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

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Abstract

Purpose – This study aims to explore the influence of surprise and delight on the loyalty intentions of retail banking customers in an emerging market context. This 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 – This 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/implications – The sample's demographic profile was mostly skewed towards the younger generation (individuals 20–39 years of ages), meaning the results could be biased towards this group.

Practical implications – Retail banks need to create delightful experiences, as 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).

Various marketing scholars (Coetzee and Coetzee, 2019; Kamath *et al.*, 2020; Zhang *et al.*, 2018) have confirmed the importance of delight in the relationship-building process. They validate that the delight of banking customers is enhanced when: the service of the bank drastically exceeds customer expectations, the value perception received from services delivered by the bank is high, the bank provides the highest level of post-purchase customer support and the bank offers extensive service recovery.

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 the majority market share, around 80% 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). Delight implies that the bank can deliver over, and above customers' needs and expectations, thereby strengthening customer retention, which may enhance future loyalty and referral intentions (Alzoubi and Inairat, 2020; Jaiyeoba *et al.*, 2020; Martinaityte *et al.*, 2019).

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 such as 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 refers to a provider's ability to deliver above customer expectations, thereby enhancing the customer's overall level of contentment and encompass the delivery of a customer experience that is perceived as pleasurable (Anam and Faiz, 2016). 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). This is critical when understanding that the needs and expectations of bank customers are constantly changing, and that delivering on customers' wants is no longer enough to retain their loyalty and stimulate their referral intentions (Petzer and Roberts-Lombard, 2021).

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). Furthermore, scholars promulgate the significance of exploring the need to surprise customers to stimulate their level of delight experience at the bank, and to better understand the antecedents of surprise in an environment characterised by fierce competition, such as in the banking industry (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, as 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, that is vital to strengthening bank customers' future loyalty and referral intentions.

The study is contextualised to Botswana's banking industry. Botswana's banking industry has grown phenomenally in the past 40 years. In the early 1980s, the banking sector was dominated by two major players, Barclays Bank (now Absa Bank Botswana) and Standard Chartered Bank, while the central bank, namely, the Bank of Botswana, controlled the market by setting and determining the interest rate levels (Capital Resources, 2009). Due to the liberalisation policies instituted by the Botswana government in the late 1980s, by 2008 there were 11 commercial banks operating in Botswana. As of 2022, the banking industry in Botswana comprises mostly foreign-owned commercial banks – five of which are listed on the Botswana Stock Exchange (Global Newswire, 2021). The five commercial banks (Access Bank, FNBB, Standard Chartered Bank, Absa Bank Botswana and Stanbic Bank) control 80% of the market share; hence, the industry is highly concentrated among these banks and is oligopolistic in nature, with competition also coming from emergent small banks. Commercial banks deliver their services through over 500 automated teller machines (ATMs), with a branch network of almost 200 across the country, and an estimated clientele of 1.5 million people.

Large commercial banks, such as FNBB and Standard Chartered Bank, are introducing new technologies and moving towards branchless banking (Global Newswire, 2021). Technological advances have resulted in product/service offerings that include mobile banking, internet banking and e-wallet, with banks focussing on product/service differentiation to be competitive. Despite the use of advanced technologies in banking, it is rather unfortunate that many customers do not make use of online platforms such as internet banking (Ntseme *et al.*, 2016). Regardless of the adoption of new technologies and innovations in service delivery, challenges remain that are related to customer attraction, satisfaction, delight and loyalty (Agolla *et al.*, 2018). In addition, research confirmed that customers in Botswana's banking industry are not entirely satisfied with the services provided by banks (Chiguvi, 2016).

Researchers have exhibited tremendous interest in the competitive banking industry and most of the empirical research continues to focus on this area (Banya and Biekpe, 2017), as commercial banks play a significant role in financial intermediation, explaining the need for delighted customers who could be loyal to banks, guaranteeing long-term profitability, which contributes to economic growth. Financial liberalisation has resulted in increased competition to the players in the banking sector from non-banking firms offering services similar to those offered by commercial banks (Christopher *et al.*, 2020). As such, the financial landscape has greatly transformed and banking firms have to go beyond customer satisfaction and devise new ways of competing effectively, thereby garnering customer loyalty and delight in the highly profitable, competitive Botswana banking industry.

As the state of the banking industry is oligopolistic in nature in Botswana, this limits the entrance of new players, as the entry barriers are high due to high capital outlays, Pula 5m (equivalent to US$385 561), needed to establish a commercial bank (Ramokwena, 2016). This may explain the reason why the industry is mainly dominated by foreign players. Competitive pressures become intense for the industry players, hence the need for product and service differentiation. In terms of the level of development of the banking sector in the sub-Saharan Africa region of which Botswana is a part of, it is lower than other regions of the world (Aluko and Ajayi, 2018), hence the banking sector is underdeveloped. Compared to the European Union (EU) banking sector, the EU market is characterised by monopolistic competition. Previous studies suggest that EU banks operate in a monopolistic competitive environment where each player has no control over the setting of its final price for its

offering (Apergis *et al.*, 2016). While European banks are more competitive than banks in Botswana, European banks seem to be less competitive than USA banks, with big banks being more competitive than small ones (Apergis *et al.*, 2016; Gutierrez, 2007). Based on the foregoing, research on bank competition and various differentiation efforts they pursue still remain relevant in a developing country context, specifically Botswana which is dominated by five foreign owned banks. Undoubtedly, satisfying customers is not sufficient; hence, the need to explore the antecedents and outcomes of customer delight in an environment characterised by oligopolistic behaviours.

