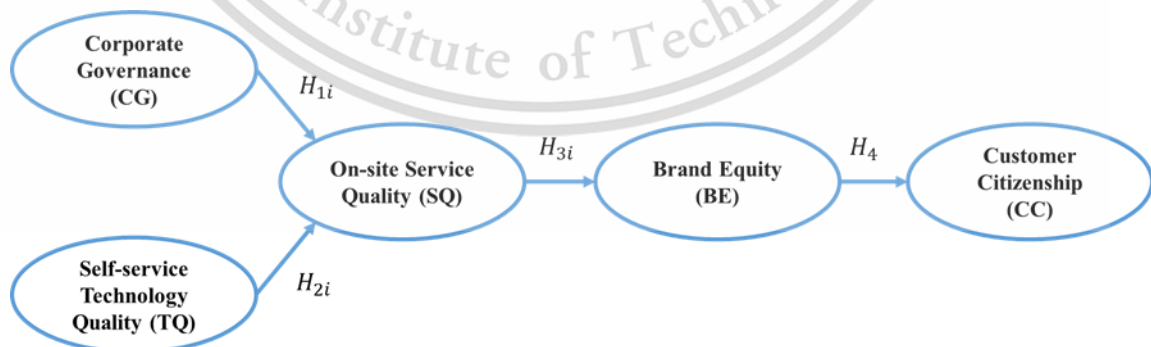
among customers, which in turn influenced their engagement in customer citizenships. The study revealed that loyal customer behavior can evolve into customer citizenship.

The study conducted by Bonareri et al. (2022) aimed to investigate the impact of brand equity on customer citizenship among students. The findings of the study revealed a significant and positive relationship between brand equity and customer citizenship. This suggests that when brand equity is high, students are more likely to exhibit positive behaviors towards the brand. In a similar vein, Y. Lin & Choe (2022) delve into the correlation between customer experience values, customer post-experience consequences, and customer citizenship. Their research findings provide robust evidence that brand satisfaction has a positive effect on both brand commitment and love. Moreover, the study discovered a direct positive influence of brand commitment and love on customer citizenship. This implies that when customers have positive experiences with a brand, they are more likely to engage in behaviors that benefit the brand.

The influence of brand equity on customer citizenship in the financial and banking sector has been limited and only studied indirectly through research such as the relationship between brand identification and brand citizenship behavior (Siyavooshi et al., 2020) and between brand commitment and brand citizenship behavior (Handayani & Herwany, 2020). To further investigate the effect of brand equity on customer citizenship in the banking sector, the following hypothesis is proposed:

H_4 : There is direct positive effect of brand equity on customer citizenship.

Based on the comprehensive literature review conducted, this research proposes a following framework:



CHAPTER 3

RESEARCH METHODOLOGY

This chapter delves into the core elements of academic research, providing a comprehensive overview of the research procedure. It covers essential aspects such as population and samples, research instruments, the development of research instruments, data collection, and data analysis.

3.1 Research Process

This research consists of four steps as shown in Figure 3.1.

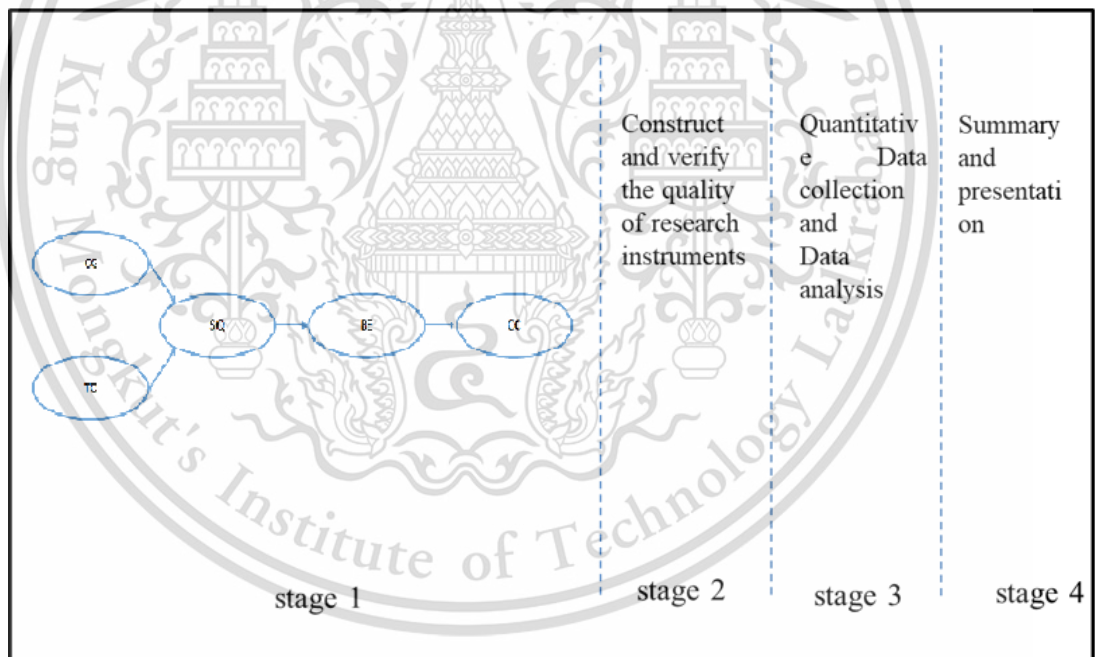


Figure 3.1 Research Process

Step 1: Model development

This step involve reviewing the documents and research related to corporate governance, self-service technology quality, on-site service quality, brand equity, and customer citizenship to obtain the knowledge for constructing the research framework, confirming the research

framework by advisers and experts.

Step 2: Research instrument development

In this step, the questionnaire will be developed based on the information gathered in Step 1. The questionnaire's validity will be assessed utilizing the Item-Objective Congruence (IOC) technique, which involves the participation of three experts in the field. Furthermore, a thorough review by an Institutional Review Board (IRB) will be conducted to ensure the ethical appropriateness of the questionnaire and research practices. To evaluate the reliability of the questionnaire, a sample of 30 current customers of retail banks will be utilized.

Step 3: Data collection and analysis

Step 4: Research report and presentation

3.2 Population and Samples

The population of interest for this research comprises the bank's customers residing in six districts of Bangkok, namely: 1) Min Buri, 2) Lat Krabang, 3) Saphan Sung, 4) Bangkok, 5) Lat Phrao, and 6) Chatuchak. These districts were purposively selected due to their interconnectedness and status as growing economic and business area.

There are several approaches to determine the number of samples for SEM using in this research, so a sufficient number of samples is not unique. To calculate the sample size, one may use the formula of, e.g., $20 \times n$ (Lindeman et al., 1980) or $10 \times n$ (Nunnally et al., 1967) where n is the observed variables. Also $5 \times m$ where m denotes number of parameters to be estimated (Hair et al., 1998). However, it is argued that the number of samples of more than 200 samples is sufficient for analysis (Hoe, 2008). In addition, Sekaran & Bougie (2010) cites that Roscoe (1975) proposed a "sample size larger than 30 and less than 500 is appropriate for most research. In this study, the sample size is determined based on the concept outlined by Sekaran and Bougie (2010). The expected number of samples to be collected in each district can be found in Table 3.1.

Table 3.1 Approximate Number of Samples

| Districts | Number of population | Percent | 1,000 samples | Samples to be collected |
|----------------|----------------------|----------|---------------|-------------------------|
| 1. Min Buri | 142,311 | 0.170171 | 170.17 | 170 |
| 2. Lat Krabang | 175,662 | 0.210051 | 210.05 | 210 |
| 3. Saphan Sung | 95,836 | 0.114598 | 114.60 | 114 |
| 4. Bangkapi | 146,841 | 0.175588 | 175.59 | 175 |
| 5. Lat Phrao | 119,709 | 0.143144 | 143.14 | 143 |
| 6. Chatuchak | 155,923 | 0.186448 | 186.45 | 186 |
| Total | 836,282 | 1.000000 | 1,000.00 | 998 |

3.3 Research Instruments

This study utilized questionnaires to collect data on various dimensions. The questionnaire employed in this research consists of 7 sections, incorporating both closed-ended and open-ended questions.

Part 1 contains questions related to demographic data,

In Part 2 – Part 6, they contain questions related the banks customer perception on Self-Service Technology Quality (TQ), Corporate governance (CG), On-site Service Quality (SQ), Brand Equity (BE), and Customer citizenship (CC). The definition and the measurement of these concepts are shown in Table 3.2.

Table 3.2 The Definition and the Measurement of The Concept

| Latent Variables | Definition | References |
|--------------------------------------|---|---|
| Self-Service Technology Quality (TQ) | Technology that enables bank customers to operate bank services themselves, for example, mobile banking, computer, iPad or tablet. The quality of that technology is measured by five dimensions, i.e., Ease of Use, Efficiency, Reliability, Security, and Convenience | Sindwani & Goel (2015) Gunawardana et al. (2015) Shahid et al. (2018) |

Table 3.2 (Cont.)

| Latent Variables | Definition | References |
|------------------------------|--|--|
| Corporate governance (CG) | The relationship and arrangements to ensure that intended outcomes of the bank are achieved and ensured to support business integrity and creating long-term business value which allow the bank to meet the objective. This is measured by four: transparency, accountability, responsibility, and complaints management. | Ilyas & Rafiq (2012) Basri et al. (2017) |
| On-site Service Quality (SQ) | The ability of banks to deliver service that matches the customer expectations on a consistent basis. This quality is measured by 5 dimension tangibles, reliability, responsiveness, assurance, and empathy. | Parasuraman et. al.(1988) Narteh (2018) Shayestehfar & Yazdani (2019) |
| Brand Equity (BE) | A set of assets and liabilities linked to a brand. It is the value provided by a product or a service to firm and customers. To measure this equity we employ 6 measurement items | Anselmsson et.al. (2017) Salehzadeh et.al. (2018) Garanti & Kissi (2019) Zameer et al. (2019) |
| Customer citizenship (CC) | The helpful behavior exhibited by bank customers that are valued to the bank, but not related directly to the customer's role which can help improving the bank operation performance. This is measured by 4 dimensions: feedback, advocacy, helping, and tolerance. | Choi & Lotz (2016) Jung & Yoo (2017) Celuch et al. (2018) |

Part 2 assesses the corporate governance (CG) by examining four essential dimensions: accountability, transparency, responsibility, and fairness. The measurement of CG will be done using the Likert scale consisting of five levels. The interpretation of the Likert scale is as follows: 5 = Very good operation, 4 = Good operation, 3 = Fair operation, 2 = Poor operation, and 1= Very poor operation. The meaning of the score intervals (DeJonge et al, 2015; Reynoso, 2019) are given by

4.51 - 5.00 = Very high level of corporate governance,

3.51 - 4.50 = high level of corporate governance,

- 2.51 - 3.50 = moderate level of corporate governance,
- 1.51 - 2.50 = low level of corporate governance,
- 1.00 - 1.50 = Very low level of corporate governance.

Part 3 contains questions of self-service technology quality (TQ) which defined by five dimensions, namely, ease of use, efficiency, reliability, security, and convenience. The five levels of Likert scale using for this purpose are defined as follow. 5 = Very satisfied / 4 = Satisfied / 3 = Neither 2 = Dissatisfied / 1 = Very dissatisfied. The meaning of the score intervals are given by:

- 4.51 - 5.00 = Very satisfied,
- 3.51 - 4.50 = Satisfied,
- 2.51 - 3.50 = Neither,
- 1.51 - 2.50 = Dissatisfied,
- 1.00 - 1.50 = Very dissatisfied.

Part 4 addresses questions related to on-site service quality (SQ). These questions have been derived from the renowned SERVQUAL framework, which assesses service quality across five key attributes: tangibles, reliability, responsiveness, assurance, and empathy. To evaluate this quality, the Likert scale of 5 levels will be used with the following interpretation. 5 = Very good operation, 4 = Good operation, 3 = Fair operation, 2 = Poor operation, and 1= Very poor operation. The meaning of the score intervals are given by

- 4.51 - 5.00 = Very good service quality,
- 3.51 - 4.50 = Good service quality,
- 2.51 - 3.50 = Fair service quality,
- 1.51 - 2.50 = Poor service quality,
- 1.00 - 1.50 = Very poor service quality.

Part 5 contains questions of brand equity (BE). The five levels of Likert scale using for this purpose are defined as follow. 5 = strongly agree, 4 = agree, 3 = neutral, 2 = disagree, and 1 = strongly disagree. The meaning of the score intervals are given by

- 4.51 - 5.00 = Very high level of brand equity,
- 3.51 - 4.50 = high level of brand equity,
- 2.51 - 3.50 = moderate level of brand equity,
- 1.51 - 2.50 = low level of brand equity,
- 1.00 - 1.50 = Very low level of brand equity.

Part 6 contains questions of customer citizenship (CC) which defined by 4 dimensions, namely, feedback, advocacy, helping, and tolerance. The five levels of Likert scale using for this purpose are defined as follow. 5 = Almost always, 4 = Often, 3 = Sometimes, 2 = Seldom, and 1 = Never. The meaning of the score intervals are given by

- 4.51 - 5.00 = Very high level of customer citizenship,
- 3.51 - 4.50 = high level of customer citizenship,
- 2.51 - 3.50 = moderate level of customer citizenship,
- 1.51 - 2.50 = low level of customer citizenship,
- 1.00 - 1.50 = Very low level of customer citizenship.

Part 7 is an open-ended question to explore the possible issues that may be overlooked by the first 7 parts.

3.4 Research Instrumental Development

Firstly, the related works are reviewed to investigate the contents necessary for conducting this research and to ensure the validity of the questions used in questionnaire. Then the constructed questionnaire is proceeded to obtain the opinion from three experts. After finishing the validity verification, these research instruments are tested for their reliability. The index that used for validity test is the Item Objective Congruence (IOC) index (Rovinelli et al., 1976). The formula to calculate the index is given by

$$IOC = \frac{\sum_{i=1}^k x_i}{N},$$

where x_i denote the question i , $i = 1, 2, \dots, k$ and N represent the number of the experts. The interpretations are as follow:

- 1 = Measured according to the content,
- 0 = The measurement is not clear according to the content,
- 1 = The measurement does not match the content.

The questions that have $IOC \geq 0.8$ are acceptable for putting on the research instrument.

To test the reliability, the data from 30 samples were drawn from the pilot study and were calculated by the following formula (Cronbach, 1990):

$$\alpha = \frac{N}{N-1} \left(1 - \frac{\sum_{i=1}^k s_{Y_i}^2}{s_X^2} \right),$$

where α is Cronbach's alpha. N denotes the number of questions. $s_{Y_i}^2$ and s_X^2 , $X = Y_1, Y_2, \dots, Y_k$, are the variance of question i and total variance of questions, respectively. The interpretations of α are as follow.

$\alpha > 0.9$ = Very high reliability,

$0.8 \leq \alpha \leq 0.9$ = High reliability,

$0.7 \leq \alpha \leq 0.79$ = Fair reliability,

$0.6 \leq \alpha \leq 0.69$ = Low reliability,

$\alpha < 0.6$ = Very low reliability.

The variables that have $\alpha \geq 0.7$ are acceptable for putting on the research instrument (C Nunnally et al., 1994).

In this research, the item objective congruence index (IOC) was employed by three academicians to validate the questionnaire. Additionally, the reliability of the questionnaire was assessed through the administration of 30 pilot questionnaires, which resulted in a Cronbach's alpha value greater than the cutoff criterion of 0.7.

Following the successful verification of validity and reliability, hard copies of the questionnaires were distributed to the target population within the study area. A total of 1,000 questionnaires were distributed, of which 531 were returned. After excluding incomplete responses, 450 questionnaires were deemed valid and considered adequate for analysis (Hoe, 2008). These data were subsequently subjected to exploratory factor analysis (EFA) and confirmatory factor analysis (CFA), followed by path analysis.

