A relationship marketing perspective on delight, its antecedents, and outcomes in a banking context

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Abstract

Purpose – The study explores the influence of surprise and delight on the loyalty intentions of retail banking customers in an emerging market context. The study also considers the moderating effect of trust on these relationships.

Design/methodology/approach – Using convenience and purposive sampling methods, data collection was secured from 350 customers in the retail banking industry who are delighted with their banks.

Findings – The study found that for delightful experiences to occur, customers need to be surprised and see value in the product/service offered by the retail bank, coupled with the expertise of employees in delivering the service.

Research limitations – The sample's demographic profile was mostly skewed towards the younger generation (individuals aged 20–39), meaning the results could be biased towards this group.

Practical implications – Retail banks need to create delightful experiences, since they are more memorable and leave a permanent mark in customers' minds.

Originality/value – Limited studies have explored the relationship between delight, its antecedents, and outcomes in a developing African market context, such as Botswana, hence the contribution of this study to literature.

Keywords Perceived employee service delivery skills, Perceived value, Trust, Surprise, Delight, Loyalty, Referral intention

Paper type Research paper

1. Introduction

Delight is imperative to securing future customer loyalty in a banking context (Zou *et al.*, 2022), with its significance being fourfold. First, delight originates from feelings of happiness and elation that exceed customers' satisfaction levels and strengthen their intent to become loyal to a bank (Dey *et al.*, 2017). Second, it increases customers' desire to engage with the provider (Sashi *et al.*, 2019). Third, delight strengthens customers' value perceptions of their experiences with their banks (Mohammad, 2021). Finally, it

strengthens customers' willingness to refer the bank to other people, including family members and peers (Purwanto *et al.*, 2020). As a result, delight is a stimulant of loyalty and referral intention that is influenced by feelings of surprise in the service delivery process (Pratondo and Zaid, 2021; Zaman *et al.*, 2021).

Montague (2021) argued that due to increased levels of competition in the global banking industry, customers have a greater choice of banking service providers. This is also the case in Botswana, where majority market share is still owned by the top five banking brands in the country – Absa Bank Botswana, Banc ABC (now known as Access Bank Botswana), First National Bank of Botswana (FNBB), Stanbic Bank Botswana, and Standard Chartered Bank Botswana. However, there is a growing number of smaller banking brands in the country offering retail banking customers other banking service options (Global Newswire, 2021). This necessitates Botswana's banks to secure increased differentiation in their service offerings by creating delight (Mandal, 2020).

Since the dawn of the new millennium, various marketing scholars have emphasised the importance of surprise in strengthening customers' overall delight experiences, which are required to enhance their future loyalty to the bank and their referral intentions (Putri, 2020; Vanhamme, 2008). Furthermore, if customers have high levels of trust in their banks, it will enhance their perceptions of surprise and delight experienced through engagement with their banks. However, should customers' trust in the bank be low, it will impair their ability to feel delighted by the service delivery process experienced (Wasan, 2018). This could influence customers' future loyalty and referral intentions towards their banks (Anaya-Sánchez *et al.*, 2020). Bowden (2009) confirmed the moderating role of trust in a business-to-consumer (B2C) environment, and its influence on customers' delight experience. Barnes *et al.* (2021) postulated that trust is critical in strengthening customers' delight experience. Consequently, it becomes gradually more important to develop an understanding of the role of trust in moderating the relationship between surprise and delight in a banking context.

Marketing scholars remain attentive to the importance of exploring loyalty in a service context, such as banking. They argue that loyalty's indefinable nature makes it a valuable differentiator in an operating environment where cut-throat competition is predominant, such as in the banking industry (Thaker *et al.*, 2019; YuSheng and Ibrahim, 2019). Therefore, developing an understanding of loyalty, referral intention, and its

antecedents becomes imperative to secure banks' future survival in developing markets, such as Botswana (Agolla *et al.*, 2018; Themba and Mulala, 2013). It is acknowledged as a tool to stimulate the future profitability of a service provider, such as a bank (Ghali, 2021).

In Botswana, a developing African market, there is a lack of understanding of the importance of delighting customers to enhance their future loyalty (Chiguvi and Guruwo, 2017). Bank customers in Botswana do not possess high levels of trust in their banks, lowering their willingness to remain loyal to their banks in the future (Chiguvi, 2016). Such low trust levels are due to banks' inability to treat customers with the required respect, a lack of understanding of customers' product and service needs, and a lack of honesty in their business practices in a distinct consumer market like Botswana (Chiguvi *et al.*, 2017). Resultantly, banks in developing markets require research to enhance their understanding of surprise and trust as factors that can strengthen the delight experiences of retail banking customers, thereby influencing their future loyalty and referral intentions to their banks.

