

**EXPLORING GENDER-BASED VARIATIONS IN BANK RE-USAGE
INTENTIONS: EVIDENCE FROM SOUTH AFRICAN BANKING CONSUMERS**

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1. INTRODUCTION

In the context of intensifying competition within retail banking, fostering strong customer brand loyalty has become essential to maintain profitability and drive growth (Shafiq et al., 2023). In South Africa, this imperative is heightened by major shifts in the sector, including the emergence of virtual banks, the rapid adoption of mobile money platforms, tighter regulatory oversight, and a heightened focus on sustainability. At the same time, technological advancements are exerting considerable pressure, as digital transformation redefines how banking services are delivered worldwide. Consequently, gaining a clear understanding of the factors that shape brand loyalty is vital for retail banks aiming to strengthen their market presence and develop more effective customer retention approaches (Bisschoff, 2020).

The banking sector in South Africa is undergoing continuous transformation (McInnes, 2024). The country's established financial infrastructure and banking networks have enabled it to deliver banking services on a global scale, contributing to the growing presence of both local and international banks operating domestically. At present, South Africa is home to 30 licensed banks, which include 18 locally based institutions and 12 foreign banks maintaining branches within the country (Cowling, 2024). As a result, South African consumers enjoy a wide array of options when selecting banking services that suit their needs (De Visser, 2019).

Aripin (2023) notes that in an increasingly competitive banking landscape, institutions can achieve meaningful differentiation and strengthen their position by understanding and meeting customer expectations, which in turn fosters brand loyalty. However, because many banking services have become largely standardised, Amegbe et al., (2021) argue that relying solely on traditional loyalty drivers, such as satisfaction, service quality, reputation, and trust, is no longer sufficient. Reflecting this view, Jackson (2023) emphasises that as competition intensifies, it is becoming essential for banks to adopt innovative strategies to stand apart from their rivals and secure long-term success.

Recent developments indicate a clear shift in what consumers expect. There is growing demand for businesses to demonstrate genuine social and ethical responsibility toward communities and the environment (Fatma & Khan, 2023). In South Africa, consumers are increasingly conscious of how banks respond to social and environmental challenges and expect these institutions to act transparently and responsibly (Ward & Naude, 2019). This evolution in expectations has elevated ethical and social considerations as critical influences on customer perceptions and loyalty (Sarfraz et al., 2022). Osakwe and Yusuf (2020) further suggest that banks can leverage investments in social responsibility initiatives to build trust and strengthen their credibility, ultimately deepening customer loyalty. At the same time, well-established factors such as trust remain indispensable in driving consumers' commitment to their banks and their intentions to continue using banking services.

Sharma (2024) observes that cultivating brand loyalty remains one of the most persistent challenges confronting banks today. This challenge becomes even more complex when considering the diverse motivations and expectations of different consumer segments. This underscores the importance of examining the factors that shape consumers' intentions to keep using their chosen retail banking services as a foundation for loyalty-building efforts, particularly across gender lines. In response, this study set out to predict the factors the influence male and female banking consumers' bank re-usage intentions.

2. LITERATURE REVIEW

In the current intensely competitive marketplace, securing customer loyalty is essential for sustaining business success, as retaining current consumers has become more challenging and the costs associated with attracting new customers have risen substantially (Rane et al., 2023). This trend is equally relevant to the retail banking sector, and perhaps even more so since gender differences play a role in shaping perceived value, influencing how trust is built, and determining whether customers remain loyal to their banks and continue using their services. For this reason, this study set out to review the literature on the factors that influence male and female banking consumers' bank re-usage intention, namely ethical responsibility, social responsibility, bank trust, attitude, brand loyalty and re-usage intention.

An ethical brand is described as those brands that contribute positively to public welfare rather than causing harm, operating with integrity, accountability, and respect (Fatma & Rahman, 2017). Ethical responsibility in banking reflects the extent to which financial institutions uphold core principles and demonstrate qualities such as honesty, integrity, fairness, trustworthiness, and transparency (Rane et al., 2023). Expanding on this perspective, Mehta (2024) describes ethical banking as the deliberate incorporation of moral values into everyday banking practices, where the emphasis shifts from pure profit-making to prioritising people, the environment, and ethical standards.

This growing focus on ethics is evident in consumers' expectations. Increasingly, people are seeking out banks with strong ethical reputations, using such information as the basis for informed decisions that align with their personal values and their desire for responsible business conduct (Rasheed, 2024). Indeed, Khour (2017) emphasises that a bank's ethical standards play a central role in fostering mutual trust and confidence between institutions and their consumers.

Safdie (2023) argues that banks that consistently demonstrate ethical responsibility are more likely to embrace transparency to build trust and secure customer commitment. Reinforcing this view, Khour (2017) highlights that when banks actively engage in ethical practices, they help protect consumers' interests, strengthen the stability of the banking system, and bolster their own reputation. Hoque et al. (2020) also believe that ethical organisation has a significant positive impact on attitudes towards the bank.

While ethical responsibility focuses on upholding principles of honesty, fairness, transparency, and integrity in all dealings, social responsibility extends these commitments by encompassing a bank's contributions to societal well-being and environmental stewardship (Amegbe et al., 2021). In the banking sector, this means going beyond core financial services to demonstrate a genuine commitment to improving social outcomes. This expectation is especially relevant in South Africa, where pervasive inequality and socio-economic challenges make community development and sustainability critical priorities (Ward & Naude, 2019).