3.5 Data Collection

The research's sample was obtained from six distinct districts in Bangkok, Thailand, namely Min Buri, Lat Krabang, Saphan Sung, Bangkok, Lat Phrao, and Chatuchak. The data collection process was conducted using a survey method, which involved the use of convenient sampling techniques.

3.6 Data Analysis

The analysis techniques and model fit indicator employed in this research are as follows:

Exploratory Factor Analysis EFA

The key application of factor analysis lies in utilizing factor scores as input for subsequent stages of analysis. In this study, exploratory factor analysis (EFA) was conducted prior to the structural equation modelling (SEM) analysis. Specifically, the principle component method with varimax rotation was selected, as it is widely recognized and commonly employed in academic research on operational management. This rotation method is particularly effective in simplifying factors rather than variables (Aaker, 1971).

Confirmatory Factor Analysis CFA

CFA techniques are commonly used to identify sets of observed variables that exhibit covariance or share common characteristics, which can effectively describe underlying constructs. CFA is similar to EFA, but it differs by incorporating constraints derived from hypotheses into the analysis. These constraints may include the number of hypothesized factors, the relationships between factors, and the magnitude of factor loadings for each variable. In this study, CFA was employed to assess the unidimensionality of latent variables, as well as to evaluate convergent and discriminant validity (Schumacker & Lomax, 2004).

Structural Equation Modelling SEM

The Structural Equation Modeling (SEM) technique is utilized in academic research to assess the suitability of a proposed conceptual model in relation to the collected data, as well as to determine the structural relationships between latent variables. This modeling process involves utilizing the covariance matrix and employing a statistical procedure called Maximum Likelihood Estimation (MLE), which is widely recognized and extensively utilized, particularly when the assumptions of multivariate normality are met (Hair et al., 1998). The structural test within SEM consists of a two-stage process. The first stage involves ensuring the constructs are accurately measured, while the second stage requires evaluating the structural relationships. For the purposes

of this study, both the measurement and structural models were generated and estimated (Anderson & Gerbing, 1988) .

The following section aims to provide an academic overview of various fit statistics that are commonly employed to assess the predictive power of Structural Equation Modeling (SEM) (Hu et al., 1999; Schermelleh-Engel et al., 2003; Gupta, 2015).

Relative Chi-Square (CMIN/DF)

Relative Chi-Square (CMIN/DF) is also known as Normed Chi-Square. CMIN/DF is the chi-square value divided by its degrees of freedom. Chi-square being very sensitive to sample size, its applicability in this form has increased considerably in recent times. The ratio should be small and close to one for perfect model fit. A ratio of 3 to 1 is indicative of an acceptable fit.

Goodness-of-Fit Index

The Goodness-of-Fit Index (GFI) is a valuable metric used to assess the fit of a model against the absence of fit in the data. This index is measured on a scale from zero (indicating a poor fit) to one (representing a perfect fit). In academic circles, it is widely accepted that a GFI value of at least 0.90 is necessary to indicate a good fit.

Comparative Fit Index

The Comparative Fit Index (CFI) is a measure that assesses the goodness-of-fit between an estimated model and a null or independence model. It ranges from zero to one, with higher values indicating better fit. In the academic community, a CFI value of 0.90 or higher is generally considered to represent a good fit, while values greater than 0.95 are recognized as indicative of a perfect fit. However, it is also important to note that a CFI value of 0.87 can still be relevant for a claim of mediocre fit.

Incremental Fit Index

The Incremental Fit Index (IFI) involves comparing the chi-square value of the tested model with that of a null model, also known as a "baseline" or "independence" model. The null model assumes no correlations between measured variables and lacks latent variables. It is expected that the null model will have a significantly large chi-square value, indicating poor fit. The IFI is computed by calculating the ratio between the chi-square value of the tested model and that of the null model, while considering their respective degrees of freedom. The resulting index ranges from approximately 0 to 1.0, with values close to 1.0 indicating a perfect fit. An IFI value of 0.962 is considered reflective of a well-fitting model. However, it is worth noting that values exceeding 0.90 are also deemed acceptable.

Normed Fit Index

The NFI (Normed Fit Index) is a commonly used measure that indicates the percentage of improvement in fitness compared to a baseline independent model. However, it is important to note that in small sample sizes, the NFI has been found to underestimate the goodness-of-fit of a model. The NFI index ranges from zero, indicating a poor fit, to one, indicating a perfect fit. Generally, a higher NFI index suggests a better goodness-of-fit. For the NFI index, values greater than or equal to 0.90 are considered acceptable. More recent recommendations suggest that an NFI of 0.95 or higher indicates a perfect fit. It is worth noting that authors may still consider values such as 0.828 as marginally accepted.

Root Mean Square Error of Approximation (RMSEA)

RMSEA, which stands for Root Mean Square Error of Approximation, is a statistical measure used in research studies. It is calculated as the square root of the mean of the squared residuals. RMSEA is particularly sensitive to the number of parameters estimated, but it is relatively unaffected by the size of the sample. In terms of its range, it is widely acknowledged that the upper limit for RMSEA is unbounded. However, it is important to note that exceeding a value of 1 is a rare occurrence in different studies. Smaller values of RMSEA indicate a better fit for the model. In fact, an exact fit is represented by an RMSEA value of 0.000. When assessing model fit, a value of 0.06 or lower is generally considered acceptable. Multiple sources agree that a value of approximately 0.05 or less indicates a close fit. Furthermore, it is worth noting that values equal to or below 0.08 can also suggest a mediocre fit.

CHAPTER 4

ANALYSIS RESULTS

In this chapter, comprehensive analysis of the influence of corporate governance (CG), on-site service quality (SQ), brand equity (BE), and technology (TQ) on customer citizenship (CC) is examined. The findings of this exhaustive investigation offer valuable insights for the formulation of bank policy and strategy.

4.1 Reliability Test

This section will begin by demonstrating the significance of Cronbach's alpha in Table 4.1.

Table 4.1 Reliability Test of Constructs

| The proposed factors | Cronbach's alpha |
|--------------------------------------|------------------|
| Corporate governance (CG) | |
| Transparency | 0.796 |
| Accountability | 0.836 |
| Responsibility | 0.782 |
| Complaints management | 0.799 |
| Self-Service Technology quality (TQ) | |
| Ease of Use | 0.854 |
| Efficiency | 0.937 |
| Technology Reliability | 0.832 |
| Security | 0.820 |
| Convenience | 0.900 |
| On-site Service quality | |
| Tangibles | 0.801 |
| Reliability | 0.836 |
| Responsiveness | 0.782 |
| Assurance | 0.799 |

Table 4.1 (Cont.)

| The proposed factors | Cronbach's alpha |
|----------------------|------------------|
| Empathy | 0.712 |
| Brand equity | 0.906 |
| Customer citizenship | |
| Tolerance | 0.766 |
| Helping | 0.764 |
| Advocacy | 0.735 |
| Feedback | 0.798 |

Table 4.1 reveals that the proposed factors have successfully passed the reliability test, meeting the criteria value of 0.7.

4.2 Demographic Analysis

The results obtained from the demographic analysis shown as follows.

Table 4.2 Districts

| Districts | Frequency | Percent |
|-------------|-----------|---------|
| Min Buri | 83 | 18.4 |
| Lat Krabang | 47 | 10.4 |
| Saphan Sung | 61 | 13.6 |
| Bangkapi | 98 | 21.8 |
| Lat Phrao | 68 | 15.1 |
| Chatuchak | 93 | 20.7 |
| Total | 450 | 100.0 |

Table 4.2 show the distribution of the valid sample, it show that the majority of sample came from Bangkapi (21.8 percent) and Chatuchak (20.7 percent).

Table 4.3 Frequency and Percent for Gender distribution

| Gender | Frequency | Percent |
|--------|-----------|---------|
| Female | 292 | 64.9 |
| male | 158 | 35.1 |
| Total | 450 | 100.0 |

Table 4.3 represents the frequency and percentage distribution of respondents based on gender. The analysis shows that out of the total 450 respondents, 292 (64.9 percent) identified as female, while 158 (35.1 percent) identified as male.

Table 4.4 Age

| Age | Frequency | Percent |
|-------------------|-----------|---------|
| 18 - 25 Years old | 45 | 10.0 |
| 26 – 30 Years old | 92 | 20.4 |
| 31 – 35 Years old | 78 | 17.3 |
| 36 - 40 Years old | 64 | 14.2 |
| 41- 45 Years old | 61 | 13.6 |
| 46 – 50 Years old | 57 | 12.7 |
| 51– 55 Years old | 30 | 6.7 |
| 56– 60 Years old | 23 | 5.1 |
| Total | 450 | 100.0 |

Table 4.4 presents the findings of the age distribution analysis, revealing significant observations. Among the sample, individuals aged 26-30 accounted for the highest representation, with a total of 92 individuals, constituting 20.4 percent of the sample. Conversely, individuals aged 56-60 had the lowest representation, with only 23 individuals, representing 5.1 percent of the sample.

Table 4.5 Education Level

| Education level | Frequency | Percent |
|--|-----------|---------|
| less than secondary education | 48 | 10.7 |
| Junior High School / Vocational Certificate | 104 | 23.1 |
| Senior High School / High Vocational Certificate | 130 | 28.9 |
| Bachelor Degree | 120 | 26.7 |
| Higher than Bachelor Degree | 48 | 10.7 |
| Total | 450 | 100.0 |

Table 4.5 illustrates that the highest proportion of individuals, amounting to 130 people or 28.9 percent, possess a Senior High School/High Vocational Certificate. Following closely behind are those with a Bachelor degree, with a count of 120 individuals or 26.7 percent.

Table 4.6 Occupation

| Occupation | Frequency | Percent |
|--|-----------|---------|
| General contractor | 78 | 17.3 |
| Personal business/merchandiser/ farmer | 135 | 30.0 |
| Private company employee | 127 | 28.2 |
| Government employee | 48 | 10.7 |
| Unemployed/Student/ housekeeper | 62 | 13.8 |
| Total | 450 | 100.0 |

Table 4.6 displays the distribution of individuals based on their occupational classifications. The data reveals that the highest proportion of respondents, comprising 135 individuals or 30.0 percent, belong to the personal business/merchandiser/farmer category. Following closely, the Private company employee category consists of 127 individuals, accounting for 28.2 percent of the sample population.

Table 4.7 Average Income

| Average Income | Frequency | Percent |
|-----------------------|-----------|---------|
| Less than 5,000 Baht | 35 | 7.8 |
| 5,000–10,000 Baht | 89 | 19.8 |
| 10,001–15,000 Baht | 77 | 17.1 |
| 15,001–20,000 Baht | 85 | 18.9 |
| 20,001–30,000 Baht | 52 | 11.6 |
| 30,001–40,000 Baht | 55 | 12.2 |
| 40,001–50,000 Baht | 32 | 7.1 |
| More than 50,000 Baht | 25 | 5.6 |
| Total | 450 | 100.0 |

Table 4.7 displays the distribution of individuals based on their average income. The data reveals that the highest proportion of individuals, comprising 89 people or 19.8 percent, fall within the income range of 5,000–10,000 Baht. Conversely, the lowest proportion of individuals, consisting of 25 people or 5.6 percent, have an average income exceeding 50,000 Baht.

Table 4.8 Service Used

| Service used | Frequency | Percent |
|-------------------------|-----------|---------|
| Deposit / withdrawal | | |
| Yes | 450 | 100.0 |
| Loans | | |
| No | 285 | 63.3 |
| Yes | 165 | 36.7 |
| Total | 450 | 100.0 |
| Fund investment | | |
| No | 381 | 84.7 |
| Yes | 69 | 15.3 |
| Total | 450 | 100.0 |
| Life or other Insurance | | |
| No | 385 | 85.6 |

Table 4.8 (Cont.)

| Service used | Frequency | Percent |
|------------------|-----------|---------|
| Yes | 65 | 14.4 |
| Total | 450 | 100.0 |
| Foreign Exchange | | |
| No | 412 | 91.6 |
| Yes | 38 | 8.4 |
| Total | 450 | 100.0 |

Table 4.8 illustrates the utilization of various banking services among individuals. It is evident that the majority of individuals engage in Deposit/withdrawal services, with 100 percent participation. Furthermore, 36.7 percent of individuals avail of Loans services, while 15.3 percent utilize Fund Investment services. Additionally, 14.4 percent of individuals make use of Life or other Insurance services, and 8.4 percent engage in Foreign Exchange services.

Table 4.9 Self-Service Technologies

| Self-service technologies | Frequency | Percent |
|---------------------------------------|-----------|---------|
| ATM | | |
| Yes | 450 | 100.0 |
| Online banking via Mobile/iPad/Tablet | | |
| Yes | 450 | 100.0 |
| Online banking via Computer | | |
| No | 406 | 90.2 |
| Yes | 44 | 9.8 |
| Total | 450 | 100.0 |

Table 4.9 provides a comprehensive representation of the utilization of self-service technologies (SST) services among individuals. The data clearly indicates that a significant majority of individuals actively participate in using automated teller machines (ATMs) and engage in online banking via mobile devices such as smartphones, iPads, and tablets, with a remarkable 100 percent adoption rate. Additionally, a noteworthy 9.8 percent of individuals also opt for online banking through their personal computers.

4.3 Customers' Attitude Analysis

Table 4.10–4.14 presents the average score, Skewness, and Kurtosis values for each research question. The data reveals that all average scores exceed 3.50, indicating a positive attitude among the respondents. Additionally, the negative values and their proximity to zero for skewness and kurtosis suggest a left-skewed distribution with a short tail and a flat-topped curve. This implies a bias towards scores located to the right of the mean (H.-Y. Kim, 2013).

Table 4.10 Corporate Governance Descriptive Statistics

| Corporate Governance | Mean | S.D. | Skewness | Kurtosis |
|--|-------|-------|----------|----------|
| Transparency | | | | |
| 1. "Bank that I chose in question No. 7" delivers the service information on time. | 3.800 | 1.205 | -0.362 | -1.455 |
| 2. "Bank that I chose in question No. 7" offers the ease of access to service information. | 3.980 | 0.768 | -0.196 | -0.707 |
| 3. "Bank that I chose in question No. 7" delivers the clear service information. | 3.900 | 1.044 | -0.404 | -1.128 |
| Accountability | | | | |
| 1. "Bank that I chose in question No. 7" delivers the service with the accurate information. | 3.860 | 1.163 | -0.407 | -1.36 |
| 2. "Bank that I chose in question No. 7" try to operate until it meet the service objective. | 3.840 | 1.202 | -0.442 | -1.388 |
| 3. "Bank that I chose in question No. 7" try to finish its service on time. | 4.000 | 0.893 | -0.321 | -1.025 |

Table 4.10 (Cont.)

| Corporate Governance | Mean | S.D. | Skewness | Kurtosis |
|---|-------|-------|----------|----------|
| Responsibility | | | | |
| 1. “Bank that I chose in question No. 7” pay attention to the services as it declared. | 4.010 | 1.009 | -0.562 | -0.911 |
| 2. “Bank that I chose in question No. 7” is responsible for service given to me | 3.870 | 1.111 | -0.448 | -1.201 |
| 3. “Bank that I chose in question No. 7” cares about the community and the environment | 3.870 | 1.164 | -0.445 | -1.327 |
| Complaints management | | | | |
| 1. “Bank that I chose in question No. 7” provides the convenient complaint channels for customers | 4.000 | 0.865 | -0.34 | -0.885 |
| 2. “Bank that I chose in question No. 7” pays attention to my complaints | 4.040 | 0.929 | -0.515 | -0.818 |
| 3. “Bank that I chose in question No. 7” offers a fast complaint resolution | 3.920 | 1.069 | -0.477 | -1.104 |

Table 4.10 displays the scores for each corporate governance dimension. Remarkably, in the transparency dimension, customers were most satisfied with the accessibility of service information (mean = 3.98, standard deviation = 0.768). In terms of accountability, customers gave the highest item score to the bank's ability to finish services on time (Mean = 4.00, SD = 0.893). In terms of responsibility, customers highly rated the bank's attention to providing quality services (Mean = 4.01, SD = 1.009). Lastly, in the complaints management dimension, customers gave the highest item score to the bank's attentiveness to addressing customer complaints (Mean = 4.04, SD = 0.929).