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. 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). This study is among the few that focuses on bank competition, as such studies are very limited and scant in the context of Africa (Banya and Biekpe, 2017), hence its contribution to theory on customer delight in a developing country context. The current findings also 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. In addition, this study theoretically contributes to the body of knowledge on surprise and delight, as few studies have explored this relationship (Anabila *et al.*, 2022; Coetzee and Coetzee, 2019), in a developing country context, yet this study validates this relationship in a retail banking context in Botswana. The findings also confirm the importance of trust as a moderator in the surprise–delight relationship in a developing retail banking context, which has not been explored.

Another contribution of the study is testing delight as a precursor to both loyalty and referral intention. In most cases, as confirmed by Roberts-Lombard and Petzer (2018) and Petzer and Roberts-Lombard (2021) delight is tested on a single outcome, not a dual outcome, as in the current study. A third contribution is the testing of perceived employee service delivery skills on surprise and the testing of perceived value on surprise. These two antecedents have not been tested on surprise before in a retail banking context, as far as the knowledge of the researchers goes. A fourth contribution of the study is the testing of the proposed model in an emerging African market, namely, Botswana, where limited research has been conducted on the surprise, delight, loyalty referral intention link in a retail banking context.

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, specifically in Botswana and which can be replicated in other developing market contexts. 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. Consistent with the tenets of RM theory, this study offers practical suggestions for banks intending to build long-term relationships with customers. Therefore, it is 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.

2. Theoretical background and hypotheses
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 major components of RM include customers, employees, suppliers, distributors of products/ services, dealers, agencies and elements that are key in providing financial resources to the firm, such as investors and shareholders who provide the desired capital (Kotler and Keller, 2016). 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 Botswana banking industry. The benefits of RM for firms include improved financial performance, lower costs and higher revenues and higher customer retention rates (customer loyalty) (Achen, 2019). A service environment, such as the banking industry, is mainly characterised by elements such as inseparability, intangibility, perishability and variability, so it is crucial that firms build long-term relationships with customers, rather than focussing on traditional transaction-based marketing (Achen, 2019).

Considering the preceding discussion, seven hypotheses were formulated for the study based on the principles of RM to explicate the relationships between the constructs. This was undertaken based on Botswana's banking industry as the identified service provider in examining customer delight's antecedents and consequences, coupled with the moderating effects of trust on the customer surprise-delight relationship.

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. Such employees should be well knowledgeable about the product/service offerings of the firm to an extent that when customers face challenges in undertaking banking transactions, these should be dealt with promptly, expeditiously, and timeously. Employee skills, knowledge, capabilities and competencies can positively influence future customer behavioural intentions (Wasan, 2018; Wu, Mattila and Hanks, 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 past 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). The customers' standpoint during the usage of the product/service, and not the organisation providing the product/service, make service provision a challenge to the firm. By offering greater customer value, the expectation is such that retail service providers could enhance trust that develops and transforms customers who are more loyal to the firm in the long term (Nyadzayo and Khajehzadeh, 2016).

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). In situations where expectations and experiences increase, individuals could experience disappointment (where experiences fall short of expectations) or a surprise (where experiences exceed expectations) (Brown *et al.*, 2014). 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). Berman (2005) postulated that customer delight exists where there is an exceptional delivery of service and that delightful experiences are more memorable than satisfying experiences. When the service level meets the expectations of the customer, the customer is satisfied; if the service is below customer expectations, the customer is left disappointed; and if the service exceeds the expectations of the customer, then the customer is delighted (Kotler and Keller, 2016). 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 such as 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 such as Mercedes-Benz (Barnes and Krallman, 2019; Michelli, 2015). Regardless of the lack of unanimity in defining customer delight, it can be argued that customer delight could be used as a key resource in the strategic management process, thus enhancing the competitive nature of the firm (Dey *et al.*, 2017) and guaranteeing long-term firm profitability.

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). Creating RM activities, such as the cultivation, nurturing and maintenance of sound bonds and ties with customers,

is the aspiration of any retailer, which is an ingredient of long-term relationships and firm success (Kotler and Keller, 2016). The activities needed to achieve long-term relationships with customers include interacting with customers by listening to their needs and concerns, developing loyalty programmes and creating strong institutional ties with customers. 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). Customers normally have a wide assortment of ties with different constituencies within their social realm of networks, such as the maintenance of strong ties to very close friends and close members of the family, to ties that can be regarded as weak and porous, such as casual friends (De Bruyn and Lilien, 2008), to whom they may make referrals. Product/service information that is normally referred by a close colleague or a close family member has a great influence on customers' product/service evaluation, as these constituencies are perceived as more trustworthy in relaying and communicating information (Brown *et al.*, 2007; Shan and King, 2015), than acquaintances.