Delight has been explored in marketing literature as a viable factor that stimulates the building of relationships between a service provider and its customer base that are perceived as economically viable in developing markets (Sofi *et al.*, 2020). Delight has been supported by literature as a tool that strengthens customers' loyalty intentions, thereby increasing their referral intentions and future spending potential at the business (Kim and Park, 2019). Since the early 2000s, a school of thought has developed calling for the increased exploration of delight, its antecedents, and outcomes in competitive business environments like banking. These studies confirm the importance of delight as a stimulant to future loyalty and referral intention and emphasise the need to better understand the various factors influencing delight in the relationship-building process with customers (Coetzee and Coetzee, 2019; Damle and Ketkar, 2017; Kim and Park, 2019).

Retail banking customers increasingly want to feel surprised in their service engagement with their banks, and want such feelings of surprise to delight them, thereby positively stimulating them to remain loyal and illustrate referral intentions towards their banks (Das *et al.*, 2009; Zou *et al.*, 2022). Therefore, surprise and delight are supported in marketing literature as crucial elements in the service delivery process to secure future

relational intention that could lead to loyalty and referral intention (Dey *et al.*, 2017). In addition, considering that the growing competitive nature of the banking industry in developing markets, such as Botswana, requires innovative differentiation in the service delivery process, research exploring the relationships between delight, its antecedents, and outcomes (loyalty) is needed. Moreover, it is essential to enhance the competitive nature of banks in this African market by exploring the moderating role of trust on the delight-loyalty relationship.

To address this research gap, the study is founded on relationship marketing (RM) theory to explore the factors that influence surprise, delight, loyalty, and referral intention. The moderating role of trust on the surprise-delight link is also investigated. RM theory was incorporated into the study since it purports that loyalty and referral intention are guided by experience stimuli, such as surprise and delight. In the banking context, RM theory has been used to ground relationship-building arguments in developing markets (Lee *et al.*, 2018; Paul, 2020). Parasuraman *et al.* (2021) concurred, stating that in a retail banking environment, surprise and delight are critical factors that directly influence customers' service experience perceptions. As a result, Jiang (2020) and Lee and Wong (2021) promulgated the need for further research to explore a deeper understanding of the factors influencing surprise, and how the latter relates to delight in a banking context is vital to strengthening bank customers' future loyalty and referral intentions.

The study is contextualised to Botswana's banking industry. As a developing African market, Botswana's service delivery has become a critical differentiator for the country's banking industry (Chiguvi, 2016). Theoretically, the results of this study may provide clarity on the relevance of RM in elucidating the relationship between the antecedents of surprise as well as delight and loyalty intention. Furthermore, the influence of loyalty on referral intention is explored. In conclusion, the study promulgates a model that will confirm the proposed relationships in a service-related context. In terms of the industry contribution, the study may guide banks in Botswana to better understand the antecedents to surprise, how surprise influences delight, and how the latter influences loyalty and referral intention. Moreover, the research can inform the retail banking industry in Botswana on how trust can influence the relationship between surprise and delight.

2. Related literature

2.1. Relationship marketing theory and the service environment

RM theory is used to explicate the relationship between the various constructs in this study. The theory postulates that to create long-term relationships that are symbiotic in nature, organisations need to include crucial relationship parties encompassing channel members and customers (Kotler and Keller, 2016; Kyei and Narteh, 2016; Rasul, 2018). The rationale of RM is to ensure that a firm attracts, develops, nurtures, and maintains successful long-term beneficial customer relationships by targeting the right customers, at the right place, at the appropriate time, with the required product/service when needed (Nyadzayo and Khajehzadeh, 2016), hence the applicability and adoption of RM theory in the Botswanan banking industry. A service environment, such as the banking industry, is mainly characterised by elements like inseparability, intangibility, perishability, and variability, so it is crucial that firms build long-term relationships with customers, rather than focusing on traditional transaction-based marketing (Achen, 2019).

2.2. Perceived employee delivery skills

Perceived employee delivery skills are synonymous with expertise, which refers to employees' knowledge and skills in offering a service in a competent manner (Petzer and Roberts-Lombard, 2021; Tan *et al.*, 2019). For customers to be delighted, employees should put significant time and effort into delighting customers; they should be helpful, friendly, and knowledgeable (Collier *et al.*, 2018; Lee and Shea, 2015) in interacting with customers and showing interest in their needs and wants. Employee skills, knowledge, capabilities, and competencies can positively influence future customer behavioural intentions (Wasan, 2018; Wu *et al.*, 2015). However, in instances where customers feel that employees do not possess the knowledge, skills, and competence to deliver the service, they may become dissatisfied and even switch to competitors (Medberg and Grönroos, 2020).