Table 4.11 Self-Service Technology quality Descriptive Statistics

| Self-Service Technology quality | Mean | S.D. | Skewness | Kurtosis |
|---|-------|-------|----------|----------|
| Ease of Use | | | | |
| 1. Self-service technologies of “Bank that I chose in question No. 7” have clear instructions | 3.980 | 0.953 | -0.436 | -0.930 |
| 2. Self-service technologies of “Bank that I chose in question No. 7” are easy to understand | 3.930 | 1.053 | -0.464 | -1.101 |
| 3. Self-service technologies of “Bank that I chose in question No. 7” are easy to use | 3.840 | 1.128 | -0.379 | -1.298 |
| Efficiency | | | | |
| 1. Self-service technologies of “Bank that I chose in question No. 7” offer a quick service | 4.040 | 0.759 | -0.155 | -0.993 |
| 2. Self-service technologies of “Bank that I chose in question No. 7” allow me to complete transactions quickly | 3.920 | 0.979 | -0.316 | -1.122 |
| 3. Self-service technologies of “Bank that I chose in question No. 7” reduce the cost of service acquisitions | 3.850 | 1.103 | -0.383 | -1.242 |
| Technology Reliability | | | | |
| 1. Self-service technologies of “Bank that I chose in question No. 7” always help me get accurate information. | 3.910 | 1.146 | -0.463 | -1.305 |
| 2. Self-service technologies of “Bank that I chose in question No. 7” always help me get accurate service. | 4.030 | 0.857 | -0.286 | -1.056 |

Table 4.11 (Cont.)

| Self-Service Technology quality | Mean | S.D. | Skewness | Kurtosis |
|--|-------|-------|----------|----------|
| 3. Self-service technologies of “Bank that I chose in question No. 7” always help me completes the service in designated time | 3.950 | 0.903 | -0.301 | -0.963 |
| Security | | | | |
| 1. Self-service technologies of “Bank that I chose in question No. 7” are safe for my personal information. | 3.950 | 1.037 | -0.419 | -1.162 |
| 2. Self-service technologies of “Bank that I chose in question No. 7” are low risk associated with my personal damage. | 3.880 | 1.093 | -0.422 | -1.204 |
| 3. Self-service technologies of “Bank that I chose in question No. 7” ensure me that bank will not use my personal information without my permission. | 4.030 | 0.726 | -0.219 | -0.581 |
| Convenience | | | | |
| 1. Self-service technologies of “Bank that I chose in question No. 7” help me access services any time. | 4.010 | 0.997 | -0.529 | -0.956 |
| 2. Self-service technologies of “Bank that I chose in question No. 7” help me access services any place. | 3.960 | 1.093 | -0.543 | -1.106 |
| 3. Self-service technologies of “Bank that I chose in question No. 7” allow me to access services through my devices, e.g., mobile phone, computer, and tablet/iPad. . | 4.060 | 0.834 | -0.386 | -0.807 |

Table 4.11 presents the scores for each dimension of Self-Service Technology quality, as rated by bank customers. Within the Ease of Use dimension, the highest item score was given to clear instructions (Mean = 3.98, SD = 0.953). In terms of the Efficiency dimension, bank customers rated offer a quick service as the highest (Mean = 4.04, SD = 0.759). For the Technology Reliability dimension, accurate service received the highest item score (Mean = 4.03, SD = 0.857). In the Security dimension, bank customers valued not using their personal information without permission the most (Mean = 4.03, SD = 0.726). Lastly, within the Convenience dimension, bank customers highly rated the ability to access services through devices (Mean = 4.06, SD = 0.834).

Table 4.12 On-Site Service Quality Descriptive Statistics

| On-site service quality | Mean | S.D. | Skewness | Kurtosis |
|---|-------|-------|----------|----------|
| Tangibles | | | | |
| 1. The offices of “Bank that I chose in question No. 7” are beautifully decorated | 4.030 | 0.941 | -0.529 | -0.808 |
| 2. The offices of “Bank that I chose in question No. 7” have the modernized equipment. | 3.980 | 0.869 | -0.383 | -0.725 |
| 3. The offices of “Bank that I chose in question No. 7” are kept with good cleanness. | 4.010 | 0.799 | -0.230 | -0.892 |
| Reliability | | | | |
| 1. The services of “Bank that I chose in question No. 7” are in accordance with what it declares. | 3.920 | 0.970 | -0.344 | -1.034 |
| 2. The services of “Bank that I chose in question No. 7” are always provided correctly. | 3.900 | 1.086 | -0.454 | -1.162 |
| 3. The services of “Bank that I chose in question No. 7” are always completed on time. | 3.740 | 1.180 | -0.277 | -1.449 |

Table 4.12 (Cont.)

| On-site service quality | Mean | S.D. | Skewness | Kurtosis |
|--|-------|-------|----------|----------|
| 1. Officers of “Bank that I chose in question No. 7” can solve the service problems rapidly. | 3.960 | 0.778 | -0.138 | -0.860 |
| 2. Officers of “Bank that I chose in question No. 7” can tell me the service information I need without being asked | 3.930 | 0.930 | -0.302 | -1.017 |
| 3. Officers of “Bank that I chose in question No. 7” can answer my service related questions immediately. | 3.860 | 1.076 | -0.367 | -1.204 |
| Assurance | | | | |
| 1. Officers of “Bank that I chose in question No. 7” can make me feel at ease in the service process acquisitions. | 3.880 | 1.144 | -0.463 | -1.266 |
| 2. Officers of “Bank that I chose in question No. 7” are adequately equipped with the professional information they service. | 3.860 | 1.174 | -0.460 | -1.320 |
| 3. Officers of “Bank that I chose in question No. 7” can offer me the feeling of security in service. | 3.900 | 1.084 | -0.511 | -1.072 |
| Empathy | | | | |
| 1. Officers of “Bank that I chose in question No. 7” place an importance on my service acquisition problem. | 3.880 | 1.104 | -0.479 | -1.150 |
| 2. Officers of “Bank that I chose in question No. 7” are patient in solving my service acquisition problem. | 3.960 | 0.823 | -0.266 | -0.759 |

Table 4.12 (Cont.)

| On-site service quality | Mean | S.D. | Skewness | Kurtosis |
|---|-------|-------|----------|----------|
| 3. Officers of “Bank that I chose in question No. 7” place an importance on adjusting service according to my need. | 4.020 | 0.845 | -0.327 | -0.883 |

Table 4.12 presents the scores for each dimension of On-site service quality, as rated by bank customers. In the tangibles dimension, bank customers rated the item "beautifully decorated" with the highest score (Mean = 4.03, SD = 0.941). For the Reliability dimension, the highest item score was given to "accordance with what it declares" (Mean = 3.92, SD = 0.970). In terms of Responsiveness, bank customers rated "clear instructions" with the highest score (Mean = 3.96, SD = 0.778). In the Assurance dimension, the highest item score was given to "feeling of security in service" (Mean = 3.90, SD = 1.084). Lastly, in the Empathy dimension, bank customers rated "adjusting service according to my need" with the highest score (Mean = 4.02, SD = 0.845).

Table 4.13 Brand Equity Descriptive Statistics

| Brand equity | Mean | S.D. | Skewness | Kurtosis |
|--|-------|-------|----------|----------|
| 1. I find “Bank that I chose in question No. 7” more attractive compared to other banks | 3.910 | 0.986 | -0.381 | -1.011 |
| 2. I have more respect for “Bank that I chose in question No. 7” compared to other banks | 3.880 | 1.063 | -0.376 | -1.182 |
| 3. I always think of “Bank that I chose in question No. 7” when I need to use bank services. | 3.880 | 1.045 | -0.403 | -1.106 |

Table 4.13 (Cont.)

| Brand equity | Mean | S.D. | Skewness | Kurtosis |
|--|-------|-------|----------|----------|
| 4. I find “Bank that I chose in question No. 7” is my first priority for service acquisitions, even if other banks offer the same services | 3.810 | 1.175 | -0.352 | -1.413 |
| 5. I have positive feelings towards “Bank that I chose in question No. 7” | 3.860 | 1.121 | -0.406 | -1.274 |
| 6. I feel that “Bank that I chose in question No. 7” has a strong business foundation. | 3.950 | 1.003 | -0.482 | -0.948 |

Table 4.13 displays the Brand Equity scores provided by bank customers. The results indicate that customers highly value a strong business foundation in their chosen bank (Mean = 3.95, SD = 1.003). Additionally, customers perceive their bank to be more attractive compared to other banks (Mean = 3.91, SD = 0.986). They consistently choose their bank when in need of banking services (Mean = 3.88, SD = 1.045) and exhibit a higher level of respect towards their bank compared to others (Mean = 3.88, SD = 1.063).

Table 4.14 Customer Citizenship Descriptive Statistics

| Customer citizenship | Mean | S.D. | Skewness | Kurtosis |
|---|-------|-------|----------|----------|
| Tolerance | | | | |
| 1. I try to use the services provided by “Bank that I chose in question No. 7”, although the services are miss my expectation. | 3.910 | 1.181 | -0.503 | -1.317 |
| 2. I have been patient and waited for services of “Bank that I chose in question No. 7” so that the bank’s officers recover from a mistake. | 4.060 | 0.792 | -0.351 | -0.701 |

Table 4.14 (Cont.)

| Customer citizenship | Mean | S.D. | Skewness | Kurtosis |
|--|-------|-------|----------|----------|
| 3. I have adapted to the situation when I have waited longer than I expected to receive the services from “Bank that I chose in question No. 7”. | 3.960 | 1.009 | -0.547 | -0.867 |
| Helping | | | | |
| 1. I have always assisted other customers of “Bank that I chose in question No. 7” when they needed my help. | 3.920 | 1.082 | -0.507 | -1.096 |
| 2. I have always helped other customers of “Bank that I chose in question No. 7” when they seemed to have problems. | 3.860 | 1.085 | -0.372 | -1.226 |
| 3. I have always taught other customers of “Bank that I chose in question No. 7” to use bank services. | 3.950 | 0.820 | -0.132 | -1.02 |
| Advocacy | | | | |
| 1. I have always said positive things about services of “Bank that I chose in question No. 7” to others. | 3.890 | 1.058 | -0.420 | -1.130 |
| 2. I have always confirm the accustomed person the service quality of “Bank that I chose in question No. 7” | 3.880 | 1.123 | -0.444 | -1.246 |
| 3. I have always encouraged friends and relatives to use the services from “Bank that I chose in question No. 7”. | 3.830 | 1.167 | -0.389 | -1.367 |
| Feedback | | | | |
| 1. When I have had a useful idea on how to improve service, I let the officers of “Bank that I chose in question No. 7” know. | 3.86 | 1.072 | -0.372 | -1.194 |

Table 4.14 (Cont.)

| Customer citizenship | Mean | S.D. | Skewness | Kurtosis |
|--|-------|-------|----------|----------|
| 2. When I have experienced the service problems from “Bank that I chose in question No. 7”, I always let bank officers know. | 3.830 | 1.139 | -0.365 | -1.331 |
| 3. When I receive the services from the offices, whether it good or not, I will always let “Bank that I chose in question No. 7” know. | 3.810 | 1.099 | -0.319 | -1.270 |

Table 4.14 presents the scores for each dimension of Customer citizenship, as rated by bank customers. In terms of the Tolerance dimension, bank customers have given the highest item score for their patience and willingness to wait for services (Mean = 4.06, SD = 0.792). Within the Helping dimension, bank customers have given the highest item score for their consistent willingness to assist other customers (Mean = 3.95, SD = 0.820). In the Advocacy dimension, bank customers have given the highest item score for their tendency to always speak positively about the services of the Bank (Mean = 3.89, SD = 1.058). Lastly, in the Feedback dimension, bank customers have given the highest item score for their inclination to inform the officers of the Bank when they have a useful idea on how to improve the service (Mean = 3.86, SD = 1.072).

Table 4.15 Descriptive Statistics of Variables

| Latent Variables | Min | Max | Mean | S.D. | Level |
|------------------|------|------|--------|--------|-------|
| TQ | 2.22 | 5.00 | 3.9647 | .56975 | high |
| CG | 2.00 | 5.00 | 3.9237 | .68166 | high |
| SQ | 2.00 | 5.00 | 3.9242 | .57806 | high |
| BE | 2.00 | 5.00 | 3.8856 | .75736 | high |
| CC | 2.08 | 5.00 | 3.8970 | .69541 | high |

Table 4.15 presents the average scores for the variables analyzed in this study. The findings reveal that bank customers highly rate Self-service technology quality (Mean = 3.96, SD = 0.570) as the top scoring variable. Following closely are On-site service quality (Mean = 3.92, SD = 0.578) and Corporate governance (Mean = 3.92, SD = 0.682). These results suggest a significant

emphasis on the importance of self-service technology, corporate governance, and on-site service quality in the banking sector.

4.4 Exploratory Factor Analysis, Confirmatory Factor Analysis, and Structural analysis

The following will present the result from the sample size adequacy test.

Table 4.16 KMO and Bartlett's Test

| KMO and Bartlett's test | Value |
|---|-------|
| Kaiser-Meyer-Olkin measure of sampling adequacy | .893 |
| Bartlett's test of sphericity | .000 |

Table 4.16 indicates that the sample size is adequate confirmed by the KMO and Bartlett's Test.

4.4.1 Initial Model

The initial model results, based on the dimensions defined in the questionnaire will be presented first. However, before estimating the structural model, the Confirmatory Factor Analysis (CFA) for each latent variable will be discussed.

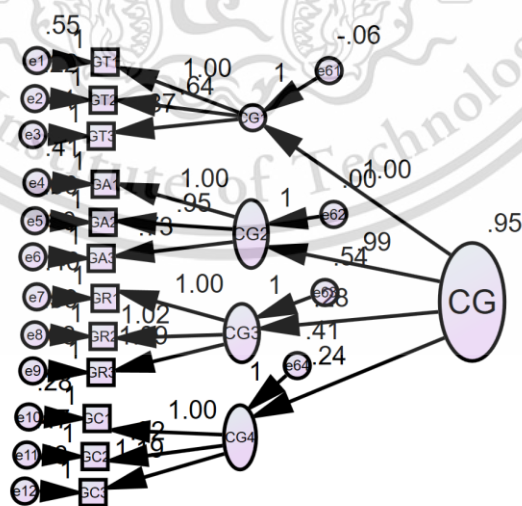


Figure 4.1 CFA for CG

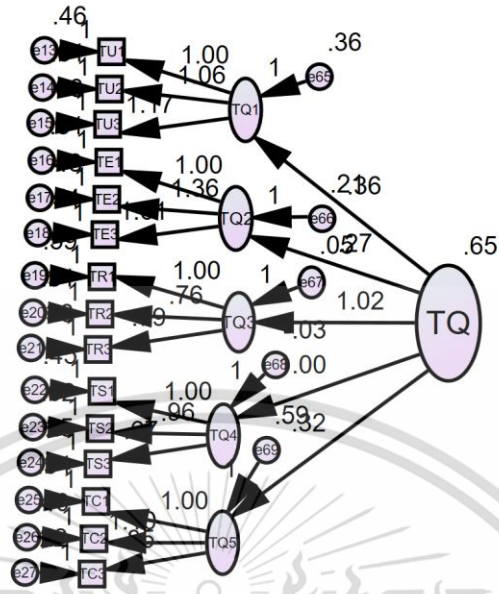


Figure 4.2 CFA for TQ

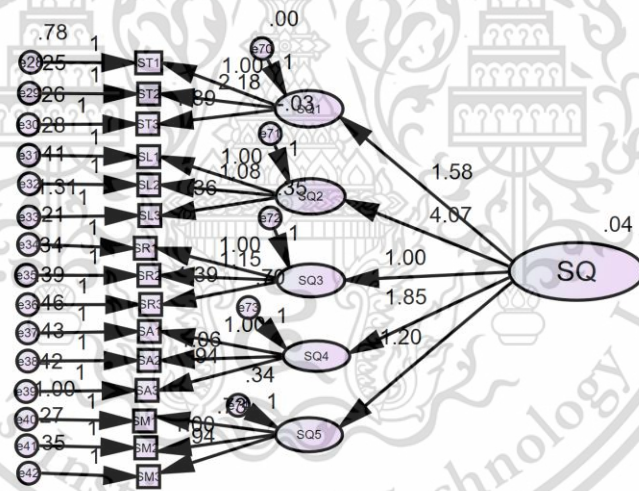


Figure 4.3 CFA for SQ

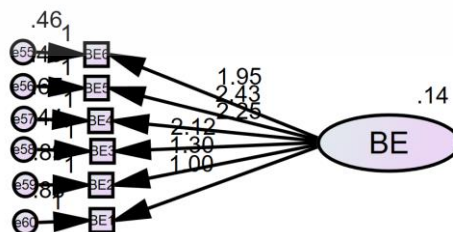


Figure 4.4 CFA for BE

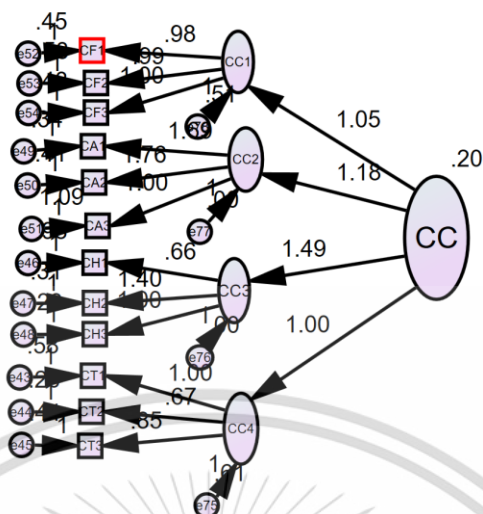


Figure 4.5 CFA for CC

The graphical representation of the Confirmatory Factor Analysis (CFA) for each latent variable, including CG, TQ, SQ, BE, and CC, can be observed in Figure 4.1-4.5. Additionally, Table 4.17 provides an overview of the model fit indicators.