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). As trust is based on customers' beliefs, it becomes a subjective construct in RM. Trust has been contextualised in exchanges that are relational in nature, where two parties do not disappoint each other; one party bestows trust on the other; and finally, a psychological intention exists to accept the consequences of the behaviour of the other party (Veloutsou, 2015). In B2C relationships, both parties need to keep their promises so that trust prevails. Brands portraying consistency in the service attributes will reduce the risk attached to emotions that buyers feel in situations where they consume the service (Veloutsou, 2015), resulting in successful relationships between the firm and the customers (Nyadzayo and Khajehzadeh, 2016). 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). Expertise can be exhibited by the employees' ability to proffer various offerings to customers regarding their specific requirements at a moment in time. Moreover, research confirms that employees' expertise can lead to a state where customers are delighted, especially when the service has been provided efficiently and expeditiously. 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. In addition, Bowden and Dagga (2011) and Vanhamme *et al.* (1999) argued that due to the nature of surprise, it normally generates an ambient feeling, hence it is mostly regarded as an antecedent of delight. However, some studies (Ludwig *et al.*, 2017) have found that surprise is not necessarily considered a precursor for the attainment of customer delight, rather its presence elevates and propels customers' delight experiences. Furthermore, other researchers have confirmed that as customers consume and experience services, they feel fresh as a result 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 such as 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). Literature further confirms that customer delight is a precursor to increased customer loyalty and commitment to a firm's products/services, favourable word of mouth and future intentions to repurchase that have positive outcomes for employees (Ball and Barnes, 2017). 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). The stimulation of customer emotions that are positive in nature (delight) has been found to enhance customers' behavioural intentions, such as purchasing additional products/services from the same retail service provider, repurchase behaviour, intentions to revisit the service provider and behaviours related to the proposition of referrals (Hosany *et al.*, 2015). 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. Customers who are loyal to a retail service provider acting as honest and integral proponents on platforms, such as social media, have been found to casually bring colleagues, close family members and other potential customers on the firm's manifold, thus recommending a firm's products and services (Kandampully *et al.*, 2015; Paulose and Shakeel, 2022). 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 Moderating effect of customer trust on customer surprise and customer delight. Trust has received phenomenal attention in RM literature, as 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). In addition, Bowden and Daggar (2011) confirmed the moderating role of trust in RM, especially in B2C relationships, and how it influences customers' delight experience. 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. Figure 1 shows seven hypothesised relationships between the constructs of the study, with trust moderating the relationship between customer surprise and customer delight.

3. Research design

3.1 Sampling

The target population for this study was Botswana customers and residents who maintain an account with a retail bank, are 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. In terms of gender, the sample comprised 49.1% males, with the remainder being females. Most of the respondents (57.4%) speak Setswana, followed by Kalanga (35.8%) and English (2.7%), whereas the remainder speak Hindi, Sekgalagadi, Setswapang, Telugu and Shona. Regarding the age category, at the time of filling in the questionnaire, 59.6% of the respondents were 20–39 years of age, whereas 27.5% were 40–49 years of age. In total, 51.6% of the respondents are single, 32% are married/living with partner, 8.8% are divorced or separated and 7.7% live with their parents. Majority of respondents (49.8%) possess a post-school qualification, followed by 18% who completed high school, 14.9% had their International General Certificate of Secondary Education and 13.1% completed primary school. Full-time or part-time employed respondents constituted 64.2% of the sample, whereas 24.1% are self-employed, 7% are full-time students, 2.3% are unemployed and
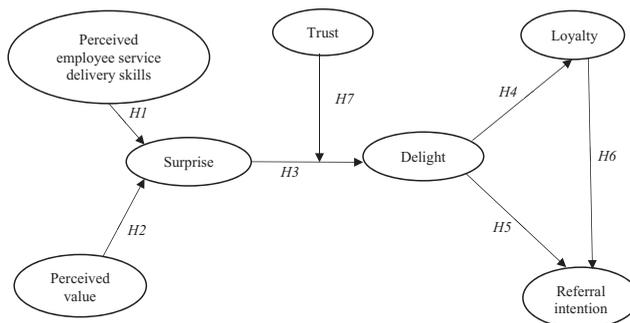
Figure 1.
Conceptual model of the study

Source: Developed by the researchers

2.5% are retirees. Regarding respondents' bank accounts, the results show that most of them maintain their accounts at FNBB (32.9%), followed by Absa Bank Botswana (22.1%), Stanbic Bank (14.5%), Bank ABC (9.9%), Standard Chartered Bank (5.2%), Capital Bank (4.7%), Bank Gaborone (4.3%), Botswana Savings Bank (2.9%) and Bank of Baroda (2.7%). Moreover, the results confirm that most respondents have a savings account (63.7%), followed by a cheque account (44.8%) and a credit card (20.5%).

