Revisiting the delight–loyalty link in a retail banking context – an emerging market perspective

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Abstract

Purpose – This study uses relationship marketing theory to explore affective and calculative commitment as mediators in the delight–loyalty link. Furthermore, it investigates the role of perceived employee service delivery skills, perceived value and trust in the relationships between delight, affective commitment, calculative commitment and loyalty.

Design/methodology/approach– A descriptive research approach was applied, and the data were collected from 332 retail banking customers in an emergent market who are overall satisfied with their bank. A self-administered questionnaire collected data from 332 respondents who adhered to the stipulated requirements to participate in the study. These respondents were selected through purposive and convenience sampling. The constructs' interrelationships were analysed via structural equation modelling. The measurement and structural models were also assessed.

Findings – Affective and calculative commitment and delight impact loyalty. Both affective commitment and calculative commitment were found to mediate the relationship between delight and customer loyalty.

Research limitations/implications – The study enhances an understanding of the role of affective and calculative commitment in strengthening the delight–loyalty link from a relationship marketing theory perspective.

Practical implications– The study provides guidance to the retail banking industry in emerging markets on the importance of affective and calculative commitment in strengthening the delight–loyalty link. It further informs retail banks of the need to provide banking customers with products and service value that exceed their expectations to strengthen their future commitment and loyalty to their bank.

Originality/value – Guided by relationship marketing theory, the role of affective and calculative commitment in mediating the delight–loyalty link in an emerging market context is uncovered.

Keywords: Perceived employee service delivery skills, Perceived value, Trust, Delight affective commitment, Calculative commitment, Loyalty Paper type Research paper

Introduction

There is a continuous interest amongst marketing scholars to develop increased understanding of loyalty and its antecedents. Loyalty encompasses a deep and focused pledge to continuously buy a product or service in the future, although competitors' good marketing campaigns may result in the intention to switch (Kim et al., 2015). Furthermore, scholars such as Petzer and Roberts-Lombard (2021) and Aityassine (2022) confirmed the importance of customer delight in stimulating the future loyalty intention of banking customers. Delight encompasses customer's sense of joy when a service provider delivers beyond their satisfaction expectations, thereby stimulating their willingness to remain in a relationship with the service provider (Alramdhan, 2022.). Therefore, Sugarda et al. (2023) and Svotwa et al. (2023) confirm that in a marketing context, delight is perceived as a precursor to loyalty. Yet, a growing number of scholars validate the brittle nature of the delight–loyalty link, stating that delight alone does not nurture customers' future loyalty (Ahrholdt et al., 2019; Coetzee and Coetzee, 2019). In marketing literature, scholars in established markets like the United States of America (USA) (Parasuraman et al., 2021) and emerging markets, such as South Africa (Coetzee and Coetzee, 2019) and Ghana (Anabila et al., 2022), have validated that delight alone cannot secure customers' future loyalty, further asserting that service-orientated businesses should focus on strengthening the delight– loyalty link. Research over the past five years agrees with this argument, validating that in established (e.g. the US) and emerging markets (e.g. South Africa), retail bank customers reflect an overall negative sentiment towards their bank experience. These studies confirm that a holistic approach towards customer contentment is required to enhance overall customer commitment, which could strengthen the future loyalty intentions of customers in established and emerging markets (Effler, 2022; Stutts, 2022). In addition, various studies have centred on the prominence of affective commitment and calculative commitment in reinforcing the delight– loyalty link (Sashi et al., 2019; Wisker, 2020; Yang et al., 2021). The results of these studies confirm that service providers should become increasingly focused on strengthening their customers' commitment, even if their experiences with the providers were delightful. Through such an approach, these service providers will be more enabled to strengthen their customers' future loyalty (Kusumaningrum et al., 2022). Furthermore, Kim and Park (2019) and Svotwa et al. (2023) argue that a deeper understanding of the delight–loyalty link will provide greater clarity to businesses on the factors influencing future loyalty intention. The brittle nature of the delight– loyalty link can be ascribed to increased customer products and service needs (Nguyen et al., 2020). Moreover, Ahrholdt al. (2017) and Parasuraman et al. (2021) contended that it cannot be assumed that customer delight alone will secure customers' future loyalty

