Customer Loyalty Towards Internet Banking in Zambia

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Abstract

Customer Loyalty has drawn the attention of scholars and policymakers. It has been viewed as the pinnacle of online and offline banking success, the binding element that attaches customers to a particular bank. Building and sustaining Customer Loyalty has become the top priority of most banks. Research on Customer Loyalty is non-existent in the Zambian context. A primary survey conducted obtained data from 381 university students based on a quantitative approach. The Theory of Planned Behaviour (TPB) and Technology Acceptance Model (TAM) underpin the conceptualisation of this study. The findings reveal that Corporate Reputation, Customer Satisfaction, Customer Commitment and Website Quality are the significant predictors of Customer Loyalty. This research provides insights as well as remedies that can be exploited in order to strengthen loyalty ties among Internet Banking Providers, their existing and prospective customers.

Keywords

Customer Loyalty, Internet Banking, Reputation, Satisfaction, Commitment, Website Quality, Trust

1. Introduction

Internet banking is the future and understanding factors that affect customer loyalty intentions to use internet banking can become a game changer for most Zambian banks. Firdous defines Internet Banking as an electronic system that enables customers of a financial institution to conduct financial transactions on a website operated by the institution such as a retail bank, virtual bank, credit union or building society [1]. Improvement of Information and Communications Technology (ICT) in Sub-Saharan Africa is adjusting the business operations of financial institutions over the past two decades and Zambia has not been excluded in these developments. Contactless payments, e-wallets and real-time payment methods are the new technology being adopted in most if not all banks.The trend of rapid-growing informational technology in the area of banking as well as other business ventures has resulted in the computerization of banking transactions and other companies. In line with this, information based on technology development has shade light on new ways in which business organizations can engage with their customers that support services of financial nature and improve banking. As businesses switch their focus to e-services in order for them to support the before and after transactional stages completely, this calls for an increase in the importance to understand the perceived or prevailing factors that affect a customer’s use of online banking services. However, customer loyalty has stood out as a challenge, with high switching rates between banks. Mobile internet subscriptions in Zambia grew from 3.5 Million in 2016 to over 10 Million in 2022. 34% of Zambians scored above 60% on a financial literacy test in 2018.

Building and sustaining customer loyalty has become one of a banks’ top priorities as it goes way beyond the mere experience of satisfaction. Customers deemed as loyal can serve as the main factor in the long-term success of corporations and therefore essential to increase as well as retain them [2]. It is viewed as the binding element that attaches customers to that particular bank, fosters a long term relationship that ends up sustaining the banks’ profitability margins. Customer loyalty can be viewed as the pinnacle of achievement for the banking business [3]. Therefore, banks are vigorously trying to build relationships, develop mutual benefits in order to make their customers favour their online services thus stimulating their loyalty but the same energy is not adequately enshrined in their efforts to keep these relationships sustained. Recently, the Zambian banking sector has witnessed increasing competition, given regulatory reforms that have opened up the country’s banking environment to international players such as ABSA, FNB and others. The realization that innovation of services and product offerings is no longer adequate to sustain profitability, banks have become more focused on retaining their customers.

Zambia’s cultural and economic set up is of distinct nature from other countries such as Indonesia, Pakistan, India, Nigeria and South Africa in which similar research has been conducted hence necessitating this study.

This study will provide valuable insights for banks to improve their loyalty strategies, security breaches as well as fraud attempts that can deter customers from adopting or sticking to internet banking. This study aims to assess the factors affecting customer loyalty intentions of students to use internet banking using evidence from Kitwe, Zambia.

The rest of the paper, firstly, provides reviews on extant literature and suggests hypotheses. Secondly, it stipulates the research design as well as its implementation. Thirdly, the paper reports and expounds on the research findings. Lastly, conclusions, limitations not forgetting directions for future research are outlined.

2. Literature Review and Hypotheses

This section reviews the literature in relation to Customer Loyalty perspectives and its stages.

2.1 Perspectives on Customer Loyalty

Oliver defined customer loyalty as a promise of buyers to purchase particular products, services and brands of an organization over a consistent period of time, irrespective of competitor's new products and innovations and those customers are not compelled to switch [4].

Customer loyalty is apprehended by two most popular attitudes, the first being from the behavioural point of view known as behavioural loyalty [5] which covers the customer's behaviour elucidates attitudinal loyalty as a perspective that covers the emotional point of view, concentrating on feelings, values as well as attitude [6]. The behavioural aspect dominated the phenomenon of customer loyalty at the beginning. It was later discovered that the behaviour of customers is influenced by their attitudes, psychological and emotional and emotional factors, situational impacts not forgetting social norms.

Dick and Basu included these perspectives in the analysis of loyalty in the trending context of motivation. Therefore, the behavioural perspective of loyalty, here, is frequently replaced by the understanding of loyalty as attitude, a customer approach which dictates his behaviour [7]. A customer's motivation, which later influences his behaviour is of importance, not only customer behaviour itself.

The popular model presented by Dick and Basu later enlarged by other scholars such as Oliver, the perspectives of the attitude of loyalty came into formation as result of components as well as factors of cognitive, affective and conative character. The forth component is actively introduced when customers face conscious activities aiming to overcome challenges for them to make the next purchase.