3.2 Questionnaire design

The structured questionnaire comprised four parts. Respondents were supposed to be aged 18 years and above and should have been generally satisfied with the service they got from their banks. 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 to determine their level of customer satisfaction and delight. The first part of the survey comprised seven demographic questions concerning age, education, gender, home language, race, employment status and marital status. Section B of the survey elicited information regarding the respondents' patronage behaviour relating to the identification of the commercial bank where the respondents hold their accounts, the type of account(s) held at the bank, the period that the respondents had maintained the account(s) and the monthly service fee for account maintenance. Section C of the survey consisted of questions focussing on the study's constructs, including perceived employee service delivery skills, perceived value, surprise, customer loyalty, referral intention and trust. Section D of the survey exclusively focussed on the major construct of the study: customer delight. 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 29 scale items were adopted from existing measures and adapted to the present study, as highlighted in Table 1.

Regarding the constructs of the study, these were adapted to the present study based on the sources indicated in Table 1. For instance, perceived employee delivery skills were measured by four items adapted from the scales by Cheng *et al.* (2008). The research was undertaken in the Taiwanese airline industry based on a sample of 252 respondents. The construct validity of the scale items was 0.856, which indicates a high level of reliability. We then reconstructed the scale items, changing the terminology of "airline industry" to suit the current study which focuses on the banking industry. The following scale items were used to measure perceived employee delivery skills:

Perceived employee delivery skills:

(1) X_1 The employees of my bank listen when I communicate to them.

(2) X_2 The employees of my bank provide me with personalised attention.

Key construct	Item count	Source
Perceived employee delivery skills	4	Cheng *et al.* (2008)
Perceived value	5	Nyadzayo and Khajehzadeh (2016)
Surprise	4	Dey *et al.* (2017)
Delight	7	Roberts-Lombard and Petzer (2018)
Customer loyalty	3	Dagger and Sweeney (2007)
Referral intention	3	Kim and Park (2019)
Trust	3	Giovanis *et al.* (2015)

Table 1.
Measurement of
constructs

(3) X_3 The employees of my bank genuinely care about me as a customer.

(4) X_4 The employees of my bank understand my needs.

Perceived value construct was adapted from Nyadzayo and Khajehzadeh (2016), based on a quantitative study carried out in South Africa's automotive industry. The study focussed on customers who had purchased products or consumed services at three selected motor dealerships. The scale items had a construct reliability of 0.88, which reflects a very good reliability of the constructs, and we modified the wording to suit the banking sector:

- X_5 My bank offers me value for money.
- X_6 I consider the rates of my bank as reasonable.
- X_7 Doing business with my bank is a right decision when price and other costs are considered.
- X_8 Doing business with my bank is a right decision when the overall quality of service delivery is considered.
- X_9 Compared to the quality of service that I get; I pay a reasonable price.

The construct *surprise* was adapted from Dey *et al.* (2017). The researchers carried out the study in full-service restaurants in Kolkata, India based on a quantitative approach. The construct had a construct reliability of 0.63, which is greater than the minimum required of 0.6 (Hair *et al.*, 2010), and an average variance extracted (AVE) of 0.59, which is greater than the required minimum of 0.5. Nomological validity was tested by eight faculty members of a reputable institution, and the items were found to possess nomological validity. The adapted scale items are as follows:

- X_{10} The experience surpassed all my expectations.
- X_{11} The service transmitted positive feelings.
- X_{12} The service was amazing.
- X_{13} The service was overwhelming.

Customer delight construct was adapted from Roberts-Lombard and Petzer (2018), based on a study conducted in the services sector, i.e. the cell phone industry in South Africa. The scale items were validated and showed high levels of reliability. Delight was measured using the following seven items on a Likert type-scale as alluded to earlier. As the current study was conducted in a similar service sector such as the cell phone industry in South Africa, we amended the wording of the questions to be applicable to the banking sector:

- X_{14} The service of my bank drastically exceeds my expectations.
- X_{15} I believe I received extremely high value from the services offered by my bank.
- X_{16} The employees of my bank are highly competent.
- X_{17} The services offered by my bank are especially memorable.
- X_{18} The services offered by my bank are particularly unique.
- X_{19} My bank offers the highest level of post-purchase customer support.
- X_{20} My bank offers extensive service recovery.

Concerning *customer loyalty*, the construct was adapted from Dagger and Sweeney (2007), who conducted qualitative and quantitative research at five oncology clinics and one large

metropolitan hospital in two Australian cities. Although the figures were not specifically mentioned, there were high levels of construct reliability and AVEs in the variables. Therefore, we used the following three items by modifying the statements to suit the banks, which is a similar service sector:

(1) X_{21} If I had to choose a bank, I would choose my current bank.

(2) X_{22} I would highly recommend my bank to other people.

(3) X_{23} I intend to continue using my bank in the future.