2.3. Perceived value

Multiple research studies have not yielded unanimity in the precise characterisation of perceived value, leading to fragmented, confusing, and inconclusive definitions (Jansri, 2018). Nevertheless, perceived value remains relevant in securing a competitive

advantage for the firm. Perceived value has been an issue of much debate and interest in the last decades due to its critical implications on firm performance. It is regarded as one of the most crucial components of business success, used as a tool for achieving competitive advantage (Jansri, 2018; Medberg and Grönroos, 2020) that is key in retaining customers and organisational success. Perceived value is based on cost-benefit analysis – that is, customers expect to realise greater benefits in the consumption of the product/service, compared to the costs associated with the product/service (Paulose and Shakeel, 2022; Pham and Huang, 2015) – and on the customers' knowledge, perceptions, and experiences. The measurement of value is an area of much contestation that is very complex and challenging due to its abstract nature (Gallarza *et al.*, 2017).

2.4. Customer surprise

In a service encounter, surprise happens after the event (Lehne and Koelsch, 2015) and is usually pursued by firms to attain customer delight. Surprise refers to an emotional neutral state that occurs in the short term, gets charged by the associated emotions accompanying the state of surprise (Meyer *et al.*, 1997), and normally occurs when customers experience something unexpected (Kim and Mattila, 2013). Surprise has been confirmed as an important construct in RM activities, with extant literature stating that to create memorable and enjoyable experiences, firms should strive to surprise their customers (Barnes and Krallman, 2019), thus affording them a permanent experience that is memorable.

2.5. Customer delight

Customer delight research emerged 20 years ago. Proponents of the customer delight construct defined it as a positive emotional state that normally results in instances where customer expectations are tremendously surpassed to a level that is surprising, providing the impetus that, in reality, the delight construct varies from satisfaction (Parasuraman *et al.*, 2021). In addition, customer delight exists in instances where consumer expectations are exceeded beyond satisfaction, confirming that delight is emotionally driven (Hao and Chon, 2022). Events that are captivating and exhilarating and trigger a joyous feeling could result in customers experiencing delight (where there is no element of surprise)

(Dey *et al.*, 2017). Delighted customers normally have a positive appreciation of a firm's products and services (Ariffin and Omar, 2016).

However, researchers like Kim and Mattila (2013) described customer delight as a combination of surprise and joy, culminating from a response to a surprise situation that is pleasant. The benefits of customer delight to a firm cannot be overemphasised. Concepts of customer delight have been crafted in corporate missions, resulting in improved profitability for a firm like Mercedes-Benz (Barnes and Krallman, 2019; Michelli, 2015).

2.6. Customer loyalty

Any organisation's success has been attributed to customer loyalty, which has been used by organisations to achieve competitive advantage (Saleem *et al.*, 2016). Customer loyalty is vital to the customer and the organisation in various ways. When customers remain loyal to a service provider, it reduces the time spent looking for alternative products/services; while to the service provider, it ensures repeat purchase that contributes to firm profitability (Saleem *et al.*, 2016). Literature confirms that it is cheaper to serve existing loyal customers than to attract new customers. Furthermore, research has contextualised customer loyalty based on service loyalty (repetitive purchase behaviour) and loyalty to a specific brand (Nyadzayo and Khajehzadeh, 2016).

2.7. Referral intention

Referral intention is used interchangeably with "word of mouth" in some RM studies and has been identified as a critical factor influencing consumers' behaviour in the consumption of products/services (Cheung *et al*., 2021; Sharma *et al.*, 2021). For individuals to make referrals, they should be satisfied with the company's product/service offering. Therefore, service providers need to ensure that in promoting their product/service, they secure a favourable response from customers (Harris and Khatami, 2017), so that the latter can make referrals to potential customers. Referral intention signifies customers' willingness to share information that is positive and favourable regarding the service provider's goods, brands, or services with potential customers (Babić Rosario *et al.*, 2016).

2.8. Trust

In situations where one party is confident of the other party's integrity and relies on that party, it can be concluded that trust exists (Morgan and Hunt, 1994). Trust in a brand originates from a customer's past experiences and interactions, which is normally characterised as an individual's experiential temporal learning (Hao and Chon, 2022). Since trust is based on customers' beliefs, it becomes a subjective construct in RM. Trust has been confirmed to influence banking customers' perceptions in consuming the service, which greatly impacts the commitment that may arise in future regarding the service provider (Roberts-Lombard and Petzer, 2021). However, an absence of trust in service provider-customer relationships will result in mistrust, dissatisfaction, and poor performance, which could cause the termination of the relationship (Bonn *et al.*, 2016).