Table 4.17 Model Fit Indices for Partial CFA Model

| Latent variables | $CMIN/DF \leq 3$ | $CFI \geq 0.90$ | $IFI \geq 0.90$ | $RMSEA \leq 0.08$ |
|------------------|------------------|-----------------|-----------------|-------------------|
| CG | 9.411 | .856 | .857 | .137 |
| TQ | 4.951 | .881 | .882 | .094 |
| SQ | 9.557 | .776 | .778 | .138 |
| BE | 12.772 | .893 | .894 | .162 |
| CC | 8.642 | .857 | .858 | .130 |

The congruence of factors obtained from CFA was tested using primary model fit indices, namely CMIN/DF, CFI, IFI, and RMSEA. Table 4.17 displays the outcomes of CFA for each latent variable. The CMIN/DF values for all second-order factors exceed the threshold of 3.0. Furthermore, the fit indices CFI, IFI, and RMSEA fall below the recommended cutoff values, suggesting an unfavorable fit (Hair, 2014; MacCallum et al., 1996).

The results of CFA for the initial model, which includes all latent variables, are graphically depicted in Figure 4.6. Additionally, the fit indices for this model can be found in Table 4.18.

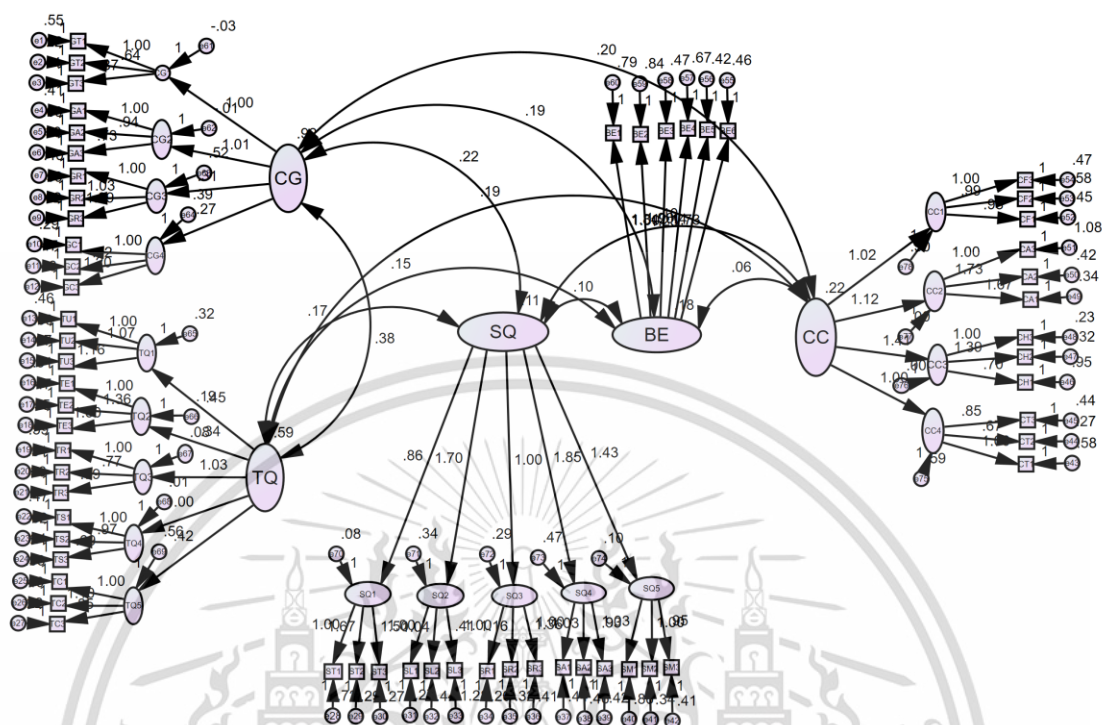


Figure 4.6 CFA of Initial Model

Table 4.18 Model Fit Indices for Initial CFA Model

| $CMIN/DF \leq 3$ | $CFI \geq 0.90$ | $IFI \geq 0.90$ | $RMSEA \leq 0.08$ |
|------------------|-----------------|-----------------|-------------------|
| 2.983 | .771 | .772 | .066 |

Table 4.18 displays the comprehensive results of the Confirmatory Factor Analysis (CFA) conducted on the initial model. The CMIN/DF value obtained is 2.983, slightly below the threshold of 3.0. Similarly, the RMSEA value is 0.066, slightly below the threshold of 0.08. However, the CFI and IFI values fall below the recommended cutoff of 0.90, indicating an unfavorable fit.

The structure of the initial model will now be presented. Figure 4.7 depicts the graphical representation of the initial model, while Table 4.19 expresses the fit indices associated with this model.

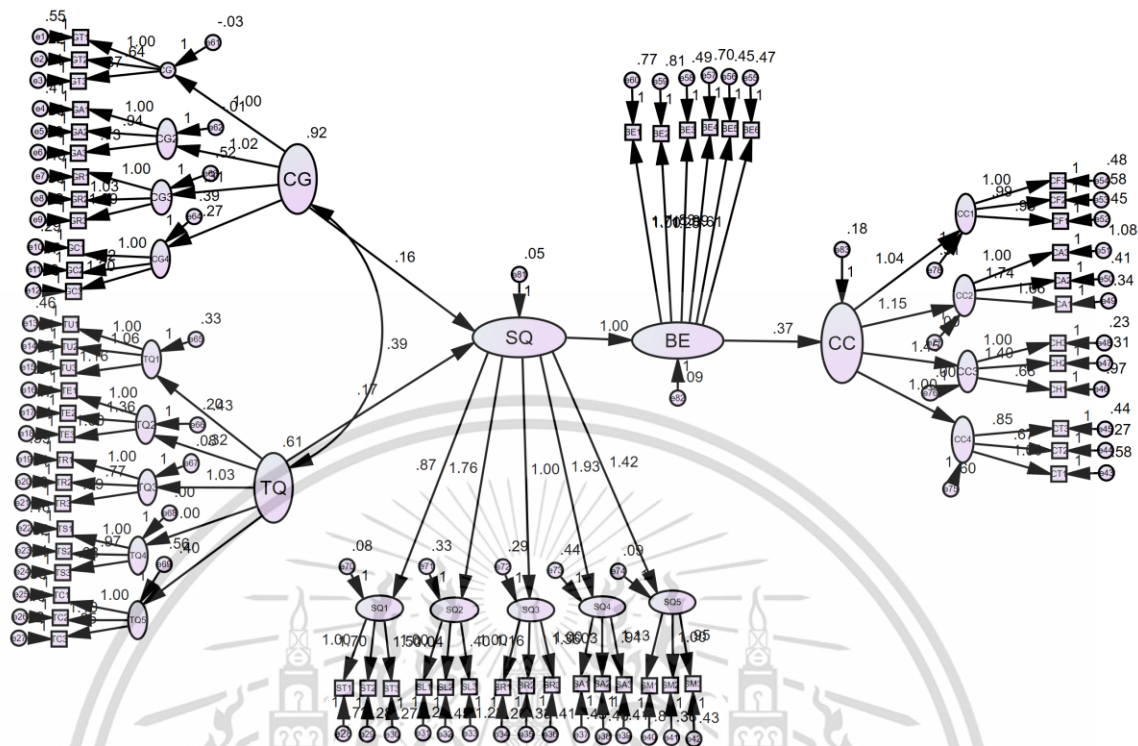


Figure 4.7 Structure of the Initial Model

Table 4.19 Model Fit Indices for Initial Structural Model

| $CMIN/DF \leq 3$ | $CFI \geq 0.90$ | $IFI \geq 0.90$ | $RMSEA \leq 0.08$ |
|------------------|-----------------|-----------------|-------------------|
| 3.048 | .762 | .764 | .068 |

Table 4.19 displays the results of the initial model, which indicate an unfavorable fit to the dataset. The assessment of several fit indices reveals that the CMIN/DF value exceeds the threshold of 3.0. Additionally, both the CFI and IFI values are below the recommended cut-off of 0.90. Although the RMSEA value of 0.068 falls below the acceptable threshold of 0.08, the results suggest a lack of compatibility between the model and the dataset.

4.4.2 Final Model

In this section, the model adjustment will be performed using Exploratory Factor Analysis (EFA) and the model modification process.

Firstly, the EFA is conducted, and the results are reported in Table 4.20.

Table 4.20 Results of EFA

| Factors | Variables | EFA |
|--|--|--|
| 1) Corporate governance (CG): | | |
| 1.1 Trustworthiness (CGA) Eigenvalue = 5.205, CR = 0.914, AVE = 0.640, MSV = 0.271 | GT1 GT2 GT3 GA1 GA2 GA3 | .826 .833 .834 .862 .823 .839 |
| 1.2 Respectfulness (CGB) Eigenvalue = 2.790, CR = 0.884, AVE = 0.559, MSV = 0.256 | GR1 GR2 GR3 GC1 GC2 GC3 | .818 .800 .775 .823 .742 .808 |
| 2) Self-service technology (TT) | | |
| 2.1 Parsimony (TTA) Eigenvalue = 5.152, CR = 0.852, AVE = 0.490, MSV = 0.223 | TU1 TU2 TU3 TE1 TE2 TE3 | .744 .745 .723 .765 .774 .792 |
| 2.2 Affirmation (TTB) Eigenvalue = 2.418, CR = 0.877, AVE = 0.544, MSV = 0.203 | TR1 TR2 TR3 TS1 TS2 TS3 | .809 .808 .786 .817 .749 .748 |

Table 4.20 (Cont.)

| Factors | Variables | EFA |
|---|--------------------------|------------------------------|
| 2.3 Convenience (TTC) Eigenvalue = 1.975, CR = 0.858, AVE = 0.669, MSV = 0.286 | TC1 TC2 TC3 | .855 .876 .908 |
| 3) Service quality (SQ) | | |
| 3.1 Eligibility (SQA) Eigenvalue = 2.637, CR = 0.889, AVE = 0.666, MSV = 0.242 | ST2 ST3 SL1 SL2 | .869 .859 .859 .879 |
| 3.2 Dependability (SQB) Eigenvalue = 2.021, CR = 0.879, AVE = 0.644, MSV = 0.228 | SL3 SR1 SR2 SR3 | .872 .820 .850 .883 |
| 3.3 Assurance (SQC) Eigenvalue = 1.941, CR = 0.881, AVE = 0.649, MSV = 0.284 | SA1 SA2 SA3 SM1 | .841 .876 .859 .857 |
| 3.4 Empathy (SQD) Eigenvalue = 1.941, CR = 0.721, AVE = 0.564, MSV = 0.998 | SM2 SM3 | .854 .901 |
| 4) Brand equity (BE) 4.1 Affiliation (BEA) Eigenvalue = 1.727, CR = 0.704, AVE = 0.544, MSV = 0.998 | BE1 BE2 | .914 .838 |

Table 4.20 (Cont.)

| Factors | Variables | EFA |
|--|--------------------------|------------------------------|
| 4.2 Passion (BEB) Eigenvalue = 1.358 , CR = 0.852, AVE = 0.591, MSV = 0.286 | BE3 BE4 BE5 BE6 | .838 .840 .844 .802 |
| 5) Customer citizenship (CC) | | |
| 5.1 Willingness (CBA) Eigenvalue = 4.764, CR = 0.841, AVE = 0.570, MSV = 0.280 | CT1 CT2 CT3 CH1 | .811 .835 .831 .808 |
| 5.2 Contribution (CBB) Eigenvalue = 1.596, CR = 0.904, AVE = 0.701, MSV = 0.256 | CH2 CH3 CA1 CA2 | .878 .879 .874 .881 |
| 5.3 Reaction (CBC) Eigenvalue = 1.411, CR = 0.836, AVE = 0.561, MSV = 0.280 | CA3 CF1 CF2 CF3 | .761 .831 .821 .847 |

Table 4.20 shows that the loadings of factors based on Promax rotation had eigenvalues greater than the cut-off point of 1, suggesting that the obtained factors were suitable. The Construct Reliability (CR) indices also showed good reliability for all factors, as they were all above 0.70. With respect to convergent and discriminant issues, there was no need for concern as most factors had an Average Variance Extracted (AVE) that was less than their CR, but it was still greater than 0.50. The discriminant validity indices showed that the factors possessed good validity, as their AVE was higher than the Mean Squared Value (MSV) (J. F. Hair et al, 2014).

The findings presented in Table 4.20 reveal that corporate governance can be defined by two factors: trustworthiness (CGA), which pertains to transparency and accountability in service, and respectfulness (CGB), which reflects the bank's responsibility and willingness to address

complaints. Additionally, three factors determine the quality of self-service technology: parsimony (TTA), which evaluates the ease of use and minimal effort required by the technology; affirmation (TTB), which assesses the reliability and security of the technology; and convenience (TTC). Service quality is also comprised of three factors: eligibility (SQA), which evaluates the appropriateness of the bank branch and service; dependability (SQB), which concerns prompt and reliable service; assurance (SQC); and empathy (SQD). With regard to brand equity, two key factors were identified: Affiliation (BEA), which represents the sense of connection to the bank, and Passion (BEB), which reflects the enthusiasm for using the bank's services. Furthermore, CC is made up of three components: Willingness (CBA), which indicates the intention to use and promote the bank's services to others; Contribution (CBB), which illustrates the action of supporting the bank's services; and Reaction (CBC), which delineates the intention to provide beneficial information to the bank.

The graphical representation of the Confirmatory Factor Analysis (CFA) for each latent variable, including CG, TQ, SQ, BE, and CC, can be observed in Figure 4.1-4.5. Additionally, Table 4.21 provides an overview of the model fit indicators.