Scale items on *referral intention* were adapted from Kim and Park (2019), as they were previously validated, reflecting construct and nomological validity. Kim and Park conducted the research in an upscale restaurant in Korea, using a quantitative approach. The construct reliability of the scale items was 0.875. We only changed the wording of some of the statements which were particularised to the restaurants so that they are applicable to the banks, without altering the content of the statements. The following scale items were adopted in this study:

- X_{24} I will say positive things about my bank to friends and family.

- X_{25} I will recommend my bank to my friends who seek my advice.

- X_{26} I will encourage friends and relatives to visit my bank.

Concerning *trust*, the three scale items were adapted from Giovanis *et al.* (2015), who undertook research on service fairness and quality in the auto repair and maintenance industry in Greece. A sample of 1,000 active customers was used to gauge the levels of customer service. We then modified the scale items which had a high construct reliability of 0.95 to suit the statements to the banking sector. Based on an assessment of the original four statements, one statement was not relevant to the banking sector, hence we retained the following three scale items:

(1) X_{27} It is my opinion that my bank is always honest with me.

(2) X_{28} I believe that my bank treats me with the necessary respect.

(3) X_{29} I feel that my bank understands my needs.

3.3 Data collection and analysis

As the sampling frame was unknown, this study used convenience and purposive sampling strategies to select respondents with a personal account at a commercial bank, and who were also satisfied with the services offered by the bank. Convenience sampling was appropriate for the study, as we only considered respondents who were available and willing to take part in the survey. These respondents were deemed to possess information on customer satisfaction and delight. For ease of questionnaire administration, we then targeted most of customers who visited bank premises of the retail banks situated in Gaborone, the capital city of Botswana. The banks included the following: FNBB, ABSA Bank Botswana, Stanbic Bank, Bank ABC (now known as Access Bank), Standard Chartered Bank, Capital Bank, Bank Gaborone, Botswana Savings Bank and Bank of Baroda. Researchers based in Botswana made appointments and handed the questionnaires to their acquaintances and colleagues who manage the branches of various commercial banks *(branch managers)* in Gaborone between April 2021 and October 2021, while observing the COVID-19 protocols. We could not travel outside Gaborone due to the travel restrictions imposed by the government of Botswana due to the COVID-19 pandemic.

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 banking transactions. Once the questionnaires were completed, the researchers collected these from the commercial banks' premises. While waiting for the completion of the questionnaires handed to the retail banks' branches in Gaborone, we also randomly distributed some questionnaires to respondents in Gaborone who met the inclusion criteria. These questionnaires were completed and immediately collected by the researchers. After the data collection process, data were entered into SPSS version 27, cleaned and edited. Descriptive statistics were then computed to have a gleaner picture of the demographic variables of the respondents, their retail banking preferences as well as the 29 items of the study's seven constructs.

To test the study's hypotheses (*H1–H6*), structural equation modelling (SEM) with AMOS 27.0 was used 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

4.1 Validation of measurement

Measurement was validated by assessing common method bias (CMB), convergent validity and discriminant validity. CMB is a potential threat to studies of this nature that solicit responses on independent and dependent variables from the same respondents. It explains the measurement error due to the sociability of the respondents who can give positive responses (MacKenzie and Podsakoff, 2012). CMB influences the validity and reliability of measurement items and the covariation between hidden constructs (Min *et al.*, 2016). In this study, the Harman's single-factor method was used to determine CMB. Accordingly, exploratory factor analysis was executed in SPSS version 27 while fixing the number of factors at 1. The resultant single factor solution explained a variance of 42.654%. This suggests that CMB did not pose a threat to this study (Kim *et al.*, 2013).

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 used 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 2 presents the study constructs, items used in measuring the constructs, λ, SMCs, Cronbach's α, CRα, CRs and AVEs. Cronbach's α and CRα coefficients are larger than 0.7, whereas the AVE values exceed 0.5 for all constructs. The λ ranges from 0.794 to 0.941, whereas 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).

The Fornell–Larcker criterion was used to assess discriminant validity. Table 3 presents the constructs' means and standard deviations, squared inter-construct correlations (SICCs)

Items	λ	SMCs	CR
Perceived employee service delivery skills (PESD): α = 0.915; CRα = 0.924; AVE = 0.752			
PESD1	0.913	0.834	–
PESD2	0.841	0.707	24.624***
PESD3	0.855	0.732	21.304***
PESD4	0.858	0.736	19.712***
Perceived value (PV): α = 0.906; CRα = 0.917; AVE = 0.689			
PV1	0.806	0.650	–
PV2	0.799	0.638	20.505***
PV3	0.828	0.685	18.842***
PV4	0.888	0.789	17.532***
PV5	0.825	0.680	15.451***
Surprise (Sur): α = 0.936; CRα = 0.937; AVE = 0.787			
Sur1	0.873	0.744	–
Sur2	0.920	0.846	28.167***
Sur3	0.920	0.846	26.097***
Sur4	0.833	0.694	21.145***
Delight (Del): α = 0.955; CRα = 0.956; AVE = 0.758			
Del1	0.803	0.877	–
Del2	0.878	0.799	36.422***
Del3	0.889	0.899	24.863***
Del4	0.941	0.941	14.683***
Del5	0.899	0.889	10.754***
Del6	0.799	0.878	13.172***
Del7	0.877	0.803	17.827***
Customer loyalty (CL): α = 0.894; CRα = 0.896; AVE = 0.743			
CL1	0.846	0.716	–
CL2	0.825	0.680	21.468***
CL3	0.912	0.832	25.357***
Referral intention (RefI): α = 0.843; CRα = 0.849; AVE = 0.652			
RefI1	0.794	0.683	–
RefI2	0.817	0.614	16.443***
RefI3	0.812	0.640	16.564***
Trust (Tru): α = 0.869; CRα = 0.876; AVE = 0.701			
Tru1	0.823	0.677	–
Tru2	0.852	0.726	21.059***
Tru3	0.837	0.700	17.958***