Relationship marketing research has primarily centred on direct relationships between delight, affective commitment, calculative commitment and loyalty. This study concentrates on affective and calculative commitment as mediators of the delight–loyalty link. Marketing scholars such as Petzer and Roberts-Lombard (2022) and Fatima et al. (2020) confirms the need to explore commitment as a multi-dimensional construct in strengthening the future intention of customers (such as loyalty). These studies confirmed the need for service providers (such as banks) to become more aware of the emotional and economic needs to customers in securing their future loyalty intention, rather than securing their satisfaction only (Farooq and Moon, 2020). Ghorbanzadeh (2021) and De Waal and Van der Heijden (2016) and concur stating that increased knowledge of the satisfaction– loyalty link is needed to develop an enhanced understanding of the precursors of loyalty. The study further emphasises the moderating impact of perceived employee service delivery skills, perceived value and trust on the proposed relationships between delight, affective commitment, calculative commitment and customer delight. Exploring such relationships is important since customer loyalty could secure a repurchase of products or services. This is crucial to understand as industries across countries are becoming more competitive (Christensen, 2021). Considering this, the study is applied to Botswana's banking industry, which is characterised by large levels of competitiveness, supported by banking customer intent to easily change to competitor brands (Bank of Botswana, 2022). Consequently, it has become imperative for banks to better understand how their customers' delight, affective commitment and calculative commitment experiences impact their future loyalty in Botswana.

Theoretical framework
Relationship marketing theory
Numerous marketing scholars have validated the importance of developing long-term relationships based on positive engagement experiences (Akbari et al., 2016; Gilboa et al., 2019). Such experiences should be guided by feelings of joy and happiness that strengthen all partners' intentions to remain in the relationship in the future (Albert and Thomson, 2018). Consequently, relationship marketing promulgates for the development of a more in-depth awareness of customers' needs to better address their expectations in a manner that can secure contentment (Gummerus et al., 2017). Such contentment is guided by experiences of delight, which positively stimulates a willingness to commit and become loyal to the service provider (Parasuraman et al., 2021).

Constructs in the study
In a banking context, customer delight refers to an emotional state of joy and contentment that is experienced in excess of a customer's overall satisfaction with a service or product (Coetzee and Coetzee, 2019). In addition, in bank marketing literature, affective commitment implies a feeling of belonging to the bank that stimulates future relational intention (Khraiwish et al., 2022). Contrastingly, calculative commitment in a banking context refer tio the customer's comparison of financial benefits versus costs when measuring relationship value in the future (Boateng, 2020). Furthermore, marketing scholars, such as Kandampully et al. (2015) and Mandhachitara and Poolthong (2011) see loyalty in a banking context as being both attitudinal (a psychological attachment to the bank) and behavioural (customer intention to repurchase from the bank). On the other hand, perceived employee service delivery skills (in a banking context) relate to customer's perception of service engagement experiences. For example, do the employees of the bank listen when customers communicate with them, do the employees of a bank provide customers with personalised attention, whether the employees of a bank care about customers as individuals and whether the employees of the bank understand their needs (Ali et al., 2018; Lyimo and Nyambili, 2022). In addition, perceived value infers an exchange between that which a consumer obtains from a product or service and that which a consumer pays for it (Geiger and Naacke, 2023). Finally, trust in a banking context relates to one party's belief that the other party will deliver on promises made (Biswas et al., 2023).

Theoretical model development
Delight–loyalty interrelationship
Customers who are delighted illustrate a greater intent to be loyal to their service provider in the long term (Sugarda et al., 2023). Banking studies conducted in Botswana and Jordan, emphasise the importance of securing joyful experiences in a services context, to stimulate loyalty. In these studies, delight is positioned, in a banking context, as feelings of happiness since the bank can deliver over and above the expectations of customers, resulting in a desire to remain with the bank in the future (Svotwa et al., 2023; Aityassine, 2022). Accordingly, it is hypothesised that:

H1. Delight has a positive and significant impact on customer loyalty.

Delight–affective commitment interrelationship
When customers experience delight in their engagement with a service provider, it strengthens their feelings of belonging to the provider or brand, thereby strengthening their overall affective commitment to the service provider (Sashi et al., 2019). In the marketing literature, studies conducted in South Africa and Pakistan confirms that in a banking context,

delivering above the expectations of customers strengthen their sense of attachment to their bank and enhance their feeling of belonging to their bank Roberts-Lombard et al. (2022), Sheikh et al. (2021). Thus, it is proposed that:

H2. Delight has a positive and significant impact on affective commitment.

