

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY,

KUMASI

COLLEGE OF HUMANITIES AND SOCIAL SCIENCES

DEPARTMENT OF MARKETING AND



**EXAMINING THE EFFECTS OF RELATIONSHIP MARKETING ON THE
RELATIONSHIP BETWEEN CUSTOMER DECISION-MAKING AND REPEAT
PURCHASING**

**A THESIS SUBMITTED TO THE DEPARTMENT OF MARKETING, KWAME
NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY IN PARTIAL
FULFILMENT OF THE REQUIREMENT FOR THE AWARD DEGREE OF
MASTER OF BUSINESS ADMINISTRATION IN MARKETING**

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DECLARATION

I hereby declare that this submission is my own work towards the Master of Business Administration and that to the best of my knowledge no part of it has been presented for another degree in this University or elsewhere except for the references to other people's work which have been duly acknowledged.

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DEDICATION

I dedicate this endeavour to my husband Mr. Amoateng,
for his steadfast support and encouragement,
throughout this execution of this material.



ACKNOWLEDGEMENT

I am grateful to the Almighty God for his grace and mercy throughout the conduct of this thesis. I thank my supervisor, Prof. Bylon Abeeku Bamfo for his patient guidance. I thank my family and friends for the support and understanding. Finally, I am grateful to all well-wishers.



ABSTRACT

The primary objective of the study was to examine the effects of relationship marketing on the relationship between customer decision-making and repeat purchasing. A descriptive research design was combined with a quantitative research methodology in this study. The study population included management, staff and customers of the selected banks operating in the Kumasi Metropolitan area. A study sample of 306 was selected using both purposive and convenient sampling techniques. Data was mainly analysed using one-sample t-test, regression analysis and structural equation modelling. The study utilized questionnaires in data collection. The study showed that customer decision making significantly affect relationship marketing. The study also showed that customer repeat purchasing is significantly affected by the customer decision making process or outcome. Thirdly, the study showed that the relationship between customer decision making and customer repeat purchasing was mediated by relationship marketing. The study however showed that the mediation effects, although positive, was not significant effect. Based on the findings, the study recommended that banks in the Kumasi Metropolis prioritize customer service quality, improve online banking services, maintain good reputations, offer competitive fees and charges, focus on relationship marketing, prioritize convenience and continuously monitor customer satisfaction.

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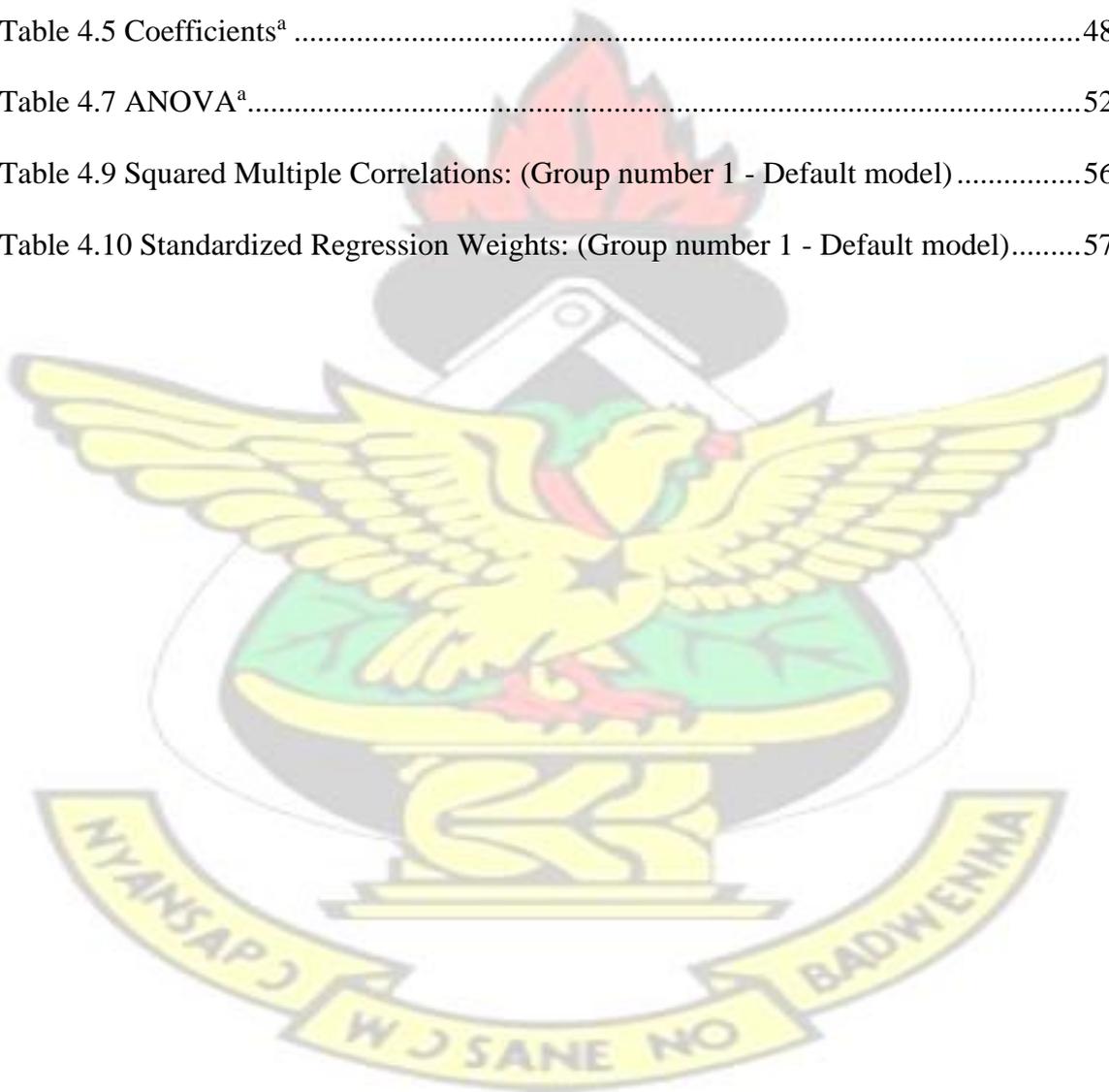
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CHAPTER ONE

GENERAL INTRODUCTION

1.1 Introduction

Chapter one presents the introduction to the study, the background to the study, the problem statement, and objectives of the study, significance of the study, scope, and limitations as well as the organization of the study.

1.2 Background of the Study

Commercial entities thrive on making profits (Ahmed & Saeed, 2020). In the assessment of Cheng et al., (2021), company profits are a function of sales activities. According to Hayes and Rockwood (2020), it is comparatively more difficult for companies to attract new customers than retain existing customers. For that matter, companies are better served by taking measures to influence repeat purchasing (Jiaqi, Teo, Tingting & Jiaxun, 2021). As posited by Kanapathipillai (2021), repeat customers are easier to persuade to make a purchase and are usually amenable to spending more money due to previously-built sense of trust. Guo, Wang, Wu (2020) opine that repeat purchasers are more prone to conducting word-of-mouth advertising for the company which makes the marketing and advertising activities of the company more effective. In a similar vein, Craciun and Moore (2019) assert that repeat purchasers represent satisfied customers, who represent 77 per cent of customers and spend on average, 67 per cent more than first-time customers.

In view of the perceived benefits of repeat purchasing, several studies (Kanapathipillai, 2021; Hayes & Rockwood, 2020; Khoa, 2019) have sought to investigate the factors that influence repeat purchasing. In a study that sought to determine the determinants of

customer behaviour, Hayes and Rockwood (2020) showed that information safety, price advantage and transaction reliability are the major factors that influenced customer purchasing behaviour. According to Khoa (2019), information safety and customer service were significant factors influencing a customer's purchasing decision. Kanapathipillai (2021) agreed with both Hayes and Rockwood (2020) and Khoa (2019) on the points above but asserted that these factors were predicated on the choice and decisions of the customer. As posited by Sakolnakorn (2020), decision making is a cardinal determinant in customer decision making.

According to Ma, Jang and Lai (2020), repeat purchasing, like all kinds of customer intentions and activities are influenced by customer decision making processes: problem identification, information search, evaluation of alternatives, purchase and post purchase evaluation. Previous studies by Ladkin and Buhalis (2016) has shown that repeat purchasing is a function of the psychological, personal and social influences of customer decision making.

In a recent study by Wu, Liu, Teng, Zhang and Xie (2021) which analysed how variances in online reviews of products affect customer purchasing decisions, findings showed that although factors such as product attributes, price and availability affected the frequency of repeat purchases, purchasing was essentially a function of customer decision making and other factors were mainly variables of consideration in the decision making process. To ascertain the perceived impact of customer decision making on repeat purchasing, some recent studies (Cheng et al., 2021; Wu et al., 2021; Wu et al., 2020) have shown through quantitative studies have found significant correlations and impacts of customer decision making on repeat purchasing.

Other studies (Tupikovskaja-Omovie & Tyler, 2021; Boardman & McCormick, 2021; Changchit & Klaus, 2020) however have asserted that other variables such as customer relationship marketing are significant mediators of the relationship between customer decision-making and repeat purchasing. In a study that sought to analyze customers' shopping trends, Tupikovskaja-Omovie and Tyler (2021) showed that relationship marketing significantly influences customer decision making for repeat purchasing. Boardman and McCormick (2021) and Changchit and Klaus (2020) in similar studies made similar findings that supported the significance of relationship marketing as an effective predictor of the relationship between customer decision making and repeat purchasing.

These studies (Tupikovskaja-Omovie & Tyler, 2021; Boardman & McCormick, 2021; Changchit & Klaus, 2020) were however performed in developed countries with different cultural and economic environments that may alter customer purchasing behaviour in relation to developing countries like Ghana. To this end, this study sought to examine the effects of relationship marketing on the relationship between customer decision-making and repeat purchasing using selected banks in the Kumasi Metropolis as case study.

1.3 Problem Statement

In an ideal situation, customers become loyal and their value to the business increases over time because they indulge in repeat purchases. Companies lose financial resources and suffer high costs when they have to strive to gain new customers due to an inability to retain previous customers. Various studies (Kanapathipillai, 2021; Hayes & Rockwood, 2020; Khoa, 2019) have touted the relative importance of repeat purchasing

to the profitability and sustainability of companies. In the opinion of Cheng et al., 2021, repeat purchasing is a function of customer decision making process. According to studies (Tupikovskaja-Omovie & Tyler, 2021; Boardman and McCormick, 2021; Changchit & Klaus, 2020) performed in some developed countries, relationship marketing can significant influence customer decision making on repeat purchasing. To this end, companies that put effort into relationship marketing stand a higher chance to successfully influencing the customer decision making process towards their benefit in the form of customers returning to make purchases after their initial purchase.

In spite of the promising nature of these studies (Tupikovskaja-Omovie & Tyler, 2021; Boardman & McCormick, 2021; Changchit & Klaus, 2020), a generalization cannot be made regarding the local Ghanaian environment because of divergence in cultural and psychological makeups that might predicate Ghanaian customers to behave in a somewhat different manner than customers in developed countries. There is therefore a need to empirical investigations to determine the effects of relationship marketing on the relationship between customer decision-making and repeat purchasing. This would influence corporate managements, improve corporate decision making and policy formulation and increase literature and knowledge on the topic.

1.4 Research Objectives

The primary objective of the study was to examine the effects of relationship marketing on the relationship between customer decision-making and repeat purchasing. To achieve the main objective, the study sought to provide responses to the following specific objectives.

- 1 To identify the factors that influence customer decision-making at selected

banks in the Kumasi Metropolis.

- 2 To assess the effects of customer decision-making on customer repeat purchasing.
- 3 To assess the impact of customer decision-making on relationship marketing of banks in the Kumasi metropolis.
- 4 To examine the mediating role of relationship marketing on the interaction between customer decision-making and repeat purchasing.

1.5 Research Questions

To achieve the specific objectives of the study, the study sought to provide responses to the following research questions:

- 1 What are the factors that influence customer decision-making at selected banks in the Kumasi metropolis?
- 2 What is the impact of customer decision-making on customer repeat purchasing?
- 3 What is the impact of customer decision-making on relationship marketing of banks in the Kumasi metropolis?
- 4 What is the mediating role of relationship marketing on the interaction between customer decision-making and repeat purchasing?