Social responsibility has become indispensable for banks that aim to cultivate a strong brand image and earn trust (Man et al., 2021). Furthermore, a growing number of consumers now consider social responsibility when deciding where to bank. Many expect their banks to demonstrate environmental leadership, foster diversity within their organisations, and maintain strong ties to their communities (Caporal, 2024). For this reason, social responsibility should not be viewed as a superficial or charitable add-on but as a strategic imperative aimed at creating a positive and lasting impact on communities, which, in turn, contributes to the long-term viability of the bank itself (Abou-El-Fotouh, 2016).

Paluri and Mehra (2018) caution that while many consumers articulate a preference for socially responsible banks, these perceptions do not always translate directly into more favourable attitudes toward their chosen banks. Their findings suggest that customers'

awareness of social responsibility efforts tends to be moderate, highlighting the need for banks to communicate more effectively about the initiatives they pursue. However, Hinson et al. (2016) report that social responsibility initiatives significantly influence both consumer attitudes and behavioural intentions. This dynamic is closely connected to trust, as transparent communication about socially responsible actions not only improves perceptions but also helps establish the credibility and reliability that underpin strong bank trust relationships.

Trust serves as a cornerstone in the relationship between consumers and their banks, reflecting the confidence consumers place in a bank's capacity to protect their financial well-being, deliver dependable services, and operate ethically (Roberts-Lombard et al., 2023). According to Taoana et al. (2022), trust plays a pivotal role in fostering brand loyalty, as consumers are far more inclined to stay with banks they regard as credible and reliable. Establishing strong brand trust is therefore critical for cultivating enduring connections with customers who value consistent engagement and lasting commitment to their banking institutions (Aripin, 2023). Rane et al. (2023) note that nurturing and preserving this trust requires banks to communicate openly, uphold ethical standards, and ensure that their service delivery is consistently high in quality. Yet, in South Africa, a range of unethical behaviours, such as fraudulent activities, has weakened consumer trust in the banking sector (Roberts-Lombard et al., 2023). To counteract this erosion of confidence, banks operating in South Africa must make trust-building a strategic priority and take proactive steps to address trust-related challenges, thereby enhancing consumer loyalty and reinforcing their competitive standing. With a strong trusting relationship, consumers' attitudes towards their bank are also positively influenced (Van Deventer, 2022).

Because consumer attitudes are dynamic and tend to evolve as service experiences change, it has become essential for organisations in the service sector, including retail banks, to regularly assess and monitor customer attitudes (Sarker et al., 2012). Ajzen (2011) explains that consumer attitudes serve as reliable predictors of behavioural intentions, a principle that applies equally to the use of both products and services. Drawing on the theory of planned behaviour (Ajzen, 1991), it follows that consumers' attitudes toward the banking services provided by their chosen banks can be used to anticipate their intentions to continue engaging with those services over time. Sang (2023) notes that building brand loyalty in the digital banking environment requires not only retaining existing customers but also motivating them to deepen their engagement and increase their spending. Similarly, Zungu and Mason (2017) observe that the level of customer loyalty directly impacts a bank's capacity to retain its clientele over the long term.

To nurture this loyalty, Sang (2023) recommends that banks develop content that is both engaging and tailored to individual customer preferences. Du Toit et al. (2023) further point out that personalisation, whether through customised product offerings, targeted marketing, or tailored services, can significantly enhance customer engagement. The more strongly consumers perceive that their bank delivers personalised experiences, the more likely they are to remain loyal and advocate for the bank to others. Jackson (2023) argues that implementing a comprehensive customer engagement programme enables banks to clearly demonstrate their understanding of customers' needs and their commitment to supporting them, which in turn strengthens brand loyalty and encourages repeat business. At the same time, Zungu and Mason (2017) emphasise that it is vital for banks to ensure their staff possess strong social skills, especially when serving younger consumers who have not yet formed lasting attachments to their banks and are therefore more inclined to switch providers if they feel dissatisfied. Reflecting on this, Crossett (2024) concludes that when banks adopt a more purpose-driven, proactive, and transparent approach, they are far more likely to earn and sustain brand loyalty and, in turn, re-usage intention.

Based on the literature discussed above, the following theoretical model for both male and female samples is proposed. The model is displayed in Figure 1 below.

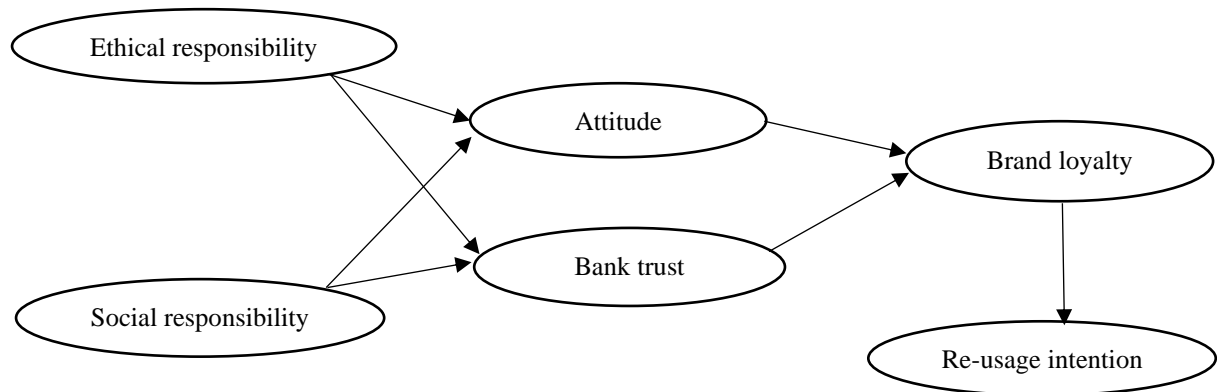


Figure 1. Proposed theoretical model

3. RESEARCH OBJECTIVES

The study delineated the following research objectives:

- To determine and compare male and female banking customers' level of agreement/disagreement with the measured factors, namely ethical responsibility, social responsibility, attitude towards the bank, bank trust, brand loyalty and bank re-usage intention.
- To examine the relationships between ethical responsibility, social responsibility, attitude towards the bank, bank trust, brand loyalty and bank re-usage intention among male and female banking consumers.
- To predict the factors that influence male and female banking consumers' bank re-usage intention.

4. METHODOLOGY

The study primarily utilised quantitative methods to analyse the data collected. A non-probability convenience sampling strategy was applied to obtain responses from 500 South African banking consumers aged 18 years and above. Participants were recruited from the panel of a reputable international market research organisation known for adhering to rigorous ethical practices and full compliance with the Protection of Personal Information (POPI) Act during data collection. Although the non-probability nature of the sample can limit the generalisability of the findings, this approach was appropriate due to the exploratory focus of the research and practical considerations related to access and cost. The relatively large sample size strengthened the dependability of the results and supported advanced statistical analyses.

All data provided by participants were handled with strict confidentiality and presented only in aggregated form. Statistical analyses were conducted using IBM SPSS and AMOS software (Version 28). Principle components analysis (PCA) explored the underlying structure of the measurement items. The purpose of this analysis was to identify any potential cross-loadings and to verify that each item corresponded appropriately with its theoretically defined construct. Descriptive statistics were calculated to summarise demographic and banking background characteristics of the sample. Reliability and validity tests assessed the internal consistency and measurement validity of the scales employed. Pearson correlation coefficients were used to examine associations among variables, while multicollinearity was evaluated through tolerance (TV) and variance inflation factor (VIF) values. Confirmatory

factor analysis (CFA) relying on the maximum likelihood estimation method was performed to assess the measurement model's adequacy. Subsequently, structural equation modelling (SEM) was conducted to test the hypothesised relationships among the study factors.

Data collection relied on a self-administered online questionnaire. The survey instrument began with a cover letter outlining the objectives of the study and included sections for informed consent and demographic questions to describe the respondent profile. Additional items gathered information on participants' banking history and their perceptions related to key factors in the model.

Scaled-response items measured consumers' intentions to continue engaging with their chosen retail bank. These measures were adapted from well-established sources. Ethical responsibility was assessed using seven items based on Shah and Khan (2019), while social responsibility was captured through five items adapted from the same authors. The bank trust scale consisted of seven items sourced from Aren et al. (2013). Attitude was measured with four items adapted from Hsu et al. (2006). Brand loyalty was captured with five items adapted from Yoo et al. (2000) and Cheung et al. (2020). Finally, re-usage intention was assessed using four items adapted from Aren et al. (2013), Hsu et al. (2006), and Khalifa and Liu (2007). All responses were recorded on a six-point Likert-type scale indicating the level of agreement with each statement.

5. RESULTS AND DISCUSSION

In terms of demographic profiling, most male participants were English-speaking residents of Gauteng, aged between 35 and 38 years, and primarily banked with Capitec Bank and First National Bank (FNB). Similarly, the majority of female participants were also from Gauteng and predominantly English-speaking, followed by a notable proportion who spoke isiZulu. Most female respondents were between 24 and 31 years old and mainly banked with Capitec Bank, FNB, Investec Bank, and RMB Private Bank. Across both groups, participants reported having maintained their banking relationship with their chosen institution for a period of 3 to 6 years.

After completing the demographic profiling of respondents, PCA with varimax rotation was carried out. Prior to running the PCA, the data's suitability for factor analysis was assessed for both sample groups. The Kaiser-Meyer-Olkin (KMO) statistic indicated excellent sampling adequacy, yielding a value of 0.963 for the male sample, and 0.957 for female sample. Additionally, Bartlett's Test of Sphericity was significant (male sample = $\chi^2 = 6974.903$, $df = 496$, $p \leq 0.001$; female sample = $\chi^2 = 6337.78$, $df = 496$, $p \leq 0.001$), confirming that the correlation matrix was factorable (Pallant, 2020). The results of the PCA for both the male and female sample are summarised in Table 1.

