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Antecedents and outcome of customer delight in the banking industry in Botswana

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ABSTRACT

Purpose of the study: This study aimed to establish the determinants and consequences of customer delight in Botswana's banking industry.

Design/methodology/approach: Data were secured from 332 customers in Botswana's retail banking industry. Convenience and purposive sampling were used to select the final respondents for analysis. The first part of the instrument had a consent statement and screening questions to ensure the relevance and suitability of targeted respondents. The second part of the instrument explicated demographic metrics, while the third part elucidated respondents' patronage behaviour regarding identification and choice of commercial banks where respondents held respective bank accounts. The fourth part of the instrument focused on the scale items of the various subconstructs for the study using a seven-point Likert-type scale. Scale metrics were adapted from measures in extant literature. Data were collected through the observation of COVID-19 expectations.

Hypothetical relationships between delight and perceived employee service delivery skills, service quality, joy, surprise, and behavioural intentions were analysed using structural equation modelling with Amos 27.0.

Findings: Results showed that perceived employee service delivery skills had a positive and significant influence on delight. Service quality, joy, and surprise were found to have an insignificant effect on delight. Delight was found to have a significant positive effect on behavioural intentions.

Recommendations/value: Managers need to communicate with customers to increase personalisation and familiarity with banking service metrics with a view to experiencing delight and behavioural intentions.

Managerial implications: The study provides practical insight into cognitive and emotional dynamics concerning service delivery in the service industry for managers, marketers, policymakers, and customers.

Keywords:

Behavioural intentions; delivery skills; delight, joy; perceived employee service delivery skills, service quality surprise

JEL Classification: M31

1. INTRODUCTION

Competition in Botswana's banking industry has reached a seismic level, especially during the COVID-19 pandemic. The era of competitive intensity has allowed service providers to establish that customers want to be delighted by their bank experiences with respect to hedonic and utilitarian experiences (Torres *et al.,* 2018). Dey *et al.* (2017) indicated an acute paucity of research identifying emotional metrics of customer delight, focusing on the cognitive dynamics of customer aspirations. Furthermore, they asserted that consumers may experience delight, which elicits the feeling of joy and surprise. Over the past decade, the majority of customer delight research has explored the concept without a strong focus on the impact of cognitive attributes on customer delight, and the impact of the latter on behavioural intention in an emerging African market context. There is limited research on the theoretical development of the cognitive aspects of joy and surprise with respect to service industry-inclined experiences, particularly in the banking industry of an emerging economy during the pandemic. To address this gap, this study explored the antecedents and postcedent of delight in Botswana's banking industry. The assertion espoused set the tone for this empirical study to investigate the determinants within the context of perceived employee delivery services, service quality, joy, and surprise as they relate to customer delight in the banking industry, and also discern the extent of the nomological web between delight and behavioural intentions in Botswana.

Roberts-Lombard and Petzer (2018) argued that customer delight, as an interactive construct, is a novel area of research that has received limited attention within the African business context, especially in the service industry. Torres and Ronzoni (2018) further indicated that several definitions and conceptualisations of customer delight have resulted in no generally accepted measures of customer delight. Studies (e.g., Jaiyeoba *et al*., 2020; Roberts-Lombard *et al.,* 2022) have focused on service experience, commitment, trust, perceived employee service delivery, and perceived value, as they relate to customer satisfaction and thus delight and loyalty, with acute telescopic insight into the dynamics of perceived employee service delivery skills, service quality, joy, and surprise on customer delight and behavioural intentions in the banking industry in an emerging economy, such as Botswana. Based on the aforementioned, this study sought to improve insight into myriad relationships between perceived employee service delivery skills, employee attitude and service performance, joy, surprise, trust, delight, and behavioural intentions in Botswana's banking industry.

According to Chiguvi (2016), stiff competition among Botswana's leading banks (i.e., First National Bank [FNB] Botswana, Stanbic Bank, BancABC now known as Access Bank, Bank of Baroda, Absa Bank Botswana, Capital Bank, and Standard Chartered Bank) and non-bank financial institutions have created the need for defensive, innovative, and collaborative strategies that consider the unique selling propositions of financial products and services in Botswana. This set the tone for curiosity for managers, policymakers, and researchers to identify the drivers and consequences of customer delight in the banking industry in Botswana, especially during the COVID-19 pandemic. Hosseini and Saravi-Moghadam (2017) contended that competition has become intense in the service industry, which makes firms very reliant on understanding customers' behaviour. Consequently, Chiguvi (2016) indicated that customers in Botswana's banking industry are not entirely satisfied with the quality of service provided by commercial banks, which is characterised by long queues and manual balance inquiries. Based on the preceding observation, the purpose of the study was to investigate the antecedents and outcomes of customer delight in Botswana's banking industry. The study provides practical insight into cognitive and emotional dynamics regarding service delivery in the service industry for managers, marketers, policymakers, and customers.

The theories grounding the study are introduced next. Thereafter, the different hypotheses for the study are prescribed and the theoretical model underpinning the study is proposed with extant literature. Furthermore, the research methodology is described, followed by the results, findings, and theoretical and managerial implications.

2. LITERATURE REVIEW

The discussion below will contextualise the theories applied to the study, a focus on the key constriucts usedin the study as well as the validation of the proposed hypotheses formulated for the study.