1.6 Significance of the Study

An examination of the effects of relationship marketing on the relationship between customer decision-making and repeat purchasing would have significance to several stakeholders. Firstly, the study would be useful information to managements of the selected banks and other companies in Ghana. To this end, the study would provide

useful data for corporate decisions and action plans as well as policies on how to conduct relationship marketing in such a manner as to positively influence customer decision making for repeat purchasing. The study would concentrate the minds of the managements of the selected banks on how decision making affects repeat business and the role that managements can play in bringing customers to the stage of repeat purchasing decisions. The study would also improve management understanding of customer behaviour and relationship marketing, thereby improving the marketing effectiveness of banks and improving company growth and sustainability.

To employees of the selected banks, the study would improve understanding of the need to ensure better customer service and customer relationship management as its association with customer purchasing decision making may be established. The study would also bring to the fore the need for improved training regiments for employees, targeted at improving employee-customer relationship and ensuring customer satisfaction with the level of service provided by employees of the selected banks.

Going forward, the study would be of significance to the government of Ghana, as improved levels of repeat purchasing would augment bank profitability and enable the government to take in more revenues from the selected banks. This would enable the government to undertake its developmental objectives. Government agencies and policy makers would also benefit from the new knowledge that the conduct of the study would bring about, enabling greater insight into the topic and improving the quality of policies around customer relationship management and related topic.

The general public would also benefit as improved bank profitability would enable the selected banks to undertake more significant and visible corporate social responsibilities

in the communities they operate in, serving the public in general.

To the academic community, the study would bring about increased knowledge and literature in relation to the topic and improve the research environment as subsequent studies could be guided by the findings and recommendations of the study.

1.7 Scope of the Study

The scope of the study was limited to examining the effects of relationship marketing on the relationship between customer decision-making and repeat purchasing. Geographically, the study concentrated its data taking efforts at employees and customers of selected banks in the Kumasi metropolis. Conceptually, the study sought to identify the factors that influence customer decision-making at selected banks in the Kumasi Metropolis, examine the impact of customer decision-making on customer repeat purchasing and assess the impact of customer decision-making on relationship marketing of banks in the Kumasi metropolis. The study also sought to examine the mediating role of relationship marketing on the interaction between customer decision-making and repeat purchasing.

1.8 Overview of Research Methodology

A descriptive research design was combined with a quantitative research methodology in this study. A quantitative approach was ideally suited for this study due to the fact that the study placed a strong emphasis on numbers due to its survey format. The use of a quantitative approach allowed for the development and application of observable models and numbers (figures) in the analysis of collected data (Gustafsson, 2017). In addition, the study used a descriptive design to accurately represent the views, attitudes, and other

data gathered for analysis. According to Creswell (2016), combining quantitative and descriptive research methods allows for more systematic data collection and analysis.

The study population included management, staff and customers of the selected banks operating in the Kumasi Metropolitan area. The total population was estimated at one thousand five hundred respondents. Using Bukhari (2020) formula for calculating the sample size of a known population, a sample size of 306 was selected. The study utilized both purposive and convenient sampling techniques. Management and staff of the selected banks were selected through purposive sampling techniques whilst customers were selected through convenient sampling.

Purposive sampling, according to Saunders, Lewis, and Thornhill (2012), allows for the selection of specific subjects within a population. Purposive sampling was used in this study to select respondents based on their position, job function, perceived experience, and job knowledge. Purposive sampling approaches were found to be the most appropriate for the research methodology, ensuring representativeness and generalizability of the results. Purposive sampling, according to Gustafsson (2017), increases the contextual value of a research study because respondents are often experts who are asked to give detailed answers to the study. Convenient sampling on the other hand was selected to enable the study selected respondents who were present in the banking halls at the time of the data collection. According to Saunders, Lewis, and Thornhill (2016), convenient sampling in some ways, mimic the randomness of random sampling and enables high representativeness of respondents.

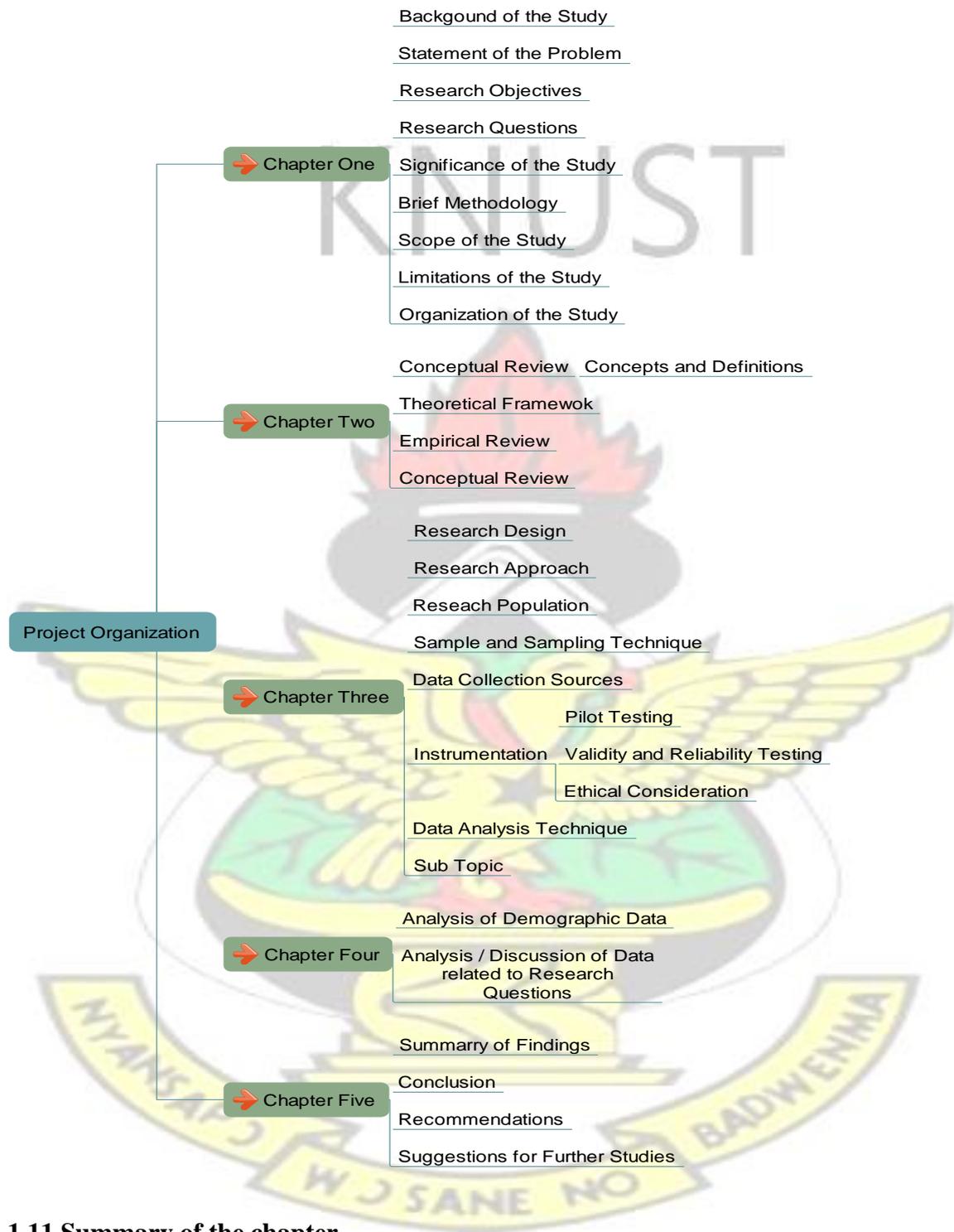
The study's primary data was collected using questionnaires. The Statistical Package for Social Science (SPSS) and Amos version 23 were used to analyze the results. SPSS was used in running mean and standard deviation analysis to determine skewness of responses whilst Amos was used to perform path analysis in structural equation modelling to assess the effects of equipment reliability on availability. The results were presented using graphs and tables.

1.9 Limitations of the Study

The study's most significant flaw was thought to be its lack of time. Time was a limiting factor since the time allotted for the study's conduct was considered to be restricted. To get around this restriction, the researcher worked on multiple sections of the work concurrently, in order to shorten the time needed to undertake the study. In addition, the analysis used data collection and analysis instrument that ensured representativeness and generalizability in a shorter amount of time. Purposive and convenient sampling were used in this case to ensure that participants with the most useful knowledge for the analysis were chosen, ensuring representativeness.

The study also anticipated difficulties in having respondents to reply to the research instrument in a timely manner. This was due to the fact that the study's target demographic was thought to have busy schedules and could actually chose not to participate in the study. The study attempted to address this issue by assuring respondents of the project's importance in terms of enhancing the relationship marketing, customer decision making, repeat purchasing and the industry in general.

1.10 Structure of the Study



1.11 Summary of the chapter

The research examined consumer decision-making, recurrent purchases, and the influence of relationship marketing in the context of commercial entities. The primary

focus was on the importance of recurring business for corporate profitability and the strategies businesses may use to shape consumer behavior to increase client retention.

Several scholars argued that repeat business was a significant factor in the relationship between sales activity and firm earnings. It was often thought that keeping current clients was preferable to acquiring new ones. Due to the trust they had developed over time, repeat customers were more likely to make purchases, spend more money, and even spread the news about the business. According to research, repeat clients are often happy ones who spend much more than first-time ones.

Studies on variables affecting recurrent purchases have highlighted the importance of information security, competitive pricing, and transaction dependability as major influences on consumer behavior. Additionally, the methods used by customers to make decisions were crucial in determining repeat purchases. This dynamic was further influenced by elements including psychological, emotional, and societal factors.

In the interaction between consumer decision-making and recurrent purchases, relationship marketing has become a crucial mediator. Although research from rich nations already existed to support this idea, there remained a knowledge vacuum about probable cultural and economic disparities in developing countries like Ghana.

Focusing on a few banks in the Kumasi Metropolis, the research sought to investigate the impact of relationship marketing on the link between consumer decision-making and repeat purchases. The study aimed to improve business strategies, guide policy development, and add to the academic literature by identifying the elements affecting consumer decision-making, measuring its influence on repeat purchases, and investigating the mediating role of relationship marketing.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter provided a summary of the related literature that connected the various concepts and objectives of the research subject. This chapter covered factors that influence customer decision-making in banks, impact of customer decision-making on customer repeat purchasing, impact of customer decision-making on relationship marketing of banks, mediating role of relationship marketing on the interaction between customer decision-making and repeat purchasing and a summary of the chapter

2.2 Factors That Influence Customer Decision-Making in banks

The consumer buying decision process is the decision-making process that begins with the consumer buying the goods or services in exchange for money in the market before, during, and after the purchase of goods or services (Agariya & Singh, 2020). It helps the seller/marketer for selling its goods or services in the market (Zhang et al., 2019). If the marketer is successful to understand consumer behavior according to the consumer buying decision process towards the goods or services, then it may succeed in selling its goods or services (Zhao, Gu, & Whinston, 2018). The consumer buying decision process consists of five stages Problem recognition, Information search, Evaluation of alternatives, Purchase decision, and post-purchase behavior. It shows how a consumer starts thinking before buying a product (Dellarocas, 2016).

A literature review on the factors that influence customer decision-making in banks reveals a range of factors that can impact a customer's choice of financial institution. Convenience, fees, and interest rates are among the most commonly cited factors in the

literature (Duc et al., 2020; Kim et al., 2019; Smith et al., 2018). One study found that convenience was a key factor in customer decision-making, with customers choosing banks that were located close to their home or place of work, or that offered online and mobile banking options (Kim et al., 2019). Another study found that fees were a significant consideration for many customers, with customers being attracted to banks that charged low fees for services such as ATM usage or account maintenance (Smith et al., 2018). In terms of convenience, customers may choose a bank that is located close to their home or place of work (Kim et al., 2019) or that offers online and mobile banking options for easy access to their accounts (Smith et al., 2018). In addition, the availability of ATMs can be an important factor in a customer's decision-making process (Duc et al., 2020).