2.9. Theoretical model development

2.9.1.   Interrelationships between constructs. Perceived employee service delivery skills (employee expertise) have been confirmed in literature as an antecedent to trust, customer satisfaction, and customer surprise (Barnes and Krallman, 2019). Employees' expertise (e.g., technical ability, intellectual capacity, and interpersonal skills that bank customers attach greater importance to) has been confirmed in literature to significantly contribute to the enhancement of the quality of the service offered and customer surprise (Moghavvemi *et al.*, 2018). Barnes *et al.* (2010) agreed, finding that the third largest category of crucial skills that influence the level of customer delight is employee expertise. As such, it is proposed that employee expertise influences customer surprise in a B2C relationship. Based on the foregoing, it can be hypothesised that:

> *H1*. Perceived employee service delivery skills positively and significantly influence customer surprise.

Perceived value is a multidimensional construct with numerous attributes or dimensions, including emotional, social, cognitive, utilitarian and hedonic value, that aid in establishing consumer behaviours (Jansri, 2018). Research has confirmed the existence of a relationship among the three constructs of delight, perceived value, and surprise. Delight arises from performance levels that are positive, offering value to customers, coupled with situations and events that pleasantly surprise the customers (Bolton *et al.*,

2014). It could be inferred that a positive relationship exists between perceived value and customer surprise. Consequently, it can be hypothesised that:

H2. Perceived value positively and significantly influences customer surprise.

Literature on delight confirms that constructs, such as surprise and joy, are major antecedent variables of customer delight. Wu *et al.* (2015) confirmed that "surprise" rewards have a greater impact on customer delight, compared to discount rewards. Some studies have investigated the surprise and delight relationship and confirmed that for one to experience delight, an element of surprise is necessary (Kim and Mattila, 2013). Furthermore, other researchers have confirmed that as customers consume and experience services, they feel fresh because of surprise, possessing a feeling of uniqueness and distinctiveness, which is considered an antecedent to customer delight. Subsequently, surprise is a major determinant of customer delight (Ariffin and Omar, 2016, Liu *et al.*, 2019). Thus, it is hypothesised that:

H3. Customer surprise positively and significantly influences customer delight.

Customer delight exceeds the ordinary satisfaction level and includes a favourable and pleasurable occurrence for the customer that is synonymous with terms like thrilling, exhilarating, and pleased (Dey *et al.*, 2017). Previous research recommended that service providers go beyond the normal customers' expectations to delight customers in the process (Bowden and Dagger, 2011), as customer delight has been confirmed to directly influence customers' intentions in repurchasing services. Customer delight has been researched extensively, showing that it is an antecedent to customer loyalty and that delighted customers are more loyal than those who are merely satisfied (Kim and Mattila, 2013; Kim and Park, 2019; Torres *et al.*, 2014). Delighted customers have been proven to exhibit loyalty to the retail services provider, thus increasing firm profitability (Dey *et al.*, 2017). Hence, it is hypothesised that:

H4. Customer delight positively and significantly influences customer loyalty.

Literature confirms that customers who are delighted with a service provider's offerings have a greater probability of making credible and convincing referrals (Wirtz *et al.*, 2019). In a related study concerning Korean retail banks and upscale hotels, Kim and Yoon (2019) found customer delight had a greater positive impact on revisit and referral

intention in the hedonic service, compared to the utilitarian service. Consequently, the following hypothesis is proposed:

H5. Customer delight positively and significantly influences referral intention.

In this study, based on the critical review of literature, customer loyalty is represented by revisit intentions to the bank, willingness to pay extra for the bank services, sharing the bank service experience with other customers, and recommending the bank to others. Research confirms that customer loyalty can lead to repeat purchases and customer referral (referral intention) (Dey *et al.*, 2017). Mende *et al.* (2015) found that recommending a firm with which one is not highly satisfied and loyal to may be risky to the person making the recommendation. Therefore, customers who are loyal to a service provider are likely to refer others to the same service provider. Loyalty behaviours, such as continuing a relationship and recommending other customers to a service provider, are a result of a customer's confidence in the value provided by the service provider, compared to other competing service providers (Lin *et al.*, 2009; Paulose and Shakeel, 2022). Considering the aforementioned, it can be hypothesised that:

H6. Customer loyalty positively and significantly influences referral intention.

2.9.2. The moderating effect of customer trust on customer surprise and customer delight. Trust has received phenomenal attention in RM literature, since it is regarded one of the most important elements in developing and maintaining relationships between service providers and customers (Bonn *et al.*, 2016). Surprise has long been confirmed as an antecedent to customer delight (Kim and Mattila, 2013; Vanhamme, 2000). In this instance, surprise enhances customers' affect, propelling them to the delighted state (Barnes and Krallman, 2019). Extant literature confirms the potential moderating role of trust regarding the service evaluation effects on constructs, such as customer delight and customer loyalty (Nyadzayo and Khajehzadeh, 2016). Trust's significance in strengthening customers' delight experience has also been confirmed by Barnes *et al.* (2021), hence the need to investigate the moderating role of trust in the delight-surprise relationship in this study. Consequently, trust is expected to moderate the relationship between customer surprise and customer delight. As a result, it is hypothesised that:

H7. Customer trust moderates the relationship between customer surprise and customer delight.