Table1. PCA

Item	Component						Communality	
	1	2	3	4	5	6	Male	Female
BT1		0.797	0.599				0.800	0.809
BT2		0.645	0.610				0.814	0.694
BT3		0.576	0.547				0.814	0.708
BT4		0.636	0.547				0.765	0.761
BT5		0.600	0.759				0.810	0.697
BT6		0.446	0.677				0.734	0.789
BT7		0.609	0.520				0.751	0.728
ETR1	0.509			0.592			0.641	0.601
ETR2	0.667			0.585			0.743	0.629
ETR3	0.665			0.789			0.740	0.792

ETR4	0.790			<i>0.551</i>			0.737	0.619
ETR5	0.612			<i>0.509</i>			0.685	0.650
ETR6	0.703			<i>0.591</i>			0.650	0.569
ETR7	0.591			<i>0.507</i>			0.682	0.569
SR1	<i>0.671</i>					0.550	0.650	0.692
SR2	<i>0.694</i>					0.500	0.744	0.702
SR3	<i>0.750</i>					0.770	0.811	0.699
SR4	<i>0.776</i>					0.837	0.793	0.745
SR5	<i>0.774</i>					0.797	0.796	0.703
AT1			<i>0.745</i>	0.760			0.830	0.808
AT2			<i>0.645</i>	0.781			0.889	0.735
AT3			<i>0.696</i>	0.773			0.877	0.722
AT4			<i>0.545</i>	0.765			0.862	0.748
BL1					0.663	<i>0.549</i>	0.717	0.633
BL2					0.663	<i>0.727</i>	0.667	0.643
BL3					0.515	<i>0.616</i>	0.702	0.752
BL4					0.726	<i>0.625</i>	0.751	0.740
BL5					0.691	<i>0.579</i>	0.754	0.639
RUI1		0.605			<i>0.617</i>		0.803	0.766
RUI2		0.703			<i>0.716</i>		0.801	0.754
RUI3		0.673			<i>0.571</i>		0.736	0.687
RUI4		0.716			<i>0.529</i>		0.751	0.661
Eigenvalue:								
Male	17.456	2.396	1.289	1.217	1.079	0.864		
Female	16.043	2.089	1.362	1.200	0.924	0.826		
Variance %:								
Male	54.55	7.49	4.03	3.80	3.37	2.70		
Female	50.133	6.528	4.256	3.751	2.888	2.580		
<i>Note:</i> BT: Bank trust; ETR: Ethical responsibility; SR: Social responsibility; AT: Attitude; BL: Brand loyalty; RUI: Re-usage intention Female sample component loadings indicated in italics								

As presented in Table 1, the six identified components accounted for roughly 76% of the total variance in the male sample and 70% in the female sample. No evidence of cross-loadings emerged, and all items demonstrated alignment with the theoretical constructs established in earlier studies. The communalities for all items surpassed the recommended minimum value of 0.40, indicating that each item shared an adequate proportion of common variance with its respective component (Costello & Osborne, 2005). Additionally, all factor loadings exceeded 0.50, underscoring their statistical significance and practical importance (Hair et al., 2019). Taken together, these results demonstrate that the factor structures for both samples were consistent with patterns reported in prior research.

A CFA was subsequently performed in AMOS using the maximum likelihood estimation approach. This procedure evaluated the measurement model's internal consistency via Cronbach's alpha (α) and composite reliability (CR), alongside assessments of convergent, discriminant, and construct validity. To strengthen confidence in the model's robustness, a range of fit indices was examined to confirm its validity and reliability.

Several established benchmarks were applied to gauge the reliability and validity of the measurement model, following guidelines proposed by Fornell and Larcker (1981), Franke and Sarstedt (2019), Gaskin and Lim (2016), and Almén et al. (2018). Specifically, α coefficients above 0.70 were considered evidence of satisfactory internal consistency. For convergent validity, CR values were required to exceed 0.70, and average variance extracted

(AVE) values needed to be at least 0.50. Discriminant validity was determined using the heterotrait-monotrait (HTMT) ratio of correlations, with acceptable values set below 0.85. Construct validity was further supported if maximal reliability [MaxR(H)] exceeded 0.70 or if the corresponding CR met or surpassed this threshold.

The final measurement model included six latent constructs, each measured by more than three observed indicators. A comprehensive summary of the reliability and validity results is provided in Table 2.

Table 2. Measurement model reliability and validity

Latent factors	α		CR		AVE		MaxR(H)	
	Sample		Sample		Sample		Sample	
	Male	Female	Male	Female	Male	Female	Male	Female
BT	0.947	0.919	0.947	0.920	0.717	0.624	0.950	0.924
ETR	0.906	0.876	0.908	0.879	0.587	0.509	0.916	0.882
SR	0.899	0.891	0.900	0.892	0.642	0.623	0.902	0.894
AT	0.949	0.910	0.950	0.910	0.826	0.716	0.954	0.911
BL	0.894	0.860	0.894	0.868	0.628	0.571	0.898	0.883
RUI	0.909	0.868	0.912	0.871	0.723	0.628	0.767	0.879

Note: BT: Bank trust; ETR: Ethical responsibility; SR: Social responsibility; AT: Attitude; BL: Brand loyalty; RUI: Re-usage intention

Table 2 shows that for both groups, all factors demonstrated strong internal consistency reliability, with α values exceeding the recommended threshold of 0.70. CR values were similarly robust, all above 0.86, further confirming reliability. Convergent validity was supported by AVE values exceeding 0.50 for all factors across samples. Lastly, MaxR(H) estimates also exceeded the recommended benchmark of 0.70 for all factors across both samples, providing additional evidence of construct reliability. For discriminant validity, the HTMT ratios were calculated, and is presented in Table 3.