2.1 Theories grounding the study

Harmeling *et al.* (2017) explained customer inclusivity as establishing insight into customer needs and expectations, and, thus, customer delight. Consequently, this study drew on the tenets of relationship marketing theory (RMT) and the theory of reasoned action (TRA), which aim to cultivate a strong engagement with an emphasis on service expectations, employee competence, and level of post-purchase customer support, as supported by Roberts-Lombard and Petzer (2018). Major proponents of the TRA, Ajzen and Fishbein (1980), postulated that behavioural dynamics evolve from two main factors that resonate with beliefs on behaviours and outcomes, as contended by Hoogstraten *et al.* (1985). The assertion espoused by theories underpinning this study lends credence to the need to analyse the nexus of the relationships between determinants and outcomes of customer delight with an inclination towards behavioural intentions in Botswana's banking industry. Based on the foregoing, the RMT and TRA encompass a logical approach towards the implementation of marketing, grounded in market-driven customer relationships to achieve the nexus of relationships between determinants and consequences of customer delight, as validated by Roberts-Lombard and Petzer (2018) and Svotwa *et al.* (2020). This empirical study was motivated by the lack of research on a nomological theoretical grounding concerning service quality, joy, surprise, delight, and behavioural intentions in the service industry. Furthermore, this study drew on the principles of these theories to hypothesise the numerous relationships between the study's constructs with respect to Botswana's banking industry as, to the best of the researchers' knowledge, no study has applied synthesised TRA and RMT to understand the antecedents and outcome of customer delight with implications for behavioural intentions in Botswana's banking industry. Hence, Okonkwo and Ugwuonah (2019) concluded that relationship marketing is nurtured by an inclusive approach towards inculcating and managing relationships with customers.

2.2 A perspective on the key constructs in the study

2.2.1 Perceived employee service delivery skills

Wang *et al.* (2016) asserted that the ability to establish emotional dynamics and subliminal needs with the aid of attentive and proactive service practices is pivotal for service providers.

Furthermore, they argued that designing the core product is inextricably associated with service delivery style, which supports the implementation of delightful service. Barnes *et al.* (2016) concurred that service firms could achieve customer delight through employee knowledge and skills. Moreover, they asserted that effort indicated by drive, attractiveness, and flexibility impacts customer delight.

2.2.2 Joy

According to Diener *et al.* (2015), joy is a subliminal dynamic of happiness with contentment implications. Therefore, Dey *et al.* (2017) contended that enjoyable experiences are an input that drives emotional and cognitive experiences. Berg *et al.* (2015) further noted that customer delight may be attained through the joy construct. In their study, Berg *et al.*(2015) confirm joy as a distinct emotional metric rather than as an aggregated emotional metric, which resonates with this empirical study on telescopic insight into customers' bank experiences regarding customer delight in Botswana. This assertion is premised on a lack of theoretical development on cognitive aspects of joy as it relates to customer delight and behavioural intention in most studies, to the best of researchers' knowledge, in emerging economies. Thus, Bonnefoy-Claudet and Ghantous (2013) contended that joy is inextricably associated with customer satisfaction. However, the extent to which it influences customer delight is unknown, which is what this empirical study sought to investigate regarding the determinants and outcomes of customer delight in Botswana's banking industry.

2.2.3 Surprise

Surprise is the outcome of an intangible event (Lehne & Koelsch 2015). Additionally, Brown *et al.,* 2014) noted that surprise can be both a positive or negative emotion or an experience that exceeds expectations. Barnes *et al*. (2016) indicated that service firms may discern a pre-emptive plan to help nurture surprise for their clientele. Therefore, Kim and Mattila (2013) contended that surprise occurs when customers encounter unimaginable experiences. Wu and Tseng (2015) further opined that surprise leads to customer delight, as it helps boost customers' service experience and expectations. Surprise is an emotional dynamic that sets the tone for nurturing customer delight (Wang *et al*. 2016). Furthermore, Wang *et al*. (2016) opined that plausible engagement between customers and service providers can arouse ubiquitous feelings of joy and surprise with implications for customer delight. However, the authors noted that the various attitudes and skills explicated by service providers to deliver superior service experiences remain unclear. Consequently, this assertion validates an investigation of the relationship between surprise and customer delight regarding customer bank experience in Botswana. In addition, Kim and Mattila (2013) suggested that customers become delighted when they are surprised about service experiences. Kim *et al*. (2015) concluded that surprise is inextricably associated with customer delight and service experiences.

2.2.4 Service quality

Service quality is measured by the perceived gap between service received and expected (Fullerton & Taylor 2015). Service quality and customer satisfaction have a positive association (Pattanayak *et al.,* 2017). However, the extent to which service quality supports customer delight in the banking industry service delivery is unknown (Wasan 2018). Hence, Auka (2012) noted that service quality is consumers' appraisal of a service's overall quality. García-Fernández *et al.* (2018) and Tsitskari *et al.,* 2017) indicated that the competitive market in the service-orientated industry is inextricably associated with unique value propositions and service quality. They added that most studies on service quality have been highly skewed towards developed economies, with an acute paucity of studies concerning service firms in developing economies. This assertion set the basis for investigating the nomological web between service quality and customer delight in service firms, emphasising Botswana's banking experience. Moreover, Haensel and Hofmann (2017) opined that the dimensions of service quality cause intangible orientation. García-Fernández *et al*. (2018) posited that various models have been proposed to explicate service quality metrics in service firms with a tendency to establish a relationship between service quality and overall satisfaction and there is a lack of research on customer delight, especially in service firms in emerging economies.