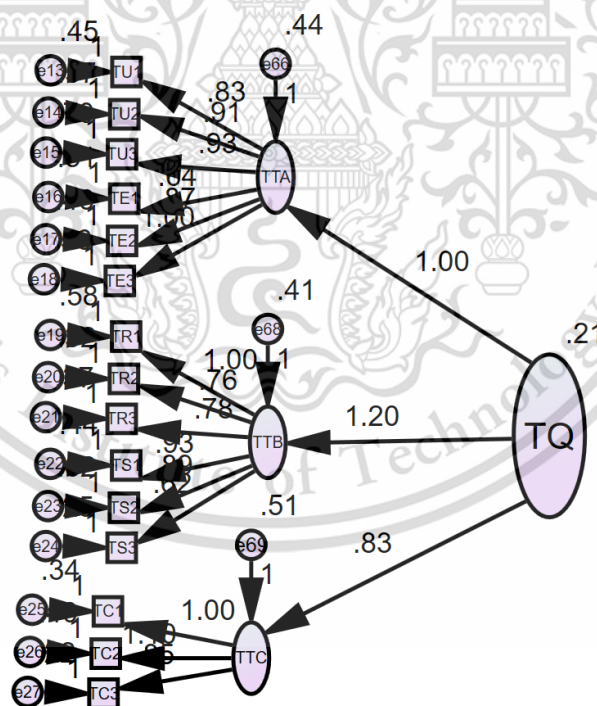


Figure 4.8 CFA for TQ

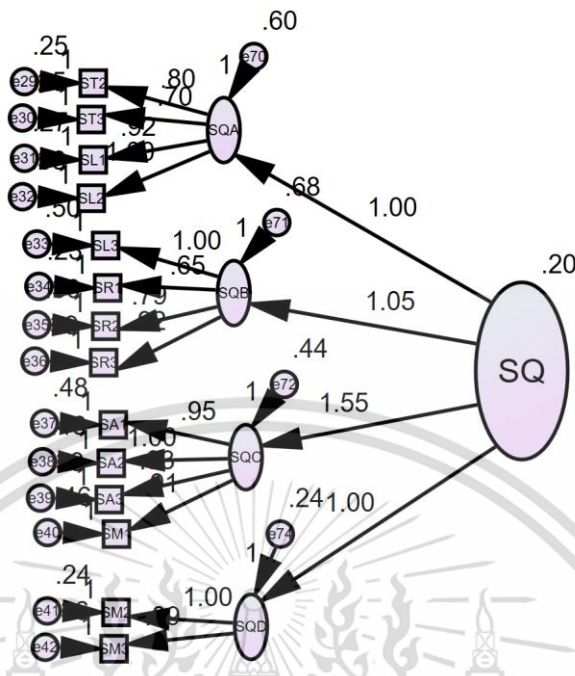


Figure 4.9 CFA for SQ

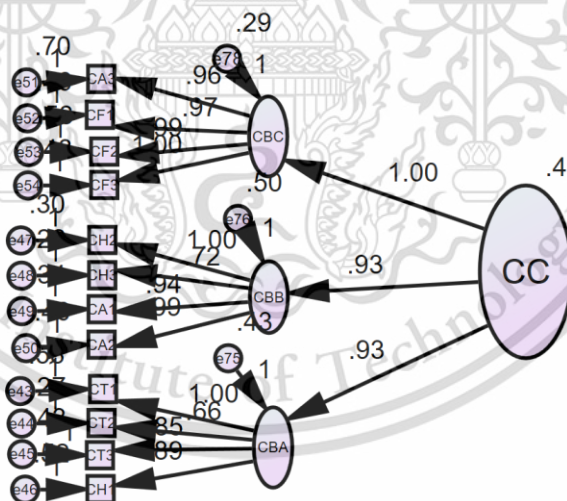


Figure 4.10 CFA for CC

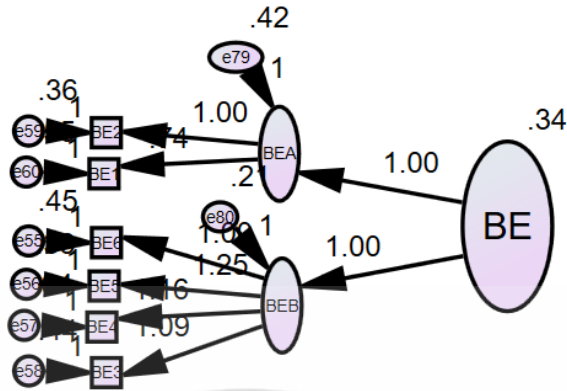


Figure 4.11 CFA for BE

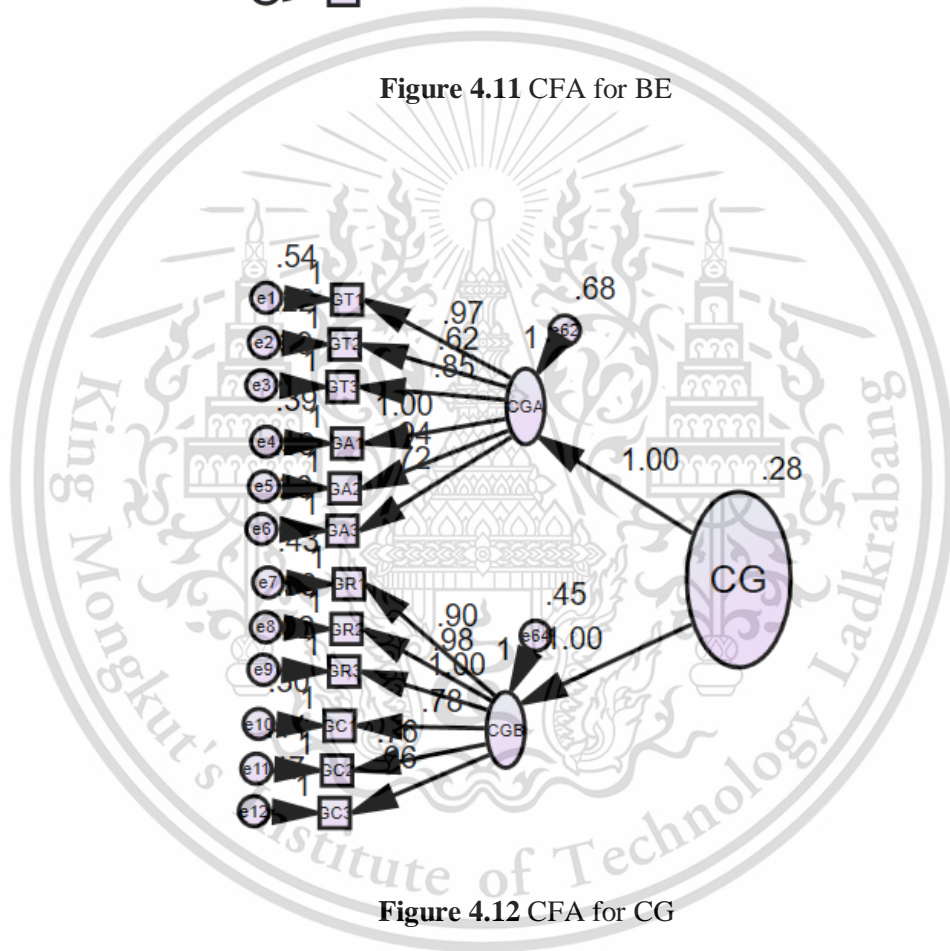


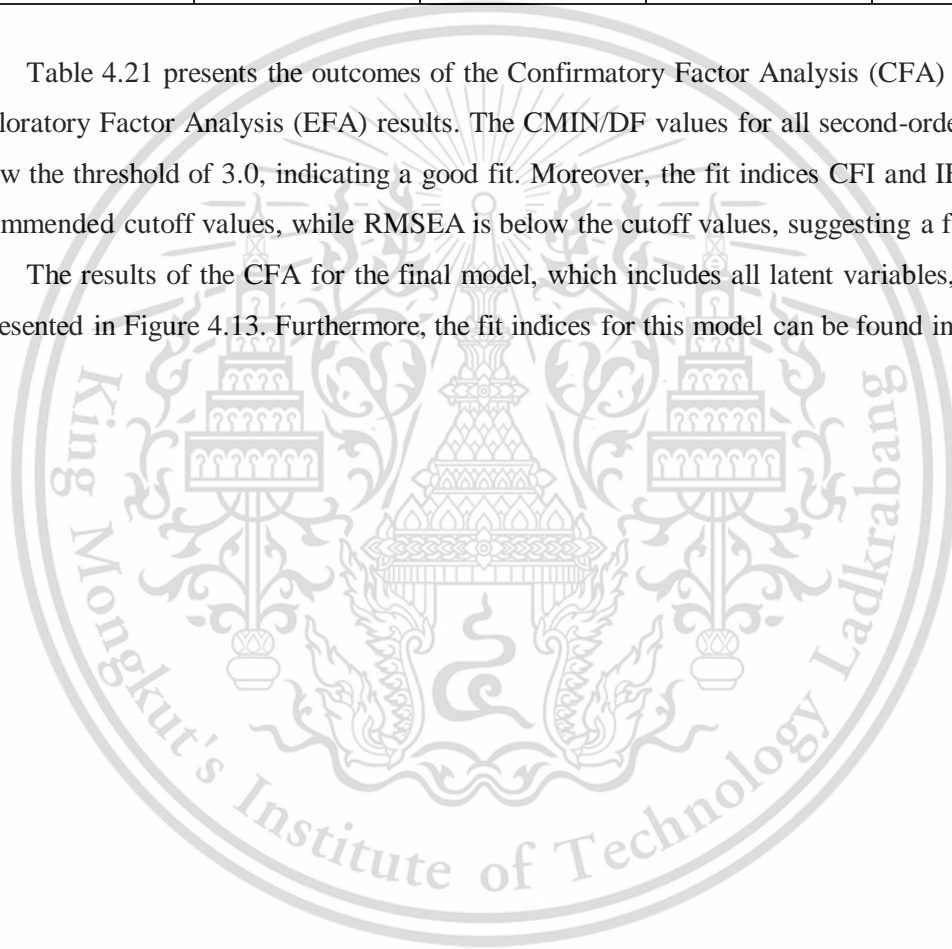
Figure 4.12 CFA for CG

Table 4.21 Model Fit Indices for Partial CFA Model

| Latent variables | $CMIN/DF \leq 3$ | $CFI \geq 0.90$ | $IFI \geq 0.90$ | $RMSEA \leq 0.08$ |
|------------------|------------------|-----------------|-----------------|-------------------|
| CG | 0.910 | 1.000 | 1.002 | 0.000 |
| TQ | 1.051 | 0.998 | 0.998 | 0.011 |
| SQ | 1.215 | 0.995 | 0.995 | 0.022 |
| BE | 1.382 | 0.997 | 0.997 | 0.029 |
| CC | 0.868 | 1.000 | 1.002 | 0.000 |

Table 4.21 presents the outcomes of the Confirmatory Factor Analysis (CFA) based on the Exploratory Factor Analysis (EFA) results. The CMIN/DF values for all second-order factors are below the threshold of 3.0, indicating a good fit. Moreover, the fit indices CFI and IFI exceed the recommended cutoff values, while RMSEA is below the cutoff values, suggesting a favorable fit.

The results of the CFA for the final model, which includes all latent variables, are visually represented in Figure 4.13. Furthermore, the fit indices for this model can be found in Table 4.22.



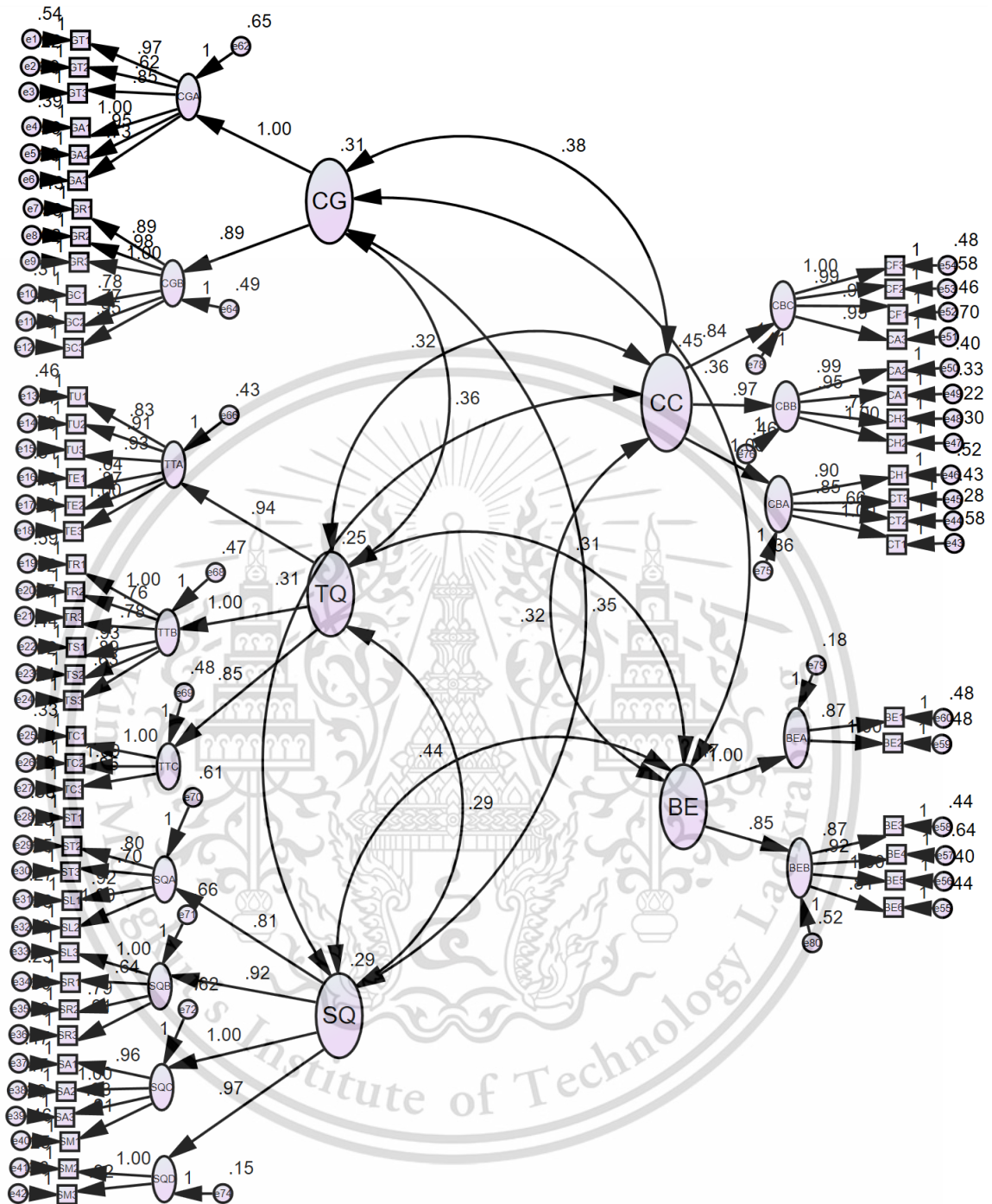


Figure 4.13 Final CFA Model

Table 4.22 Model Fit Indices for Initial CFA Model

| $CMIN/DF \leq 3$ | $CFI \geq 0.90$ | $IFI \geq 0.90$ | $RMSEA \leq 0.08$ |
|------------------|-----------------|-----------------|-------------------|
| 1.478 | 0.945 | 0.945 | 0.033 |

Table 4.22 presents the comprehensive results of CFA. The obtained CMIN/DF value of 1.478, which is below the threshold of 3.0, along with other fit indices, CFI = 945 and IFI = 0.945, exceeding the recommended cutoff value of 0.90, indicate a favorable fit. Furthermore, the RMSEA value of 0.033, being below the threshold of 0.08, further support the conclusion that the model fits well with the dataset.

The structure of the final model will now be outlined, as depicted in Figure 4.14. Additionally, Table 4.23 provides the fit indices associated with this model.