Fees are also a significant consideration for many customers when choosing a bank (Kim et al., 2019; Smith et al., 2018). Customers may be attracted to banks that charge low fees for services such as ATM usage or account maintenance (Smith et al., 2018). Interest rates have also been found to be an important factor in customer decision-making in banks (Duc et al., 2020; Kim et al., 2019). Customers may consider the interest rates offered by different banks when deciding where to open an account or take out a loan (Kim et al., 2019). Interest rates are another factor that can influence customer decision-making in banks (Duc et al., 2020; Kim et al., 2019). Customers may consider the interest rates offered by different banks when deciding where to open an account or take out a loan (Kim et al., 2019).

Customer service is another factor that can impact a customer's decision to choose a particular bank (Smith et al., 2018). Good customer service can be a significant factor in

a customer's overall satisfaction with their financial institution (Smith et al., 2018). Customer service is another factor that has been identified as important in previous research (Smith et al., 2018). Good customer service can be a significant factor in a customer's overall satisfaction with their financial institution (Smith et al., 2018).

The reputation of a bank is also an important consideration for many customers (Duc et al., 2020). This includes factors such as the bank's financial stability and its history of ethical behavior (Duc et al., 2020). The reputation of a bank has also been found to be an important consideration for many customers (Duc et al., 2020). This includes factors such as the bank's financial stability and its history of ethical behavior (Duc et al., 2020).

In addition to these factors, the products and services offered by a bank can also influence customer decision-making (Kim et al., 2019). Customers may be attracted to banks that offer a wide range of products and services, such as checking and savings accounts, credit cards, loans, and investment options (Kim et al., 2019). Personal connections have also been found to play a role in a customer's decision to choose a particular bank (Duc et al., 2020). Customers may base their decision on recommendations from friends or family members, or on a long-standing relationship with the bank (Duc et al., 2020). Personal connections can also play a role in a customer's decision to choose a particular bank (Duc et al., 2020). Customers may base their decision on recommendations from friends or family members, or on a long-standing relationship with the bank (Duc et al., 2020).

Also, the use of technology in banking can also be a factor in a customer's decision-making process (Smith et al., 2018). In today's digital age, many customers are attracted to banks that offer advanced technology, such as mobile banking apps, online account

management, and security features like biometric authentication (Smith et al., 2018). the use of technology in banking has also been identified as a factor in customer decision-making (Smith et al., 2018). Many customers are attracted to banks that offer advanced technology, such as mobile banking apps, online account management, and security features like biometric authentication (Smith et al., 2018).

Analysis of other previous studies on the topic showed similar findings. Garba et al. (2017) employed Ordinary Least Square method to evaluate the explanatory power of various factors determining bank selection decision in Nigeria. The study used 16 characteristics of banks that influence customers' choice of bank and then these characteristics were grouped into four factors such as security factors, technology factors, economic factors and personal factors. The result depicted that all the four factors had indicated a positive correlation with choice of customers in selecting bank in the selected area.

Tehuluu and Wondmagegn (2014) worked on five commercial banks of Bah Dar City, Ethiopia. According to them significant factors were friendly manner of staff, ATM service, bank speed, service quality, external bank appearance and internal sitting arrangement, feeling secured, proximity to home/work place, many branches and long operating time whereas insignificant factors were recommendations from others, number of counters, safety of funds, warm reception and lower service charge for bank selection decision of customer. However, Rao & Sharma (2010) showed that recommendation from family, friends and peers had significant influence on customers' bank choice.

The researchers (Cicic et al., 2004) selected students aged between 19 and 24 years of the University of Sarajevo as a sample because they are the potential bank customer in Bosnia and Herzegovina. They got five most important factors are good reception of bank, friendly bank personnel, low service charges, pleasant bank atmosphere and ease of opening a bank account and five least important factors are importance of a domestic bank, recommendation of friends and relatives, location of the main branch, external appearance of the bank on the market and location of the existing branches and sub-branches.

Aregbeyen (2011) conducted a study on 1750 respondents of Nigeria. Respondents were surveyed with structured questionnaire from seven locations of Nigeria and identified that most important bank selection criteria were safety of funds, quick/prompt service and minimum waiting time among 25 criteria. Omar & Orakwue (2006) also suggested fund safety, good service quality and fast transactions had significantly associated with customers' bank selection decision in Nigeria. Maiyaki and Mokhtar (2011) pointed out the determinants of bank customers' intention in Nigeria. Researchers gave importance to corporate image, service quality and perceived value on customer behavioral intentions.

Safakli (2007) conducted a study in Northern Cyprus to examine the bank selection criteria employed by customers. The findings indicated that the most crucial criteria affecting customers' bank selection decisions are bank image, service quality and efficiency, parking facilities, convenient location, financial factors and affected opinion. The study anticipated that it would be crucial to deal with different demographic characteristics of respondents as distinctive segments and treat different priorities in their

bank selection process. The researcher quantified service quality scores to the tangibles, reliability, responsiveness, assurance and empathy dimension of commercial banks in Northern Cyprus. Result shows that empathy has the highest negative service quality scores.

Katircioglu et al. (2011) studied on bank selection criteria of customers in two Romanian cities (Bucharest and Constanta). The study mentioned that sufficient ATM booth was the major influential factor in bank selection. Other factors such as providing ATM services, telephone and internet banking, attention to customers, bank reputation and image, confidentiality, staff appearance and the number of branch around the country also played effective role in bank selection. To the best of the researchers' knowledge, in Bangladesh, which area is lack such studies, is northern region of the country. A study was conducted by (Rashid & Hassan, 2009) to examine the impact of demographic segments on the bank selection criteria employed by customers of Islamic shariah based banks in Bangladesh. Another research designed on bank selection criteria of customers in Khulna City of Bangladesh (Jahiruddin & Haque, 2009). Rashid et al. (2012) studied bank selection criteria applied by the students of Dhaka University, Bangladesh.

2.3 Impact of Customer Decision-Making On Customer Repeat Purchasing

A consumer typically decides to undergo a repeat purchase when he/she is normally satisfied with the brand and is in the last stage of post-purchase behavior of the consumer buying process (Kao, 2019). The consumer reviews the brand's experience he/she had during the product's or service's use. Therefore, repeat purchase intention takes place in the buyer's 'black box' when the consumer has decided whether to purchase the same brand or not (Tong & Xuecheng, 2019). However, Zhang et al. (2019) argue that

consumers should possess both high satisfaction and loyalty towards the brand, to become the brand's loyalist or apostle. Therefore, repeat purchase intention can serve as a predictor of actual purchase behavior.

Companies are now more interested in maintaining customers' repeat purchases because it will not only lead to sustained competitive advantage but will help increase profitability against fierce competition whilst decreasing new costs in attracting new consumers as well (Tong & Xuecheng, 2019). For example, according to Reichheld & Sasser (1990), a company's profits could increase by 25% to 85% with a mere 5% increase in consumer retention. On the contrary, the same company can incur 5 times more cost in attracting new consumers.

Customer decision-making can have a significant impact on customer repeat purchasing, as customers' choices about what products or services to purchase can affect their likelihood of making future purchases. This literature review will explore the various factors that can influence customer decision-making and how these factors can impact customer repeat purchasing. In the estimation of Bansal & Taylor (2021), one factor that can influence customer decision-making is the customer's perceived value of the product or service being offered. Customers who perceive a high value in the product or service are more likely to make a purchase and to make repeat purchases in the future (Bansal & Taylor, 2021). Perceived value can be influenced by a range of factors, such as the quality of the product or service, its price, and the benefits it provides (Bansal & Taylor, 2021).

Another factor that can impact customer decision-making is the customer's level of trust in the company or brand (Zhang et al., 2020). Customers who trust the company or brand

are more likely to make a purchase and to make repeat purchases in the future (Zhang et al., 2020). Trust can be influenced by a range of factors, such as the company's reputation, its customer service, and the quality of its products or services (Zhang et al., 2020). The customer's level of satisfaction with a previous purchase can also influence their decision-making and their likelihood of making repeat purchases (Javalgi et al., 2019). Customers who are satisfied with their previous purchase are more likely to make repeat purchases in the future (Javalgi et al., 2019). Satisfaction can be influenced by a range of factors, such as the quality of the product or service, the customer's experience with the company or brand, and the customer's perception of the value they received from the purchase (Javalgi et al., 2019).

In addition to these factors, the customer's decision-making can also be influenced by external factors such as social influence and marketing efforts (Kim et al., 2018). Social influence, which refers to the influence that others have on an individual's behavior, can play a role in a customer's decision to make a purchase and to make repeat purchases in the future (Kim et al., 2018). Marketing efforts, such as advertising and promotions, can also influence customer decision-making and their likelihood of making repeat purchases (Kim et al., 2018).

A firm can reduce costs significantly (through customer repeat purchasing) by building a good relationship with customers. For example, it has been shown that it is cheaper to serve an existing customer than to attract and serve a new one (Ndubisi, 2006).

Firms can also reduce the uncertainty of demand by building a relationship with customers. Prior studies have suggested that effective relationship selling (marketing) will be more critical when: the service is complex, customized, and delivered over a

continuous stream of transactions (Berry, 2003); many buyers are relatively unsophisticated about the service (Ghingold & Maier, 1996); and the environment is dynamic and uncertain in ways that affect future needs (demand) and offerings (Crosby et al., 1990).

According to Crosby et al. (1990), these characteristics apply to professional services such as accounting and many financial services such as banking. The social penetration theory states that partners will continue to deepen a relationship as long as anticipated benefits exceed anticipated costs (Altman & Taylor, 2003). Since a high-quality firm-customer relationship can reduce customers' uncertainty or perceived risk, and trust, commitment, communication, and conflict-handling ability can enhance relationship quality, it is logical to expect an association between these variables and overall firm-customer relationship quality.

The development of effective customer relationships is widely advocated as a key element of marketing strategies in the service sector. The advantages associated with the development of such relationships are thought to be particularly relevant in the case of services for which credence qualities are high. However, a key feature of most services is customer participation in the production and delivery of the service. The ability of an organization to develop and maintain a relationship with its customers will be dependent on their willingness to participate. For participation to be worthwhile, customers must perceive that it yields benefits that are greater than those which accrue from nonparticipation.

If the relationship is to remain successful, the customer should be at the hub of it and so it is important to have the customer's best interest at heart. Related to this issue is co-

developing products and service augmentation. These will, in many instances, be employed by organizations adding extra services to differentiate from their competitor's offerings. In this context the "extras" must be valued by the consumer, and not readily available elsewhere (i.e. "adaptation", Wilson, 1995). A high emphasis on enhanced service and service quality is further cited as an essential element within relationship marketing (Christopher et al., 2001).

The above factors constitute an attempt to favourably lock in or retain the customer and many academics espouse the importance of customer repeat purchasing regarding relationship marketing theory (Wright et al., 1998).

Also, Barnes (1994) observes that tactics such as frequent-buyer schemes, where the customer has to return to the same company to accumulate "points", develop a barrier to exit. The Irish grocery chain, Superquinn, differentiates its loyalty scheme by introducing "both frequency marketing and targeted direct marketing, which so many so-called loyalty schemes neglect to include" (Conneran, 1996). Loyalty is a complex variable to quantify; however, Hawkes (1996) reemphasized the concept of the loyalty ladder, with the lowest rung being suspect and the highest rung advocate. Schneider (2000) observed: "what is surprising is that researchers and businessmen have concentrated far more on how to attract customers to products and services than on how to retain them". Selling products to existing customers is essentially more cost-effective than the costs incurred while searching for new ones (Hartley et al., 1995; Mitchell, 1995; Jackson, 2000).

Overall, the literature suggests that a range of factors can influence customer decision-making and their likelihood of making repeat purchases. These factors include the

customer's perceived value of the product or service, their level of trust in the company or brand, their satisfaction with previous purchases, and external factors such as social influence and marketing efforts. Understanding these factors can help companies to better target their marketing efforts and to improve customer satisfaction, leading to increased customer repeat purchasing.

2.4 Impact of Customer Decision-Making On Relationship Marketing of Banks

Relationship marketing is a marketing approach that focuses on building long-term, mutually beneficial relationships with customers, rather than just focusing on short-term transactions (Gronroos, 1990). It aims to create a strong emotional bond between the customer and the company or brand, which can lead to increased customer loyalty and repeat purchasing (Gronroos, 1990). In this literature review, we will explore the key concepts and strategies of relationship marketing, and examine the evidence on its effectiveness in driving business growth using current references and providing a bibliography at the end.