The component of cognition is apprehended by knowledge and assumptions. The Affective component is influenced by the customers' emotions, instinct, mood and his satisfaction emitting from his use of a brand. The component of conation is determinant on intentions and being ready to conduct a purchase.

Recently, a debate has arisen on the antecedents of customer loyalty that ranges from customer satisfaction to trust and customer commitment and most recently engagement of customers. In all these debates about customer loyalty, it is being elucidated as a dependent variable rather than being understood, in its nature, as a multidimensional construct from a customers' view point. Customer Loyalty, as a theoretical construct, has also been recurring in extant marketing as well as retail literature [8].

Over the past three decades, customer loyalty has been empirically and anecdotally linked to business performance and sustainability . For this reason, explorations into the nature as well as drivers of customer loyalty are trending in the field of marketing, customer relations by scholars and practitioners.

In today's competitive business world, loyalty of customers will lead to the success of companies.

2.2 Frameworks Underpinning Conceptual Model

2.2.1 The Technology Acceptance Model (TAM)

The Technology Acceptance Model, introduced in 1986, is still considered as the most influential as well as commonly applied theory which describes an individual's acceptance of information systems. It is a theory that posits that use of information technology is a direct function of behavioural intention to use, which in turn is a function of perceived usefulness and attitude towards usage. On the other hand, attitude towards usage is jointly determined by perceived usefulness and perceived ease of use. This model was originally developed in order to predict user's initial adoption of a new Information Technology (IT) [9].

Davis, posits that the Technology Acceptance Model assists scholars as well as practitioners to explore the reason why a particular technological system is not acceptable by users. Davis suggests that the utilisation of a particular information system is directly determined by behavioural intentions to make use of it. This intention is influenced by the attitude of a user towards use of the system and also by the perceived usefulness of that system. Furthermore, perceived ease of use is the basis on which the users' perceived usefulness and attitude are influenced. Thus, the determinants of use of technology include perceived ease of use and the perceived usefulness of that system. It has been believed that TAMs two main elements are unreliable for the sole exploration of customers' individual tendencies to accept technology . To remedy this, several constructs have been added to the TAM model, these being, perceived trust, technology factors, perceived credibility, individual differences and organisational factors.

A number of countries that have utilised this theory include Mongolia , Palestine [10] in the Zambian context. Loyalty is an important key indicator of performance that can assess the success of a company in the online business environment and especially the company surrounded by fierce competition. For online companies to maintain their competitive advantage over others and increase profitability margins, creating customer loyalty is their major objective. Prior study revealed that factors that influence customer loyalty, namely the existence of e-service quality, price discounts, trust from customers, e-satisfaction, brand image, advertising, brand quality, price discounts, value equity, convenience of services provided, perception of price as well as corporate image have significant positive relations to customer loyalty [11].

2.2.2 Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour according to Icek, is a cognitive model that explains and predicts people who act in accordance to their intentions and their perceptions of control over their behaviour [12]. Perceived behavioural control, subjective norms and attitude are deemed to influence the intention towards the individual's behaviour. Adopted approaches to measure customer loyalty are a combination of attitudinal or behavioural measures. The Theory of Planned Behaviour is an extension of the theory of Reasoned Action [13]. It is a model utilised to predict consumer behaviour. The theory is also used as a framework to interpret consumer behaviour in the online environment [14]. This is due to the fact that purchasing from a website is one behaviour influenced by customers' beliefs of the internet, perceptions and attitudes. The complexity of human behaviour can be understood through the use of the Theory of Planned Behaviour.

Some of the countries that have applied this theory in their various studies include Iran , Ghana, Nigeria, Mongolia as well as in the Zambian context [15].

The Theory of Planned Behaviour suggests that an individual's behaviour is influenced by their attitude towards the behaviour and subjective norms [16]. The strength of an individual's willingness to perform a behaviour is measured by Behavioural Intention (BI). Whereas, the extent to which that individual has a pleasant or unpleasant assessment of that behaviour is measured by attitude. On the other hand, the pressure perceived to be coming from people, which is considered important to the individual, is measured by subjective norms (SN). These people may be superiors in the workplace, family members or others deemed as important to the individual [17]. SN is defined as the belief, based on the expectations of important, concerning the individual performing or not performing the behaviour. The measure of an individuals' perception of ease of use with which it can be perform a task is referred to as Perceived Behavioural Control (PBC). Thus, TPB is grounded on the Theory of Reasoned Action (TRA), but TPB strengthens TRA by the incorporation of PBC variable in measuring volitional control of users over behaviour.

2.3 Antecedents of Customer Loyalty

2.3.1 Trust and Customer Loyalty

Trust not only has hefty effects on personal relations but also in conducting business transactions. Internet trust is a commitment that results in mutually beneficial relationships between the providers and e-banking users.