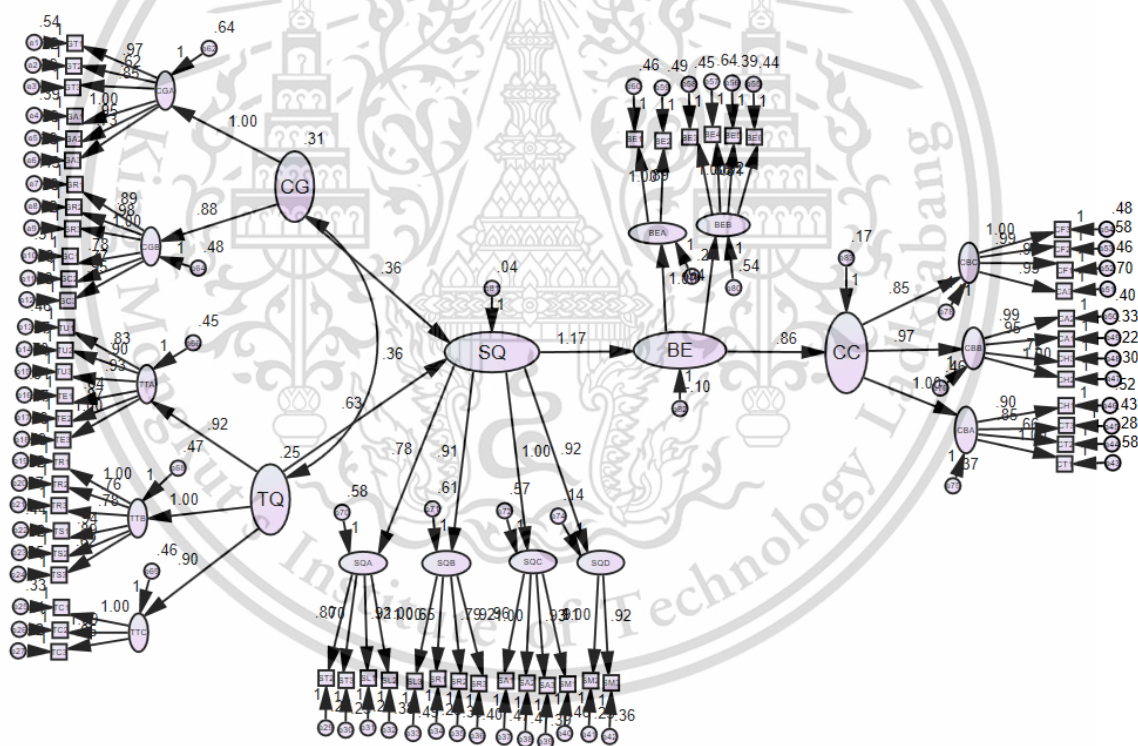
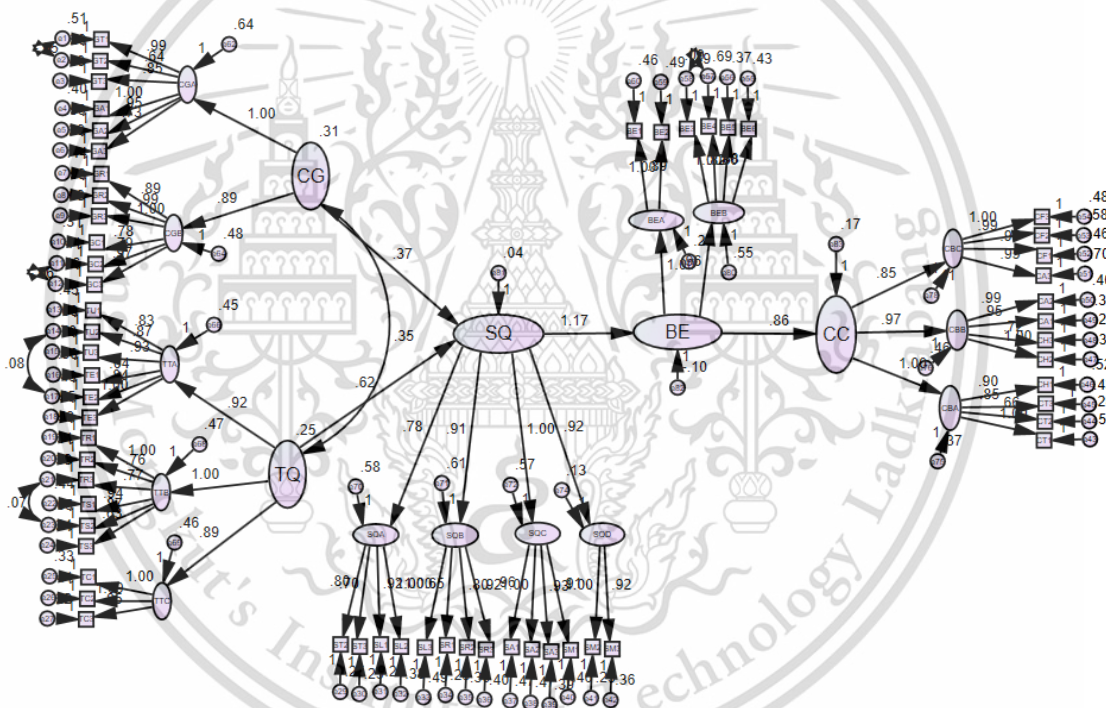


Figure 4.14 Structure of the Final Model

Table 4.23 Model Fit Indices for Structural Model

| $CMIN/DF \leq 3$ | $CFI \geq 0.90$ | $IFI \geq 0.90$ | $RMSEA \leq 0.08$ |
|------------------|-----------------|-----------------|-------------------|
| 1.268 | 0.969 | 0.969 | 0.024 |

Table 4.23 presents the outcomes of the structural model, indicating a favorable fit to the dataset based on various fit indices. The CMIN/DF value of 1.268, which is below the threshold of 3.0, along with CFI=0.969 and IFI=0.969, exceed the recommended cut-off value of 0.90. Moreover, the RMSEA value of 0.024 is below the acceptable threshold of 0.08. These findings suggest a strong alignment between the model and the dataset.

**Figure 4.15** Structure of the Final Model after Modification**Table 4.24** Model Fit Indices for Structural Model after Modification

| $CMIN/DF \leq 3$ | $CFI \geq 0.90$ | $IFI \geq 0.90$ | $RMSEA \leq 0.08$ |
|------------------|-----------------|-----------------|-------------------|
| 1.253 | 0.971 | 0.971 | 0.024 |

Table 4.24 presents the outcomes of the structural model after modification, indicating a favorable fit to the dataset.

Table 4.25 Summary of the Structural Equation Model

| Path description | Hypothesis | Standardized path estimates | Result |
|------------------|------------|-----------------------------|-----------|
| CG → SQ | H_{11} | 0.364*** | Supported |
| CG → CC | H_{12} | 0.365*** | Supported |
| TQ → SQ | H_{21} | 0.631 *** | Supported |
| TQ → CC | H_{22} | 0.634*** | Supported |
| SQ → BE | H_{31} | 1.169*** | Supported |
| SQ → CC | H_{32} | 1.003*** | Supported |
| BE → CB | H_4 | 0.858 *** | Supported |

*** p-value<0.01

Table 4.25 offers a comprehensive summary of the structural model. These results enable an assessment of the model's efficacy and its capacity to elucidate the interconnections among the variables. The validity of the hypothesized path is verified by evaluating the statistical significance of each structural parameter value. Based on the set of result 1n Table 4.18, it was verified that CG ($\beta = 0.364$, $p < 0.01$), was found to be significant and positively and directly affected SQ. CG ($\beta = 0.365$, $p < 0.01$), was found to be significant and positively and indirectly affected CC. TQ ($\beta = 0.631$, $p < 0.01$), was found to be significant and positively and directly affected SQ. TQ ($\beta = 0.634$, $p < 0.01$), was found to be significant and positively and indirectly affected CC. SQ ($\beta = 1.169$, $p < 0.01$), was found to be significant and positively and directly affected BE. SQ ($\beta = 1.003$, $p < 0.01$), was found to be significant and positively and indirectly affected CC. BE ($\beta = 0.858$, $p < 0.01$), was found to be significant and positively and directly affected BE. Therefore, all hypotheses were supported.

Table 4.26 Direct and Indirect Effect

| Var. | Effects | TQ | CG | SQ | BE | CC |
|------|---------|----------|----------|----------|----------|----|
| SQ | DE | 0.631*** | 0.364*** | - | - | - |
| | IE | - | - | - | - | - |
| | TE | 0.631*** | 0.364*** | - | - | - |
| BE | DE | - | - | 1.169*** | - | - |
| | IE | 0.738*** | 0.425*** | - | - | - |
| | TE | 0.738*** | 0.425*** | 1.169*** | - | - |
| CC | DE | - | - | - | 0.858*** | - |
| | IE | 0.634*** | 0.365*** | 1.003*** | - | - |
| | TE | 0.634*** | 0.365*** | 1.003*** | 0.858*** | - |

*** p-value<0.01

Table 4.26 presents findings indicating that the quality of self-service technology has a significant direct effect on on-site service quality. Moreover, it has an indirect impact on both brand equity and customer citizenship. Likewise, corporate governance has a significant direct effect on on-site service quality and indirectly influences both brand equity and customer citizenship. Regarding on-site service quality, it directly and significantly affects brand equity and indirectly influences customer citizenship. Finally, brand equity directly and significantly affects customer citizenship.

CHAPTER 5

CONCLUSIONS AND DISCUSSION

5.1 Conclusion

This research aims to improve banks' competency in the Thai economy by focusing on customer benefits and survival strategies. It proposes a model connecting corporate governance, self-service technology quality, on-site service quality, brand equity, and customer citizenship. The research introduces customer citizenship to the bank sector and introduces a new structure of relationships and causalities between these factors.

To construct and test the research hypothesis, a sample was obtained from six distinct districts in Bangkok, Thailand: Min Buri, Lat Krabang, Saphan Sung, Bangkapi, Lat Phrao, and Chatuchak. The data collection process employed a survey method, incorporating stratified and random sampling techniques to ensure the acquisition of suitable and representative samples from each district.

The study utilized questionnaires as a data collection tool to gather comprehensive information across various dimensions. These dimensions encompassed participants' demographic characteristics, perceptions of corporate governance, self-service technology quality, on-site service quality, brand equity, and customer citizenship.

The item objective congruence index was utilized by three esteemed academicians to validate the questionnaire. Furthermore, the reliability of the questionnaire was thoroughly evaluated, yielding a value surpassing the cutoff criterion. Once the validity and reliability were successfully confirmed, physical copies of the questionnaires were distributed to the targeted population in the designated study area. A total of 1,000 questionnaires were disseminated, and 531 were returned. After excluding incomplete responses, 450 questionnaires were deemed valid and considered suitable for analysis. These valuable data were subsequently subjected to both exploratory factor analysis (EFA) and confirmatory factor analysis (CFA), before embarking on the structural analysis phase.

Research Results

The analysis reveals that out of the 450 respondents, the majority of sample came from Bangkapi (21.8 percent) and Chatuchak (20.7 percent), 292 (64.9percent) identified as female,

whereas 158 (35.1percent) identified as male. The age distribution findings present significant observations. Notably, individuals aged 26-30 represented the highest proportion in the sample, with 92 individuals, accounting for 20.4percent of the sample. Conversely, individuals aged 56-60 had the lowest representation, with only 23 individuals, constituting 5.1percent of the sample. Furthermore, the data illustrates that the largest percentage of individuals, specifically 130 people or 28.9percent, hold a Senior High School/High Vocational Certificate. Following closely behind are those with a Bachelor's Degree, with a count of 120 individuals or 26.7percent. Based on the occupational classifications, the data indicates that the largest segment of respondents, comprising 135 individuals or 30.0 percent, falls under the category of Personal business/merchandiser/farmer. Following closely behind is the Private company employee category, which includes 127 individuals and represents 28.2 percent of the sample population. Analyzing the distribution of individuals based on their average income, it is evident that the majority, 89 people or 19.8 percent, fall within the income range of 5,000–10,000 Baht. On the other hand, the smallest proportion of individuals, consisting of 25 people or 5.6 percent, have an average income surpassing 50,000 Baht. Utilization of different banking services among individuals reveals that the majority of individuals actively participate in deposit/withdrawal services, with a 100 percent involvement rate. Moreover, 36.7 percent of individuals opt for loans services, while 15.3 percent make use of fund investment services. Additionally, 14.4 percent of individuals avail themselves of life or other insurance services, whereas 8.4 percent engage in foreign exchange services. A comprehensive analysis of the utilization of self-service technologies (SST) services among individuals clearly indicates a significant majority actively utilizing automated teller machines (ATMs) and engaging in online banking through mobile devices such as smartphones, iPads, and tablets, with an impressive 100 percent adoption rate. Additionally, a notable 9.8 percent of individuals also choose online banking through their personal computers.

Regarding the first objective of this research, which aims to assess the level of customer citizenship exhibited by customers in the Thailand retail bank sector, the results indicate that respondents generally demonstrate a significantly positive attitude towards their banks. This is reflected in the average scores assigned by bank customers for each item in the questionnaire. However, before presenting the average score for customer citizenship, it is important to first examine the average scores of its expected determinants. Regarding the measurement of corporate governance, customers expressed their highest satisfaction in the transparency dimension, particularly in terms of the accessibility of service information. Furthermore, within the accountability dimension, the bank was commended for its ability to consistently deliver

services within the designated time frame. Additionally, customers highly rated the bank's commitment to providing quality services, highlighting its responsibility dimension. Lastly, in the complaints management dimension, customers appreciated the bank's attentiveness in promptly addressing their concerns. Moving on to the measurement of Self-Service Technology quality, customers regarded clear instructions as the highest scoring item within the Ease of Use dimension. In terms of efficiency, bank customers highly rated the bank's ability to provide quick services. Moreover, in the Technology Reliability dimension, accurate service received the highest score from customers. In the Security dimension, customers valued the bank's commitment to protecting their personal information and ensuring its use only with proper permission. Lastly, within the Convenience dimension, bank customers highly rated the ability to access services through devices. In terms of measuring on-site service quality, bank customers awarded the highest score to the item "beautifully decorated" within the tangibles dimension. In the Reliability dimension, customers gave the highest item score to "accordance with what it declares". The Responsiveness dimension received the highest score for "clear instructions" according to bank customers. As for the Assurance dimension, customers rated "feeling of security in service" with the highest item score. Lastly, within the Empathy dimension, the item "adjusting service according to my need" received the highest score from bank customers. Regarding the measurement of Brand Equity, the results indicate that customers place great value on a strong business foundation within their chosen bank. Additionally, customers perceive their bank to be more appealing compared to other banks. They consistently choose their bank for their banking service needs and show a higher level of respect towards their bank compared to others. In the case of the Tolerance dimension, bank customers have demonstrated exceptional patience and willingness to wait for services, as indicated by the highest item score. Within the Helping dimension, bank customers have consistently shown a strong inclination to assist other customers, earning them the highest item score. Additionally, in the Advocacy dimension, bank customers have consistently displayed a tendency to speak positively about the services of the Bank, with the highest item score. Lastly, in the Feedback dimension, bank customers have shown a strong inclination to inform the officers of the Bank when they have a useful idea on how to improve the service, as indicated by the highest item score. Upon analyzing the average scores for the measured variables, the findings indicate that bank customers highly rate the quality of Self-service technology as the top scoring variable. Following closely are On-site service quality and corporate governance.