2.2.5 Delight

According to Guidice *et al.* (2020), satisfaction is a ubiquitous concept that emerged in the late 20th century. Guidice *et al.* (2013) posited that research over the past three decades has taken a telescopic insight into the nomological web between satisfaction and outcome, with a lack of clarity on delight determinants and outcomes. This gives credence to the need to investigate the determinants and outcomes of customer delight in Botswana's banking industry. As per Wilder *et al.* (2014), competition intensity, dynamic technology, and customer expectations validate the satisfaction concept, as there is limited information on the determinants and outcomes of delight. Torres *et al.* (2014) further asserted that customer delight is a strategic resource that helps set the tone for competitive intensity concerning customer expectations. Dey *et al.* (2017) suggested that customers are pleased with synonyms and sentiments of delight. Consequently, Foroughi *et al.* (2019) affirmed that customer delight and not customer satisfaction set the tone for firms' growth and customers' commitment to repeat purchase behavioural intentions. Moreover, they indicated that the importance of customer delight and its predictors and outcomes has been overlooked in previous studies in service-orientated firms. This explicates the telescopic insight into the determinants and outcomes of customer bank experience in Botswana. In addition, Foroughi *et al.* (2019) indicated that an understanding of the factors that lead to customer delight could be beneficial to managers by consolidating customer delight with implications for behavioural intentions.

2.2.6 Behavioural intentions

Foroughi *et al*. (2019) argued that satisfaction, service quality, and customer loyalty are characterised by a commitment to repurchase a favoured service with implications for switching behaviour and attitudinal and behavioural loyalty. The authors also stated that there is a relationship between customer delight and behavioural intentions in service firms. This provides a platform to investigate the nomological web/axis between customer delight and behavioural intentions in Botswana's banking industry. Foroughi *et al*. (2019) further concluded that customer delight will help set the tone for behavioural intentions in service firms.

2.3 Theoretical model development/interrelationships between constructs

2.3.1 Relationship between perceived employee service delivery skills and delight

Barnes *et al*. (2016) indicated that service firms exceed expectations through customer delight and employee service delivery skills and that there is empirical evidence that tangibles could affect customer emotions. Hence, Collier and Barnes (2015) asserted that servicescape metrics impact the determinants and outcomes of customer delight. Barnes *et al*. (2016) argued that perceived employee service delivery skills are significantly related to delight, as boundary spanners are important in the discerning of customer delight in the servicescape. Wang *et al*. (2016) contended that employee attitudes and engagement with customers are vital for discerning memorable service experiences. Their study provided telescopic insight into understanding the element of delightful service and the processes for delivering it. Kaya *et al*. (2019) concluded that delayed delivery adversely affects customer satisfaction and customer delight. From the aforementioned, it is hypothesised that:

> **H1:** Perceived employee service delivery skills are significantly and positively related to customer delight in Botswana's banking industry.

2.3.2 Relationship between service quality and delight

For interpersonal relationships with customers, service providers need to go the extra mile by recognising specific needs within the cognitive and affective dynamics (Guerola-Navarro *et al*., 2024). Patrada and Andajani (2020) contended that service quality is an important determinant of e-trust and consumer buying decisions. Thus, Sachdeva (2020) indicated that it is not only the technological orientation applied but also the perspective towards the client that is crucial. Consequently, Malik *et al*. (2020) argued that service convenience is vital for nurturing perceived service quality with implications for customer delight. Gligor and Bozkur (2022) opined that extant literature has documented that service quality is a significant driver of repurchase intention. As per Micu *et al*. (2019), perceived value is consumers' perceptual gap between what they pay and what they get, which affects attitudinal metrics and customer delight. Service quality dynamics represent a gap between customer expectations with respect to joy and delight and actual service expectations (Lin *et al*., 2020). Furthermore, Rahman *et al.* (2020) indicated that service quality has implications for joy and customer delight. Izogo (2017) asserted that service quality positively influences customer delight. Consequently, Makanyeza and Chikazhe (2017) concluded that service quality, customer satisfaction, and corporate image directly affect customer quality in the service industry. Barnes *et al*. (2016) affirmed that service quality, joy, and surprise have managerial implications for customer delight. Therefore, the following hypothesis is proposed:

> **H2:** Service quality is significantly and positively related to customer delight in Botswana's banking industry.

2.3.3 Relationship between joy and delight

In their study on the determinants and outcome of customer delight, Barnes *et al*. (2016) argued that questions remain regarding whether joy is required for delight and what the key drivers of delight are, as most research has investigated the determinants of creating delight, with limited insight on the delight outcome. This provides an opportunity to gain telescopic insight into the nomological web between joy and delight in this study in a Botswanan context. Moreover, Barnes *et al.* (2016) asserted that practitioners need direction regarding the concept of delight for customers, adding that customer delight and surprise could be achieved through joy. They thus posit that a nexus of relationships exists between employee efficacy, joy, and customer delight. Hence, it is hypothesised that:

> **H3:** Joy is significantly and positively related to customer delight in Botswana's banking industry.