Business and Gbfr [18] defines internet trust as transactions in an expected manner, fairness in conducting transactions with customers, openness and acceptance of customer needs, psychological interest during most transactions, the access to information on transactions appropriately as well as taking care of customers. Trust over the internet explains how service organizations are able to provide their customers with adequate websites for transactions online, how they have online expertise, how successful a firms' website appears to be with its knowledge content and special capabilities [19]. The internet, is an exchange platform diversely open in nature and it global composition implies that trust is one of the initial components in sustaining transactions. Thus, the absence of physical interactions with a bank, the physical relationships and exchange processes that occur between customers and bank employees introduces an environment that regards trust to be extremely important [20]. Extant literature shows that the beliefs of trust will have a significantly positive effect on a customers' intention to engage in banking transactions online as customers believe they will be provided with confidence in that bank to be able as well as willing to deliver on their expectations. Several scholars have claimed the positive effects of trust on customer loyalty intentions to engage in internet banking in France, Ireland [21], Portugal [22], Palestine and Nigeria [23]. That said, the following hypothesis postulates as:

H1: Trust has a positive effect on Customer Loyalty towards Internet Banking

2.3.2 Website Quality and Customer Loyalty

A customers' perception of a web page is measured by the notion of website quality [24]. Jeon suggests that the maintenance of the quality of websites is essentially crucial for retaining customers [25], their revisits to service providers which in turn secures Customer Loyalty. It is an innovation of Service Quality that has been, over years, utilised to measure quality of services since 1998 and has also been subjected to several alterations [26]. According to Gautam , service quality plays a role in both customer satisfaction and loyalty [27]. Additionally, customer satisfaction is considered to be a predictor of service quality in the creation of loyal customers. Alkhouli explored the link among a banks' website quality and satisfaction as well as their influence on internet loyalty [28]. This study revealed the functional and technological aspects of a banks' website in the attempt to ensure service quality which leads to satisfaction and finally internet loyalty. Furthermore, Raza discovers that service firms offer their customers much faster online transactions through effortlessly accessible web portals in order to attract them [29]. For effective communication and marketing activities with customers, websites are an essential aspect for a bank. Here, the content of a website is crucial as it will affect a customers' satisfaction. Aishatu and Lim advise that internet banking providers ought to continuously improve the quality of their websites in order to discourage their customers from defecting to competitors as well as gain higher Customer Loyalty. The service quality construct in relation to website quality has been investigated in France, Iran [30], Sri Lanka [31], Indonesia [32] and Malaysia [33]. Henceforth, the following hypothesis is proposed:

H2: *Perceived Website Quality positively influences Customer Loyalty towards Internet Banking*

2.3.3 Commitment and Customer Loyalty

A definition of commitment as the exchange partner who has full confidence in the ongoing relationship with the other partner and finds it essentially important to maximize their efforts to keep it maintained. According to Izogo, customer loyalty is deeply reflected in commitment of the customer to consistently repurchase a desired product or service in the near future [34]. Customer commitment is one of the many factors influencing customer loyalty and the provision of quality services that foster maintenance of customer commitment within the firm not only increases customer loyalty but also market share as well. Commitment is also viewed as an essential antecedent to customer loyalty [35] and reveals the positive relation that exists between commitment and loyalty. Furthermore, the key to marketing relationships in the currently competitive market is customer commitment. Shukla argues that customers who are deemed as affectively committed are most likely to remain loyal to this commitment on the basis of the strength and honesty experienced in building that relationship [36]. Emotional experiences can account for a customers' consistent use of a service because those feelings make a service provider become trustworthy to a customer, creating a bond between the customer and that product or service which later on creates commitment. This experience can psychologically affect a customer on a long-term basis and becomes a form of attachment that births loyalty. This positive relation has been claimed by several scholars in Mali [37], South Africa, USA [38], Bali [39] and India [40]. Notwithstanding the meditative aspects of customer commitment between satisfaction and customer loyalty, this study proposes the proceeding hypothesis:

H3: *Customer Commitment positively affects Customer Loyalty towards Internet Banking*

2.3.4 Satisfaction and Customer Loyalty

Two scholars, Business and Gbfr define customer satisfaction as a feeling of pleasure with the product purchased, a decision deemed as wise, the right decision in the purchase while Sasono defines it in terms of the online environment as the contentment of the customer in relation to their prior purchasing experiences with a particular electronic commerce company that results in pleasurable responses such as purchasing and repurchasing [41]. Contentment is viewed as one of the preceding circumstances of customer loyalty Gul [42] and an earlier study DIck and Basu claims it to directly affect customer loyalty. Ismail and Safa states that customers are satisfied if and only if the quality of information is good [43], language is compatible, personalized web features are easy for them to understand and the facilities not forgetting system quality being easy for transactions. Hadi and Indradewa suggest that satisfaction of customer is accounted for on the basis of how well the customers' expectations are fulfilled whereas loyalty is accounted for on how frequently that customer makes repeat purchases [44]. In accordance to this, customer satisfaction is expected to have an effect on customer loyalty through intentions of reoccurring nature. This also implies that it is a significant variable used to predict levels of customer loyalty. The key to a successful bank is customer satisfaction and this can have a direct impact on customer loyalty. Studies on customer satisfaction and customer loyalty over the years have been explored in Pakistan, Malaysia, Ghana [45], Nigeria [46] and India [47]. Therefore, a hypothesis between customer satisfaction and customer loyalty for this study posits as:

H4: *Customer satisfaction has a significantly positive relation with Customer Loyalty towards Internet Banking*

2.3.5 Reputation and Customer Loyalty

Reputation is defined as the assessment in which a thing, person is commonly held, as a name or in good standing or rather the way in which particular things or persons are known for. In the context of corporate reputation, it has no single way of being defined but is mostly explained in terms of valuation globally. One of the most assets regarded as highly valuable in a service firms' attempt to achieve competitive advantage is its reputation. Furthermore, a company's emotional as well as functional image is the basis upon which its reputation and customer loyalty is built. Additionally, this dimension is correlated both positively and naturally, revealing that knowledge of a service firms' overall reputation holds value for its management. A company's reputation is considered as an important role in customers' perceptions in that service firms in good reputable standing are deemed to be trustworthy by customers as compared to those of poor reputation. When customers have a significantly strong and positive perception of a service firm's reputation, their level of customer loyalty is marked as high [48]. Some scholars have claimed this positive relationship between corporate reputation and customer loyalty in studies conducted in Malaysia [49], Indonesia [50], Lebanon [51], Jordan [52] and Taiwan [53]. Based on the above phenomena, a hypothesis for this research suggests that:

H5: *Customer Loyalty towards Internet Banking relates to a positive influence of corporate reputation*

Based on the foregoing hypotheses, Figure 1 below, showcases the direction of effect in the relationships being investigated.

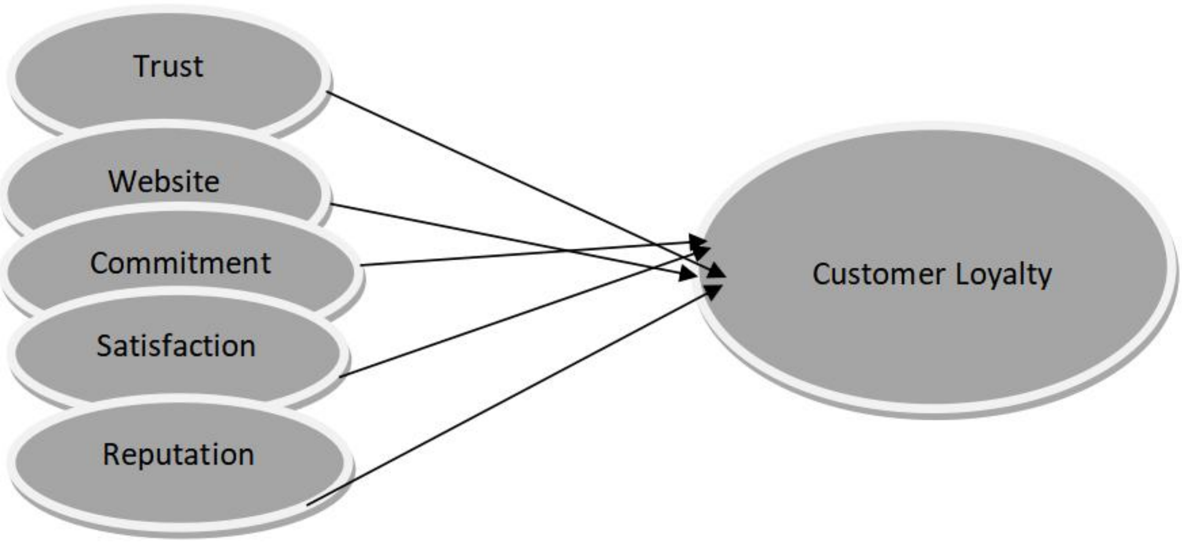

Figure 1. Factors affecting Customer Loyalty intentions of students to use Internet Banking

According to figure 1, above are showing the independent variables and dependent variables of the research.

3. Methods and Measurements

3.1 Population, Sample and Data Collection

An appropriate and proper definition of the population is crucial as it serves as a guide in the appraisal of credibility of the sample, its sampling procedures as well as outcomes of a study [54]. In the quest to make academic contribution to knowledge, a researcher gathers, analyses and interprets information from respondents. These respondents belong to the study's general population, which is defined as the group of individuals possessing one or more characteristics of interest.

Prior study on Customer Loyalty towards Internet Banking in Nigeria used a sample size of 200 respond and 167 undergraduate students in another. This study's demographic target was students from various universities in Kitwe, Zambia. There are approximately 20,000 university students in Kitwe and random systematic sampling of these students according to Rao soft calculator indicates 377 as the representative sample with a confidence level of 95% and margin of error as 5%.

According to Mwiya, a sample of at least 377 responses is considered acceptable for research in the event of any violations of normality, reliability analysis and factor analysis. Thus, a sample of 413 was collected and only 381 responses were feasible for analysis due to technical issues on retrieving 31 responses from the Google platform. This research made use of both data collection methods. Circulation of an online survey is the primary data source employed in this study. The questionnaire items were adopted and was used as the instrument to collect data to test the hypotheses. These variables are in line with the objectives and contain 23 metrics. The antecedents of this study have been examined using a five-point likert scale ranging from strongly disagree to strongly agree [55].