This study is based on the proposed model highlighted in Figure 1. The figure shows seven hypothesised relationships between the constructs of the study, with trust moderating the relationship between customer surprise and customer delight.
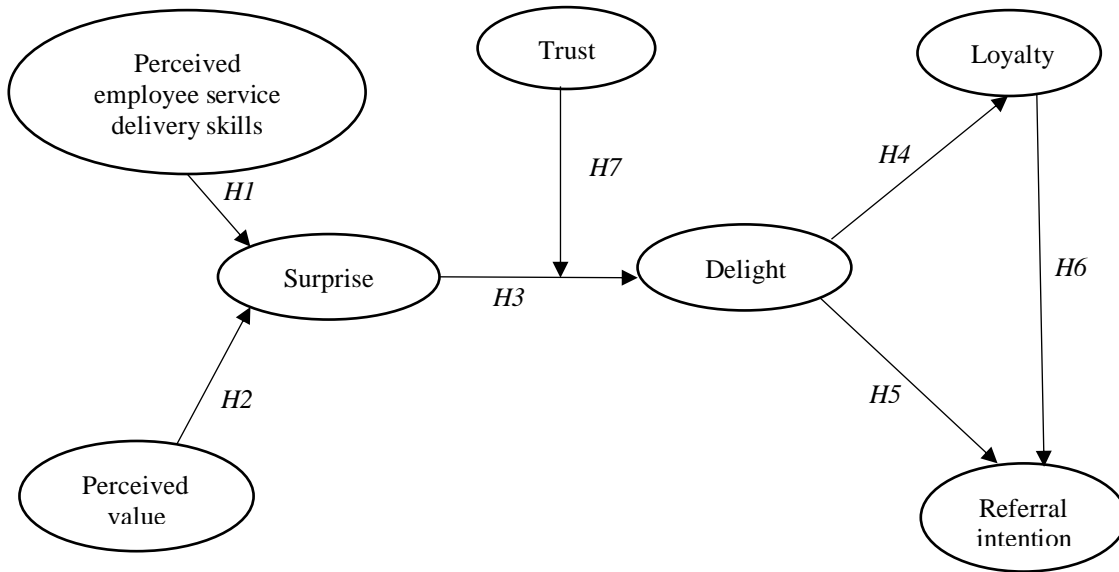

Figure 1. Conceptual model of the study
Source: Developed by the researchers

3. Materials and methods

3.1. Sampling

The target population for this study was Batswana customers and residents who maintain an account with a retail bank, are aged at least 18 years old, and are satisfied with the services provided by their retail bank. In total, 350 questionnaires were suitable for further statistical analysis. The sample comprised 49.1% males, with the remainder being females. Most of the respondents (57.4%) spoke Setswana and were aged 20–39 (59.6%), single (51.6%), and living with their parents (7.7%). In addition, majority of the respondents (49.8%) possessed a post-school qualification and were full-time employed (64.2%). Most of the respondents maintained their accounts at FNBB (32.9%), where these are primarily a savings account (63.7%).

3.2. Questionnaire design

The structured questionnaire comprised four parts. The questionnaire had a consent and screening statement – "Do you have your own personal bank account?" – to ensure that respondents were qualified to participate. If the respondents answered affirmatively, they could proceed with filling in the questionnaire. The study's seven constructs were measured on a seven-point Likert-type scale, where 1 represented "strongly disagree" and 7 represented "strongly agree". The scale items were adopted from existing measures and adapted to the present study, as highlighted in Table I.

[Insert Table I here]

3.3. Data collection and analysis

Since the sampling frame was unknown, this study employed convenience and purposive sampling strategies to select respondents with a personal account at a commercial bank. Researchers based in Botswana made appointments and handed the questionnaires to their acquaintances and colleagues who manage the branches of various commercial banks in Gaborone between April and October 2021, whilst observing the COVID-19 protocols. Thereafter, the questionnaires were distributed to bank customers who qualified to partake in the research, especially those who visited the banks' premises while undertaking their transactions. Once the questionnaires were completed, the researchers collected these from the commercial banks' premises.

To test the study's hypotheses (*H1–H6*), structural equation modelling (SEM) with Amos 27.0 was utilised in data analysis. SEM is ideal as it gives a maximum-probability of estimating the entirety of the system in a hypothesised model, thus permitting the variables to be assessed against the data (Jöreskog and Sörbom, 1981). To test the moderating effect of trust on the delight-surprise relationship, moderated regression analysis was executed in SPSS version 27 to test the hypothesis (*H7*), showing that trust moderates the relationship (beta = 0.142; t = 2.455; p = 0.015).