Customer decision-making can have a significant impact on the relationship marketing efforts of banks, as customers' choices about which bank to use can affect their level of engagement with the bank and their overall satisfaction with the bank's services. This literature review will explore the various factors that can influence customer decision-making and how these factors can impact the relationship marketing of banks. According to Bansal & Taylor (2021), one factor that can influence customer decision-making is the customer's perceived value of the products or services being offered by the bank. Customers who perceive a high value in the products or services are more likely to choose the bank and to engage with the bank more frequently (Bansal & Taylor, 2021).

Perceived value can be influenced by a range of factors, such as the quality of the products or services, the fees charged by the bank, and the benefits provided by the bank (Bansal & Taylor, 2021).

Another factor that can impact customer decision-making is the customer's level of trust in the bank (Zhang et al., 2020). Customers who trust the bank are more likely to choose the bank and to engage with the bank more frequently (Zhang et al., 2020). Trust can be influenced by a range of factors, such as the bank's reputation, its customer service, and the security of its products and services (Zhang et al., 2020).

The customer's level of satisfaction with their previous interactions with the bank can also influence their decision-making and their level of engagement with the bank (Javalgi et al., 2019). Customers who are satisfied with their previous interactions with the bank are more likely to engage with the bank more frequently and to be more loyal to the bank (Javalgi et al., 2019). Satisfaction can be influenced by a range of factors, such as the quality of the products or services, the customer's experience with the bank, and the customer's perception of the value they received from the bank (Javalgi et al., 2019).

In addition to these factors, the customer's decision-making can also be influenced by external factors such as social influence and marketing efforts (Kim et al., 2018). Social influence, which refers to the influence that others have on an individual's behavior, can play a role in a customer's decision to choose a particular bank and to engage with the bank more frequently (Kim et al., 2018). Marketing efforts, such as advertising and promotions, can also influence customer decision-making and their level of engagement with the bank (Kim et al., 2018).

Shahram & Behzad (2012) conducted a study on relationship marketing framework and its effect on customer purchasing decision-making. The motivation behind this examination is to sway relationship marketing on client buying behavior. The measurable society of this examination incorporated all clients of Audio and Video Stop in the city of Ardabil in 1390 that was chosen 378 to available inspecting. For information investigation in the examination have utilized Lisrel programming and measurable methods of auxiliary conditions displaying (SEM). The outcomes show that there is a critical relationship between the relationship Marketing framework and the Retention Orientation of the Retailer from sound and video Shops.

There is a critical relationship between relationship Satisfaction, personalization of the shop, rewarding of the shop, and shop Communications with Retention Orientation of the Retailer, however, there isn't a noteworthy relationship between particular medicines of the shop and Retention Orientation of the Retailer. Additionally, there is a noteworthy relationship between trust to shop with relationship Satisfaction and Relationship Commitment.

In another study, Nwulu, Nwokah, and Gladson (2018) studied Customer service management and marketing valuation of food and beverage firms in Nigeria. This examination explores the relationship between client assistance to the board and the marketing execution of food and beverage fabricating firms in Nigeria. The structure is the cross-sectional overview and information is created from fifteen (15) cited fabricating firms in the nation. Relationships are surveyed dependent on invalid speculative articulations which analyze the unimportance of the impact of client assistance to the executives on three proportions of marketing execution: deals

development, piece of the pie, and productivity; utilizing Spearman's rank request connection. All speculations were dismissed dependent on the proof of a noteworthy relationship between the factors. The investigation, by its discoveries certified that the client supports the executives, contributes altogether to marketing execution subsequently upgrading measures, for example, deals development, piece of the pie, and benefit of food and beverage firms in the Nigerian manufacturing industry.

Blackwell et al. (2001) reported that to comprehend consumers' purchasing decisions, marketing managers should understand their consumption process and the benefits of organizational products and services in their perceptions. The authors also added that when consumers intend to buy certain products, they pass through numerous phases which would influence their purchase decision process and post-purchase behavior. The first phase represents problem recognition wherein consumers intend to satisfy their needs and wants. The role of marketers in this phase emerges while using advertisements, personal selling, and packaging to arouse the recognition of desired needs or wants. In the second phase, consumers begin to seek information from either internal sources (usually from their past experiences) about the products or outside sources, for example, friends, family, relatives, neighbours, annual reports, publications, salespersons, social media, or packaging labels. Finally, consumers evaluate the alternatives and select from brands that best suit them and satisfy their needs.

Kumar et al. (2020) add that psychological factors have a strong implication in the purchase decision, as we easily find people who, after having purchased a product/ service, wonder about the reason why they did it. It is essential to understand the mental triggers behind the purchase decision process, which is why consumer psychology is

related to marketing strategies (Ding et al., 2020). It is not uncommon for the two areas to use the same models to explain consumer behavior and the reasons that trigger impulse purchases. Consumers are attracted by advertising and the messages it conveys, which is reflected in their behavior and purchase intentions (Varadarajan, 2020).

Overall, the literature suggests that a range of factors can influence customer decision-making and their level of engagement with a bank. These factors include the customer's perceived value of the products or services, their level of trust in the bank, their satisfaction with previous interactions with the bank, and external factors such as social influence and marketing efforts. Understanding these factors can help banks to better target their relationship marketing efforts and to improve customer satisfaction, leading to increased customer engagement and loyalty.

2.5 Mediating Role of Relationship Marketing On the Interaction Between Customer Decision-Making and Repeat Purchasing

The relationship between customer decision-making and repeat purchasing can be complex and multifaceted, with various factors influencing both processes. Relationship marketing can play a mediating role in this interaction, as the customer's level of engagement with a company or brand can impact both their decision-making and their likelihood of making repeat purchases. This literature review will explore the mediating role of relationship marketing in the interaction between customer decision-making and repeat purchasing, using current in-text citations and providing a bibliography at the end.

One factor that can influence the relationship between customer decision-making and repeat purchasing is the customer's perceived value of the products or services being

offered (Bansal & Taylor, 2021). Customers who perceive a high value in the products or services are more likely to make a purchase and to make repeat purchases in the future (Bansal & Taylor, 2021). Relationship marketing can play a mediating role in this interaction by helping to increase the customer's perceived value of the products or services through various efforts such as personalized communication, loyalty programs, and value-added services (Gao et al., 2020).

Another factor that can impact the relationship between customer decision-making and repeat purchasing is the customer's level of trust in the company or brand (Zhang et al., 2020). Customers who trust the company or brand are more likely to make a purchase and to make repeat purchases in the future (Zhang et al., 2020). Relationship marketing can play a mediating role in this interaction by helping to increase the customer's trust in the company or brand through efforts such as transparent communication, ethical behavior, and customer-centric policies (Mittal et al., 2019).

The customer's level of satisfaction with a previous purchase can also influence their decision-making and their likelihood of making repeat purchases (Javalgi et al., 2019). Customers who are satisfied with their previous purchase are more likely to make repeat purchases in the future (Javalgi et al., 2019). Relationship marketing can play a mediating role in this interaction by helping to increase the customer's satisfaction with their previous purchase through efforts such as responsive customer service, personalized communication, and value-added services (Bansal & Taylor, 2021).

Overall, the literature suggests that relationship marketing can play a mediating role in the interaction between customer decision-making and repeat purchasing by influencing various factors that can impact both processes. These factors include the customer's

perceived value of the products or services, their level of trust in the company or brand, and their satisfaction with previous purchases. By understanding and effectively utilizing these mediating factors, companies can improve customer decision-making and increase the likelihood of repeat purchasing.

2.6 Conceptual Framework

The conceptual framework of the study was predicated on the perceived predictive significance of relationship marketing on the relationship between customer decision-making and repeat purchasing. In this study, repeat purchasing was treated as an independent variable whilst customer decision-making and relationship marketing were treated as dependent variables.

Figure 2.1 Conceptual Framework



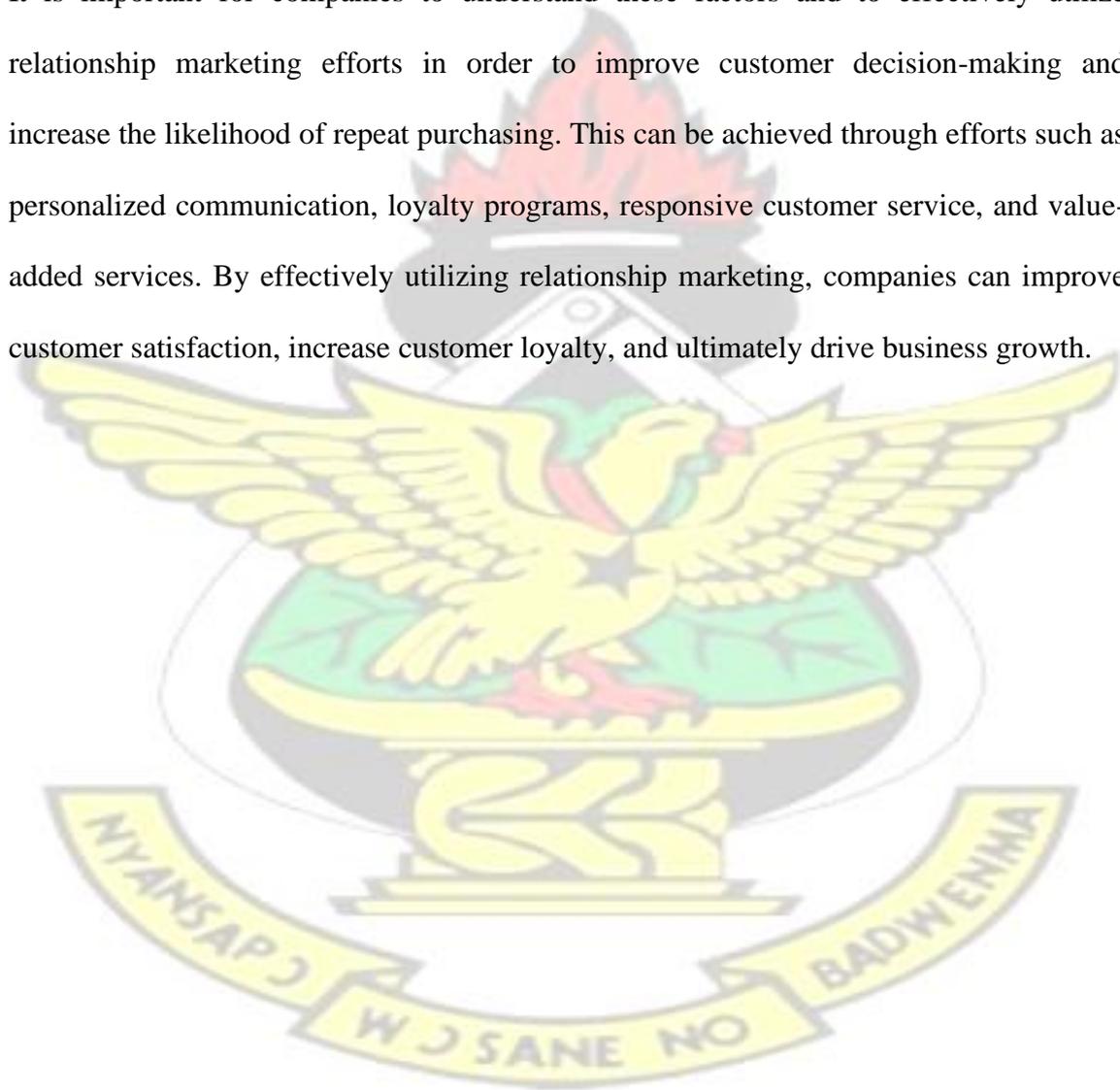
Source: Researcher's Construct, 2022

2.7 Summary of the Chapter

Based on the literature reviewed, it is clear that customer decision-making and repeat purchasing are closely interrelated processes that can be influenced by a range of factors. These factors include the customer's perceived value of the products or services, their

level of trust in the company or brand, their satisfaction with previous purchases, and external factors such as social influence and marketing efforts. Relationship marketing can play a mediating role in the interaction between customer decision-making and repeat purchasing by influencing these factors and increasing the customer's engagement with the company or brand.