Notes: CR is fixed; ***$p < 0.001$

Table 2.
Construct validity and reliability for the measurement model

and AVEs. As shown in Table 3, all AVEs are larger than SICCs, indicating that conditions for discriminant validity are satisfied (Fornell and Larcker, 1981). Collinearity is a potential threat to studies that test cause-effect relationships such as this study. Accordingly, collinearity was checked in SPSS version 27 by evaluating tolerance and variance inflation factor. The tolerance values ranged between 0.342 and 0.813. The variance inflation factors ranged between 1.178 and 2.816. Likewise, multicollinearity did not pose a threat to this study. Hair *et al.* (2010) suggest that a small tolerance of (< 0.10) and a large variance inflation factor (> 10) indicate the presence of collinearity.

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: χ^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 4, 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*.

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 5, 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.

Construct	Mean ± SD	PESD	PV	Sur	Del	CL	RefI	Tru
PESD	4.857 ± 1.481	*0.752*						
PV	4.830 ± 1.433	0.623	*0.689*					
Sur	4.972 ± 1.405	0.601	0.593	*0.787*				
Del	4.660 ± 1.584	0.116	0.077	0.082	*0.758*			
CL	4.862 ± 1.511	0.551	0.615	0.608	0.056	*0.743*		
RefI	4.860 ± 1.495	0.642	0.659	0.642	0.099	0.576	*0.652*	
Tru	4.916 ± 1.394	0.623	0.610	0.607	0.072	0.697	0.643	*0.701*

Note: Diagonal elements in italics represent the AVEs

Table 3.
Discriminant validity for measurement model

Hypothesis	Path	Standardised estimate	CR	Remark
H1	PESD → Sur	0.447	6.118***	Supported
H2	PV → Sur	0.405	5.774***	Supported
H3	Sur → Del	0.319	6.256***	Supported
H4	Del → CL	0.255	4.981***	Supported
H5	Del → RefI	0.094	2.719**	Supported
H6	CL → RefI	0.866	18.377***	Supported

Notes: **p = 0.007; ***p < 0.001

Table 4.
Hypotheses test results (*H1–H6*)

5. Discussion

Competitive pressures in Botswana's banking industry demand that service providers do not only focus on customer satisfaction since it is insufficient in securing long-term relationships with customers. Instead, customer delight has become topical in the past 20 years, where service providers could use it as a competitive advantage (Barnes and Krallman, 2019; Dey *et al.*, 2017) for firm profitability and sustainability. Delight implies that the bank delivers over and above customer needs and expectations (satisfaction), thereby strengthening customer retention, which may enhance future loyalty and referral intention(s) (Martinaityte *et al.*, 2019; Roberts-Lombard and Petzer, 2018). Rooted in RM theory, the study sought to explore how surprise and delight influence the loyalty intentions of a developing retail banking market (in Botswana's banking industry), based on retail banks' chosen customer-centric efforts (perceived employee service delivery skills, perceived value) to impact future loyalty intentions.

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), giving support to *H1*. Most of the customers of the various banks under study valued bank employees' expertise or technical competencies, intellectual capabilities and interpersonal and commercial skills that invariably contribute to enhancing the quality of the service offered. As confirmed by the respondents, this ultimately resulted in them experiencing joy and surprise, which is also confirmed by previous studies by Moghavvemi *et al.* (2018).
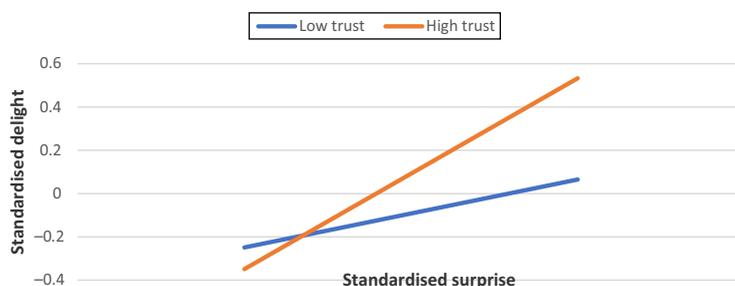
Figure 2.
Simple slopes: the moderating effect of trust on the surprise–delight relationship

Variables X >> M >> Y	Interaction effect (B) [LLCI; ULCI]	t-value	p-value (two-tailed)	Result
Surprise >> Trust >> Delight	0.142	2.455	0.015	Moderation

Notes: LLCI = lower level confidence interval; ULCI = upper level confidence interval

Table 5.
Summary of moderating effects for trust

Respondents indicated that bank employees listened to their concerns through communication, they received personalised attention and that bank employees really understood their needs, with an element of care. In this instance, expertise was 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. Based on these findings, banks need to ensure that they recruit employees who possess the necessary skills and competencies for customers to experience joy and surprise. Employees who lack these skills should be trained to compensate for such deficiencies in performance in the hope of surprising customers which would result in customer retention.