2.3.4 Relationship between surprise and delight

Kim and Mattila (2013) noted that customers are delighted when they are surprised by their service providers. Scholars (e.g., Dubey *et al*. 2020; Torres & Kline 2013) concurred, stating that customer delight is a market-driven process that sets the tone for hedonic and utilitarian emotions. However, Foroughi *et al*. (2019) observed that there are limited studies regarding the conceptualisations of customer delight and how it resonates with surprise. A recent study by Barnes and Krallman (2019) established that surprise is a key element for emotional dynamics in customer delight experiences. Moreover, Ludwig *et al*. (2017) indicated that a relationship exists between surprise and delight in a service-inclined industry. Accordingly, the following hypothesis is put forward:

> **H4:** Surprise is significantly and positively related to customer delight in Botswana's banking industry.

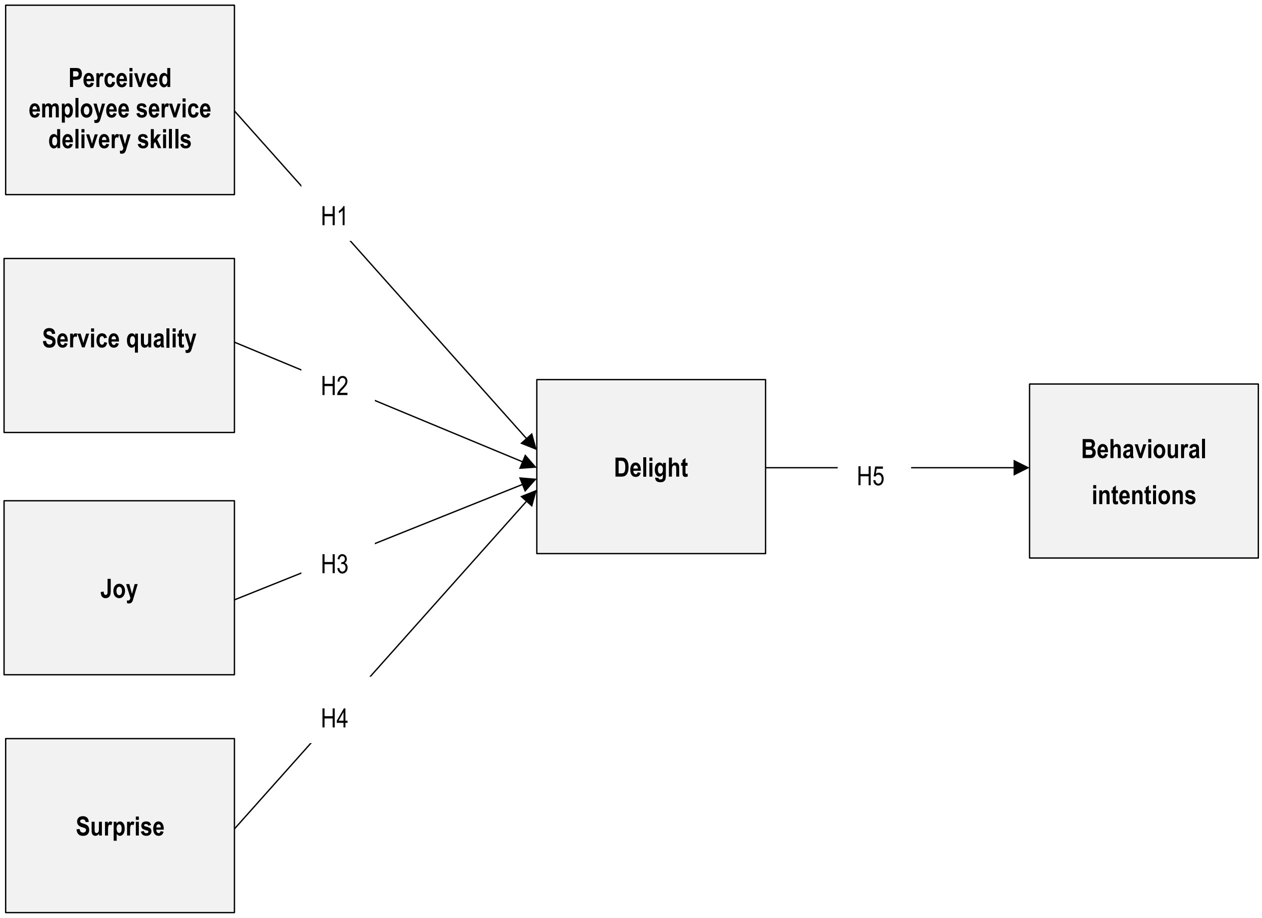
2.3.5 Relationship between delight and behavioural intentions

According to Barnes and Krallman (2019), there is a consensus on the extent to which customer delight is inextricably associated with customer attitudes and behaviours. Barnes *et al*. (2016) noted that a relationship exists between delight and behavioural intentions. They further asserted that most studies have examined customer intentions, but very few have evaluated the nomological web of delight and behavioural intentions. Foroughi *et al*. (2019), García-Fernández *et al*. (2018), and Loureiro *et al.* (2014) affirmed that extant research has emphasised the importance of customer loyalty and customer satisfaction and emotions in enhancing loyalty, but limited studies have centred on customer delight. Consequently, Foroughi *et al*. (2019) concluded that satisfaction and delight have implications for behavioural intentions. Consequently, it is hypothesised that:

> **H5:** Customer delight is significantly and positively related to behavioural intentions in Botswana's banking industry.