According to the second objective of this research, which aims to examine the factors influencing customer citizenship in the Thailand retail bank sector, the results from the first step

of discovering such factors through EFA and CFA indicate that corporate governance, in this study, can be defined by trustworthiness (CGA) and respectfulness (CGB). The quality of self-service technology can be determined by parsimony (TTA), affirmation (TTB), and convenience (TTC). On-site service quality can be assessed based on eligibility (SQA), dependability (SQB), assurance (SQC), and empathy (SQD). Brand equity can be defined by affiliation (BEA) and passion (BEB). Customer citizenship (CC) can be defined by willingness (CBA), contribution (CBB), and reaction (CBC). The findings from EFA, CFA, and structural analysis indicate that the quality of self-service technology has a significant direct effect on on-site service quality. Moreover, it has an indirect impact on both brand equity and customer citizenship. Likewise, corporate governance has a significant direct effect on on-site service quality and indirectly influences both brand equity and customer citizenship. Regarding on-site service quality, it directly and significantly affects brand equity and indirectly influences customer citizenship. Finally, brand equity directly and significantly affects customer citizenship.

The third objective of this research aims to develop a structural equation model (SEM) for examining the relationships among the variables in the study. This objective is accomplished after achieving the second objective of this research. The outcome of this analysis is an empirical data fitted model that elucidates the link between corporate governance, self-service technology quality, on-site service quality, brand equity, and customer citizenship in the structural pattern.

5.2 Discussion

Regarding the first objective of this research, it is evident that bank customers highly rate the items or questions used to measure corporate governance, Self-Service Technology quality, On-site service quality, Brand Equity, and Customer Citizenship. This is particularly reflected in the items that received the highest scores, which demonstrate that bank customers have a positive experience with several aspects of the bank's services. These include the accessibility of bank service information, the bank's efficiency in completing services within the designated time frame, the bank's commitment to providing high-quality services, and their promptness in addressing customer complaints. Additionally, customers appreciate the bank's clear instructions, quick and accurate service, respectful handling of their personal information, convenient access to services through various devices, aesthetically pleasing bank ambiance, adherence to declared standards, sense of security while using the bank's services, and the bank's ability to adapt services to meet customer needs. The aforementioned factors can contribute to the customer's

perception that a specific bank possesses a robust business foundation, rendering it more appealing compared to its competitors. Moreover, customers consistently choose this particular bank when seeking banking services, demonstrating a high level of brand attractiveness. Furthermore, customers display a heightened level of respect towards this bank, providing further evidence of its strong bank brand equity. This high level of brand equity may explain why customers are patient and willing to wait for bank services, actively assist other bank customers, always speak positively about the bank's services, and provide useful ideas to improve the bank service.

According to second and third objectives of this research, the results of the analysis indicate that corporate governance can exert a significant direct influence on the quality of on-site services (H_{11}). Specifically, effective communication and transparency between management and employees, enabled by corporate governance, can facilitate a more efficient delivery of service quality. Moreover, corporate governance can establish a climate and culture of customer service that fosters positive effects on service quality. This finding is consistent with prior research by Tsoukatos & Rand (2007) and Lawelai & Sadat (2022), which highlights the important role of organizational culture in shaping customers' perceptions of service quality. In addition, Delima (2017) and Zuva & Zuva (2018) suggest that the implementation of corporate governance can enhance organizational performance, reduce the cost of funds, and ensure the provision of quality services by staff.

The direct impact of self-service technology quality on the on-site service quality (H_{21}) suggests that its appropriate use can improve the promptness and reliability of services, thereby enabling customers to receive the solutions they require from on-site service. Lee & Yang (2013) empirical study supports this notion, demonstrating that self-service technology service quality and interpersonal service quality are interrelated and contribute to the formation of retail patronage intentions. By accessing high-quality self-service technology, customers can acquire and exchange service information with bank officers during on-site service, accelerating the service activities and creating a favorable atmosphere for customers. Additionally, positive evaluations of self-service technology may enhance customers' perceptions of on-site service quality.

The direct effects of on-site service quality on brand equity (H_{31}) suggest that providing high-quality services can increase customers' connection with the bank and their eagerness to use its services. Verster et al. (2019) argue that strong brand equity can be established through enhanced service quality provided by front-line employees in a service environment, as customers perceive the value of on-site service, reinforcing their perceptions of the bank's brand.

Furthermore, customer satisfaction derived from on-site service can foster loyalty to the bank and enhance brand equity. When customers feel connected to a bank and enthusiastic about using its services, they are more likely to engage in behaviors that create value for the bank (H_4), such as recommending it to others, leaving positive online reviews, spending more money on its products and services, and assisting other customers in using its services. This finding is consistent with A. H. M. Ali et al. (2022), who found that service quality, which shapes a brand's reputation, can foster CC.

In the case of indirect effects, they can be attributed to the following reasons:

Corporate governance practices can indirectly influence brand equity because effective corporate governance can not only improve on-site service quality but also fosters ethical behavior and transparency within an organization. When companies adhere to high ethical standards, they build trust and credibility among consumers. Ethical conduct and transparent practices contribute to a positive brand image, elevating brand equity in the eyes of customers. Also a well-governed company can mitigate potential reputation damage. Protecting and enhancing a brand's reputation positively impacts brand equity and consumer perceptions. This insight is supported by the research conducted by Islam (2019) and Puriwat & Tripopsakul (2022). Regarding customer citizenship, corporate governance can indirectly influences customer citizenship because effective corporate governance reflecting a company's commitment to ethical practices. Corporate governance practices that prioritize accountability, fairness, and transparency can foster trust and loyalty among customers. When customers trust a brand and perceive it to be governed responsibly, they are more likely to engage in positive citizenship behaviors (H_{12}). This discovery is supported by the findings of Ltifi & Hichri (2022).

Referring to self-service technology, customers are empowered to complete transactions accurately and efficiently, resulting in heightened customer satisfaction. This positive encounter contributes to the overall assessment of on-site service quality, thereby bolstering the brand's reputation. Consequently, self-service technology plays a significant role in indirectly shaping brand equity. By integrating self-service options, brands effectively communicate their adaptability and forward-thinking approach. This perception also positively impacts brand equity, as customers tend to link technologically advanced features with superior quality and dependability. Such customer-centricity nurtures favorable brand associations, thus fortifying brand equity in the minds of consumers. This discovery is consistent with the findings of Wei et al. (2009) and Maune (2022). Regarding customer citizenship behaviour, when customers have a positive on-site service experience facilitated by self-service technology, they are more likely to engage brand-related activities. This advocacy and engagement will encourage voluntary actions

taken by customers that go beyond their basic obligations as buyers (H_{22}). This discovery is consisted with the finding of Hijazi (2022) and Natarajan et al. (2023).

The indirect impact of on-site service quality on customer citizenship can be elucidated by the fact that superior quality and dependability initially enhance brand equity in the minds of consumers. This, in turn, encourages customers to actively participate in brand-related activities (H_{32}). This insight is supported by the research conducted by Woo (2019) and Albuquerque & Ferreira (2022).

5.3 Theoretical and Practical Implications

The study presented in this research offers a significant contribution to the current understanding of CC within the Thai banking sector. Specifically, the empirical results provide insights into the mechanisms that can be utilized to enhance this behavior and introduce a novel network of effects within the conceptual model. These findings have important implications for practitioners and senior management, who can use them to develop bank policies that facilitate long-term growth.

Based on the study's findings, it is recommended that bank senior management prioritize four functions to enhance CC.

1. Bank senior management should develop a clear and concise corporate governance policy that outlines the roles and responsibilities of bank representatives and emphasizes the bank's accountability to customers. Specifically, this policy should:

1.1. Enhancing accessibility of service information: to improve the accessibility of service information, banks should focus on the following measures:

- Developing comprehensive and user-friendly online platforms with clear navigation and intuitive design.
- Providing multilingual options to cater to customers from diverse linguistic backgrounds.
- Ensuring that service information is available in alternative formats, such as audio or braille, for individuals with visual impairments.
- Regularly updating and maintaining service information to ensure accuracy and relevance.

1.2. Ensuring punctuality in service completion: to ensure timely completion of services, banks should consider the following steps:

- Streamlining internal processes and workflows to minimize unnecessary delays.

- Implementing efficient appointment scheduling systems to effectively manage customer queues.

- Utilizing technology-driven solutions, such as automated notifications and reminders, to keep customers informed about the status of their service requests.

- Conducting regular training sessions for staff to enhance time management skills and customer service efficiency.

1.3. Upholding service quality: to provide high-quality services, banks should focus on the following aspects:

- Establishing clear service standards and protocols that outline the expected level of quality for each service provided.

- Implementing continuous monitoring and evaluation mechanisms to identify areas for improvement.

- Offering regular training and development programs to enhance the skills and knowledge of bank employees.

- Encouraging customer feedback and actively seeking suggestions for service improvements.

1.4. Effective complaint resolution: to address customer complaints efficiently, banks should adopt the following strategies:

- Developing a dedicated complaint resolution process that ensures prompt and fair handling of customer grievances.

- Providing multiple channels for customers to submit complaints, such as online forms, email, phone, or in-person.

- Training staff members in conflict resolution and customer service techniques to handle complaints effectively and empathetically.

- Regularly analyzing and reviewing complaint data to identify recurring issues and implement preventive measures.

2. Bank senior management ought to consider investing in top-notch self-service technology that empowers customers to conveniently and efficiently carry out transactions. Specifically, this technology should encompass the following features:

2.1. Clear instructions that guide users towards service success: to ensure a seamless self-service experience, it is imperative to provide users with clear and concise instructions. Bank should implement the following practices to improve user understanding and minimize confusion:

- Use simple language: communicate instructions using plain and jargon-free language, accommodating users with varying levels of technological expertise.

- Visual aids: incorporate visual cues such as diagrams, icons, and screenshots to reinforce instructions and simplify complex processes.

- Step-by-step guidance: break down procedures into easily digestible steps, facilitating users' task completion without ambiguity or frustration.

2.2. Swift and accurate service to streamlining the self-service journey: ensure users can swiftly access the desired services while maintaining accuracy throughout the process:

- Optimize system responsiveness: Invest in robust infrastructure and intuitive user interfaces that enable quick loading times and seamless navigation.

- Real-time updates: incorporate mechanisms to provide users with up-to-date information on service availability, ensuring accurate and reliable support.

- Self-diagnostic tools: implement self-diagnostic capabilities within the technology to help users troubleshoot common issues independently, minimizing downtime.

2.3. Respecting personal information privacy to safeguard user trust: responsible data handling is crucial to maintaining user confidence and complying with privacy regulations. The following measures can protect personal information:

- Explicit consent: prioritize obtaining user consent before collecting any personal data, demonstrating respect for their privacy rights.

- Secure data storage: implement robust security protocols and encryption techniques to safeguard user data from unauthorized access or breaches.

- Transparent data handling: clearly communicate how user data will be used, stored, and shared, enabling informed decision-making and building trust.

2.4. Accessible through electronic devices to enable convenience and flexibility: in an increasingly digital world, offering self-service options through electronic devices is pivotal. Ensuring seamless accessibility across various platforms can be achieved by:

- Responsive design: develop user interfaces that adapt to different screen sizes and resolutions, guaranteeing a consistent and user-friendly experience across devices.

- Mobile optimization: prioritize mobile compatibility, allowing users to access self-service functions conveniently through smartphones and tablets.

- Multi-channel integration: integrate self-service technology with various electronic channels, such as websites, mobile apps, and kiosks, providing users with flexible access options.

3) Bank senior management should improve on-site service quality by enhancing employee service attitudes and skills. Also, bank focus on:

3.1. Aesthetically pleasing bank decor: banks can significantly improve their on-site service quality by investing in beautifully decorated spaces. By creating an inviting and pleasant

ambiance, banks can enhance the overall customer experience. Thoughtful interior designs, comfortable seating arrangements, and appealing visual elements contribute to a positive atmosphere, making customers feel welcome and at ease.

3.2. Clear instructions for on-site service usage: clarity is a key when it comes to providing on-site bank services. By ensuring that customers have access to clear instructions, banks can streamline their processes and minimize confusion. Clear signage, well-organized service areas, and informative materials can guide customers through various transactions, empowering them to utilize the services efficiently and independently.

3.3. Enhanced customer feeling of security: building trust and reinforcing the feeling of security is paramount for banks. By implementing robust security measures within their on-site services, banks can instill confidence in their customers. This can include visible security personnel, advanced surveillance systems, secure transaction methods, and constant communication regarding security protocols. By doing so, banks can create a safe and protected environment for customers to conduct their financial activities.

3.4. Tailored services according to customer needs: recognizing and catering to the diverse needs of customers is essential to enhancing on-site service quality. Banks should strive to offer personalized services that align with the unique requirements of their clientele. This can be achieved through comprehensive customer profiling, efficient data management systems, and well-trained staff who can provide tailored solutions. By adapting their services to meet individual needs, banks can foster stronger customer relationships and ensure a more satisfying experience.

4) Bank senior management may facilitate the customers to express their customer citizenship by:

4.1. Establishing a proactive customer engagement framework: to promote customer citizenship, banks should consider adopting a proactive customer engagement framework. This involves actively involving customers in decision-making processes and seeking their feedback on bank policies and practices. By encouraging open dialogue, banks can foster a sense of ownership and responsibility among their customers, ultimately leading to higher levels of citizenship.

4.2. Enhancing financial literacy and education: another crucial strategy for banks is to invest in initiatives that enhance financial literacy and education among their customers. By providing accessible and comprehensive resources, such as workshops, webinars, or online tutorials, banks can empower customers to make informed financial decisions. Strengthening

customers' financial knowledge can lead to greater trust in the banking institution and a higher likelihood of engaging in positive citizenship.

4.3. Promoting socially responsible banking practices: banks can play a pivotal role in promoting socially responsible banking practices. By actively engaging in corporate social responsibility initiatives, such as supporting environmental conservation projects, sponsoring community events, or implementing ethical lending practices, banks can inspire customers to align their values with the institution's mission. This alignment can foster a sense of shared responsibility and encourage customers to engage in bank's activities.

4.4. Leveraging technology for positive impact: advancements in technology provide unique opportunities for banks to encourage customer citizenship. Through the development of user-friendly mobile applications and online platforms, banks can facilitate convenient and seamless access to banking services and activity.

5.4 Limitations and Future Research

The factors studied in this work, namely CC, corporate governance, self-service technology quality, on-site service quality, and brand equity, have been the subject of proposed theories and concepts. However, empirical investigation of their relationships and effects remains a significant area for further research. Therefore, this paper aims to encourage scholars to focus on this area, as it could have significant benefits for banks and their customers.

To improve the quality and accuracy of future research in this field, several opportunities should be explored. For instance, incorporating more items or adjusting the measurement items for each factor, searching for more meaningful factors within the banking industry that could impact customer citizenship such as service performance and new service technologies, and employing additional metrics to capture the complexity of customer citizenship are recommended.

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RESEARCH QUESTIONNAIRE

A Causal Model of Customer Citizenship in Thailand Retail Bank Sector

District No:

Section 1: Demographic Information

Description: Please mark ✓ in that are accordance with your characteristics

Code

1. Gender

male

Female

2. Age

18 - 25 Years old (1)

26 – 30 Years old (2)

31 – 35 Years old (3)

36 - 40 Years old (4)

41- 45 Years old (5)

46 – 50 Years old (6)

51– 55 Years old (7)

56– 60 Years old (8)

More than 60 Years old (9)

3. Education level

less than secondary education (1)

Junior High School / Vocational Certificate (2)

Senior High School / High Vocational Certificate (3)

Bachelor Degree (4)

Higher than Bachelor Degree (5)

Others (Please specify).....

4. Occupation

General contractor (1)

Personal business/merchandiser/ farmer (2)

Private company employee (3)

Government employee (4)

Unemployed/Student/ housekeeper (5)

Others (Please specify).....

5. Average Income

Less than 5,000 Baht (1)

5,000–10,000 Baht (2)

10,001–15,000 Baht (3)

15,001–20,000 Baht (4)

20,001–30,000 Baht (5)

30,001–40,000 Baht (6)

40,001–50,000 Baht (7)

More than 50,000 Baht (8)

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7. Your most favourite bank (Choose only one choice)

- Krung Thai Bank (1) TMB Bank (2)
 Bangkok Bank (3) Siam Commercial Bank (4)
 Bank of Ayudhya (5) Government Savings Bank (6)
 Kasikorn Bank (7) Government Housing Bank (8)
 Islamic Bank of Thailand (9) Others (Please specify).....