A self-administered online survey was developed and circulated via social sites specifically through a link shared on whatsApp. Secondary data was also utilised in this research which consisted of information obtained from books, reports, empirical journal articles and lecture notes. Additionally, attending lectures, reading numerous publications on Customer Loyalty Intentions of Students to use Internet Banking as well as borrowing books from the Copperbelt University library were all activities conducted as part of a secondary data collection procedure.

For over a period of four weeks, the online survey was distributed to students via social media platforms that linked them to the questionnaire. Table 1 presents the properties of the sample. The number of collected responses was 413 but only 381 were found to be feasible for analysis. With a sample of 381,43.30% of the population represented males and 56.70% made up the females. The data also shows that majority of the respondents were students at The Copperbelt University making up 89.80% and 9.60% respectively. Furthermore, 87.10% of the respondents have been customers of various banks for a period of 1 year to 5 years.

Table 1. Respondent Profile

Sample Varia	Description	Frequency	Percentage
Gender	Male	165	43.30%
	Female	216	56.70%
	Total	381	100.00%
Age group	Below 20	19	5.00%
	21-25	305	80.10%
	26-30	45	11.80%
	31-34	7	1.80%
	Above 35	5	1.30%
	Total	381	100.00%
Marital statu	Single	378	99.20%
	Married	3	0.80%
	Total	381	100.00%
Occupation	Unemployed	8	2.10%
	Student	342	89.80%
	Public Sector	8	2.10%
	Private Sector	11	2.90%
	Self Employed	11	2.90%
	Retired	1	0.30%
	Total	381	100.00%
University	CBU	349	91.60%
	Copperstone	2	0.50%
	UNZA(Ktw)	18	4.70%
	Mukuba	6	1.60%
	Rusangu	0	0.00%
	Other	6	1.60%
	Total	381	100.00%
Income level	k2500 & Less	331	86.90%
	k2501-k6500	33	8.70%
	k6501-k1200	12	3.10%
	k12000-k160	4	1.00%
	k16001 & Ab	1	0.30%
	Total	381	100.00%
Bank	ZANACO	314	82.40%
	FNB	54	14.20%
	ABSA	7	1.80%
	FCB	2	0.50%
	Stanbic	3	0.80%
	6	1	0.30%
	Total	381	100.00%
Internet acce	Once a week	35	9.20%
	2-4 Times	15	3.90%
	5-7 Times	14	3.70%
	More Than 8	317	83.20%
	Total	381	100.00%
Internet banl	ZANACO	308	80.80%
	FNB	60	15.70%
	ABSA	7	1.80%
	FCB	2	0.50%
	Stanbic	3	0.80%
	6	1	0.30%
	Total	381	100.00%
Years being c	1Month-1Yea	3	0.80%
	1Year-5Years	332	87.10%
	5Years-10Yea	44	11.50%
	Over 10Years	1	0.30%
	5	1	0.30%
	Total	381	100.00%

According to Table 1, it is showing the all respondent profile.

3.2 Measurement Model Validity

The data collected underwent statistical checks in order to ensure that it met the various requirements for bivariate and multivariate analysis. Because of its versitality in exploration of relationships among variables, SPSS has been utilised the analytical software tool. This study also made use of the likert scale which means the data collected is ordinal in nature. Multiple regression, correlation and reliability testing will be conducted.

In accordance with Pallant, the symmetry of the distribution is indicated by the value of skewness and kurtosis indicates the 'peakness' of the distribution. The Kolmogorov Smirnov showed that the data was non-normally distributed. However, justification using the 3 measure criteria, the skewness and kurtosis, that is for Trust variable, was found to be within the reasonable range of 2.0 and the remaining variables were all found to have a kurtosis above 2.0.

Parametric tests can still be conducted on the data because the sample size analysed was 381 which is above the recommended 377 according to Rao soft calculator or 10 responses per questionnaire item or 200 responses.

As part of the regression analysis procedure, multi-collinearity testing was also undertaken. The case processing summary in SPSS revealed that 0.0 percent of the variables and respondents had missing data.

4. Results

Correlation Analyses

Correlations that are significant can be found at two levels of significance; p<0.05 and p<0.01. These are plotted in the correlations table. Multi-collinearity occurs when two or more variables in a multiple regression model are highly correlated. This correlation is indicated by P values between 0.80 and 0.90 and according to Pallant, one variable may be an accurate prediction from another variable using linear regression analysis. This implies that only one variable is required because some variables are measuring the same thing.

As presented in Table 2, Internet banking provider and Occupation have positive correlations with Customer Loyalty Intentions at 0.01. This implies that these specified control factors are positively related to Customer Loyalty Intentions to use Internet Banking. On the other hand, age group and years being a customer have a negative correlation with Customer Loyalty Intentions suggesting that the age of an individual as well as the number of years they have been a customer of a particular bank does not affect their intentions to use Internet Banking services.