Affective commitment–loyalty interrelationship

Customers' future loyalty intentions are impacted by their sense of belonging to the bank (Kumar and Mokha, 2020). In a banking context, this is confirmed by studies conducted in Jordan and Indonesia. These studies state that the future willingness of banking customers to remain in a relationship with their bank, is determined by their ability to feel emotionally attached to their bank. Such attachment strengthens their sense of belonging to their bank, which positively impact on their future loyalty intentions (Karim et al., 2023; Khraiwish et al., 2022). Therefore, it is professed that:

H3. Affective commitment has a positive and significant impact on loyalty.

The mediating effect of affective commitment in the delight–loyalty relationship

Marketing literature validates the mediating role of affective commitment in a business-toconsumer (B2C) environment. For example, in multiple service contexts, it was established that customers with an emotional attachment to a service provider illustrate a stronger intention to remain loyal in the long term (Poushneh and Vasquez-Parraga, 2019; Rather et al., 2021). Therefore, if banking customers develop feelings of belonging to their bank, it will enhance their future loyalty intentions towards their bank (Levy, 2022). Furthermore, Markovic et al. (2018) confirmed that in the context of banking, when customers perceive banking services to be engaging, supportive, honest, reliable and innovative to address their needs and expectations, their future loyalty intention is strengthened. Hence, it is proposed that:

H4.Affective commitment mediates the relationship between delight and loyalty.

Delight–calculative commitment interrelationship

Marketing scholars such as Parasuraman et al. (2021) argue that when customers perceive it being more beneficial to remain in the relationship with the service provider, future calculative commitment is positively stimulated. This argument is supported by Oo (2023) stating that when retail banking customers experience feelings of joy and happiness when engaging with their bank, they are more inclined to remain with their bank in the future. Through such retention, the overall profitability of the bank is increased as the customer continues to spend money on the products and services of the bank. Consequently, it is proposed that:

H5.Delight has a positive and significant impact on calculative commitment.

Calculative commitment–loyalty interrelationship

Scholar's such as Petzer and Van Tonder (2019) affirmed that a positive calculative commitment strengthens customers' future loyalty intentions towards a service provider. Khraiwish et al. (2022) concur stating that in a banking study conducted in Jordan, the greater the economic benefits secured from remaining in a relationship with a bank, the greater the intent of the customer to remain loyal to their bank in the future. Therefore, it is hypothesised that:

H6.Calculative commitment has a positive and significant impact on loyalty.

The mediating effect of calculative commitment in the delight−loyalty relationship

As per Tabrani et al. (2018), calculative commitment functions as a mediator, where loyalty is an outcome variable. Consequently, if bank customers believe the benefits of remaining in a relationship with their bank outweigh the cost, there will be a greater intent to stay in the relationship in the future (Khoa, 2021). Hence, there is the prospect for calculative commitment to function as a mediating variable between its antecedent and loyalty as an outcome variable. In a banking study conducted in South Africa, Petzer and RobertsLombard (2021) confirms the importance of economic benefits when strengthening the future loyalty intention of banking customers. They confirmed that bank customers consider the economic benefits-cost ration when making a decision to remain in a relationship with their bank. Accordingly, calculative commitment may serve as a mediating variable between delight and loyalty. Thus, the following hypothesis is proposed:

H7.Calculative commitment mediates the relationship between delight and loyalty.

The moderating effect of employee perceived service delivery skills

Scholars (e.g. Al-Slehat, 2021) argue that when customers perceive employees' service skills positively, when employees offer customers a personalised service, and when employees genuinely care about customers, the latter's feelings of joy and excitement are enhanced. This stimulates customers' willingness to remain loyal to the relationship in the future (Ozkan€ et al., 2020). In a retail banking study conducted in Lithuania, Martinaityte et al. (2019) established that the more satisfied banking customers are with their service experience, the greater the possibility that their overall experience will exceed their expectations. As such, they perceive their service experience as being unique, making them feel delighted. Therefore, the following hypothesis is proposed:

H8. Employee perceived service delivery skills moderate the relationship between delight and loyalty.