4. Results and discussion

4.1. Validation of measurement

Measurement was validated by assessing convergent validity and discriminant validity. The measurement model fit indices, standardised factor loadings (λ), squared multiple correlations (SMCs), critical ratios (CRs), Cronbach's alpha (α), composite reliability (CRα), and average variance extracted (AVE) were employed to determine convergent validity. The results show evidence of convergent validity. The measurement model was executed in Amos version 27. The results indicate acceptable fit indices: CMIN/DF (χ^2/df) = 2.155; goodness of fit index (GFI) = 0.926; adjusted goodness of fit index (AGFI) = 0.918; normed fit index (NFI) = 0.938; Tucker-Lewis index (TLI) = 0.950; comparative fit index (CFI) = 0.960; root mean square error of approximation (RMSEA) = 0.058 (Hair *et al.*, 2010; Hooper *et al.*, 2008; Kline, 1998).

Table II presents the study constructs, items utilised in measuring the constructs, λ, SMCs, Cronbach's α, CRα, CRs, and AVEs. The Cronbach's α and CRα coefficients are larger than 0.7, while the AVE values exceed 0.5 for all constructs. The λ ranges from 0.794 to 0.941, while the SMCs are 0.614–0.941. The CRs are 13.172–36.442 and are all significant at $p < 0.001$. It is evident from these results that conditions for convergent validity have been satisfied (Bagozzi and Yi, 1988; Fornell and Larcker, 1981; Nunally, 1978; Segars, 1997).

[Insert Table II here]

The Fornell-Larcker criterion was employed to assess discriminant validity. Table III presents the constructs' means and standard deviations (SDs), squared inter-construct correlations (SICCs), and AVEs. As shown in Table III, all AVEs are larger than SICCs, indicating that conditions for discriminant validity are satisfied (Fornell and Larcker, 1981).

[Insert Table III here]

4.2. Testing H1–H6

SEM was applied in Amos version 27 to test the research hypotheses (*H1–H6*). The structural model fit indices were acceptable: $\chi^2/df = 2.431$; GFI = 0.921; AGFI = 0.912; NFI = 0.904; TLI = 0.903; CFI = 0.922; RMSEA = 0.059 (Hair *et al.*, 2010; Hooper *et al.*, 2008; Kline, 1998). The results, summarised in Table IV, show that perceived employee delivery service skills have a positive effect on surprise. Therefore, *H1* can be supported. Perceived value was found to positively influence surprise, thus *H2* is supported. Moreover, surprise had a positive effect on delight, suggesting that *H3* is supported. Similarly, delight had a positive effect on customer loyalty, meaning *H4* is supported. The results also indicate that delight had a positive effect on referral intention, implying that *H5* is supported. Finally, customer loyalty was found to positively influence referral intention, finding support for *H6*.

[Insert Table IV here]

4.3. Testing H7

Moderated regression analysis was executed in SPSS version 27 to test *H7*. The results indicate that the interaction between surprise and trust had a positive effect on delight (beta = 0.142; $t = 2.455$; $p = 0.015$). This suggests that trust moderates the effect of surprise on delight. To illustrate how trust moderates this relationship, simple slopes were plotted in Microsoft Excel. The results are illustrated in Figure 2. In addition, the summary of the moderating effect of trust is presented in Table V, which shows that *H7* can be supported, as trust moderates the relationship between surprise and delight (B = 0.142). Moreover, Figure 2 shows that trust moderates the surprise-delight relationship such that the effect of surprise on delight is weaker when trust is low and stronger when trust is high. Therefore, *H7* is supported.
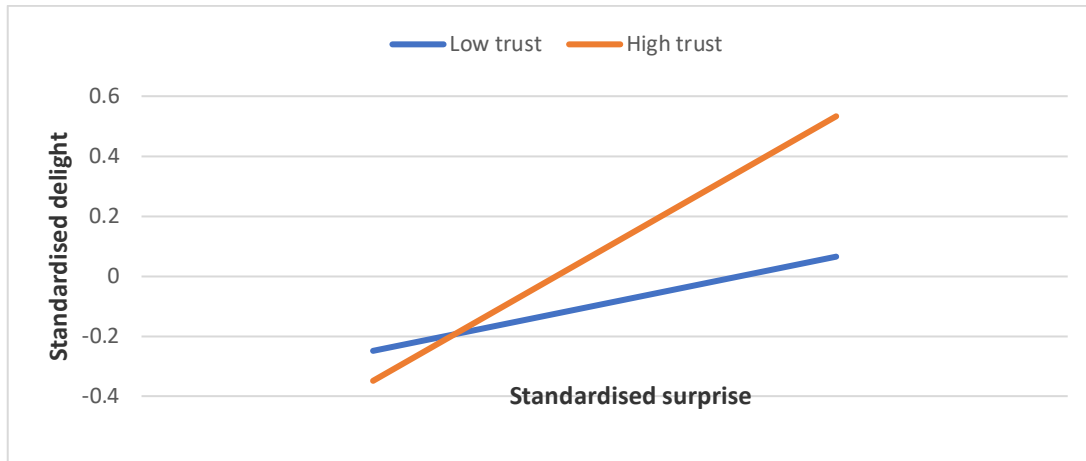
[Insert Table V here]