A correlation coefficient falls in the range of -1.00- 1.00. The strength of the relationship between two variables is represented by this value. No correlation is indicated by a correlation of 0, a positively perfect correlation by 1.0 and a perfectly negative correlation is represented by-1.0.

Table 2. Correlation Matrix

	Variables	Mean	Std. De	N	1	2	3	4	5	6	7	8	9	10
1	Customer Loyalty	4.027	0.338	381	-									
2	Age group	2.140	0.583	381	-0.023	-								
3	Occupation	2.150	0.661	381	-0.016	.161**	-							
4	Internet banking provide	1.250	0.637	381	.127*	-0.007	.137**	-						
5	Years being customer	2.120	0.379	381	0.036	.255**	0.030	-0.030	-					
6	Trust	3.654	0.514	381	.467**	-0.081	-.113*	.119*	0.070	-				
7	Website Quality	4.068	0.445	381	.609**	-0.031	-.120*	0.075	0.086	.444**	-			
8	Customer Commitment	4.056	0.407	381	.617**	-0.006	-0.035	0.039	.157**	.511**	.697**	-		
9	Customer Satisfaction	3.999	0.336	381	.675**	0.011	-0.038	.103*	0.058	.413**	.623**	.606**	-	
10	Corporate Reputation	4.018	0.317	381	.699**	-0.050	-0.095	.113*	0.020	.474**	.657**	.657**	.742**	-

** Correlation is significant at the 0.01 level (2-tailed). * Correlation is significant at the 0.05 level (2-tailed).

According to evidence from Table 2, antecedents of Customer Loyalty were tested and revealed the existence of correlational relationship. Trust is significantly correlated to Customer Loyalty at R=0.467 and the effect size is medium. This implies that Trust can be a significant predictor of Customer Loyalty. Customer Satisfaction correlates significantly with Customer Loyalty at R=0.675 with a strong effect. Corporate Reputation is also significantly correlated with Customer Loyalty at R=0.699 and having a strong effect. Customer Commitment as well posses a significantly correlation with Customer Loyalty at R=0.617 and has a strong effect. Last but not the least, Website Quality also indicates to have a significant correlation towards Customer Loyalty at R=0.609 with a strong effect.

In Table 3, the Beta values were utilised to determine the effect of the control and independent variables on the dependent variable. The control variables are represented by Age group, Occupation, Internet banking provider and Years being customer while Trust, Website Quality, Customer Commitment, Customer Satisfaction and Corporate Reputation represent the independent variables. The level of significant effect of these is represented by the asterisks ***sig<0.001(0.1%), **sig<0.01 (1%) and *sig<0.05 (5%). The cumulative effect of each models' variables is represented by the R values.

Table 3. Hierarchical Multiple Regression Analyses and Hypotheses Testing Results

	Model 1		Model 2		Model 3		Model 4		Model 5		Model 6		
	Beta	SE 1	Beta	SE 2	Beta	SE 3	Beta	SE 4	Beta	SE 5	Beta	SE 6	VIF
Control Variables													
Age group	-0.03	0.031	0.01	0.028	0.01	0.024	0.01	0.023	-0.006	0.021	0	0.02	1.109
Occupation	-0.031	0.027	0.025	0.024	0.065	0.021	0.044	0.02	0.037	0.018	0.049	0.018	1.085
Internet banking provide	0.133*	0.027	0.069	0.025	0.05	0.021	0.064	0.02	0.044	0.019	0.034	0.018	1.055
Years being customer	0.049	0.047	0.003	0.042	-0.028	0.036	-0.054	0.035	-0.04	0.032	-0.024	0.031	1.112
Independent Variables													
Trust			0.462***	0.031	0.246***	0.029	0.165***	0.029	0.128**	0.027	0.102*	0.027	1.461
Website Quality					0.507***	0.033	0.321***	0.041	0.175***	0.039	0.124*	0.039	2.369
Customer Commitment							0.316***	0.046	0.197***	0.044	0.135*	0.044	2.521
Customer Satisfaction									0.394***	0.047	0.26***	0.053	2.457
Corporate Reputation											0.289***	0.06	2.858
F	1.898		21.684***		46.663***		47.849***		58.508***		58.463***		
F Change	1.898		98.85***		133.307***		31.86***		70.615***		26.285***		
R	0.141		0.474		0.654		0.688		0.746		0.766		
R Squared	0.02		0.224		0.428		0.473		0.557		0.586		
R Squared Adjusted	0.009		0.214		0.419		0.463		0.548		0.576		
R Squared Change	0.02		0.204		0.204		0.045		0.084		0.029		

***Significant at 0.1% **Significant at 1% *Significant at 5%

In model 6, the results of multiple hierarchical regression takes into consideration the impact of all the control variables and independent variables on total Customer Loyalty Intentions to use Internet Banking. This reveals that all the independent variables are statistically significant and positively contribute towards Customer Loyalty Intentions.

According to Table 4, the Beta values which shows the strength of each variable in predicting their relation towards Customer Loyalty, Corporate Reputation holds the largest contributing effect (Beta=0.289, $p<0.001$), preceded by Customer Satisfaction (Beta=0.260,$p<0.001$), Customer Commitment (Beta=0.135,$p<0.05$), Website Quality (Beta=0.124,$p<0.05$) and finally Trust (Beta=0.102,$p<0.05$). Table 5 below summarises the results for hypotheses testing.