It is important for companies to understand these factors and to effectively utilize relationship marketing efforts in order to improve customer decision-making and increase the likelihood of repeat purchasing. This can be achieved through efforts such as personalized communication, loyalty programs, responsive customer service, and value-added services. By effectively utilizing relationship marketing, companies can improve customer satisfaction, increase customer loyalty, and ultimately drive business growth.



CHAPTER THREE

METHODOLOGY

3.1 Introduction

The chapter described the methodology adopted for the study. The description detailed the research design and approach used, the population of the study, the sample size and how it was arrived, the sampling technique utilized in taking the study sample, the data collection sources, instruments and procedures, the methods utilized in the analysis of data, the verification of the reliability and validity of the collected data and the ethical considerations made in the collection of data.

3.2 Research Design

According to McMillan and Schaumacher (2018), the study design is critical in assisting the researcher in collecting and analysing critical data and processes used in developing the research. Additionally, Creswell (2016) defines a research design as a plan that guides the researcher through the process of collecting, analysing, and interpreting the observed data.

The study combined a quantitative research approach with a descriptive research design. According to Dich, McKee and Porter (2013), quantitative research method deals with quantifying and analysis variables in order to get results. It involves the utilization and analysis of numerical data using specific statistical techniques to answer questions like who, how much, what, where, when, how many, and how. A quantitative approach was chosen to enable the study test the research questions through the conduct of a survey, turning data into numbers and statistics based on measurements, models and scales

(Creswell, & Plano, 2011). The quantitative approach also allowed for the study test the relationship and effects of specific variables, one on another (Leavy, 2017).

To accurately portray the opinions, attitudes, and other information gathered for analysis, the research also used a descriptive design. As per Creswell (2014), the choice of a descriptive research design depends on the aims of the research and the forms of data analysis to be used. Because the study is about "what is," it was decided that a descriptive study design was perceived to be more appropriate. A descriptive design was used to gather the data for the analysis, which was then organized in charts and tables and subjected to statistical analysis to generate results and conclusions. Kothari (2015) asserts that a descriptive design is appropriate for revealing patterns and implications as well as traits, occurrences, and relationships. As per Creswell (2016), combining descriptive and quantitative research techniques makes it possible to collect and analyze data in a more structured way.

3.3 Population of the Study

According to Paul (2017), the term "population" in research refers to the broader community in which the researcher wishes to make generalizations based on the data gathered from a smaller sample. The study population included management, staff and customers of the selected banks operating in the Kumasi Metropolitan area. The total population was estimated at one thousand five hundred (1500) respondents.

3.4 Sample and Sampling Techniques

According to Naderifar, Goli, & Ghaljaie (2017), a sample is a portion of a larger number of people that has been specifically chosen to reflect the common and important

characteristics of the larger population. Using Bukhari (2020) formula for calculating the sample size of a known population, a sample size of 306 was selected (depicted on figure 3.1).

Figure 3.1 Sample Size Calculation

Bukhari Sample Size Calculator 2020		Formula for known population;
Confidence Level	95%	$\text{Sample size} = \frac{z^2 \times p(1-p)}{e^2}$ $1 + \left(\frac{z^2 \times p(1-p)}{e^2 N} \right)$
Sample Proportion (p)	0.5	
Margin of Error (e)	0.05	
Population Size (N)	1,500	
Alpha divide by 2	0.025	
Z-Score (z)	1.96	
Sample Size	306	

Source: Bukhari, 2020

The study sample represented 20.4% of the study population. Allen (2017) opines that a study sample could be perceived as adequate when it is representatively selected, making up at least 1% of a large population. Allen (2017) assertion is supported by Rahman (2017) who posits that for a large population, a sample size that exceeds 1% may be generalizable when the sampling procedure is representative. To this end, the sample size was considered adequate for the study.

3.4.1 Sampling Technique

Sampling is the process through which researchers investigate a subset or sample of a larger group of possible participants and use the results to make generalizations about the wider group or population (Naderifar, Goli, & Ghaljaie, 2017). The study utilized both purposive and convenient sampling techniques. Management and staff of the selected

banks were selected through purposive sampling techniques whilst customers were selected through convenient sampling.

Purposive sampling, according to Saunders, Lewis, and Thornhill (2012), allows for the selection of specific subjects within a population. Purposive sampling was used in this study to select respondents based on their position, job function, perceived experience, and job knowledge. Purposive sampling approaches were found to be the most appropriate for the research methodology, ensuring representativeness and generalizability of the results. Purposive sampling, according to Gustafsson (2017), increases the contextual value of a research study because respondents are often experts who are asked to give detailed answers to the study. Convenient sampling on the other hand was selected to enable the study selected respondents who were present in the banking halls at the time of the data collection. According to Saunders et al. (2016), convenient sampling in some ways, mimic the randomness of random sampling and enables high representativeness of respondents.

3.5 Sources of Data Collection

The data collection process entails acquiring information from all relevant sources in order to address the research topic, test the hypothesis, and assess/ evaluate the results. This study used only primary data in examining the effects of relationship marketing on the relationship between customer decision-making and repeat purchasing.

3.5.1 Data Collection Instrument

Data collection instruments are devices/technologies for acquiring information essential

to the researcher's study/project of which there are several to choose from (Birmingham & Wilkerson, 2003). In this study, questionnaires were used in collecting data for analysis.

3.5.2 Questionnaire

A questionnaire is a data collecting technique that consists of a series of questions meant to elicit replies from respondents (Yeasmin & Rahman, 2012). A questionnaire enables the researcher to collect the most accurate and comprehensive data possible in the most logical order feasible. A well-designed questionnaire achieves the study's aim and objectives, reducing the number of unanswered questions - a problem that plagues several surveys (Dich et al., 2013). A questionnaire was used to obtain data from respondents. According to Yin (2005), a questionnaire provides both data collecting standardization and accurate statistical analysis of replies in order to offer trustworthy information.

The questionnaire included both open-ended and closed-ended questions. Closed-ended inquiries required the respondent to select from a list of response possibilities. A brief explanation of the study's objective was given, along with instructions on how to answer to the questions and the capacity to complete the questionnaire. A five-point Likert scale was used to quantify the responses. The questionnaire was divided into two sections. The first portion gathered demographic data about respondents, while the second piece sought responses to research-related questions. The researcher delivered questionnaires directly to the respondents and assisted the respondents in the answering the questionnaire in the case of respondents with limited educational background.

3.5.3 Pilot Testing

To ascertain whether the survey tools were suitable for gathering the needed data, a pilot test was carried out. The study selected 10 employees, 5 from the Sekyere Rural Bank Limited and the other 5 from the Atwima Kwanhoma Rural Bank Limited. This made it possible for the questionnaire to be enhanced in terms of phrasing, formatting, and conciseness. The pilot test also allowed the researcher to gauge the level of understanding and perceptions. The questionnaire was successfully modified based on the input from the pilot study to make it simpler to grasp for all demographics and classifications of respondents.

3.6 Validity and Reliability

According to Yin (2005), data validity refers to the extent to which a study investigation measures what it claims to measure, whereas data reliability refers to the extent to which an instrument consistently measures what it claims to measure. There are two types of validity: external and internal validity. External validation entails being able to reliably adapt the study's findings to other persons and contexts, as well as ensuring that the "settings in which the research was conducted are predictive of the conditions and time frames in which the impacts are to be applied" (Mazur, 2007).

The internal validity of the instrument will be determined using Cronbach alpha and KMO analyses. Cronbach's alpha will be utilized to figure out the results. The Kaiser-Meyer-Olkin Measure of Sampling Adequacy is a statistic that determines how much variance in variables is related to underlying factors. High scores (around 1.0) indicate that the data would benefit from a factor analysis. The factor analysis results are expected to not be highly relevant if the score is less than 0.70. The Kaiser-Meyer-Olkin

Measure of Sampling Adequacy will be derived to analyze the variation in the research variables.

Similarly, the Bartlett sphericity test looks to see if the coefficient of correlation is an identity matrix, suggesting that the variables are unrelated and thus unsuitable for structure detection. If the significance level is low, a factor analysis can be successful with the data (less than 0.05). The Bartlett's test will also be calculated.

3.6.1 Ethical Considerations

The term "research ethics" refers to the particular principles, regulations, guidelines, and criteria of research-related behaviour that have been determined to be legitimate, fair, and acceptable by the research community. In a nutshell, ethical research safeguards the rights of participants (Murphy & Dingwall, 2012).

When sampling respondents, the study took into account all circumstances that could make a participant inadmissible to be sampled. For example, a respondent's inability to comprehend the study's concept due to a lack of sufficient / necessary education and knowledge was one of the restraining factors. Respondents were informed that they can always opt out of the study at any time if they believed it violated their privacy rights or any other right. Second, the study's purpose and objectives were explained clearly to the sampled respondents, and their anonymity was ensured by the directive of not including their identities or any other identifying information on the questionnaire in order to maintain confidentiality.

3.7 Data Analysis Procedures

Data analysis is the procedure of scrutinising, refining, transforming and modelling data

with the aim of discovering valuable information, recommending conclusions and promoting decision-making (Adèr & Mellenbergh, 2008).

In this investigation, the data were quantitatively examined. Prior to the quantitative analysis, the data were sorted, edited, encoded, and imported into the software. The study's analytical instrument was the Statistical Package for Social Science (SPSS) version 20 software. Researchers have regularly used this application as a means of data analysis. The results were presented using charts and tables.

To thoroughly analyze the information gathered and produce reliable conclusions, the study employed descriptive and inferential analytical techniques. The study ran mean and standard deviation analysis to give the collected data descriptive meaning.

A Likert scale of 1 to 5, with 1 signifying complete disagreement and 5 denoting complete agreement, was used by the researchers. Descriptive analysis, which indicated whether participants disagree or agree with a particular questionnaire item or phrase, revealed the variation of the response groupings. In contrast, a distribution of responses toward 5 meant that the participants agreed with the particular question or statement, while a distribution of responses toward 1 suggested that the majority of participants disagreed. The skewness of the responses was calculated using the mean value that the analysis had determined.

3.7,1 Structured equation modelling

Structured equation modelling was used to analyze the data (SEM). Given that route analysis may be utilized to investigate the direct and indirect causal relationships between the research variables, SEM was chosen (Byrne, 2010). SEM is a method for creating models by examining the numerous and interconnected interactions between

components. It is the only method of analysis that permits testing all correlations for a complex and multifaceted phenomenon simultaneously (Tabachnic & Fidell, 2007:679). Additionally, SEM permits the portrayal of a latent variable in relationships between variables while simultaneously taking into consideration the anticipated measurement error linked to the variable's inaccurate measurement (Schumacker & Lomax, 2010).



CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter presented and analysed the data that had been collected. The primary objective of the study was to examine the effects of relationship marketing on the relationship between customer decision-making and repeat purchasing. The study population included management, staff and customers of the selected banks operating in the Kumasi Metropolitan area. The total population was estimated at one thousand five hundred (1500) respondents. Using Bukhari (2020) formula for calculating the sample size of a known population, a sample size of 306 was selected. The study however was able to retrieve 284 questionnaires, representing 92.8% of the total sample size. The analysis of data is presented in two parts. Part one presented the analysis of the demographic information of respondents whilst part two presented the results of data relating to the research objectives and questions. The study also presented a discussion of results under each of the objectives. Tables and diagrams were used in presenting the study results.

4.2 Respondents' Demographic Data

The focus of this part of the chapter is the examination of the attributes of the participants in the study. The analysis encompasses details such as their gender, age, educational attainment, job titles, and duration of work in their respective organizations. The objective of this analysis was to evaluate the diversity of the sample group, the distribution of various types of respondents, and the competence of individual participants to furnish dependable data for the study. This analysis helped guarantee that the study had a representative and competent pool of respondents who could furnish

precise and credible information.