Figure 2: Simple slopes: The moderating effect of trust on the surprise-delight relationship

4.4. Discussion

The study's empirical findings have confirmed all the hypothesised relationships, highlighting the importance of customer delight in B2C relationships for securing customers' loyalty intentions to services provided by retail banks, as confirmed in extant literature (Kim and Mattila, 2013; Kim and Park, 2019). Customer satisfaction alone does not guarantee loyalty because, in some instances, satisfied customers have been found to defect to competitors, which explains the relevance of delight that was confirmed in this study to be significantly and positively related to customer loyalty, as postulated in literature (Ball and Barnes, 2017; Dey *et al.*, 2017; Kim and Park, 2019).

In addition, as advocated in extant research, the findings establish that perceived employee service delivery skills influence surprise (Barnes and Krallman, 2019). Bank customers normally value employees' expertise or technical competencies, intellectual capabilities, and interpersonal and commercial skills that invariably contribute to enhancing the quality of the service offered, resulting in joy and customer surprise (Moghavvemi *et al.*, 2018). In this instance, expertise can be exhibited by employees' ability to offer customers relevant products/services that satisfy their specific requirements, indicating that they have the customers at heart when discharging their duties daily. Related to research by Bolton *et al.* (2014) and Jansri (2018), this study's results show a significant and positive relationship between perceived value and surprise – namely that perceived value influences surprise, which is an antecedent to customer delight. Therefore, this study confirms that surprise influences customer delight, as

corroborated in extant literature (Ariffin and Omar, 2016; Liu *et al.*, 2019). Other studies (e.g., Ludwig *et al.*, 2017) have found that surprise is not an antecedent to customer delight, although its presence strengthens the relationship between surprise and delight.

Furthermore, the study's findings confirm the relationship between delight and referral intention. Customer delight was found to positively influence referral intention, as confirmed by Hosany *et al.* (2015) and Kim and Yoon (2019). These authors found that customer delight had a greater positive impact on revisit and referral intention in the hedonic service (e.g., hotels), compared to the utilitarian service in a Korean context. This study also shows that customer loyalty is significantly and positively related to referral intentions, as postulated in literature (Kandampully *et al.*, 2015; Paulose and Shakeel, 2022).

Moreover, it was found that trust moderates the relationship between surprise and delight, such that the effect of surprise on delight is weaker when trust is low, and stronger when trust is high. These findings are confirmed in literature, where surprise has long been confirmed to be a precursor of customer delight, and that the presence of surprise elevates delight (Barnes and Krallman, 2019; Kim and Mattila, 2013; Vanhamme, 2000). Nyadzayo and Khajehzadeh (2016) mentioned the potential moderating role of trust on the effects of service evaluation on constructs like customer loyalty and customer delight, and this study has confirmed that trust moderates the surprise-delight relationship.

4.5. Theoretical implications

This study empirically verified the interrelationships between perceived employee skills, perceived value, surprise, customer loyalty, and customer delight. From an RM perspective, these relationships are critical in securing long-term relationships with customers, resulting in customer loyalty and referral intentions. Furthermore, the moderating role of trust in the surprise-delight relationship has been validated.

4.5.1. Greater understanding of the antecedents of surprise, strengthening the surprise-delight link. The study's results validate the relationships between surprise and its antecedents (i.e., perceived employee service delivery skills and perceived value). Knowledge on these direct relationships is imperative to marketing literature. A customer's experience of surprise is guided by multiple factors. For example, if customers perceive bank employees as genuinely caring for and understanding their customer needs

and expectations and engage with them through interactive communication that is built on honesty and transparency, customers' ability to feel surprised by the service experience will be enhanced. Limited studies have explored the relationship between delight, its antecedents, and outcomes in a developing African market context, such as Botswana (Ahrholdt *et al.,* 2019; Barnes *et al.*, 2016; Wirtz *et al.*, 2019). However, the current findings validate the relationship between selected precursors to surprise, the influence of the latter on delight, and the outcomes of delight in a retail banking context in a developing market. The findings also confirm the importance of trust as a moderator in the surprise-delight relationship in a developing retail banking context.