This study is based on the proposed model highlighted in Figure 1. The figure explicates relationships between the constructs for antecedents and consequences of customer delight in Botswana.

Figure 1: Conceptual model proposed for the study



3. METHODOLOGY

3.1 Sampling

This study's target population was Botswanan customers with retail bank accounts and aged at least 18 years old at the time of the study, who were selected through screening questions. The sample consisted of 332 customers from selected retail banks in Botswana (i.e., Absa Bank Botswana, Stanbic Bank, Access Bank, Standard Chartered Bank, Capital Bank, Bank Gaborone, Botswana Savings Bank, and Bank of Baroda). Convenience sampling and purposive sampling were applied to select the final respondents for the study.

Of the sampled respondents, 50.6% were male and 49.4% were female. In terms of language, 59.3% of the sampled respondents spoke Setswana, 35.8% spoke Kalanga, and 2.4% spoke English, with the balance constituting other languages. Moreover, 50.6% of respondents possessed post-secondary school education, with 16% and 21% completing International General Certificate Secondary Education and primary school education, respectively. Furthermore, 68.8% of the sampled respondents worked full-time or part-time, with 21.7%

being self-employed. In terms of banks, 34% of the respondents maintained an account with FNB Botswana, 23.2% with Absa Bank Botswana, 13.6% with Stanbic Bank, 9.6% with Access Bank, 5.4% with Standard Chartered Bank, 4.8% with Capital Bank, 3.6% with Bank Gaborone, 3% with Botswana Savings Bank, and 2.1% with Bank of Baroda. The results further indicated that 63.6% of respondents maintained a savings account, 45.2% used current/cheque accounts, and 19% were credit card holders.

3.2 Questionnaire design

The structured instrument comprised four parts. Respondents were aged 18 years and above and indicated the extent of satisfaction with services provided by service providers.

The structured instrument for this empirical study had four parts. The first part of the instrument had a consent statement and screening questions to ensure relevance and suitability to targeted respondents. The second part of the instrument explicated the demographic metrics, while the third part elucidated the respondents' patronage behaviour regarding identification and choice of commercial banks where respondents held their respective bank accounts. The fourth part of the instrument focused on the scale items of the study's subconstructs using a seven-point Likert-type scale, where 1 represented 'strongly disagree' and 7 represented 'strongly agree'. Scale items were adapted from existing measures in extant literature (i.e., Dagger & Sweeney, 2007; Dey *et al*., 2017; Park & Kim, 2019; Nyadzayo & Roberts-Lombard 2010; Roberts-Lombard and Petzer, 2018; Van Vuuren *et al.,* 2012) (Refer to Annexure A: Questionnaire constructs and items).

3.3 Data collection and analysis

Convenience and purposive sampling metrics were used to choose respondents with a personal account at a commercial bank who were also satisfied with their bank's services. The sampled respondents possessed information on customer satisfaction and delight. For ease of instrument completion, the study focused on customers who patronised retail bank services in Gaborone, Botswana. The banks included FNB Botswana, Absa Bank Botswana, Stanbic Bank, Access Bank, Standard Chartered Bank, Capital Bank, Bank Gaborone, Botswana Savings Bank, and Bank of Baroda. Researchers based in Botswana made appointments with and delivered the instruments to the sampled respondents with the assistance of bank managers of the aforementioned retail banks in Gaborone between and October 2021, whilst complying with COVID-19 protocols. Once the instruments were completed, the researchers collected them from the commercial banks' premises. After the data collection process, data were entered into SPSS version 27, cleaned, and edited. Descriptive and inferential statistics were conducted for the sampled respondents for the 29 items of the study's seven constructs.

To test the study's hypotheses (H1–H5), structural equation modelling (SEM) with Amos 27.0 was utilised in data analysis. SEM is ideal as it gives a maximum probability of estimating the entirety of the system in a hypothesised model, permitting the variables to be assessed against the data (Jöreskog & Sörbom 1982).

4. RESULTS

4.1 Validation of measurement

Assessment of data normality, non-response bias, common method bias (CMB), convergent validity, and discriminant validity were applied to validate the measurement scale and data.

4.2 Data normality

A normality test was conducted to establish whether the data were normally distributed (Mishra *et al*. 2019; Park 2015). It is essential to understand whether data are normally distributed because the distribution of data influences the kind of inferential statistics that can be performed (Ahad *et al*. 2011; Mbah & Paothong 2015). Accordingly, Z-scores were applied to test data normality. The scores were computed in SPSS version 28. All Z-scores (sample size = 332) for the scale items fell within the range of -3.97 to +3.97, with a statistical significance of $p \leq 0.001$. This shows that the data were approximately normally distributed (Pallant 2010; Razali & Wah 2011).