8. Types of service you often user from the bank you selected in question No. 7 (Can choose more than one choice)

- Deposit / withdrawal (1) Loans (2)
 Fund investment (3) Others (Please specify).....
 Life or other Insurance (4)
 Foreign Exchange (5)

9. Type of Self-service technologies you often use (Can choose more than one choice)

- ATM (1)
 Online banking via Mobile/iPad/Tablet (2)
 Online banking via Computer (3)
 Others (Please specify).....

Section 2: Opinion on Corporate Governance

Description: Please draw O around the number that best represents your opinion

1= Strongly disagree / 2= Disagree / 3= Neutral / 4= Agree / 5= Strongly agree

| No. | Questions | Agreement level | | | | | Code |
|-----|---|-----------------|---|---|---|---|------|
| | | 5 | 4 | 3 | 2 | 1 | |
| | Transparency | | | | | | |
| 1 | “Bank that I chose in question No. 7” delivers the service information on time. | 5 | 4 | 3 | 2 | 1 | |
| 2 | “Bank that I chose in question No. 7” offers the ease of access to service information. | 5 | 4 | 3 | 2 | 1 | |
| 3 | “Bank that I chose in question No. 7” delivers the clear service information. | 5 | 4 | 3 | 2 | 1 | |
| | Accountability | | | | | | |
| 1 | “Bank that I chose in question No. 7” delivers | 5 | 4 | 3 | 2 | 1 | |

| No. | Questions | Agreement level | | | | | Code |
|-----|--|-----------------|---|---|---|---|------|
| | | | | | | | |
| | the service with the accurate information. | | | | | | |
| 2 | “Bank that I chose in question No. 7” try to operate until it meet the service objective. | 5 | 4 | 3 | 2 | 1 | |
| 3 | “Bank that I chose in question No. 7” try to finish its service on time. | 5 | 4 | 3 | 2 | 1 | |
| | Responsibility | | | | | | |
| 1 | “Bank that I chose in question No. 7” pay attention to the services as it declared. | 5 | 4 | 3 | 2 | 1 | |
| 2 | “Bank that I chose in question No. 7” is responsible for service given to me | 5 | 4 | 3 | 2 | 1 | |
| 3 | “Bank that I chose in question No. 7” cares about the community and the environment | 5 | 4 | 3 | 2 | 1 | |
| | Complaints management | | | | | | |
| 1 | “Bank that I chose in question No. 7” provides the convenient complaint channels for customers | 5 | 4 | 3 | 2 | 1 | |
| 2 | “Bank that I chose in question No. 7” pays attention to my complaints | 5 | 4 | 3 | 2 | 1 | |
| 3 | “Bank that I chose in question No. 7” offers a fast complaint resolution | 5 | 4 | 3 | 2 | 1 | |

Section 3: Opinion on Self-Service Technology quality(5 Fac)

Description: Please draw O around the number that best represents your opinion

1= Strongly disagree / 2= Disagree / 3= Neutral / 4= Agree / 5= Strongly agree

| No. | Questions | Agreement level | | | | | Code |
|-----|--|-----------------|---|---|---|---|------|
| | | 5 | 4 | 3 | 2 | 1 | |
| | Ease of Use | | | | | | |
| 1 | Self-service technologies of “Bank that I chose in question No. 7” have clear instructions | 5 | 4 | 3 | 2 | 1 | |
| 2 | Self-service technologies of “Bank that I chose in question No. 7” are easy to understand | 5 | 4 | 3 | 2 | 1 | |
| 3 | Self-service technologies of “Bank that I chose in question No. 7” are easy to use | 5 | 4 | 3 | 2 | 1 | |
| | Efficiency | | | | | | |
| 1 | Self-service technologies of “Bank that I chose in question No. 7” offer a quick service | 5 | 4 | 3 | 2 | 1 | |
| 2 | Self-service technologies of “Bank that I chose in question No. 7” allow me to complete transactions quickly | 5 | 4 | 3 | 2 | 1 | |
| 3 | Self-service technologies of “Bank that I chose in question No. 7” reduce the cost of service acquisitions | 5 | 4 | 3 | 2 | 1 | |
| | Technology Reliability | | | | | | |
| 1 | Self-service technologies of “Bank that I chose in question No. 7” always help me get accurate information. | 5 | 4 | 3 | 2 | 1 | |
| 2 | Self-service technologies of “Bank that I chose in question No. 7” always help me get accurate service. | 5 | 4 | 3 | 2 | 1 | |
| 3 | Self-service technologies of “Bank that I chose in question No. 7” always help me completes the service in designated time | 5 | 4 | 3 | 2 | 1 | |
| | Security | | | | | | |

| No. | Questions | Agreement level | | | | | Code |
|-----|---|-----------------|---|---|---|---|------|
| | | 5 | 4 | 3 | 2 | 1 | |
| 1 | Self-service technologies of “Bank that I chose in question No. 7” are safe for my personal information. | 5 | 4 | 3 | 2 | 1 | |
| 2 | Self-service technologies of “Bank that I chose in question No. 7” are low risk associated with my personal damage. | 5 | 4 | 3 | 2 | 1 | |
| 3 | Self-service technologies of “Bank that I chose in question No. 7” ensure me that bank will not use my personal information without my permission. | 5 | 4 | 3 | 2 | 1 | |
| | Convenience | | | | | | |
| 1 | Self-service technologies of “Bank that I chose in question No. 7” help me access services any time. | 5 | 4 | 3 | 2 | 1 | |
| 2 | Self-service technologies of “Bank that I chose in question No. 7” help me access services any place. | 5 | 4 | 3 | 2 | 1 | |
| 3 | Self-service technologies of “Bank that I chose in question No. 7” allow me to access services through my devices, e.g., mobile phone, computer, and tablet/iPad. | 5 | 4 | 3 | 2 | 1 | |

Section 4: Opinion on On-site Service quality

Description: Please draw O around the number that best represents your opinion

1= Strongly disagree / 2= Disagree / 3= Neutral / 4= Agree / 5= Strongly agree

| No. | Questions | Agreement level | | | | | Code |
|-----|--|-----------------|---|---|---|---|------|
| | | 5 | 4 | 3 | 2 | 1 | |
| | Tangibles | | | | | | |
| 1 | The offices of “Bank that I chose in question No. 7” are beautifully decorated | 5 | 4 | 3 | 2 | 1 | |
| 2 | The offices of “Bank that I chose in question No. 7” have the modernized equipment. | 5 | 4 | 3 | 2 | 1 | |
| 3 | The offices of “Bank that I chose in question No. 7” are kept with good cleanness. | 5 | 4 | 3 | 2 | 1 | |
| | Reliability | | | | | | |
| 1 | The services of “Bank that I chose in question No. 7” are in accordance with what it declares. | 5 | 4 | 3 | 2 | 1 | |
| 2 | The services of “Bank that I chose in question No. 7” are always provided correctly. | 5 | 4 | 3 | 2 | 1 | |
| 3 | The services of “Bank that I chose in question No. 7” are always completed on time. | 5 | 4 | 3 | 2 | 1 | |
| | Responsiveness | | | | | | |
| 1 | Officers of “Bank that I chose in question No. 7” can solve the service problems rapidly. | 5 | 4 | 3 | 2 | 1 | |
| 2 | Officers of “Bank that I chose in question No. 7” can tell me the service information I need without being asked | 5 | 4 | 3 | 2 | 1 | |
| 3 | Officers of “Bank that I chose in question No. 7” can answer my service related questions immediately. | 5 | 4 | 3 | 2 | 1 | |
| | Assurance | | | | | | |
| 1 | Officers of “Bank that I chose in question No. 7” can make me feel at ease in the service process acquisitions. | 5 | 4 | 3 | 2 | 1 | |

| No. | Questions | Agreement level | | | | | Code |
|-----|---|-----------------|---|---|---|---|------|
| | | 5 | 4 | 3 | 2 | 1 | |
| 2 | Officers of “Bank that I chose in question No. 7” are adequately equipped with the professional information they service. | 5 | 4 | 3 | 2 | 1 | |
| 3 | Officers of “Bank that I chose in question No. 7” can offer me the feeling of security in service. | 5 | 4 | 3 | 2 | 1 | |
| | Empathy | | | | | | |
| 1 | Officers of “Bank that I chose in question No. 7” place an importance on my service acquisition problem. | 5 | 4 | 3 | 2 | 1 | |
| 2 | Officers of “Bank that I chose in question No. 7” are patient in solving my service acquisition problem. | 5 | 4 | 3 | 2 | 1 | |
| 3 | Officers of “Bank that I chose in question No. 7” place an importance on adjusting service according to my need. | 5 | 4 | 3 | 2 | 1 | |

Section 5: Opinion on Brand equity

Description: Please draw O around the number that best represents your opinion

1= Strongly disagree / 2= Disagree / 3= Neutral / 4= Agree / 5= Strongly agree

| No. | Questions | Agreement level | | | | | Code |
|-----|---|-----------------|---|---|---|---|------|
| | | 5 | 4 | 3 | 2 | 1 | |
| 1 | I find “Bank that I chose in question No. 7” more attractive compared to other banks | 5 | 4 | 3 | 2 | 1 | |
| 2 | I have more respect for “Bank that I chose in question No. 7” compared to other banks | 5 | 4 | 3 | 2 | 1 | |
| 3 | I always think of “Bank that I chose in question No. 7” when I need to use bank services. | 5 | 4 | 3 | 2 | 1 | |
| 4 | I find “Bank that I chose in question No. 7” is my first priority for service acquisitions, even if other banks offer the same services | 5 | 4 | 3 | 2 | 1 | |
| 5 | I have positive feelings towards “Bank that I chose in question No. 7” | 5 | 4 | 3 | 2 | 1 | |
| 6 | I feel that “Bank that I chose in question No. 7” has a strong business foundation. | 5 | 4 | 3 | 2 | 1 | |

Section 6: Opinion on Customer citizenship

Description: Please draw O around the number that best represents your opinion

1= Strongly disagree / 2= Disagree / 3= Neutral / 4= Agree / 5= Strongly agree

| No. | Questions | Agreement level | | | | | Code |
|-----|---|-----------------|---|---|---|---|------|
| | | 5 | 4 | 3 | 2 | 1 | |
| | Tolerance | | | | | | |
| 1 | I try to use the services provided by “Bank that I chose in question No. 7”, although the services are miss my expectation. | 5 | 4 | 3 | 2 | 1 | |
| 2 | I have been patient and waited for services of “Bank that I chose in question No. 7” so that the bank’s officers recover from a mistake. | 5 | 4 | 3 | 2 | 1 | |
| 3 | I have adapted to the situation when I have waited longer than I expected to receive the services from “Bank that I chose in question No. 7”. | 5 | 4 | 3 | 2 | 1 | |
| | Helping | | | | | | |
| 1 | I have always assisted other customers of “Bank that I chose in question No. 7” when they needed my help. | 5 | 4 | 3 | 2 | 1 | |
| 2 | I have always helped other customers of “Bank that I chose in question No. 7” when they seemed to have problems. | 5 | 4 | 3 | 2 | 1 | |
| 3 | I have always taught other customers of “Bank that I chose in question No. 7” to use bank services. | 5 | 4 | 3 | 2 | 1 | |
| | Advocacy | | | | | | |
| 1 | I have always said positive things about services of “Bank that I chose in question No. 7”to others. | 5 | 4 | 3 | 2 | 1 | |
| 2 | I have always confirm the accustomed person the service quality of “Bank that I chose in | 5 | 4 | 3 | 2 | 1 | |

| No. | Questions | Agreement level | | | | | Code |
|-----|---|-----------------|---|---|---|---|------|
| | | | | | | | |
| | question No. 7” | | | | | | |
| 3 | I have always encouraged friends and relatives to use the services from “Bank that I chose in question No. 7”. | 5 | 4 | 3 | 2 | 1 | |
| | Feedback | | | | | | |
| 1 | When I have had a useful idea on how to improve service, I let the officers of “Bank that I chose in question No. 7” know. | 5 | 4 | 3 | 2 | 1 | |
| 2 | When I have experienced the service problems from “Bank that I chose in question No. 7”, I always let bank officers know. | 5 | 4 | 3 | 2 | 1 | |
| 3 | When I receive the services from the offices, whether it good or not, I will always let “Bank that I chose in question No. 7” know. | 5 | 4 | 3 | 2 | 1 | |

Section 7: Other Opinions

Description: Please providing the suggestions for improving Corporate Governance, Self-Service Technology, Service quality, Brand equity, and Customer citizenship of bank you selected in question No.7

8.1 Suggestions for improving bank’s corporate Governance

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.....
.....

8.2 Suggestions for improving bank’s Self-Service Technology

.....
.....
.....

8.3 Suggestions for improving bank’s Service quality

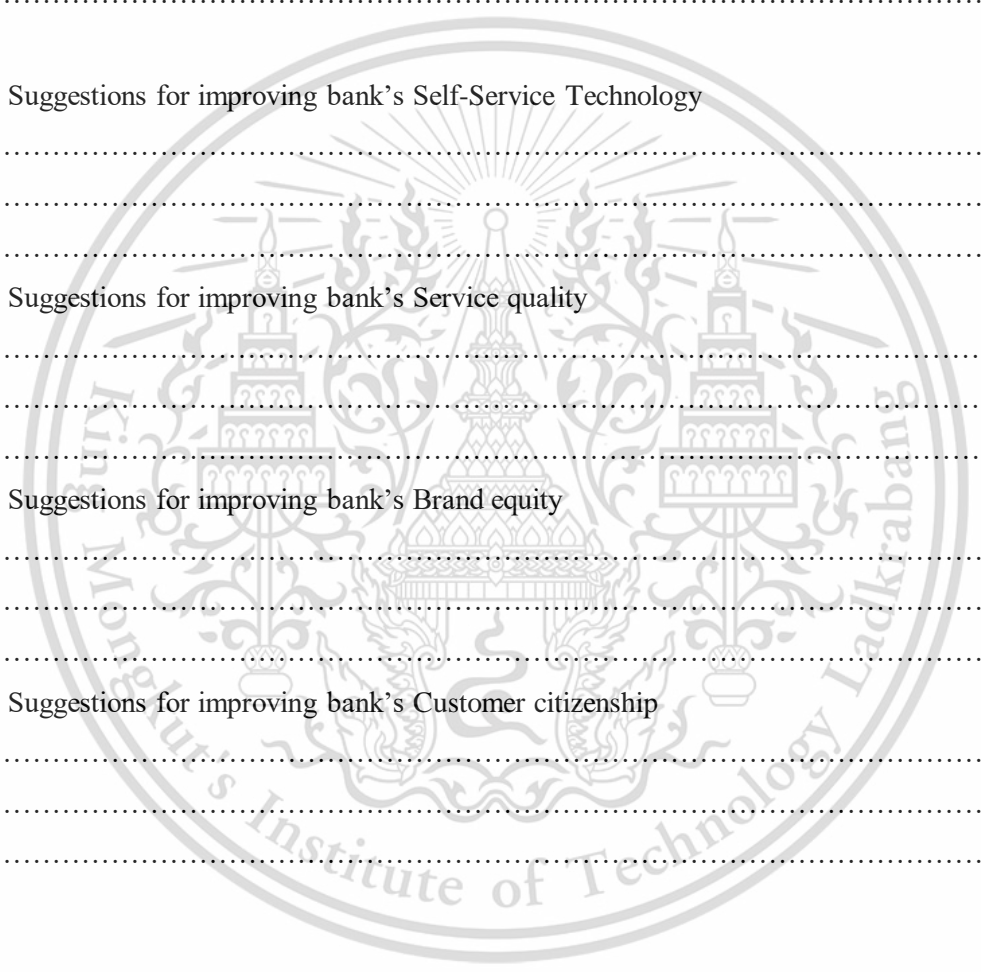
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8.4 Suggestions for improving bank’s Brand equity

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8.5 Suggestions for improving bank’s Customer citizenship

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