Table 4.1 Distribution of Respondents by Demographics

Category	Sub-group	Frequency	Percentage
Gender	Male	140	49.30%
	Female	144	50.70%
Age Group	18-30 years	72	25.35%
	31-45 years	138	48.25%
	46-60 years	74	26.06%
Highest Academic Qualification	Certificate / Diploma	12	4.21%
	Bachelor's Degree	140	49.30%
	Master's Degree	108	38.04%
	Postgraduate	24	8.45%
Position Within GCB Bank Limited	Senior Management	56	19.72%
	Middle-Level Mgt	148	51.75%
	Lower-Level Mgt	56	19.72%
	Non-management staff	24	8.45%
Duration of Employment	1-10 years	72	25.35%
	11-20 years	118	41.23%
	21-30 years	74	26.06%
	Over 30 years	20	7.02%

Source: Field Data, 2023

In terms of gender, table 4.1 showed that for a sample size of 284, 140 respondents were male, accounting for 49.30% while 144 were female respondents, accounting for 50.70%

of the sample. The finding indicated that the study achieved equity in sampling both males and females in equitable proportions.

Distribution of respondents by age group showed that 25.35% (72 respondents) fell within the age group of 18-30, 48.25% (138 respondents) fell within the age group of 31-45, 26.06% (74 respondents) fell within the age group of 46-60. This information was useful in understanding the demographic profile of the sample population and also provided insights into the age group that is most represented in the banking sector. This result suggests that the research was successful in involving people of all ages in the survey. This helped to enhance diversity and increases the study's perspectives and results.

Table 4.1 showed that the highest academic qualification distribution of the 284 respondents included 49.30% (140 respondents) who had a Bachelor's Degree as their highest academic qualification, 38.04% (108 respondents) who had a Master's Degree as their highest academic qualification, 8.45% (24 respondents) who had a PhD as their highest academic qualification and 4.21% (12 respondents) who had a Certificate/Diploma as their highest academic qualification.

This information can provide insights into the level of education among the sample population and can be useful in understanding the educational background of those working in the banking sector. This finding indicated that all the sampled respondents were academically qualified to understand the requirements of the data collection instruments and provide qualified responses to the study.

Distribution of respondents by position showed that 19.72% (56 respondents) held a Senior Management position, 51.75% (148 respondents) held a Middle-Level

Management position, 19.72% (56 respondents) held a Lower-Level Management position and 8.45% (24 respondents) were Non-Management Staff. The findings indicated that the study was able to include respondents from all the hierarchical structure of the bank.

Distribution of respondents by duration of employment showed that 25.35% (72 respondents) had a duration of employment of less than 10 years, 41.23% (118 respondents) had a duration of employment of between 10-20 years, 26.06% (74 respondents) had a duration of employment of between 21-30 years and 7.02% (20 respondents) had a duration of employment over 30 years. This information provided insights into the length of service of employees in the banking sector and was useful in understanding the experience and tenure of the employees.

The examination of the demographic information of the survey participants showed a wide range of diversity in terms of factors such as age, educational background, work history, and gender balance. This diversity not only enhanced the participants' uniqueness and strengthened the research outcomes, but it also expanded the scope and applicability of the study's findings.

4.3 Factors That Influence Customer Decision-Making at Selected Banks in The Kumasi Metropolis.

Research question one sought to identify the factors that influence customer decision-making at selected banks in the Kumasi Metropolis. To make this determination, the study utilized mean analysis. Using the Likert scale, mean values higher than 3.5 indicated that a majority of respondents agreed to the particular questionnaire item whilst

a mean value lower than 2.5 indicated that a majority of respondents disagreed with the particular questionnaire item.

Table 4.2 Factors That Influence Customer Decision-Making

	N	Mean	Std. Deviation	Std. Error Mean
1. The quality of customer service at the bank influences my decision to use their services.	284	3.6796	1.30484	.07743
2. The location of the bank influences my decision to use their services.	284	3.2993	1.47243	.08737
3. The availability of online banking services influences my decision to use the bank's services.	284	3.5951	1.37164	.08139
4. The bank's reputation influences my decision to use their services.	284	3.6620	1.31792	.07820
5. The bank's fees and charges influence my decision to use their services.	284	3.5739	1.35481	.08039
6. The bank's interest rates influence my decision to use their services.	284	3.6585	1.29946	.07711
7. The variety of financial products offered by the bank influences my decision to use their services.	284	3.6937	1.26428	.07502
8. The bank's ability to provide personalized financial advice influences my decision to use their services.	284	3.6620	1.28535	.07627
9. The bank's website and mobile app user-friendliness influences my decision to use their services.	284	3.6444	1.30381	.07737
10. The bank's overall brand image influences my decision to use their services.	284	3.6268	1.32446	.07859
11. The quality of customer service at the bank influences my decision to use their services.	284	3.5035	1.38007	.08189
12. I was satisfied with my previous transactions with this bank.	284	3.6972	1.27209	.07548
13. I have no negative experiences with this bank.	284	3.7113	1.27260	.07552

Source: Field Data, 2023

As shown on table 4.2, the study sought responses on 13 factors that influence customer decision-making at selected banks in the Kumasi Metropolis. The study showed that out

of the 13 factors, 12 factors had mean values closer to 4, indicating that a majority of the study respondents agreed to 12 factors and disagreed to the remaining one. To this end, the study showed that the major factors that influenced customer decision making included quality of customer service (mean=3.6796, SD=1.30484), availability of online banking services (mean=3.5951, SD=1.37164), bank's reputation (mean=3.6620, SD=1.31792), bank's fees and charges (mean=3.5739, SD=1.35481), bank's interest rates (mean=3.6585, SD=1.29946), variety of financial products offered by the bank (mean=3.6937, SD=1.26428), bank's ability to provide personalized financial advice (mean=3.6620, SD=1.28535), bank's website and mobile app user-friendliness (mean=3.6444, SD=1.30381) and bank's overall brand image (mean=3.6268, SD=1.32446).

Other factors included the perceived quality of customer service at the bank (mean=3.5035, SD=1.38007), customer's satisfaction with previous transactions (mean=3.6972, SD=1.27209) and having no particular negative experience with the bank (mean=3.7113, SD=1.27260).

The study showed that the decision making outcomes of bank customers are influenced by several significant factors. The findings indicated that customer service, both on previous occasions, present experiences and perception of future experience significantly influence the decisions of customers as to whether to transact with a bank or not. This finding aligns with the findings of Guo, Wang, Wu (2020) and Kanapathipillai (2021) which assert that customer experiences form the most important basis for the selection of a bank for transactions.

Much in agreement with the position of Hayes and Rockwood (2020) as well as Moore (2019), the study also showed that technology, in terms of its availability or lack therefore, does significantly affect the customer decision making process and the outcomes of decisions. Such factors of technology, such as the availability of online banking services, websites, mobile applications and to a very large extent, the utilization of banking apps for mobile money services are significant considerations in customers' decision making process. the study also showed that the provision of specialized services is another factor that influences the decision making process of bank customers.

In the opinion of Wu et al. (2021), specialized services, technology related services and the proximity of banks serve to influence customers significantly. The veracity of this opinion by Wu et al. (2021) is however contradicted by the findings of this study, which showed that the proximity of banks does not significantly influence customer decision making. In a study that sought to determine the variables that affected the attractiveness of banks, Boardman and McCormick (2021) intimated both specialized services as well as technology-aided conveniences built into product offerings.

The study however contradicted findings made in some recent studies. For example, in a recent study by Wu, Liu, Teng, Zhang and Xie (2021) which analysed how variances in online reviews of products affect customer purchasing decisions, findings showed that although factors such as product attributes, price and availability affected the frequency of repeat purchases, purchasing was essentially a function of customer decision making and other factors were mainly variables of consideration in the decision making process.

4.4 To examine the impact of customer decision-making on customer repeat purchasing.

Research question two sought to examine the impact of customer decision making on customer repeat purchasing. The study conducted regression analysis in the form of multiple linear regression analysis. The study regressed customer decision making on 9 factors of customer repeat purchasing. In this analysis, customer decision making was treated as dependent variable whilst the 9 variables of customer repeat purchasing were treated as independent variables.

These independent variables included Prior Transactions with Bank, Intent to Transact in the Future, Satisfaction with Prior Transactions, High Perception of Bank's Services, Satisfaction with Range of Bank Products, No Intention to Switch to Another Bank, Bank Provides Adequate Convenience, Positive Transaction Experience and No Risk Perception. Findings of the regression analysis were presented on tables 4.3, 4.4 and 4.5.

Table 4.3 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.954 ^a	.910	.907	.39867

a. Predictors: (Constant), No Risk Perception, Bank Provides Adequate Convenience, Intent to Transact in the Future, No Intention to Switch to Another Bank, Prior Transactions With Bank, Positive Transaction Experience, Satisfaction with Range of Bank Products, High Perception of Bank's Services, Satisfaction with Prior Transactions

Source: Field Data, 2023

The model summary table represents the regression model summary which can be used to determine how well the regression model fits the data. The study showed that the

adjusted R^2 of our model is .907 with the $R^2 = .910$. This means that 91.0% of the variation in customer decision making were explained by the independent variables whilst 9.0% could be explained by other various not considered in the study.

Table 4.4 ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	438.293	9	48.699	306.406	.000 ^b
Residual	43.549	274	.159		
Total	481.842	283			

a. Dependent Variable: Customer Decision Making

b. Predictors: (Constant), No Risk Perception, Bank Provides Adequate Convenience, Intent to Transact in the Future, No Intention to Switch to Another Bank, Prior Transactions With Bank, Positive Transaction Experience, Satisfaction with Range of Bank Products, High Perception of Bank's Services, Satisfaction with Prior Transactions

Source: Field Data, 2023

The F -ratio in the ANOVA table tests whether the overall regression model is a good fit for the data. The table shows that the independent variables statistically significantly predict the dependent variable, $F(9, 274) = 306.406, p < .000^b$ (i.e., the regression model is a good fit of the data).

Table 4.5 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.163	.076		2.159	.032
Prior Transactions With Bank	.132	.047	.137	2.799	.005
Intent to Transact in the Future	.096	.042	.100	2.272	.024
Satisfaction with Prior Transactions	.137	.065	.134	2.111	.036
High Perception of Bank's Services	-.113	.061	-.117	-1.856	.064
Satisfaction with Range of Bank Products	.188	.055	.192	3.428	.001
No Intention to Switch to Another Bank	.262	.059	.270	4.458	.000
Bank Provides Adequate Convenience	-.184	.039	-.197	-4.781	.000
Positive Transaction Experience	-.059	.044	-.065	-1.356	.176
No Risk Perception	.508	.043	.534	11.843	.000

a. Dependent Variable: Customer Decision Making

Source: Field Data, 2023

The unstandardized coefficients indicate how much the dependent variable varies with the independent variables when all other independent variables are held constant. The unstandardized coefficient, B_2 , for Prior Transactions with Bank is equal to .132. This means that for every 1-unit improvement in prior transactions with the bank, customer decision making increases by .132 units. This indicates that the experience garnered through prior transactions in a bank significantly affects future decisions to engage in

transactions with the bank as posited by Boardman and Mccormick (2021) and Changchit and Klaus (2020).

The study also showed that the unstandardized coefficient, B_6 for Satisfaction with Range of Bank Products is equal to .188. This means that for every 1-unit improvement in Satisfaction with Range of Bank Products, customer decision making increases by .188 units. This showed that how satisfied customers are with the range of bank products affects their decision making outcomes when it comes to making decisions on another, or future transactions as opined by Kanapathipillai (2021) and Tupikovskaja-Omovie and Tyler (2021).

In addition, the study showed that the unstandardized coefficient, B_7 for No Intention to Switch to Another Bank is equal to .262. This means that for every 1-unit improvement in No Intention to Switch to Another Bank, customer decision making increases by .262 units. This showed that the decision making processes and outcomes of customer is significantly influenced by whether or not they intend to switch their banking transactions to another bank in the near future. As posited by Khoa (2019), customer decisions are most often influenced by already determined long term choices, such as whether or not same customer intended to move banks or stick with the bank.

Furthermore, the study showed that unstandardized coefficient, B_8 for Bank Provides Adequate Convenience is equal to -.184. This means that for every 1-unit reduction in No convenience provided by the bank, customer decision making increases by -.184 units. This showed that convenience is an important consideration for most customers. This showed that when bank reduces the amount or level of convenience provided by the

bank, the decision making outcomes of customers are usually negative for the bank as posited by Ahmed and Saeed (2020).