4.3 Non-response bias

The difference between respondents' and non-respondents' responses results in a bias called non-response bias (Berg 2005; Lahaut *et al*. 2002). Non-response bias must be tested because it can result in a smaller sample, making it difficult to generalise a study's findings (Studer *et al*. 2013). Using the method of Armstrong and Overton (1977), the means of the first and second waves of the responses were compared, where no significant differences were found. Consequently, non-response bias was not a threat to this study.

4.4 Common methods bias

CMB occurs when there are differences in respondents' responses due to the instrument instead of the respondents' bias. CMB is a threat to a study that uses an instrument to measure independent and dependent variables. Using Harman's single-factor method, exploratory factor analysis was executed in SPSS version 28, with the number of factors fixed at 1. The solution gave a factor with a total variance explained of 43.815%. According to Kim *et al.,* 2013), a single factor explaining more than 50% of the variance implies the existence of CMB. Thus, CMB was not a threat to this study.

4.5 Convergent validity

Convergent validity was checked by assessing the following: measurement model fit indices, standardised factor loadings (λ), squared multiple correlations (SMCs), critical ratios (CRs), Cronbach's alpha (α), composite reliability (CRα), and average variance extracted (AVE). Results from these assessments showed convergence validity. The measurement model was estimated using Amos version 27. The estimation results showed acceptable fit indices: Satorra–Bentler χ^2/df = 1.734, goodness of fit index (GFI) = 0.919, adjusted GFI (AGFI) = 0.911, normed fit index (NFI) = 0.947, Tucker-Lewis index (TLI) = 0.970, comparative fit index (CFI) = 0.976, and root mean square error of approximation (RMSEA) = 0.047 (Hair *et al*. 2010; Hooper *et al.,* 2008; Kline 1998).

Table 1 illustrates the measurement items for this study's constructs. The results showed that convergent validity was present (Bagozzi & Yi 1988; Fornell & Larcker 1981; Nunnally 1978; Segars 1997). The Cronbach's α and CRα values for all constructs were larger than 0.7. The AVE values for all constructs were greater than the minimum threshold of 0.5. Moreover, the λ coefficients fell in the 0.745–0.951 range, while the SMCs were in the 0.600–0.904 range. All CRs were significant ($p < 0.001$) and large enough (10.273–30.441).

Table 1: Study constructs, measurement items, λ, SMCs, CRs, Cronbach's α, CRα, and AVE values

Items	λ	SMCs	CR
Perceived employee service delivery skills (PESD): α = 0.838; CRα = 0.875; AVE = 0.700			
PESD1	0.784	0.614	-
PESD2	0.745	0.600	16.718***
PESD3	0.872	0.760	15.323***
PESD4	0.812	0.659	13.418***
Service quality (SQ): α = 0.888; CRα = 0.901; AVE = 0.696			
SQ1	0.809	0.654	-
SQ2	0.835	0.698	18.600***
SQ3	0.864	0.747	16.447***

Items	***λ***	**SMCs**	**CR**
SQ4	0.829	0.687	13.045***
Joy: α = 0.899; CRα = 0.900; AVE = 0.667			
Joy1	0.802	0.644	-
Joy2	0.785	0.617	19.110***
Joy3	0.820	0.673	16.225***
Joy4	0.867	0.751	15.443***
Surprise (Sur): α = 0.882; CRα = 0.897; AVE = 0.743			
Sur1	0.816	0.666	-
Sur2	0.857	0.734	18.185***
Sur3	0.880	0.774	17.638***
Sur4	0.746	0.601	14.540***
Delight (Del): α = 0.953; CRα = 0.964; AVE = 0.792			
Del1	0.811	0.658	-
Del2	0.897	0.805	30.441***
Del3	0.951	0.904	21.412***
Del4	0.883	0.779	11.882***
Del5	0.901	0.813	10.273***
Del6	0.918	0.842	15.497***
Del7	0.890	0.792	14.523***
Behavioural intention (BI): α = 0.907; CRα = 0.908; AVE = 0.766			
BI1	0.865	0.748	-
BI2	0.879	0.773	21.278***
BI3	0.882	0.777	21.371***

-, CR is fixed.

***, $p < 0.001$

4.6 Discriminant validity

The Fornell-Larcker approach was utilised to evaluate discriminant validity. Accordingly, the squared inter-construct correlations (SICCs) and AVE values were compared. Table 2 illustrates the means, standard deviations (SDs), SICCs, and AVEs. As per Table 2, all AVE values are greater than the corresponding SICCs. This shows that there was discriminant validity (Fornell & Larcker 1981).

Table 2: Constructs' means, SDs, SICCs, AVEs.