The moderating effect of perceived value

The ability of a bank to offer customers value for money, high levels of quality service and affordable product and service offerings can strengthen customers' intentions to remain in the relationship with the bank in the future (Ozkan€ et al., 2020). Coetzee and Coetzee (2019) confirmed in a banking study conducted in South Africa, that customer value expectations positively influence their overall satisfaction perception, which could impact their delight experiences. As such, the future loyalty intention of retail banking customers can be impacted Hence, it is hypothesised that:

H9.Perceived value moderates the relationship between delight and loyalty.

The moderating effect of trust

Scholars (e.g. Khatoon et al., 2020) established that the bank's ability to provide customers with a joyful and satisfying experience can strengthen customers' overall trust level Such a positive impact on the overall level of customer trust can enhance a future willingness to remain in the relationship with the bank (Tetteh and Boachie, 2021). In a banking study conducted in Sri Lanka, Leninkumar (2017) confirms that trust strengthens the overall happiness of banking customers, thereby enhancing their future loyalty intention. Thus, the following hypothesis is proposed:

H10.Trust moderates the relationship between delight and loyalty.

The proposed relationships between the study's constructs are illustrated in Figure 1.

Research methodology

Research context and sample

The study is quantitative in nature and followed a descriptive research design. Botswanan retail banking customers aged 18–65 years old (i.e. working age) who held a bank account for 12 months or longer at with any one of the four largest retail banks in the country (namely Standard Chartered Bank Botswana Limited, First National Bank of Botswana Limited, Stanbic Bank Botswana Limited and Absa Bank Botswana Limited) participated in the study. Non-probability purposive and convenience sampling were applied to select the sample. Two geographical areas (Gaborone and Francistown) were selected based on purposive sampling, since almost 15% of Botswana's retail banking customers reside in these larger urban areas (World Population Review, 2023). Within these two geographical areas, the sample elements were conveniently selected based on ease of access and the cost-effective nature of applying this sampling technique to the study. Taherdoost (2016) validated the application of these two sampling techniques since these combined sampling methods ensure the participation of more individuals at a reduced cost in a short time, thereby increasing sampling suitability. In total, 332 questionnaires were used for data analysis. Most respondents were male (50.6%), black (97.9%) and 30–39 years old (41%) and held a postmatric qualification (50.6%), were employed by an organisation (51.5%) and had a cheque banking account (45.2%).

Data collection

Four fieldworkers from Gaborone and Francistown in Botswana collected data from qualifying respondents via self-administered questionnaires. The questionnaire included a permission statement to secure respondents' consent before participating in the study. This was followed by screening questions to ensure the sample aligned with the study's requirements. Thereafter, respondents' demographic information and retail bank clientele behaviour was obtained, followed by divisions to obtain information relating to the constructs measured in the study.

Figure 1. The study's proposed model and Hypothesised relationships
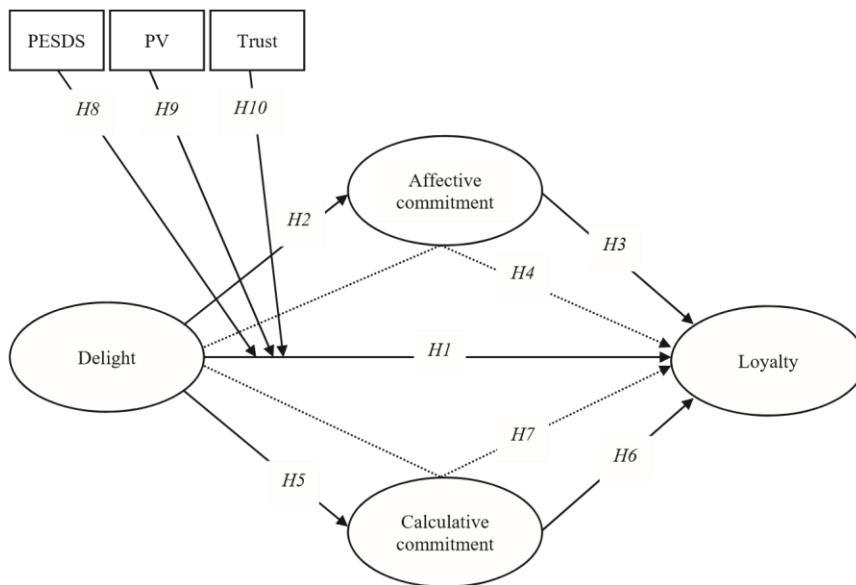
Source(s): Researchers' own work