Table 3. Discriminant validity

Latent factors	HTMT ratios					
	1	2	3	4	5	6
ETR (1)	-	<i>0.709</i>	<i>0.656</i>	<i>0.694</i>	<i>0.733</i>	<i>0.614</i>
SR (2)	0.736	-	<i>0.598</i>	<i>0.566</i>	<i>0.590</i>	<i>0.615</i>
BL (3)	0.687	0.580	-	<i>0.749</i>	<i>0.714</i>	<i>0.725</i>
AT (4)	0.631	0.542	0.721	-	<i>0.762</i>	<i>0.732</i>
BT (5)	0.722	0.605	0.757	0.724	-	<i>0.776</i>
RUI (6)	0.624	0.576	0.717	0.733	0.811	-

Note: BT: Bank trust; ETR: Ethical responsibility; SR: Social responsibility; AT: Attitude; BL: Brand loyalty; RUI: Re-usage intention

Female sample HTMT ratio correlations are indicated in italics

Table 3 reposts that all HTMT values were below the recommended cutoff of 0.85, indicating that each construct was empirically distinct from the others. As such, the HTMT results provide robust evidence supporting discriminant validity across all latent factors in the measurement model.

Having confirmed the measurement model's reliability and validity, the subsequent step involved examining the standardised regression weights and squared multiple correlations (SMCs). To demonstrate convergent validity, all standardised factor loadings were required to surpass the recommended threshold of 0.50, in line with Fornell and Larcker's (1981) guidance. Table 4 presents the measurement model estimates for both male and female samples, offering additional evidence that the model demonstrated structural adequacy and consistency across gender groups.

Table 4. Estimates of the measurement model

Latent factors	Standardised regression weights		Squared multiple correlations	
	Sample		Sample	
	Male	Female	Male	Female
Ethical responsibility	0.729	0.659	0.435	0.435
	0.823	0.722	0.522	0.522
	0.851	0.725	0.526	0.526
	0.764	0.712	0.508	0.508
	0.799	0.783	0.614	0.614
	0.699	0.643	0.413	0.413
	0.684	0.741	0.549	0.549
Social responsibility	0.775	0.761	0.579	0.579
	0.791	0.824	0.680	0.680
	0.847	0.757	0.573	0.573
	0.771	0.819	0.671	0.671
	0.822	0.781	0.611	0.611
Brand loyalty	0.797	0.735	0.541	0.541
	0.705	0.581	0.338	0.338
	0.831	0.805	0.648	0.648
	0.804	0.835	0.697	0.697
	0.818	0.795	0.633	0.633
Attitude	0.868	0.847	0.718	0.718
	0.934	0.848	0.720	0.720
	0.932	0.815	0.664	0.664
	0.900	0.872	0.761	0.761
Bank trust	0.879	0.772	0.597	0.597
	0.883	0.793	0.629	0.629
	0.875	0.822	0.676	0.676
	0.867	0.845	0.715	0.715
	0.794	0.704	0.496	0.496
	0.794	0.769	0.592	0.592
Re-usage intention	0.832	0.814	0.662	0.662
	0.909	0.858	0.736	0.736
	0.900	0.817	0.667	0.667
	0.799	0.732	0.535	0.535
	0.786	0.758	0.574	0.574

From Table 4, it is evident that all standardised loadings exceeded the recommended 0.50 threshold, confirming strong convergent validity for every factor in both male and female samples. Additionally, the SMCs further indicated that a substantial proportion of variance in each observed indicator was explained by its underlying latent factor, with SMCs ranging from 0.338 to 0.761. Collectively, these results provide strong evidence for the measurement model's convergent validity, consistency, and explanatory power across gender groups.

Next, the model fit of the measurement model was evaluated separately for the male and female samples to assess how well the specified structure reproduced the observed data. Model fit was assessed using a comprehensive set of indices. A well-fitting model was indicated by a chi-square divided by degrees of freedom (CMIN/DF) ratio between 1 and 3, a comparative fit index (CFI) greater than 0.90, and a standardised root mean square residual (SRMR) below 0.08 (Gaskin & Lim, 2016). Additionally, a root mean square error of approximation (RMSEA) value between 0.05 and 0.08 was considered indicative of acceptable fit (Browne & Cudeck, 1989). Further indices, including the incremental fit index (IFI) and Tucker-Lewis index (TLI), were also examined to gauge model adequacy, with values exceeding 0.90 regarded as satisfactory (Hu & Bentler, 1999). The outcomes of the model fit evaluation for both male and female samples are summarised in Table 5.

Table 5. Measurement model - model fit summary

Sample	Model fit index					
	CMIN/DF	CFI	IFI	TLI	RMSEA	SRMR
Male	2.022	0.933	0.933	0.926	0.066	0.053
Female	2.205	0.912	0.912	0.903	0.068	0.050

Table 5 shows that the measurement models for both male and female samples demonstrated acceptable levels of fit across all indices, although the male sample generally exhibited slightly stronger fit statistics. Collectively, these results indicate that while the male model fit slightly better overall, both measurement models demonstrated satisfactory and comparable goodness of fit, confirming that the factor structures were stable across gender groups. Given that the measurement model demonstrated satisfactory reliability, validity, and fit in both gender groups, it was appropriate to proceed with path analysis to examine the structural relationships among the latent variables.

Before proceeding with the path analysis, a series of preliminary statistical tests were carried out to examine the latent constructs. These analyses involved computing the means (\bar{X}) and standard deviations (σ) for each factor, along with conducting one-sample t-tests to evaluate whether the observed mean scores significantly deviated from a specified reference value. Table 6 presents a detailed overview of these descriptive and inferential results.