Construct	Mean ± SD	PESD	SQ	Joy	Sur	Del	BI
PESD	5.124 ± 1.240	*0.700*					
SQ	5.202 ± 1.146	0.341	*0.696*				
Joy	5.251 ± 1.148	0.372	0.510	*0.667*			
Sur	5.271 ± 1.156	0.338	0.479	0.632	*0.743*		
Del	4.651 ± 1.675	0.133	0.105	0.100	0.108	*0.792*	
BI	5.310 ± 1.182	0.402	0.681	0.560	0.564	0.092	*0.766*

Diagonal elements in italics represent the AVE

4.7 Testing research hypotheses (H1–H5)

The research hypotheses (H1–H5) were tested using SEM. The structural model was estimated using Amos version 27. The estimation results showed acceptable fit indices: $\chi^2/df = 1.867$, GFI = 0.916, AGFI = 0.909, NFI = 0.936, TLI = 0.962, CFI = 0.965, and RMSEA = 0.047 (Hair *et al*. 2010; Hooper *et al*. 2008; Kline 1998). Table 3 illustrates the hypotheses' test results. The findings showed that perceived employee service delivery skills had a positive and significant effect on delight. Therefore, H1 was supported. Service quality, joy, and surprise each had an insignificant effect on delight. Therefore, H2–H4 were not supported. As shown in Table 3, delight was found to have a significant positive effect on behavioural intentions. Therefore, H5 was supported.

Table 3: Hypotheses testing (H1–H5).

Hypothesis	Path	Standardised estimate	CR	Remark
H1	PESD → Del	0.409	3.443^{***}	Supported
H2	SQ → Del	0.147	1.026^{ns}	Not supported
H3	Joy → Del	-0.042	-0.194^{ns}	Not supported

H4	Sur → Del	0.150	0.597^{ns}	Not supported
H5	Del → BIs	0.239	5.427***	Supported

***, $p < 0.001$; ^{ns}, $p > 0.05$

5. DISCUSSION AND IMPLICATIONS

The uncertainty caused by the COVID-19 pandemic and the Russian-Ukraine conflict provided a platform for a telescopic lens to discern the myriad relationships between perceived employee service delivery skills, service quality, joy, surprise, and delight, as well as the nomological web between delight and behavioural intentions in Botswana's banking industry in an era of competitive intensity and uncertainty. The Jaiyeoba *et al*. (2020) study on the determinants and outcome of customer satisfaction and delight in business-to-customer relationships in Botswana indicates that perceived employee service delivery skills have a significant, positive effect on customer delight experience, which lends credence to the relationship between perceived employee service delivery skills and delight in the study on the antecedents and outcome of customer delight in the Botswanan banking industry. This study's findings further resonate with those of Roberts-Lombard and Petzer (2018), who contended that perceived employee service delivery skills and value positively influence customer satisfaction and delight in the service industry and behavioural intentions. This corroborates the empirical study findings on perceived employee service delivery skills and delight (H1) and the nomological web between delight and behavioural intentions (H5) in Botswana's banking industry.

Kim and Park (2019) argued that customer delight represents a subliminal pathway to management levels of customer delight, with implications for behavioural intentions in the service industry. Shoukat and Ramkissoon (2022) found that service quality, joy, and surprise significantly influence customer delight in the service industry. Conversely, this study found that service quality, joy, and surprise are not significantly related to customer delight, with H2–H4 not being supported. Furthermore, Izogo (2017) contended that service quality, joy, and surprise have implications for delight, which contrasts with the empirical findings of this study in Botswana's banking industry. According to Dey *et al*. (2017), enjoyable experiences are an input that drives emotional and cognitive experiences, which impact service quality, joy, surprise, delight, and behavioural intentions. This contrasts with the findings of H2–H4 on banking experience but supports H5 concerning the relationship between delight and behavioural intentions in a Botswanan context.

Foroughi *et al*. (2019) posited that customer delight and experience set the tone for firms' growth and customer commitment in the repeat purchase behavioural intentions in the service industry. Kaya *et al*. (2019) concluded that delayed delivery adversely affects customer satisfaction and customer delight. Furthermore, Rahman *et al*. (2020) asserted that service quality affects joy and customer delight, which contrasts with this study's empirical findings on the relationships between service quality and delight and joy and delight. Barnes and Krallman (2019) examined the effect of surprise on customer delight. They found that surprise is a key element for emotional dynamics with telescopic insight into customer delight, which contrasts with the nomological web found between surprise and delight in this study on Botswana's banking industry. Barnes and Krallman (2019) concluded that there is a consensus on the extent to which customer delight is inextricably associated with customer attitudes and behaviours.

6. THEORETICAL IMPLICATIONS

The study makes theoretical contributions to relationship marketing and the antecedents and outcomes of customer delight by explicating the nomological web between perceived employee service delivery skills, service quality, joy, surprise, delight, and behavioural intentions. This study on Botswana's banking industry has taken a telescopic lens into nurturing and creating customer-centric efforts for service-inclined firms, setting the tone for marketing as a theory. The study shows that perceived employee service delivery skills in the service industry lend credence to delight, which, if well articulated, will lead to behavioural intentions in Botswana's banking industry. This finding was validated by Kim and Park (2019). However, this study did not validate the service quality-delight, joy-delight, and surprise-delight relationships, which contrasts with the findings of Mohammad *et al.* (2022).

Based on the aforementioned, retail banks should take a telescopic view and rethink their role as financial service providers with respect to the extent to which service quality, joy, and surprise meet customer delight, especially in an emerging economy like Botswana. This could be achieved through a sustainable collaboration and partnership with their customer base in making financial decisions. It could include a plethora of banking processes that may help nurture repeat purchases of changing and ubiquitous banking needs or convenient banking experiences in Botswana. The personalisation of customer-centric needs and technologically innovative dynamics could help set the tone for authentic banking interactions and experiences for Botswana's banking customers.