Also, the study showed that unstandardized coefficient, B_8 for No Risk Perception is equal to .508. This means that for every 1-unit reduction in No Risk Perception, customer decision making increases by .508 units. This showed that when customers perceive a bank to pose no risk to their savings, investment or financial interest, this perception significantly affect transaction decisions taken by such customers. This position supports the findings of studies conducted by Hayes and Rockwood (2020) and Ladkin and Buhalis (2016) which posit that risk is the primary determinant of decision making in relation to financial transactions.

To this end, the study showed that customer decision making is significantly influenced by customer repeat purchasing variables such as Prior Transactions with Bank, Satisfaction with Range of Bank Products, No Intention to Switch to Another Bank, Bank Provides Adequate Convenience and No Risk Perception. According to Ma, Jang and Lai (2020), repeat purchasing, like all kinds of customer intentions and activities are influenced by customer decision making processes: problem identification, information search, evaluation of alternatives, purchase and post purchase evaluation. Previous studies by Ladkin and Buhalis (2016) has shown that repeat purchasing is a function of the psychological, personal and social influences of customer decision making. In the assertion of Khoa (2019), information safety and customer service were significant factors influencing a customer's purchasing decision. Kanapathipillai (2021) agreed with both Hayes and Rockwood (2020) and Khoa (2019) on the points above but asserted that these factors were predicated on the choice and decisions of the customer.

As posited by Sakolnakorn (2020), decision making is a cardinal determinant in customer decision making.

4.5 Impact of Customer Decision-Making On Relationship Marketing of Banks in The Kumasi Metropolis.

Research question three sought to assess the impact of customer decision making on relationship marketing of banks in the Kumasi Metropolis. The study conducted regression analysis in the form of multiple linear regression analysis. The study regressed customer decision making on 10 factors of relationship marketing of banks. In this analysis, customer decision making was treated as dependent variable whilst the 10 variables of relationship marketing of banks were treated as independent variables. These independent variables included level of personalized services, level of trust, bank's ability to meet personal financial needs, bank's ability to resolve concerns, bank's communication effectiveness, bank's loyalty, bank's overall reputation, bank's ability to provide tailored services, bank's commitment to social responsibility and overall customer service experience.

Table 4.6 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.969 ^a	.939	.937	.32684

a. Predictors: (Constant), Overall Customer Service Experience, Bank's Loyalty, Bank's Ability to Provide Tailored Services, Bank's Overall Reputation, Bank's Ability to Resolve Concerns, Bank's Communication Effectiveness, Bank's Commitment to Social Responsibility, Bank's Ability to Meet Personal Financial Needs, Level of Personalized Services, Level of Trust

The model summary table represents the regression model summary which can be used to determine how well the regression model fits the data. The study showed that the adjusted R^2 of our model is .937 with the $R^2 = .939$. This means that 93.9% of the variation in customer decision making were explained by the independent variables whilst 6.1% could be explained by other various not considered in the study.

Table 4.7 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	452.679	10	45.268	423.770	.000 ^b
	Residual	29.162	273	.107		
	Total	481.842	283			

a. Dependent Variable: Customer Decision Making

b. Predictors: (Constant), Overall Customer Service Experience, Bank's Loyalty, Bank's Ability to Provide Tailored Services, Bank's Overall Reputation, Bank's Ability to Resolve Concerns, Bank's Communication Effectiveness, Bank's Commitment to Social Responsibility, Bank's Ability to Meet Personal Financial Needs, Level of Personalized Services, Level of Trust

The F -ratio in the ANOVA table tests whether the overall regression model is a good fit for the data. The table shows that the independent variables statistically significantly predict the dependent variable, $F(10, 273) = 423.770$, $p < .000^b$ (i.e., the regression model is a good fit of the data).

Table 4.8 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.006	.061		-.102	.919
Level of Personalized Services	.201	.053	.204	3.789	.000
Level of Trust	-.486	.083	-.493	-5.849	.000
Bank's Ability to Meet Personal Financial Needs	.354	.056	.345	6.355	.000
Bank's Ability to Resolve Concerns	.511	.041	.513	12.391	.000
Bank's Communication Effectiveness	.459	.082	.466	5.580	.000
Bank's Loyalty	-.088	.034	-.098	-2.623	.009
Bank's Overall Reputation	-.019	.030	-.020	-.616	.538
Bank's Ability to Provide Tailored Services	.085	.036	.091	2.349	.020
Bank's Commitment to Social Responsibility	-.145	.049	-.152	-2.962	.003
Overall Customer Service Experience	.126	.030	.136	4.149	.000

a. Dependent Variable: Customer Decision Making

Source: Field Data, 2023

The unstandardized coefficients indicate how much the dependent variable varies with the independent variables when all other independent variables are held constant. The unstandardized coefficient, B_2 , for Level of Personalized Services was equal to .201. This means that for every unit increase in the level of personalized services, its impact on customer decision making is increased by .201. This showed that customer decision

processes and outcomes are effectively influenced by the level of personalized services offered by the bank.

Going forward, the study also showed that the unstandardized coefficient, B_3 for Level of trust is equal to $-.486$. This showed a negative effect where for every unit decrease in the level of trust reposed by a customer in a bank, decision making on the part of the customer is negatively against the bank. To this end, the study showed when customers have high levels of trust in a bank, decisions are taken in favour of the bank and vice versa. This is in exact agreement with the assertions of Changchit and Klaus (2020) and Wu et al. (2021).

In addition, the study also showed that the unstandardized coefficient, B_4 for Bank's Ability to Meet Personal Financial Needs is equal to $.354$. This showed that for every unit increase in the Bank's Ability to Meet Personal Financial Needs, favourable customer decisions in regards to transacting with the bank increases by $.354$. This means that when customers perceive a bank to have the ability to meet their personal financial needs, through its product range or services, then customers tend to take decisions favourably towards the bank much in line with the assertions of Hayes and Rockwood (2020).

Furthermore, the study showed that the unstandardized coefficient, B_5 for Bank's Ability to Resolve Concerns is equal to $.511$. This showed that for every unit increase in the Bank's Ability to Resolve Concerns, favourable customer decisions in regards to transacting with the bank increases by $.511$. This means that when customers perceive that a bank has a high ability to resolve their concerns, decision making on the part of

customers in relation to transacting with the bank tends to be positive in line with the positions of Hayes and Rockwood (2020) and Jiaqi et al. (2021).

In line with this, the study also showed that the unstandardized coefficient, B_6 for Bank's Communication Effectiveness is equal to .459. This showed that for every unit increase in the Bank's Communication Effectiveness, favourable customer decisions in regards to transacting with the bank increases by .459. This finding indicates that when banks are effective at communicating with the customers or the general public, through whatever means, customer decision making is significantly affected, much to the benefit of the bank as posited by Cheng et al. (2021) and Kanapathipillai (2021).

Similarly, the study showed that the unstandardized coefficient, B_9 for Bank's Commitment to Social Responsibility is equal to -.145. This showed that for every unit decrease in the Bank's Commitment to Social Responsibility, customer decision making towards transacting with the bank tends to be negative, decreasing by -.145 units. To this end, the study showed that customer maintain a positive perception towards banks that show commitment to social responsibility in line with the assertions of Craciun and Moore (2019) and Guo et al. (2020).

Also, the study showed that the unstandardized coefficient, B_9 for Overall Customer Service Experience is equal to .126. This showed that for every unit increase in the Overall Customer Service Experience, customer decision making towards transacting with the bank tends to be positive, increasing by .126 units. This showed that customer decision making is significantly affected by overall customer experience.

Overall, the study showed that factors of relationship marketing such as Level of Personalized Services, Level of Trust, Bank's Ability to Meet Personal Financial Needs,

Bank's Ability to Resolve Concerns, Bank's Communication Effectiveness, Bank's Commitment to Social Responsibility and Overall Customer Service Experience have significant effects on customer decision making.

4.6 Mediating Role of Relationship Marketing on the Interaction Between Customer Decision-Making and Repeat Purchasing

Research question four sought to examine the mediating role of relationship marketing on the interaction between customer decision-making and repeat purchasing. To determine this, the study conducted path analysis using the SPSS Amos structural equation modelling. The study conducted a maximum likelihood estimation to obtain outputs such as standardized estimates, squared multiple correlations, indirect, direct and total weight scores, Covariances and correlations of estimates and factor weight scores to determine the significance of paths in the structural model. The study performed bootstrapping using 200 bootstrap samples.

Table 4.9 Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate
Relationship Marketing	.845
Customer Repeat Purchasing	.691

As shown in table 4.4, the study estimated that the predictors of relationship marketing (RM1) explain 84.5 percent of its variance. In other words, the error variance of relationship marketing is approximately 15.5 percent of the variance of relationship marketing itself. Also the study estimated that the predictors of Customer Repeat Purchasing explain 69.1 percent of its variance. In other words, the error variance of

Customer Repeat Purchasing is approximately 30.9 percent of the variance of Customer Repeat Purchasing itself. To this end, the study showed that the predicative power of the dependent variable on the independent variables is higher than the suggested 10% as asserted by Edwards (2016) and therefore the research model is significant.

Figure 4.1 Research Model

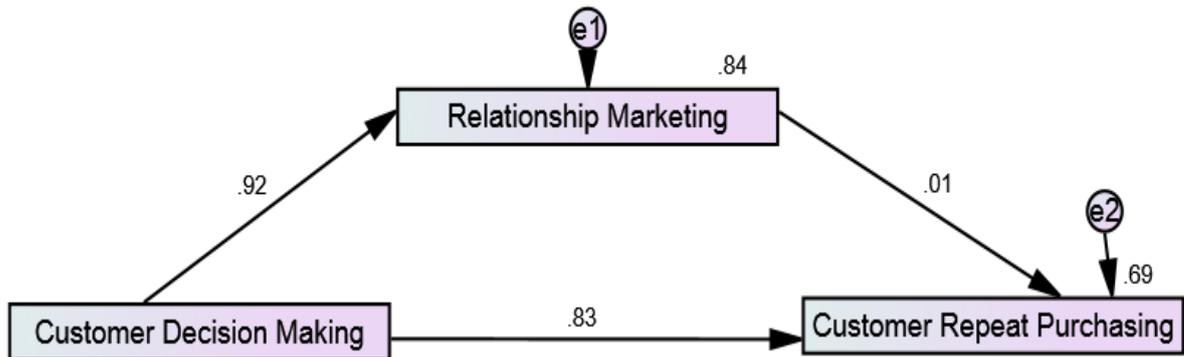


Figure 4.1 represents the path coefficients and hypothesis test results. This study hypothesized that the relationship between customer decision making and customer repeat purchasing is mediated by relationship marketing.

Table 4.10 Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
Relationship Marketing <--- Customer Decision Making	.919
Customer Repeat Purchasing <--- Relationship Marketing	.006
Customer Repeat Purchasing <--- Customer Decision Making	.826

Firstly, the study posited that firms that customers are more likely to decide favourably in relation to a bank when the bank has an effective relationship marketing program and the result supported this position ($\beta = 0.919, p < 0.01$) as shown on the path between Customer Decision Making and Relationship Marketing of table 4.10. The study

therefore indicated that customer decision making significantly affect relationship marketing as posited by Ahmed and Saeed (2020) and Cheng et al. (2021).

Secondly, the study posited that a customer is more likely to conduct repeat purchasing based on a previous purchase and the results supported this position ($\beta = 0.826, p < 0.01$) which is consistent with Ma et al. (2020) and Wu et al. (2021). The study therefore showed that customer repeat purchasing is significantly affected by the customer decision making process or outcome.

Thirdly, the study posited that the relationship between customer decision making and customer repeat purchasing was mediated by relationship marketing and the results supported this position ($\beta = 0.006, p < 0.01$). The study however showed that the mediation effects, although positive, was not significant effect since it was only .006. This finding contrasts the findings of Ladkin and Buhalis (2016) and Khoa (2019) who posit that relationship marketing is a significant mediator in the relationship between customer decision making and customer repeat purchasing.