Table 6. Summary and one-sample statistics

Latent factors	\bar{X}		σ		t-statistic		p-value	Cohen's d	
	Sample		Sample		Sample		M&F	Sample	
	Male	Female	Male	Female	Male	Female		Male	Female
BT	5.147	5.230	0.891	0.757	89.073	111.837	<0.001	0.891	0.757
ETR	4.930	4.955	0.812	0.782	93.633	102.532	<0.001	0.812	0.782
SR	4.625	4.537	0.998	0.990	71.492	74.153	<0.001	0.998	0.990
AT	5.141	5.193	0.957	0.828	82.875	101.454	<0.001	0.957	0.829
BL	5.141	5.165	0.870	0.806	91.138	103.735	<0.001	0.870	0.806
RUI	5.137	5.180	0.925	0.860	85.715	97.500	<0.001	0.925	0.860

Note: BT: Bank trust; ETR: Ethical responsibility; SR: Social responsibility; AT: Attitude; BL: Brand loyalty; RUI: Re-usage intention; M: Male; F: Female

The mean scores for all factors, as presented in Table 6, were high in both groups, exceeding 4.5 on the six-point scale, suggesting that both male and female banking consumers reported favourable perceptions of their banks across dimensions such as BT, ETR and SR, AT, BL, and RUI. BT exhibited the highest mean scores in both samples ($\bar{X} = 5.147$ for males, $\bar{X} = 5.230$ for females), while SR had the lowest ($\bar{X} = 4.625$ for males, $\bar{X} = 4.537$ for females). The variability of responses, as indicated by standard deviations, was relatively consistent, with slightly lower dispersion among female respondents for most factors.

All t-tests were statistically significant at $p < 0.001$, indicating that the mean scores differed substantially from the test value, further confirming that respondents held generally positive attitudes toward their banks. Effect sizes, measured using Cohen's d, ranged from 0.757 to 0.998 across factors, reflecting large effects and reinforcing the substantive practical significance of the findings (Cohen 1992). Notably, SR produced the highest effect sizes in both samples ($d = 0.998$ for males, $d = 0.990$ for females), suggesting that perceptions of SR, though slightly lower in mean terms, were consistently well above the test value. Overall, while female participants tended to report marginally higher means for most factors, the differences between groups were relatively modest, indicating a broadly similar pattern of positive perceptions across gender segments.

Next, Pearson correlation coefficients were calculated to explore the direction and strength of the relationships among the latent factors, providing evidence for nomological validity. The correlation values for both male and female samples are demarcated in Table 7.

Table 7. Factor relationships

Latent factor	Pearson's product-moment correlation coefficients					
	BT	ETR	SR	AT	BL	RUI
BT	-	<i>0.730*</i>	<i>0.589*</i>	<i>0.759*</i>	<i>0.708*</i>	<i>0.773*</i>
ETR	0.720*	-	<i>0.710*</i>	<i>0.691*</i>	<i>0.651*</i>	<i>0.613*</i>
SR	0.605*	0.735*	-	<i>0.563*</i>	<i>0.594*</i>	<i>0.614*</i>
AT	0.724*	0.628*	0.540*	-	<i>0.746*</i>	<i>0.733*</i>
BL	0.757*	0.684*	0.579*	0.720*	-	<i>0.722*</i>
RUI	0.810*	0.621*	0.577*	0.731*	0.716*	-

Note: BT: Bank trust; ETR: Ethical responsibility; SR: Social responsibility; AT: Attitude; BL: Brand loyalty; RUI: Re-usage intention
 Female correlations are indicated in italics
 * Significant at $p < 0.001$

Table 7 shows that all correlations were positive and statistically significant at $p < 0.001$, supporting nomological validity in both groups (Malhotra, 2020). Among male banking consumers, the strongest relationship emerged between BT and RUI ($r = 0.810$), indicating that perceptions of trust were very closely tied to intentions to continue using banking services. Similarly strong associations were observed between BT and AT ($r = 0.724$) and between BL and AT ($r = 0.720$). In contrast, the weakest male correlations involved SR, particularly its link with AT ($r = 0.540$) and RUI ($r = 0.577$).

For female banking consumers, the pattern was broadly similar but with some noteworthy distinctions. The strongest correlations were also between BT and RUI ($r = 0.773$) and between BT and AT ($r = 0.759$), reflecting the central role of trust in shaping both attitudes and bank re-usage intentions. The relationship between ETR and SR was particularly pronounced in the female group ($r = 0.710$), suggesting that female consumers may more strongly associate these dimensions of corporate behaviour. Additionally, BL demonstrated moderately strong correlations with all other factors, especially AT ($r = 0.746$) and RUI ($r = 0.722$).

In summary, while the magnitude of correlations was consistently high across both groups, male respondents tended to report slightly stronger associations between BT and downstream outcomes such as BL and RUI. In contrast, female respondents showed a tighter linkage between ETR and SR perceptions. These results collectively underscore the robust interrelationships among trust, attitude, loyalty, and behavioural intention, while also highlighting subtle gender-based nuances in how corporate responsibility perceptions align with loyalty-related constructs.