Note (s): PESDS = perceived employee service delivery skills; PV = perceived value

Construct measuring

The questionnaire items (constituting the study's proposed constructs) were measured via a seven-point Likert-type scale, where one represented "strongly disagree" and seven represented "strongly agree". However, customer delight's items were measured using a semantic differential scale, which included seven response categories. The items used in the questionnaire to measure the study's constructs were modified from current research instruments (see Table 1). The scale measuring delight was adapted from Berman (2005), the scales measuring affective and calculative commitment were adapted from Giovanis et al. (2015), and the scale measuring customer loyalty was adapted from Dagger and Sweeney (2007). The scales measuring perceived employee service delivery skills and trust were adapted from Van Vuuren (2011), and the scale measuring perceived value was adapted from Nyadzayo (2010). After the data was edited and cleaned, it was entered into SPSS 27.0. Using SPSS 27.0, the calculation of descriptive statistics was secured to better understand respondents' demographics, bank patronage behaviour, and the 32 items were used to measure the study's seven constructs. Using the maximum likelihood estimation technique, confirmatory factor analysis was conducted, and the measurement model and structural model were assessed using AMOS 27.0. Hair et al. (2021) argued that the overall purpose of structural equation modelling (SEM) is to define a theoretical causal model consisting of a set of predicted covariances between variables and then test whether it is plausible when compared to the observed data. As such, this study applied an SEM approach to measure the proposed relationships.

Results

Reliability and validity of the measurement model

Table 2 outlines the statistics relevant to the measurement model. A confirmatory factor analysis (CFA) procedure via SEM was done to assess the reliability and validity of the questionnaire. The study's constructs were all deemed reliable, since the Cronbach's alpha values were higher than the minimum threshold of 0.70, as suggested by Hair et al. (2014). Face validity was ensured by using validated scales from published studies with acceptable reliability and validity. Furthermore, a pilot test was done on a sample that was representative of the population (n 5 20) to confirm the validity of the study's questionnaire items.

Discriminant validity was assessed using the Fornell−Larcker criterion, which involves comparing squared inter-construct correlations (SICCs) against AVEs. Table 3 presents the results on means and standard deviations, SICCs and AVEs. All AVEs were greater than the corresponding SICCs. This satisfies the condition for the presence of discriminant validity, as suggested by Fornell and Larcker (1981). As per Table 4, the standardised factor loadings and average variance extracted (AVE) values were above the 0.50 minimum threshold, indicating convergent validity. The measurement model (see Table 3) provided good-fit statistics, as indicated by the chi-square/degrees of freedom (x^2/df 5 2.191), Tucker−Lewis index (TLI 5 0.934), comparative fit index (CFI 5 0.947) and root mean square error of approximation (RMSEA 5 0.006), thus confirming construct validity (Hair et al., 2014). Therefore, the measurement model fits the data satisfactorily.

Delight
1   My bank's services drastically exceed my expectations
2   I believe the value I received from the services by my bank is extremely high
3   My bank's staff are highly competent
4   The services offered by my bank are memorable
5   The services offered by my bank are unique
6   My bank provides the highest level of post-purchase customer support
7   My bank offers extensive service recovery

Affective commitment
1   I identify with my bank very much
2   I feel "part of the family" at my bank
3   I feel "emotionally attached" to my bank
4   I feel happy being a customer of my bank
5   I feel a strong sense of belonging to my bank

Calculative commitment
1   I have received more benefits from my bank than any other bank
2   Compared with my bank, it would be too costly for me to change to another bank
3   It is more convenient for me to use the services of my bank than the service provided by other banks
4   I would not receive the same treatment from other banks that I receive from my bank

5   I have few options I would consider other than the services offered by my bank

Loyalty
1   If I had to choose a bank all over again, I would choose my current bank
2   I would highly recommend my bank to other people
3   I intend to continue using my bank in the future

Perceived employee service delivery skills
1   My bank's employees listen when I communicate with them
2   My bank's employees provide me with personalised attention 3   My bank's employees genuinely care about me as a customer 4   My bank's employees understand my needs

Perceived value
1   My bank offers me value for money
2   I consider my bank's rates to be reasonable
3   Doing business with my bank is the right decision when price and other costs are considered
4   Doing business with my bank is the right decision when the overall quality of service delivery is considered
5   Compared to the quality of bank services I receive, I pay a reasonable price