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. There was high concurrence among the respondents regarding perceived value where they indicated that the benefits they derived from the use of products and services offered by their banks far outweighed the costs associated with offering such products. The benefits included the value or utility derived from the usage of the products/services vis-a viz the cost of the products/services in the form of bank charges/services charges and interest charged for borrowings. Ultimately, perceived value was confirmed to influence the level of surprise in consuming the product/service, hence *H2* was supported.

H3 of the study was related to establishing the relationship between surprise and customer delight. Results of the study indicated that most of the respondents experienced a moment of surprise whereby the service offered by bank employees exceeded their expectations, with an overwhelming and amazing service experience that transmitted inner, positive feelings. Surprise had the highest mean value of 4.972, among the seven constructs of the study, highlighting total concurrence among respondents, thus confirming banks undertook moments which surprised their customers, ultimately resulting in customer delight. Therefore, this study confirms that surprise influences customer delight, as corroborated in extant literature (Ariffin and Omar, 2016; Liu *et al.*, 2019). However, few studies (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. Results of the study showed that respondents were likely to refer family and friends to their banks, as reflected by the high mean value of 4.860, indicating high concurrence among the respondents regarding their referral intentions. Referral intention also included the fact that respondents would say positive things to family and friends about their banks, resulting from their confidence in the value of services provided by the banks. This finding confirms literature from similar studies 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 established that customer loyalty is significantly and positively related to referral intentions, thus lending support to *H6*. Most of the respondents showed great concurrence when they highlighted that they were loyal to their banks, and that they intended to use their banks more often in the future. In addition, the respondents confirmed that they would not switch even if a competing bank were to offer a better rate or discount on the service provided. These results confirm that most of the respondents were happy with the products/services offered by their banks as reflected by high levels of loyalty. If these customers were not loyal to their service providers, they would have switched easily to

competitors who were prepared to offer better rates to them. In this regard, this finding reflects those banks offered superior customer service which resulted in customer loyalty. Previous research also confirmed that loyal customers would likely make referrals to family and friends (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. We established that trust is a critical construct in the surprise delight relationship. The sustenance of banker-customer relationship revolves around trust. Most respondents confirmed that banks were always honest with them, they were respected all the time and that the banks understood their needs. Banks need to cultivate an environment where trust can thrive since banking is all about trust. Extant literature indicates that 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 such as customer loyalty and customer delight, and this study has confirmed that trust moderates the surprise-delight relationship.

Findings of the study also confirmed that almost 60% of the respondents were aged between 20 and 39 years (as of 2021) which reflects that they were born between 1982 and 2001. Many research studies have been carried out regarding the generational cohorts, starting from the Silent generation, Baby Boomers, Generation X and Generation Y(Millennials), but there is no unanimity regarding the start and end point for each generation. Most studies categorise Generation Y as those born between 1981 and 1997 (Soares *et al.*, 2018) and the cohort is known to be techno-savvy in using the internet and smartphones. For this study, Generation Y refers to the cohort born between 1982 and 2001.From a global context, Generation Y constitute a significant percent of the population, around 28%. Generation Y within the African banking sector makes intensive use of technology in transacting. However, they are very low on brand loyalty, they have high expectations and can easily switch banks if they are offered a good service by a competing bank (Capgemini, 2014; Van Deventer, 2021).

Interestingly, if Generation Y is known to be techno-savvy, one would expect them to make use of technology in transacting. Even within the context of Botswana, Generation Y uses technology to access the banks' products and services as well as transacting, but the extent of the use of online platforms is not well established. In Botswana, it is somehow puzzling why Generation Y customers would visit the physical structures of the bank to access banking services instead of using technology as done by their counterparts in Europe, Asia, as well as North and South America. Plausible reasons could be varied. Although retail banks in Botswana are known to make use of technologies in their service and product offerings, possibly they are not doing enough in communicating to their customers regarding the availability of online platforms. Secondly, as argued by Soares *et al.* (2018), technology usage and capability are better for Generation Y in developed countries than in developing countries such as Botswana, due to the varied technology infrastructure, hence customers may be forced to visit the bank to transact due to technological limitations. Related to the foregoing, customers could be experiencing challenges when using the retail banking systems and some of the challenges could be taking longer to resolve; hence, the only option would be to visit the physical structures of the bank. Thirdly, another explanation could be that proffered by Ntseme *et al.* (2016), who posited that customers in Botswana's retail banks are not using internet banking as well as mobile banking, hence they still prefer to queue in banks and other service providers. However, the reasons why customers are not making use of the internet and mobile banking are not well articulated and known.