Other studies (Tupikovskaja-Omovie & Tyler, 2021; Boardman & McCormick, 2021; Changchit & Klaus, 2020) however have asserted that other variables such as customer relationship marketing are significant mediators of the relationship between customer decision-making and repeat purchasing. In a study that sought to analyze customers' shopping trends, Tupikovskaja-Omovie and Tyler (2021) showed that relationship marketing significantly influences customer decision making for repeat purchasing. Boardman and McCormick (2021) and Changchit and Klaus (2020) in similar studies made similar findings that supported the significance of relationship marketing as an effective predictor of the relationship between customer decision making and repeat purchasing.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the study findings, the conclusions, and recommendations.

5.2 Summary of Findings

The primary objective of the study was to examine the effects of relationship marketing on the relationship between customer decision-making and repeat purchasing. This section summarized the findings of the study.

Research objective one identify the factors that influence customer decision-making at selected banks in the Kumasi Metropolis. The study showed that the major factors that influenced customer decision making included quality of customer service, availability of online banking services, bank's reputation, bank's fees and charges, bank's interest rates, variety of financial products offered by the bank, bank's ability to provide personalized financial advice, bank's website and mobile app user-friendliness and bank's overall brand image. Other factors included the perceived quality of customer service at the bank (mean=3.5035, 1.38007), customer's satisfaction with previous transactions and having no particular negative experience with the bank.

Research objective two sought to examine the impact of customer decision making on customer repeat purchasing. The study showed that for every 1-unit improvement in prior transactions with the bank, customer decision making increases by .132 units. This indicates that the experience garnered through prior transactions in a bank significantly affects future decisions to engage in transactions with the bank. Furthermore, the study

showed that for every 1-unit improvement in Satisfaction with Range of Bank Products, customer decision making increases by .188 units. This showed that how satisfied customers are with the range of bank products affects their decision making outcomes when it comes to making decisions on another, or future transactions. In addition, the study showed that for every 1-unit improvement in No Intention to Switch to Another Bank, customer decision making increases by .262 units. This showed that the decision making processes and outcomes of customer is significantly influenced by whether or not they intend to switch their banking transactions to another bank in the near future.

Also, the study showed that for every 1-unit reduction in No convenience provided by the bank, customer decision making increases by -.184 units. This showed that convenience is an important consideration for most customers. This showed that when bank reduces the amount or level of convenience provided by the bank, the decision making outcomes of customers are usually negative for the bank

Finally, the study showed that for every 1-unit reduction in No Risk Perception, customer decision making increases by .508 units. This showed that when customers perceive a bank to pose no risk to their savings, investment or financial interest, this perception significantly affect transaction decisions taken by such customers.

Research objective three sought to assess the impact of customer decision making on relationship marketing of banks in the Kumasi Metropolis. The study showed that factors of relationship marketing such as Level of Personalized Services, Level of Trust, Bank's Ability to Meet Personal Financial Needs, Bank's Ability to Resolve Concerns, Bank's Communication Effectiveness, Bank's Commitment to Social Responsibility and Overall Customer Service Experience have significant effects on customer decision making.

Research objective four sought to examine the mediating role of relationship marketing on the interaction between customer decision-making and repeat purchasing. Firstly, the study posited that that customers are more likely to decide favourably in relation to a bank when the bank has an effective relationship marketing program and the result supported this position ($\beta = 0.919, p < 0.01$). The study therefore indicated that customer decision making significantly affect relationship marketing

Secondly, the study posited that a customer is more likely to conduct repeat purchasing based on a previous purchase and the results supported this position ($\beta = 0.826, p < 0.01$). The study therefore showed that customer repeat purchasing is significantly affected by the customer decision making process or outcome.

Thirdly, the study posited that the relationship between customer decision making and customer repeat purchasing was mediated by relationship marketing and the results supported this position ($\beta = 0.006, p < 0.01$). The study however showed that the mediation effects, although positive, was not significant effect since it was only .006.

5.3 Conclusion

In conclusion, the study found that various factors influence customer decision-making in selecting a bank, including customer service quality, online banking availability, fees and charges, and reputation. The study also revealed that customer decision-making significantly affects repeat purchasing, and this decision-making process is influenced by factors such as convenience, perceived risk, satisfaction with the range of bank products, and the intention to switch to another bank. Additionally, the study showed that effective relationship marketing has a significant impact on customer decision-making and repeat purchasing. However, the mediation effects of relationship marketing on the interaction between customer decision-making and repeat purchasing were not significant. These

findings provide important insights for banks in the Kumasi Metropolis to develop effective relationship marketing programs that will enhance customer decision-making and encourage repeat purchasing.

5.4 Recommendations

Based on the findings of the study, the following are comprehensive recommendations for banks in the Kumasi Metropolis:

5.4.1 Prioritize customer service quality

Banks should focus on providing high-quality customer service as it is a critical factor that influences customer decision-making. Banks should ensure that their employees are adequately trained to provide excellent service and promptly resolve any customer issues.

5.4.2 Improve online banking services

With the increasing importance of technology in banking, banks should improve their online banking services to ensure that customers have access to essential services without physical interaction. This can include improved website and mobile app user-friendliness and offering a wide range of online banking products.

5.4.3 Maintain a good reputation

Banks should focus on maintaining a good reputation in the market as it is a critical factor that influences customer decision-making. Banks should be transparent in their dealings and avoid any activities that may harm their reputation.

5.4.4 Offer competitive fees and charges

Banks should offer competitive fees and charges for their products and services to ensure that customers are not deterred by high costs.

5.4.5 Provide a variety of financial products

Banks should offer a range of financial products that cater to the diverse needs of their customers. This can include investment products, loans, and savings accounts.

5.4.6 Provide personalized financial advice

Banks should offer personalized financial advice to customers to help them make informed decisions about their finances. This can include financial planning, retirement planning, and investment advice.

5.4.7 Prioritize convenience

Banks should prioritize convenience for their customers, making it easier for them to access services and products. This can include extended hours of operation, multiple locations, and drive-through banking.

5.4.8 Enhance brand image

Banks should focus on enhancing their brand image, which can help increase customer loyalty and attract new customers. This can include a strong social media presence, charitable activities, and innovative marketing campaigns.

5.4.9 Focus on relationship marketing

Banks should prioritize relationship marketing strategies such as personalization, trust-building, communication effectiveness, and commitment to social responsibility. This can help improve customer decision-making and lead to repeat purchases.

5.4.10 Continuously monitor customer satisfaction

Banks should continuously monitor customer satisfaction through surveys and other feedback mechanisms. This can help banks identify areas for improvement and implement changes to better meet the needs of their customers.

5.5 Need for Further Studies

Based on the findings of this study, there are several recommendations for future research:

Replicate the study in other geographic locations or industries to determine if the findings are consistent across different contexts.

Conduct a longitudinal study to determine how customer decision-making and repeat purchasing change over time, and how this is influenced by relationship marketing efforts.

Explore the role of customer experience and satisfaction in the relationship between relationship marketing and repeat purchasing.

Investigate how emerging technologies, such as artificial intelligence and machine learning, can be used to enhance relationship marketing efforts and improve customer decision-making.

Examine the impact of social media and other digital marketing channels on the relationship between relationship marketing, customer decision-making, and repeat purchasing.

Investigate the role of trust and loyalty in the relationship between relationship marketing and customer decision-making.

Study the effect of different types of relationship marketing strategies on customer decision-making and repeat purchasing, including loyalty programs, referral programs, and personalized communication.

Explore the relationship between perceived convenience and customer decision-making, and how this can be optimized by banks and other financial institutions.

Investigate the impact of cultural factors on customer decision-making and how these factors can be incorporated into relationship marketing strategies.

Finally, examine the impact of external factors, such as economic conditions and regulatory changes, on customer decision-making and repeat purchasing, and how relationship marketing efforts can be adapted to these changes.



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APPENDIX A: Questionnaire

EXAMINING THE EFFECTS OF RELATIONSHIP MARKETING ON THE RELATIONSHIP BETWEEN CUSTOMER DECISION-MAKING AND REPEAT PURCHASING

Dear Respondent,

The primary objective of the study was to examine the effects of relationship marketing on the relationship between customer decision-making and repeat purchasing. You are kindly requested to provide candid responses to the questions below. The data collected would be used for academic purposes only. There are no right or wrong answers. You are only required to provide honest and accurate responses to the best of your knowledge. Tick a response or multiples of it where it's required, and / or write down responses in spaces provided where required. Thank You.

Section A: Demographic Data

Please respond to questions in this section by ticking (✓) just one of the options provided.

1. Gender: a. Male () b. Female: ()
2. Age group you belong to?
(a) 18-30 () (b) 31-45 () (c) 46-60 () (d) above 60 ()
3. What is your highest academic qualification? a. Bachelor's Degree (),
b. Master's Degree () c. PhD d. Certificate / Diplomas ()
e. other, specify ()
4. What is your job role?

- a. Sales / Marketing Executive (), b. Finance / Accounts Officer (),
- c. Technical Officer () d. Human Resource Staff (), e. Front Office Staff (), f. Operational / Back (), a. Administrative Assistant (), b. IT Staff (),
- e. Other, specify ()

5. What is your position within this bank?

- a. Senior Management (), b. Middle-Level Management ()
- c. Lower-Level Management d. Non-Management Staff ()
- e. other, specify ()

6. How long have you been an employee of this microfinance company?

- (a) Less than 10 years () (b) 10-20 years ()
- (c) between 21-30 years () (d) Over 30 years ()

Factors That Influence Customer Decision-Making at Selected Banks in The Kumasi Metropolis.

Please tick ONLY ONE answer. Please use the following key:

(Key: 1= Strongly Disagree, 2=Disagree, 3=Unsure, 4=Agree, 5= Strongly Agree)

How important are the following factors in your decision-making process when transacting with a bank in the Kumasi Metropolis?	1	2	3	4	5
7. The quality of customer service at the bank influences my decision to use their services.					
8. The location of the bank influences my decision to use					

their services.					
9. The availability of online banking services influences my decision to use the bank's services.					
10. The bank's reputation influences my decision to use their services.					
11. The bank's fees and charges influence my decision to use their services.					
12. The bank's interest rates influence my decision to use their services.					
13. The variety of financial products offered by the bank influences my decision to use their services.					
14. The bank's ability to provide personalized financial advice influences my decision to use their services.					
15. The bank's website and mobile app user-friendliness influences my decision to use their services.					
16. The bank's overall brand image influences my decision to use their services.					
17. The quality of customer service at the bank influences my decision to use their services.					
18. I was satisfied with my previous transactions with this bank.					

19. I have no negative experiences with this bank.					
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Customer Repeat Purchasing

Please tick ONLY ONE answer. Please use the following key:

(Key: 1= Strongly Disagree, 2=Disagree, 3=Unsure, 4=Agree, 5= Strongly Agree)

Items	1	2	3	4	5
20. I have had transactions with this bank in the past	1	2	3	4	5
21. I intend to transact with this bank in the future	1	2	3	4	5
22. I am satisfied with my previous transactions with this bank	1	2	3	4	5
23. I rate the quality of the bank's products / services very highly.	1	2	3	4	5
24. I like the range and attributes of the product line of this bank	1	2	3	4	5
25. I don't see the need to switch to another bank					
26. This bank gives me adequate convenience.					
27. I like the transaction experience (customer service) this bank gives me.					
28. I perceive no risk with this bank.					

Relationship Marketing of Banks in The Kumasi Metropolis.

Please tick ONLY ONE answer. Please use the following key:

(Key: 1= Strongly Disagree, 2=Disagree, 3=Unsure, 4=Agree, 5= Strongly Agree)

Items	1	2	3	4	5
29. The level of personalized service at the bank influences my decision to continue using their services.	1	2	3	4	5
30. The level of trust I have in the bank influences my decision to continue using their services.	1	2	3	4	5
31. The bank's ability to meet my financial needs influences my decision to continue using their services.	1	2	3	4	5
32. The bank's ability to resolve issues and concerns in a timely and satisfactory manner influences my decision to continue using their services.					
33. The bank's communication with me, including providing updates and relevant information, influences my decision to continue using their services.					
34. The bank's loyalty rewards and incentives influence my decision to continue using their services.					
35. The bank's overall reputation in the market influences my decision to continue using their services.					
36. The bank's ability to provide tailored financial advice and solutions influences my decision to continue using their services.					
37. The bank's commitment to social responsibility and					

community involvement influences my decision to continue using their services.				
38. The overall customer experience I have with the bank influences my decision to continue using their services.				

