

An investigation on customer loyalty in the retail banking market

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Abstract

The objectives of this research are 1) to investigate factors that influence customer loyalty in the retail banking industry, and 2) to test the relationships between retail banking customers' satisfaction, switching intention and customer loyalty. Data was collected through an online survey using self-administrated questionnaires. A sample of 1132 respondents with usable questionnaire were used for the analysis. Results show that banks' personnel, banking ethic and reputation, and interests are important antecedents for customer satisfaction. Customer satisfaction has direct effect on customer loyalty. Switching intention mediates the relationship between customer satisfaction and customer loyalty.

Keywords: *customer loyalty, retail banking, customer satisfaction and loyalty*