4.5.2. Developing deeper knowledge of the importance of surprise as an antecedent to delight. The study's findings confirm the relationship between surprise and delight in the building of long-term relationships with banking customers in Botswana. It is necessary to develop a deeper understanding of this relationship within the context of future relationship building and marketing. Consequently, it seems that a customer's potential to become delighted is influenced by elements like the ability of the customer's service experience to surpass all expectations, the ability of the service experience to create positive feelings of joy for the customer, and the customer's perception of the service experience being engaging and founded on principles of honesty and reliability. Moreover, customers are more enabled to experience delight from a service experience if they receive high-quality service delivery that surpasses expectations (Merkle, 2021). A few studies have experienced the relationship between surprise and delight in a developing African market (Anabila *et al.*, 2021; Coetzee and Coetzee, 2019), yet this study validates the relationship between surprise and delight in a retail banking context in Botswana.

4.5.3. Developing an enhanced understanding of the role of delight in fostering customer loyalty and referral intention. The research findings confirm the critical role delight plays in strengthening future customer loyalty and securing positive referrals. Supporting the work of numerous scholars (Coetzee and Coetzee, 2019; Kim and Park, 2019; Lee and Park, 2019), delight is an important antecedent to improve customers' future loyalty in multiple settings. In addition, delight is confirmed as a valuable precursor to referral intention, which is crucial for the future existence of the business (Kim and Park, 2019). Consequently, it becomes imperative for service providers, such as banks,

to exceed their customers' expectations and provide joyful service experiences that make them happy. Such experiences also need to be personalised and entail service recovery efforts that are memorable for banking customers.

     4.5.4. A perspective on trust in the surprise-delight relationship. The study's findings confirm the moderating role of trust on the surprise-delight link (refer to Table V). Therefore, it seems that the development and strengthening of trust are guided by factors like an honest and engaging service experience, service delivery that is founded on the principle of respect, and the service provider's ability to develop an understanding of its customers' needs and expectations (Ashill *et al.,* 2020; Eren, 2021; Loureiro and Sarmento, 2018). Trust is validated as an important element in strengthening customers' delight experience (Leninkumar, 2017). Considering the discussion above, it is important to understand that the essential preconditions for customers to become more trusting in a retail banking context in a developing market, such as Botswana, may differ from what marketing literature disseminates and requires more examination.

4.6. Managerial implications

From a long-term relationship-building perspective with customers, it becomes imperative for retail banks to strengthen their customers' delight experiences, thereby stimulating future customer loyalty and positive referral intentions. Consequently, retail banks need to create delightful experiences, since they are more memorable and leave a permanent mark in customers' minds. As a result, customers' future loyalty intentions are strengthened by creating delight. This implies that banks should conduct continuous research among their customer base to determine a deeper understanding of their changing product and service needs. As such, banks will be informed of the adapted financial product requirements of their customers as well as their evolutionary service needs.

     In addition, customers require exceptional customer service, for instance, in their interactions with bank personnel who possess the necessary expertise in discharging their responsibilities. Therefore, banks should continue to hire employees with favourable traits, such as friendliness, open-mindedness, and cooperativeness. Current technological advances in the banking industry imply that retail banks need to complement their bricks-and-mortar services with robust online services, such as Internet and mobile banking, to

enhance customer delight more successfully in developing markets. Accessing these online platforms should be seamless and exhilarating, where customers can execute their transactions without facing any hurdles in the shortest time possible. Customers also want to be surprised through the receipt of channel value, where multiple channels are available to the customer for engaging in banking services. These service experiences should always exceed customer expectations through professional employee service engagement, online banking availability, and constant service support availability. Finally, service surprise can be enhanced by delivering service recovery efforts that resolve customer problems in a fast, professional manner around the clock.

Lastly, retail banks need to cultivate an environment where trust thrives. To a large extent, banking is based on mutual trust and where trust levels are low, customers might not be willing to remain in a relationship with their banks. This could result in negative referrals by customers to peers, family, and friends. Consequently, retail banks in developing markets need to ensure that their service delivery to customers is progressively honest and transparent, and focused on open communication.

5. Conclusions

This study sought to explore the influence of surprise and delight on the loyalty intentions of retail banking customers in a developing market context (Botswana's banking industry), based on the retail banks' specific customer-centric efforts (perceived employee service delivery skills, perceived value) to impact future loyalty intentions. The study's empirical findings have confirmed all hypothesised relationships. In addition, retail banks should put more emphasis on delighting their customers in a manner that is memorable and enjoyable in securing loyalty.

Based on the RM theoretical lenses, this study focused on the antecedents and outcomes of customer delight, using trust as a moderator. Future studies could explore other RM constructs as moderators, such as customer demographic characteristics, including age, gender, and level of education. Furthermore, the demographic profile of the sample was mostly skewed towards the younger generation (individuals aged 20–39), meaning the results could be biased towards the younger cohort. Future research could interrogate and explore the differences among various demographic subgroups/groups concerning their delightful experiences at retail banks.

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