Table 4. Hypotheses Testing Summary of Results

Hypothesis	Statistics	P Value	Test	Results
H1 Trust has a positive influence on Customer Loyalty	Beta=0.102	0.120	Regression	Supported
H2 Website Quality has a positive effect on Customer Loyalty	Beta=0.124	0.170	Regression	Supported
H3 Customer Commitment is positively related to Customer Loyalty	Beta=0.135	0.110	Regression	Supported
H4 Customer Satisfaction significantly affects Customer Loyalty	Beta=0.260	0.000	Regression	Supported
H5 Corporate Reputation significantly influences Customer Loyalty	Beta=0.289	0.000	Regression	Supported

5. Discussion

New marketing opportunities are emerging and formulating improved Customer Loyalty in Internet Banking.

The results of this research show that the five antecedents namely, Trust, Customer Satisfaction, Corporate Reputation, Customer Commitment and Website Quality have significant and positive impact on Customer Loyalty Intentions to use Internet Banking based on evidence from correlation and multiple hierarchical regression analysis. Results from diverse contexts in prior studies such as France, Pakistan and in Nigeria where Aishatu and Lim reveal that a customers' loyalty to their service provider gains strength with an increase in Trust, Commitment, Satisfaction and reputation.

To begin with, Trust over the internet is the major key in the world of banking [56] . Trust is essential in creating long term relationships with customers and can be linked to perceptions of customers about its ability to meet a customers' loyalty [57]. Trust motivates customers to stay in a relationship and has been recognised as an indicator of a strong relationship [58] and is found to be significant for Customer Loyalty. In the web context, the intentions of trust is defined as the willingness of customers to be exposed to vulnerability of the online actions of vendors in an internet transaction. The results of this study are in coherence with other studies like Mwiya that establishes Trust as a significant predictor of a customers' banking adoption attitudes. To create a trustworthy relationship with customers, banks keep their promises sincerely and commit to it according to Tabrani [59] and concludes that higher trust levels significantly impact Customer Loyalty agreeing with the notion *'the greater the level of customer trust with the relationship, the greater the loyalty of the customer to the bank'*. This study also states that customers who have had trust in their banking providers are more likely to be committed, reduce on comparisons with alternative service providers in turn enhancing their loyalty. Thus, prior findings support the hypothesis (H_1) regarding the relation between Trust and Customer Loyalty.

Websites are an essential platform to communicate and market a banks' services to their customers. A website is an important component because internet consumers who want to purchase online visit a firms' website before the actual purchase action and consumers are said to be loyal to a website if and only if they continuously visit the site and make repeat purchases. Results of this study conclude that the contribution of Website Quality directly influences Customer Loyalty. Alkhouli confirms that Website Quality determines and predicts the loyalty of bank customers. It was found to have a significant and positive effect on loyalty over the internet. This study also supports that the four dimensions Website Quality namely; fulfillment, privacy, availability and efficiency are essentially important to Customer Loyalty. This is coherent with the hypothesis (H^2) of the relation between Website Quality and Customer Loyalty. Rahi reveals that Website Design is one of the most influential factors deriving customers in the direction towards Customer Loyalty and Internet Banking adoption. Paying particular attention to quality of online services provided by financial institutions, plays a crucial role in establishing Customer Loyalty to use these services. In order to increase the level of adoption of customers, banks are focusing on improving internet service quality. Another study found that Website Quality has a significantly positive influence on Customer Loyalty. A study by Aishatu and Lim found website quality to be necessary but insignificant.

Another determinant of customer loyalty intentions to use Internet Banking is Customer Commitment. Bricci confirms that a direct and positive link exists between Commitment and loyalty thus supporting the hypothesis (H^3). Results of this study emphasized the importance of commitment as an antecedent of Customer Loyalty. Gaining the commitment of customers enhances their loyalty. According to Rather and Sharma, Customer Commitment is one of the many factors that affects Customer Loyalty [60]. Furthermore, in a consumer behaviour context, Customer Commitment to be loyal to a service provider increases Customer Loyalty and literature provides not only empirical but also theoretical support in regards to the relation of Customer Commitment towards Customer Loyalty. More recent findings reveal and support that Customer Commitment has a positively significant effect on Customer Loyalty. Izogo argues that both affective and continuance components of commitment positively influence Customer Loyalty but leans more on the argument that affective commitment will possess a much greater effect on Customer Loyalty. This study demonstrates that Customer Loyalty can be initiated from the lens of Customer Commitment.