Trust
1   It is my opinion that my bank is always honest with me
2   I believe my bank treats me with the necessary respect
3   I feel my bank understands my needs

Table 1. Source(s): Adapted from Berman (2005), Dagger and Sweeney (2007), Giovanis et al. (2015), Nyadzayo (2010) Constructs and items and Van Vuuren (2011)

Structural model analysis

A structural model was applied to evaluate the linkages between the constructs and their moderation and mediation ability on specified relationships to confirm the research hypotheses. The theoretical model proposed in Figure 1 was assessed through the application of SEM, with maximum likelihood estimates of the model parameters, which comprised standardised regression weights (β) and p-values of the paths. See Table 5 for the results of this analysis.

Table 5 shows positive standardised regression coefficients for most relationships amongst the study's constructs (except H9), ranging from 0.089 to 0.849. Additionally, the standardised regression weights for H1-H7 were statistically significant at 1% ($p < 0.01$), supporting these seven hypotheses. However, the standardised regression weights for H8H10 were not found to be statistically significant at 1% ($p < 0.01$) and these hypotheses were rejected. Conclusively, as noted in Table 5, acceptable model fit results (x^2/df 5 1.120, TLI 5 0.978, CFI 5 0.985, RMSEA 5 0.048) were secured, thus the structural model supports the data, as suggested by Hair et al. (2014). Accordingly, the final model is proposed in Figure 2, reflecting on the study's statistically supported relationships.

Construct and items	Factor loadings	Composite reliability	Average variance extracted (AVE)	Cronbach's alpha (α)
Delight (Del)				
Del1	0.798	0.960	0.776	0.953
Del2	0.885			
Del3	0.935			
Del4	0.899			

Item	Loading			
Del5	0.872			
Del6	0.900			
Del7	0.872			
Calculative commitment (CC)				
CC1	0.776			
CC2	0.767			
CC3	0.778			
CC4	0.798	0.868		
CC5	0.646			
Affective commitment (AC)			0.570	0.861
AC1	0.862			
AC2	0.785			
AC3	0.799			
AC4	0.801	0.905		
AC5	0.849			
			0.656	0.889
Customer loyalty (CL)				
CL1	0.776			
CL2	0.795			
CL3	0.845	0.892		
Perceived employee service delivery skills (PESDS)		0.920	0.734	0.846
PESDS1	0.873			
PESDS2	0.837			
PESDS3	0.899			
PESDS4	0.833			
			0.741	0.877
Perceived value (PV)				
PV1	0.781	0.884		
PV2	0.727			
PV3	0.748			
PV4	0.836			
PV5	0.789		0.604	0.860
Trust (Tru)				
Tru1	0.807	0.846		
Tru2	0.811			
Tru3	0.795			
Source(s): Researchers' own work			0.647	0.820

Table 2.
Reliability and convergent and discriminant validity results summary

Discussion

Scholars have validated the significance of the satisfaction–loyalty link in marketing literature, but a growing school of thought argues the importance of exploring the delight–loyalty link to secure a deeper understanding of competitive business positioning in multiple service settings, such as the retail banking context (Ahrholdt et al., 2017; Coetzee and Coetzee, 2019). In addition, Ahrholdt et al. (2017) and Kim et al. (2015) asserted that satisfaction alone is no longer enough to foster loyalty and a deeper understanding of delight is required, considering that customers are becoming increasingly demanding. Consequently, the ability of affective and calculative commitment to firm this link has been recommended (Sashi et al., 2019).

All hypothesised direct relationships were deemed significant and crucial to the study and the delight−loyalty link was validated, as retail banking customers' delight levels significantly and positively impact their loyalty (Alzoubi et al., 2020). Furthermore, retail banking customers' delight levels were found to significantly and positively impact their affective and calculative commitment levels. Moreover, customers' delight levels concerning their bank were found to impact their future loyalty intentions (Ahrholdt et al., 2017; Coetzee and Coetzee, 2019). In alignment with Khraiwish et al. (2022) and Kungumapriya and Malarmathi (2018), both affective and calculative commitment were found to impact loyalty. In addition, it was established that delight significantly and positively impacts loyalty, as supported by Kim and Park (2019).