The study makes two contributions to the service industry in emerging economies. First, it establishes that perceived employee service delivery skills lead to customer delight, as banking products could help discern consolidated value chain proficiencies, resource dynamics, and efficacy in service delivery and customer delight. Second, the study contributes to customer delight literature by explicating various measurement dimensions that are valuable to stakeholders, as most studies have focused on antecedents and outcomes of customer satisfaction and loyalty, with scant research on customer delight in the service industry. Consequently, this research provides a model to establish how perceived employee service delivery skills could influence delight and how delight may lead to behavioural intentions in Botswana's banking industry.

7. MANAGERIAL IMPLICATIONS

Based on the preceding assertion and implications of the study, it could be established that banking product service providers should concentrate on creating and nurturing banking experiences that lead to customer delight with a positive impact on behavioural intentions. Exceeding customer expectations through a telescopic lens on customer delight could be achieved through market-driven service delivery centred on coaching, employee inclusivity, mentoring, and engagement. Personalised service delivery in the era of click and mortar will help build a platform for the creation of employee service delivery skills with implications for pre-emptive strategies and differentiation for competitive growth. This study may assist managers in understanding and meeting the needs of customers in today's dynamic climate and also in discerning relevant marketing mix elements to achieve consolidated growth. This study helps discern a comprehensive framework that could serve as a foundation for the management of competitive intensity, customer orientation and unique selling proposition in the service era and value chain delivery in emerging economies. Therefore, this study provides insights for practitioners to understand the nomological web between antecedents and consequences of customer delight in Botswana's banking industry. From the customer service dimension, managers in developing economies, such as Botswana, should recognise that in an atmosphere of stiff competition, an organisation cannot survive without perceived employee service delivery skills and high-quality service delivery. Hence, managers need to communicate with customers to increase personalisation and familiarity with banking service metrics to experience delight and behavioural intentions.

8. CONCLUSIONS, LIMITATIONS, AND SUGGESTED AREAS FOR FURTHER STUDY

Relationship marketing research explicates a market-driven framework premised on a nomological web between perceived employee service delivery skills, service quality, joy, surprise, and delight, which impacts behavioural intentions in Botswana's banking industry. Previous studies in the service industry have examined several variables in isolation. However, research integrating a compendium of variables in a nomological web is unknown. Competitive intensity, especially during the COVID-19 era, has created a tsunamic need to investigate the myriad relationships between perceived employee service delivery skills, joy, and surprise from the lenses of customer delight in the service industry as well as delight and behavioural intentions. This empirical study found support for the relationship between perceived employee service delivery skills and delight and the nomological web between delight and behavioural intentions. Conversely, the relationships between service quality, joy, surprise, and delight were not supported in this empirical study. The study's results help to explain the dynamics that contribute to customer delight and behavioural intentions in the banking industry and maintain long-term relationships with customers.

The nature of the banking service sector demands caution within the context, as it reduces the extent to which the findings can be generalised to other service spaces. Hence, output should be interpreted with caution. A study sample is demographically homogenous, which limits the generalisability of the results. Future studies could address this limitation by using a wider range of samples in the study context or multiple sectors in the service industry. Moreover, future research could take a telescopic lens into the application of a longitudinal design. In addition, the replication of the research model in other industries and contexts may provide or elicit further insight. Future studies could offer additional insight into other variables of antecedents of customer delight in the service industry with a view to discerning a market-driven framework to contribute to the service industry's body of knowledge.

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Annexure A: (Questionnaire constructs and items).

- Perceived employee service delivery skills:
  - X_1 The employees of my bank listen when I communicate with them.
  - X_2 The employees of my bank provide me with personalised attention.
  - X_3 The employees of my bank genuinely care about me as a customer.
  - X_4 The employees of my bank understand my needs.
- Service quality:
  - X^5 The overall quality of the services provided by the bank is excellent.
  - X^6 The quality of the service provided by the bank is impressive.
  - X^7 The service provided by the bank is of a high standard.
  - X^8 I believe the bank offers a service that is superior in every way.
- Joy:
  - X^9 The experience brought me happiness.
  - X^{10} I felt fulfilled with the experience.
  - X^{11} The service was simple in nature.
  - X^{12} I felt elated by this service.
- Surprise:
  - X^{13} The experience surpassed all my expectations.
  - X^{14} The service transmitted positive feelings.
  - X^{15} The service was amazing.
  - X^{16} The service was overwhelming.
- Customer delight:
  - X^{17} The service of my bank drastically exceeds my expectations.
  - X^{18} I believe I received extremely high value from the services offered by my bank.
  - X^{19} The employees of my bank are highly competent.
  - X^{20} The services offered by my bank are especially memorable.
  - X^{21} The services offered by my bank are particularly unique.
  - X^{22} My bank offers the highest level of post-purchase customer support.
  - X^{23} My bank offers extensive service recovery.
- Behavioural intentions:
  - X^{24} If I had to choose a bank all over again, I would choose my current bank.
  - X^{25} I would highly recommend my bank to other people.
  - X^{26} I intend to continue using my bank in the future.