A study conducted by Abd Ghani supports the hypothesis that the relationship between Customer Satisfaction to intention to adopt Internet Banking is established significantly [61]. Customer Satisfaction positively and significantly influences Customer Loyalty and *'the higher the level of customer satisfaction, the higher the level of customer loyalty'.* Furthermore, Hadi and Indradewa place Customer Satisfaction as the main variable in the prediction of Customer Loyalty levels and their findings reveal that if a positive relationship between Customer Satisfaction and Customer Loyalty exists, the high levels of satisfaction will lead to an increase in Customer Loyalty. Here, customer satisfaction has a positive effect on the memories of consumers therefore implying that it also has a positive influence on Customer Loyalty. Another study in the Islamic context Rahi confirms that the hypothesized relation between customer satisfaction towards intention to adopt Internet Banking is proved to be significant and concludes that it is one of the most influential variables in driving consumers towards use of Internet Banking as well as Customer Loyalty. Satisfaction is highly associated with loyalty and a study by Mishra advocates that customers who are deemed to be satisfied with perceived service quality from Internet Banking Providers are likely to be more loyal to their bank subsequently. Thus conclusions from prior studies support the hypothesis (H^4).

The concept of Reputation is not only viewed in the perceptions of branding and marketing but is necessary in the assessing a company's character. The way in which customers as well as employees perceive a firms' reputation will affect their behaviour and relationship with the firm. The results of Gul show that the hypothesized relationship between Corporate Reputation and Customer Loyalty is positive and implies *'the better the firms' reputation, the more the loyalty of customers enhances'.* A firms' reputation, both positive and negative, will have an impact on Customer Loyalty. Khan also confirms that Corporate Reputation has a significantly positive effect on Customer Loyalty hence, supporting the hypothesis (H^5) of this study. According to Wijaya and Yulita, reputation has a positive influence on Customer Loyalty and emphasizes that firms can build a strong reputation by leaving an imprint on the memories of existing and or potential customers. The smallest fraction of a firms' loyal customers, year after year, account for its significant profits. The odds of a customer being loyal to their internet banking provider was explained by the leading influence of Corporate Reputation.

5.1 Limitations and Future Study

Each and every study carried out has limitations, this study, in relation to that is no exception. To begin with, this study will be based on a narrow scope of respondents from university students in Kitwe, Zambia. The participants range in age from below 20 to 35 years old and included graduate and undergraduate students. The participants of this research are confirmed to be persons with access to the internet. Therefore the results of this study cannot be generalised to other parts of Zambia. In order to overcome the limitation of generalization, further research may as well be conducted in other parts of the country to acquire more information on the factors that affect bank customers' loyalty under discussion. Secondly, this study is cross-sectional which implies that data will be collected from university students at only one point in time. Therefore, a longitudinal study would be needed to be conducted when collecting data for future research. This study is of correlational nature and does not explore causality. Again a longitudinal study can be considered to conclude further on this phenomenon. Despite these limitations, this research is a contribution to literature as it provides validation on the antecedents of customer loyalty intentions to use internet banking.

5.2 Managerial Implications

This research assists in determining use of internet banking among students. Considering that Corporate Reputation, based on this study is the highest contributing variable with a Beta value of 0.289. It implies that a positive or negative reputation of an internet banking providers' firm will necessitate users to develop loyalty intentions to use these platforms.

According to the findings, Corporate Reputation also possesses the highest effect with R^2=0.586, this necessitates the need for internet banking providers to improve, maintain or guard both their online as well as offline image. A few ways to achieve this is through serving customers well, this is not only the first but an obvious step in improving reputation. Nothing is more effective than an exceptional service provider that assists customers solve technical or other business related problems they may be facing. This experience becomes emotionally embedded in the minds of customers and begins to harbor feelings of trust which later on lead to loyalty. Secondly, a firm must acknowledge their mistakes to their customers. Sweeping negative transactional outcomes under the rag leads to temporal and sometimes permanent outrage which eventually ends up in the deflection of customers. The only shot at repairing reputation is through openness, transparency and honesty. Furthermore, firms should not ignore or dismiss customer feedback. This helps firms to monitor the areas in which they are lacking or underperforming and carefully listening to customers is essential. They can also monitor trends in the provision of internet banking services in order to gain competitive advantage. Prior research conducted in Nigeria found website quality to be insignificant in determining customer loyalty intentions to use internet banking but this study reveals otherwise. In attempt to build customer loyalty, firms can firstly understand their users in order to tailor pleasurable site experiences, keep their sites organized, show consistency on websites, test the efficiency and effectiveness of sites frequently not forgetting to use display images or graphics appropriately among many other steps. This will ensure repeat engagement from customers.

6. Conclusions

The results of this research broaden the theoretical scope, thereby making a contribution to the body of knowledge as well as building on the non-existent literature on customer loyalty intentions to use internet banking in Zambia. The factors affecting customer loyalty intentions of students towards use of internet banking was examined in this study. There is a scarcity of quantitative examination on customer loyalty intentions. In addressing this, the main goal of this study was to combine the Theory of Planned Behaviour (TPB) and the Technology Acceptance Model (TAM) to assess the factors affecting customer loyalty intentions of students towards use of internet banking in Kitwe, Zambia. The findings can be utilised by scholars and internet banking providers as a source of new reference or information as well as of significant interest to researchers who are intrigued by loyalty intentions of Zambian students in using internet banking services. In conclusion, this article has made adequate contribution to theory and provided recommendations to internet banking providers in the Zambian context.

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