All correlation coefficients shown in Table 7 were comfortably below the 0.90 cutoff, indicating that multicollinearity is unlikely to pose a threat to the interpretation of relationships among the latent constructs (Pallant, 2020). To corroborate this, further diagnostics were performed, as detailed in Table 8, which included examining TV and VIF values. These supplementary checks reinforced that no significant collinearity was present between variables. Together, these findings confirm that the structural model demonstrates adequate statistical integrity and is appropriate for further analyses.

Table 8. Collinearity statistics

Latent factor	Collinearity diagnostics			
	Tolerance value		Variance inflation factor	
	Sample		Sample	
	Male	Female	Male	Female
Bank trust	0.241	0.270	4.142	3.706
Ethical responsibility	0.320	0.320	3.129	3.130
Social responsibility	0.436	0.437	2.295	2.290
Attitude	0.367	0.305	2.722	3.281

Brand loyalty	0.334	0.351	2.992	2.853
Re-usage intention	0.287	0.304	3.481	3.284

Table 8 demonstrates that all TVs for the male and female groups exceed the recommended lower limit of 0.10, suggesting that none of the predictor variables are excessively interrelated. Additionally, all VIF scores are well below the critical threshold of 10. The mean VIF across all factors was 3.127 for the male sample and 3.09 for the female sample, which is well within acceptable parameters. These findings indicate that multicollinearity does not pose a problem and is unlikely to negatively influence the precision of parameter estimates within the structural model (Hair et al., 2019).

To finalise the analysis, structural equation modelling (SEM) was utilised to test the hypothesised relationships between the latent variables. The results of the structural models are summarised in Table 9, which displays the standardised path coefficients (β), their standard errors (SE), and the corresponding significance levels (p-values) obtained through AMOS.

Table 9. Antecedents of bank re-usage intention among male and female banking consumers

Path	Sample	Standardised β	SE	<i>p</i>	Result
ETR → BT	Male	0.733	0.137	<0.001 ^a	Significant
	Female	0.809	0.047	<0.001 ^a	Significant
SR → BT	Male	0.068	0.105	0.471	Insignificant
	Female	0.017	0.090	0.850	Insignificant
BT → AT	Male	0.594	0.080	<0.001 ^a	Significant
	Female	0.590	0.046	<0.001 ^a	Significant
ETR → AT	Male	0.169	0.137	0.149	Insignificant
	Female	0.274	0.119	0.018 ^b	Significant
SR → AT	Male	0.051	0.094	0.581	Insignificant
	Female	0.044	0.108	0.581	Insignificant
BT → BL	Male	0.600	0.058	<0.001 ^a	Significant
	Female	0.389	0.044	<0.001 ^a	Significant
AT → BL	Male	0.372	0.057	<0.001 ^a	Significant
	Female	0.560	0.073	<0.001 ^a	Significant
BL → RUI	Male	0.871	0.076	<0.001 ^a	Significant
	Female	0.896	0.028	<0.001 ^a	Significant

Note: BT: Bank trust; ETR: Ethical responsibility; SR: Social responsibility; AT: Attitude; BL: Brand loyalty; RUI: Re-usage intention

β Beta

^a Significant at $p < 0.001$

^b Significant at $p < 0.05$

SE Standard error

The results presented in Table 9 show clear similarities and differences between male and female banking consumers in how the model explains bank re-usage intention. For both groups, ETR emerged as a very strong and significant driver of BT, with the effect size even larger for females ($\beta = 0.809$) compared to males ($\beta = 0.733$). This indicates that perceptions of ethical conduct are especially powerful in shaping trust among female customers. Similar studies have also found that ethical responsibility has a positive influence on trust (BASA, 2024; Ionascu, et al., 2023). In contrast, SR had no significant influence on bank trust for either gender. While SR may enhance brand image or long-term loyalty indirectly, it appears that BT in South Africa is more strongly driven by perceived ethical conduct, transparency, and operational reliability than by SR per se. For SR to impact BT more directly, it may need to be more visible, personally relevant, and clearly integrated with customers' day-to-day banking experiences. Other studies, however, have found that SR is important in building trust (Man et al., 2021).

Supported by the findings of Van Deventer (2022), BT also played a consistently important role in predicting AT, with nearly identical effects for males ($\beta = 0.594$) and females ($\beta = 0.590$). This suggests that trust is a foundational determinant of positive attitudes across both groups. Interestingly, while ETR did not significantly influence AT among males ($\beta = 0.169$, $p = 0.149$), it had a significant and meaningful impact among females ($\beta = 0.274$, $p < 0.05$), again pointing to women placing relatively more emphasis on ethical considerations when forming perceptions about their banks. Consistent with the male sample findings, Hoque et al. (2022) found that ethical considerations are important in shaping attitudes towards the retail bank. SR remained insignificant in predicting attitudes for both samples, which is consistent with the findings of Paluri and Mehra (2018), who suggests that perceived social responsibility do not necessarily translate directly into more positive attitudes toward their banking institution. However, Hinson et al. (2016) postulates that socially responsible efforts influence both customer attitudes and behavioural intentions.

When examining the effects of BT and AT on BL, the patterns diverged more strongly by gender. Among males, BT ($\beta = 0.600$) had a stronger effect on BL than AT ($\beta = 0.372$). For females, however, AT ($\beta = 0.560$) was a more powerful predictor of BL than trust ($\beta = 0.389$). This finding suggests that, for women, positive attitudes, potentially shaped by both trust and perceived ethics, play a more central role in fostering loyalty. Other banking studies have also found that consumer attitudes and trust predict loyalty (Albaity & Rahman, 2021).