Both affective and calculative commitment were found to fully mediate the relationship between delight and customer loyalty. Nevertheless, Panchapakesan et al. (2022) determined that delight influences the affective commitment of guests in a hospitality setting. Contrastingly, Dessart et al. (2019) concurred with this study, emphasising the importance of calculative commitment in strengthening customers' future loyalty intentions. Perceived employee service delivery skills, perceived value and trust were not found to have a

Construct	Mean	±	SD	Del	CC	AC	CL	PESDS	PV	Tru
Del	4.651	±	1.675	0.776						
CC	5.168	±	1.181	0.084	0.570					
AC	5.198	±	1.203	0.099	0.516	0.656				
CL	5.196	±	1.223	0.093	0.524	0.507	0.649			
PESDS	5.126	±	1.237	0.135	0.297	0.324	0.350	0.741		
PV	5.096 ± 1.206			0.092	0.391	0.433	0.426	0.394	0.604	0.647
Tru	5.175 ± 1.156			0.085	0.420	0.421	0.392	0.397	0.536	

Table 3. Constructs, mean ± SDs, SICCs and AVEs

Note(s): Diagonal elements in italics represent AVEs
Source(s): Researchers' own work

Selected indices	Result outcome	Acceptable level of fit	Source

		2.191	≥3; <5 sometimes permissible	Hair et al. (2014), Malhotra (2010)
	Normed chi-square (x^2=df)			
	TLI	0.934	0.90	
Table 4.	CFI	0.947	>0.90	
Goodness-of-fit indices	RMSEA	0.006	<0.05 good; 0.05–0.10 acceptable	
in the measurement model				
	Source(s): Researchers'	work		

Hypothesis	Variable to variable	Direct path estimates (β)	Probability value (p)	Hypothesis result (p < 0.01)
Direct relationships				
H1	Delight to customer loyalty	0.292	0.000	Supported
H2	Delight to affective commitment	0.310	0.000	Supported
H3	Affective commitment to customer loyalty	0.849	0.000	Supported

H5	Delight to calculative commitment	0.297	0.000	Supported
H6	Calculative commitment to customer loyalty	0.839	0.000	Supported
Mediating relationships				
H4	Affective commitment mediates the delight-customer loyalty relationship	0.273	0.000	Supported (full mediation)
H7	Calculative commitment mediates the delight-customer loyalty relationship	0.257	0.000	Supported (full mediation)
Moderating relationships				
H8	Perceived employee service delivery skills moderate the delight-customer loyalty relationship	0.050	0.478	Not supported
H9	Perceived value moderates the delight-customer loyalty relationship	0.121	0.104	Not supported
H10	Trust moderates the delight-customer loyalty relationship	0.089	0.199	Not supported

Model fit statistics
x^2/df   2.790
TLI   0.962
CFI   0.982
RMSEA   0.052
Source(s): Researchers' own work
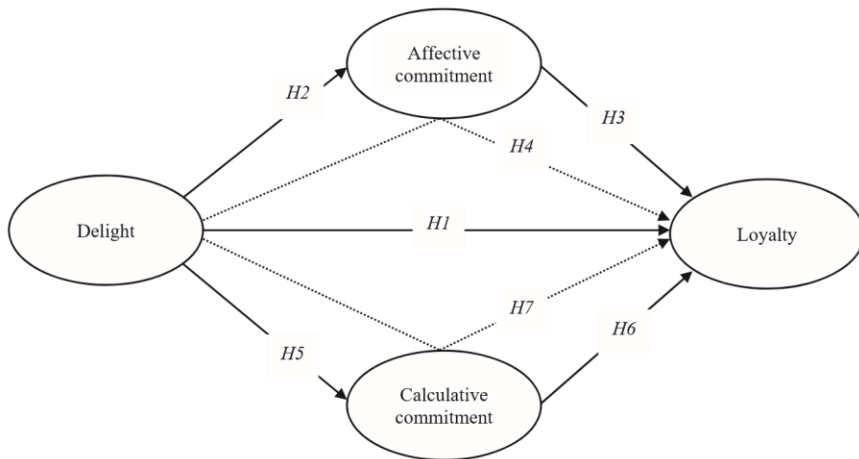
Source(s): Researchers' own work

moderating impact on the delight-loyalty relationship. Consequently, none of these factors are moderators in the relationship between delight and loyalty. This result disagrees with studies by Khatoon et al. (2020) and Tian et al. (2023), which confirmed the moderating role of perceived employee service delivery skills, perceived value

and trust in multiple B2C settings. Furthermore, this reflects on the uniqueness of this study, considering the testing of these factors (perceived employee service delivery skills, perceived value and trust) on the delight−loyalty link specifically in an emerging market context.