Most of the services offered in the physical bank such as deposits, withdrawals, and funds transfers are also available on ATMs. Bank transfers for local and international transactions as well as bill payments which can be effected at bank branches are also available through the internet. In view of the preceding information, it is imperative that retail banks communicate effectively with their customers on the availability of online platforms that could enhance customer service, taking cognizance of the fact that the study was conducted during the Covid-19 pandemic period, hence the need to limit interactions. Even after the Covid-19 pandemic period, online platforms are a necessity, as they are a fast, efficient and effective delivery channel of retail bank products and services. If non-usage of online platforms is emanating from other sources such as telecommunications, the problems should be addressed by the relevant Ministry of Transport and Communications to enhance customer service.

Furthermore, findings from the study show that most respondents have a savings account compared to other types of accounts such as a cheque or credit card account, although the cheque account came second in terms of preferences. This finding disconfirms what was previously found by Makgosa *et al.* (2016) with results showing that most Botswana did not have a culture of savings. If people do not save, there will not be a need to have a savings account. Possibly Generation Y is now aware of the hazards of not saving money hence the reason why they have a high proportion of savings accounts with retail banks. A culture of saving among Botswana is reflected by the Bank of Botswana (2021) which indicated that customer deposits rose by 3.6% in December 2020 from P81.2 billion (approximately US$6.2bn), to P84.1 billion (approximately US$6.5bn) by December 2021. On the contrary, Millennials in other continents such as Europe prefer banking services focussing on investment and debt.

6. Conclusions
6.1 Theoretical contribution and managerial 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.

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. Furthermore, retail banking customers will experience feelings of surprise when their engagement with their banks is built on trustworthy experiences. Moreover, when bank customers perceive the relationship with their banks to be economically viable due to affordable price and cost structures (Hoang, 2019) and when they experience service delivery to be of high quality, they illustrate a greater potential to be surprised and delighted (Alzoubi and Inairat, 2020; Anabila *et al.*, 2022). 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.

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 such as 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 explored the relationship between surprise and delight in a developing African market (Anabila *et al.*, 2022; Coetzee and Coetzee, 2019), yet this study validates the relationship between surprise and delight in a retail banking context in Botswana.

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). In most cases, as confirmed in extant literature by Roberts-Lombard and Petzer (2018) and Petzer and Roberts-Lombard (2021) delight is tested on a single outcome, not a dual outcome, as in the current study. 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. Consequently, customers will experience feelings of delight that will stimulate their future willingness to remain in a relationship with their banks. This can result in them spreading positive referral experiences to peers, family and friends about their banks, which could positively impact the banks' future profitability.

In addition, the other theoretical contribution of the study is the testing of perceived employee service delivery skills on surprise and the testing of perceived value on surprise. These two antecedents have not been tested on surprise before in a retail banking context, as far as the knowledge of the researchers goes. Another important contribution of the study is the testing of the proposed model in an emerging African market, namely Botswana, where limited research has been conducted on the surprise, delight, loyalty referral intention link in a retail banking context. The proposed model could be applied and replicated in other African contexts where it could possibly work for the benefit of the retail banking sector players.

The study's findings confirm the moderating role of trust on the surprise–delight link (refer to Table 5). Therefore, it seems that the development and strengthening of trust are guided by factors such as 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). Moreover, numerous studies have confirmed that when customer expectations are exceeded and positive feelings of contentment are created during the service experience, customers will feel more trusting towards their service providers, strengthening their overall potential to feel delighted (Ball and Barnes, 2017; Barnes *et al.*, 2016). 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.

Based on the findings of our research, there are several managerial implications that emerge. Firstly, 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 focussed on open communication.

In summary, 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, our findings provide insight for retail banks to put more emphasis on delighting their customers in a manner that is memorable and enjoyable in securing loyalty, thus generating long-term profitability for the banks.

6.2 Limitations

This study was conducted in Gaborone, Botswana's capital city during the Covid-19 period when human movements were restricted by the government of Botswana. It would have been interesting to solicit the views of bank customers from other geographical regions of Botswana, such as towns regarding the antecedents and outcomes of customer delight. Furthermore, the demographic profile of the sample was mostly skewed towards the

younger generation (individuals 20–39 years of age), meaning the results could be biased towards the younger cohort.

6.3 Further research

Based on the RM theoretical lenses, this study focussed 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. As RM constructs were applied in the banking industry within a developing country context, future research could be conducted in developed countries, comparing whether there would be variations in terms of the findings due to these environmental differences. Related to this, future research could also be conducted in other sectors, besides the banking sector, and investigate the applicability of RM theory in such sectors. Furthermore, as the respondents were mostly the younger generation, future research could interrogate and explore the differences among various demographic subgroups/groups concerning their delightful experiences at retail banks.

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