Finally, the impact of BL on RUI was exceptionally strong for both groups, with slightly higher path coefficients for females ($\beta = 0.896$) compared to males ($\beta = 0.871$). This underscores that maintaining brand loyalty is critical to securing future engagement regardless of gender. This finding is consistent with the findings of other studies (Aquinia et al., 2020).

The squared multiple correlations (SMCs) further clarify how much variance in each latent factor was explained by the models. Among males, the predictors accounted for 62.2% of the variance in BT, 59.6% in AT, 83.7% in BL, and 75.8% in RUI. For females, these values were somewhat higher for most factors, namely 67.7% of the variance explained in BT, 74.5% in AT, 83.3% in BL, and 80.2% in RUI. These SMCs indicate that while the individual path strengths were generally weaker among females, the model overall still captured substantial proportions of variance in the key outcomes.

In conclusion, these results demonstrate that while some relationships, like the influence of BT on AT and the strong predictive power of BL are consistent across genders, female consumers appear more sensitive to ETR when forming BT and AT, and they rely more on AT in developing BL. This emphasises the importance for banks to communicate ethical commitments and foster positive perceptions to retain and engage female consumers effectively.

To assess how well the structural model fit the data, the analysis relied on the same set of fit indices that were previously used to evaluate the measurement model. A summary of these results is provided in Table 10.

Table 10. Structural model fit

Sample	Model fit indices					
	CMIN/DF	IFI	TLI	CFI	RMSEA	SRMR
Male	2.170	0.923	0.915	0.922	0.070	0.060
Female	2.321	0.903	0.900	0.902	0.071	0.058

Table 10 indicates that both the male and female structural models demonstrated acceptable fit. For males, all fit indices (CMIN/DF = 2.170, CFI = 0.922, IFI = 0.923, TLI = 0.915, RMSEA = 0.070, SRMR = 0.060) met recommended standards. The female model also showed good fit, with CMIN/DF = 2.321, CFI = 0.902, IFI = 0.903, TLI = 0.900, RMSEA = 0.071, and SRMR = 0.058. Overall, the results indicate that both models adequately

represented the data and were appropriate for interpreting the structural relationships among the factors.

6. MANAGERIAL IMPLICATIONS

The findings of this study highlight several actionable insights for South African retail banks aiming to build and sustain customer loyalty and re-usage intentions, particularly when considering gender differences. For both men and women, perceptions of ethical responsibility strongly influence trust, but this effect is even more pronounced among female consumers. Banks should therefore prioritise transparent communication about ethical practices, including fair treatment, compliance, and responsible governance. Marketing messages and customer engagement initiatives that showcase ethical conduct will be especially effective in strengthening trust among female banking consumers. Social responsibility did not significantly predict trust or attitude for either gender. This suggests that philanthropic activities or community contributions, while important for brand image, may not directly enhance the core relational drivers of loyalty unless they are perceived as authentic and integrated into day-to-day banking services. Banks should therefore ensure that social responsibility initiatives are visible, relevant, and clearly tied to customer value.

The path to brand loyalty differs meaningfully by gender. Among male consumers, trust plays a more central role in driving loyalty, while female customers rely more on positive attitudes toward the bank. Banks can leverage this by emphasising risk reduction, reliability, and consistent delivery on promises to reinforce trust for male consumers, whereas for females, fostering emotionally engaging experiences, positive feelings, and perceptions of fairness might strengthen attitudes that lead to loyalty. In addition, regardless of gender, brand loyalty emerged as the strongest predictor of re-usage intentions. This underscores the importance of investing in long-term relationship management strategies, such as loyalty programmes, personalised offers, and customer recognition initiatives to maintain high levels of repeat engagement. Retail banks in South Africa that adopt nuanced, evidence-based approaches reflecting these gender-based differences will be better positioned to foster stronger relationships, higher loyalty, and sustained usage of their services.

7. CONCLUSION

The purpose of this study was to investigate the factors influencing brand loyalty and bank re-usage intentions among male and female retail banking consumers in South Africa, with a particular focus on how perceptions of ethical and social responsibility, trust, and attitudes contribute to these outcomes. The findings demonstrate that while certain drivers, such as the impact of bank trust on positive attitudes and loyalty, are consistent across genders, important differences emerged. Notably, ethical responsibility had a stronger influence on both trust and attitudes among female consumers, highlighting the salience of perceived ethics in shaping women's banking relationships. In contrast, male consumers placed more emphasis on trust as a direct precursor to brand loyalty.

Furthermore, while social responsibility was positively perceived, it did not significantly predict trust or attitudes in either group, suggesting that banks need to integrate social initiatives more visibly into their core value proposition to influence behavioural intentions. Importantly, brand loyalty was found to be the most powerful determinant of intentions to continue using banking services for both genders, underscoring the necessity of loyalty-focused strategies.

Collectively, these results offer meaningful guidance for banks operating in a competitive and rapidly evolving market. By recognising and addressing gender-specific perceptions and motivations, South African retail banks can enhance customer experiences,

build stronger relationships, and ultimately secure long-term engagement and profitability. Future research could extend these insights by exploring additional demographic and psychographic variables and by examining how emerging digital banking trends interact with the observed drivers of loyalty.

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