Theoretical and managerial implications

Theoretical implications

The results validate the interrelationships between delight, affective commitment, calculative commitment and loyalty. Knowledge of these direct relationships is relevant since it affects the marketing discipline. When customers feel their product and service expectations are exceeded and the products and services offered by their bank are memorable and unique, feelings of happiness and contentment are created that strengthen their sense of belonging to their supplier. Moreover, if customers perceive they have received more benefits from their bank than any other bank and that the value they received from their bank's products and services exceeds their expectations, they will illustrate a greater intent to be committed and loyal to their bank (Khraiwish et al., 2022). Existing studies in the marketing field confirm the relevance of delight as a precursor to loyalty in a B2C relationship (Wati et al., 2020). However, this study's results expand on the delight−loyalty link by focusing on the role of affective and calculative commitment as critical precursors to loyalty. The study's findings confirm the full mediation role of affective and calculative commitment on the delight−loyalty link. Similarly, to a study conducted by Fatima et al. (2020), this study found affective and calculative commitment to be vital in strengthening customers' future loyalty in multiple situations and should be considered in studies exploring the delight−loyalty link. Since businesses should delight their customers, they should also consider that affective and calculative commitment are critical factors that can strengthen their customers' future loyalty intentions, especially when banks develop relationships with their customers around the emotions of customers to strengthen inclusiveness and respect (Boateng and Narteh, 2016). This also applies when banks develop deeper insight into their customers' economic needs, founded on an understanding of the cost-value principle that impacts retail banking customers' future calculative commitment and loyalty (Khraiwish et al., 2022).

Managerial implications

Retail banks need to reinforce the delight−loyalty link by applying workable action plans (i.e. strategies) that will enhance banking customers' future loyalty intentions. This can be done through an inclusive approach towards product and service development to ensure new products and services exceed customer expectations. Additionally, retail banks must ensure the value proposition offered to banking customers is flexible and affordable. Through such an approach, customers want to be assured that the relationship with their bank provides inclusivity and economic viability. Moreover, banks need to secure the highest level of postpurchase customer support and extensive service recovery to their customers. The latter is imperative through the management of a service failure experience in a professional manner that is guided by a friendly and interactive approach, fast in delivery, with the primary aim of establishing a solution to the problem at hand.

Concerning service expectations, banks can differentiate themselves through a deeper understanding of how service engagement can be improved through all customer interface touchpoints (e.g. front office, call centre, online engagement and chatbot service exposure). Consequently, the collection and management of big data becomes imperative for banks to better understand their customers' fast-changing banking behaviour. Furthermore, banks need to ensure their customers are provided with convenience in their service engagement through the provision of updated banking applications and websites, where banking customers have 24/7 access

to their banking products for personal use (locally and internationally). Furthermore, banks must guarantee customers can access their banking apps without cell phone data, whether there is Wi-Fi available or data on their personal phone. In conclusion, retail banks must continuously train and develop employees to reflect aspects like understanding, sympathy, friendliness, honesty, integrity, reliability and creativity in service engagements with customers (in-house and online). Through such an approach, banks will develop a stronger ability to interact with customers in a professional manner characterised by inclusivity and supportive engagement.

Conclusion

The study on Botswana's banking industry concludes that Botswanan retail banking customers' delight experiences lead to loyalty. Additionally, it was established that in an emergent market context, affective and calculative commitment fully mediate the delight−loyalty link in an emerging African market context. However, perceived employee service delivery skills, perceived value and trust do not moderate the delight−loyalty link in a Botswana banking context. In terms of the study's limitations, it should be noted that the sample selection was based on the application of the purposive sampling technique. As a nonprobability sampling technique, this impairs the ability to generalise the study's findings. Future studies could investigate other relationship marketing constructs as mediators, such as relationship benefits, trust and customer experience. In terms of the moderators, future studies could consider the moderating impact of demographics, such as gender, age, life-cycle stage, education level and employment status. Moreover, new studies could secure a comparison between emerging and established markets or even between multiple sectors of the economy to explore the mediators' impact on the delight−loyalty link as well as how relationships are impacted by mediators connected to service provider and/or customer characteristics.

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