Customer perception on the effectiveness of customer centric sales channels in a financial cooperation in South Africa

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ABSTRACT

Title: Customer perception on the effectiveness of customer centric sales channels in a financial co-operation in South Africa

Key Words: Customer centric, customer centricity, CES, NPS, EXQ, customer satisfaction, word of mouth, loyalty, customer experience.

The main aim of the study was to determine which measurement tool, existing or adapted, would be able to determine the levels of customer centricity within the sales channels of a specific organisation, operating in the South African financial industry.

A literary study showed that in order to determine the levels of customer centricity, customer experience should be measured. Six questionnaires were administered, namely, EXQ, NPS, CES, Customer satisfaction, Word-of-Mouth and Behavioural loyalty intention.

The data showed a statistical significance and a positive relationship between all the constructs within all the questionnaires except with that of CES.

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LIST OF ABBREVIATIONS

BPM	Business Process Management
CCBP	Customer-Centric Business Processes
CES	Customer Effort Score (Questionnaire)
CEO	Customer Experience Outcomes
CRM	Customer Relations Management
CS	Customer Satisfaction
CSAT	Customer Satisfaction (Questionnaire)
EXQ	Customer Experience Quality (Questionnaire)
LI	Loyalty Intention
MDM	Master Data Management
M-o-T	Moments of Truth
NPS	Net Promoter Score (Questionnaire)
OF	Outcome Focus
PE	Product Experience
P-o-M	Peace of Mind
POMP	The four EXQ constructs: Product Experience, Outcome Focus, Moments of Truth and Peace of mind.
SERQUAL	Service Quality (Questionnaire)
WOM	Word-of-Mouth

CHAPTER 1: CONTEXTUALISATION OF THE STUDY

1.1 Introduction

"Customer experience needs to be a competence, not a function. The end game is to have a customer-centric culture and a set of customer-centric processes, at which point customer-centricity becomes self-sustaining." – Harley Manning

This study has been conducted to find a measurement tool that will be able to measure the level of customer-centricity within an organisation, specifically within the different sales channels. The organisation in question is one of a handful of Cooperatives, operating in the highly competitive financial services industry in South Africa and has requested that their name not be published. For this reason, the organisation will be referred to in this study as The Cooperative.

Accenture (2008:3) states that increased competition set in complex and uncertain environments, coupled with rising customer expectations and lower loyalty, will create challenges for businesses. These challenges could be overcome by adopting a customer-centric strategy (Accenture, 2008:4), with the priority focused on the customer's expectations and experience.

Thus a proper definition, planning and measurement of the changes towards a customer-centric approach and measurement of the success of these changes would be important to determine whether it added value to the overall strategy.

Clare (2008:16) defines client centricity as the "feelings and thoughts resulting from all impressions, tangible and intangible, from anyone or anything representing directly or indirectly a company, brand product or solution" and a survey done by the Strativity Group (2008:2) shows that most managers interviewed regard their level of client-centricity as insufficient.

Tyrer (2009:12) proposes that customer-centricity starts with a culture that is created and driven by management through the design of their structures, and should be

reflected in their performance management. Accountable structures should be created and customer experience should be managed deliberately.

Tyrer (2009:11) further added that although customer centricity might have been a principle focus of high performance businesses in the past, it has now become a prerequisite for those organisations that want to preserve current or acquire new customer relationships. Shah, Rust, Parasuraman, Staelin and Day (2006:114) point to five trends reinforcing the need to make the transformation to customer-centricity, namely the increasing pressures to improve marketing productivity, increasing market diversity, higher competition levels, well-informed and thus increasingly demanding customers and consumers, and accelerating advances in technology.

Accenture (2008:4) notes that there are two factors essential to maintain performance in the current uncertain economic climate. Firstly, that more study and precision is necessary to understand a more diverse customer, with specialised needs and preferences. Secondly, those customer expectations are rising and customer loyalty levels are falling, thus satisfying their needs require more focus and a greater level of consistency.

Tyrer (2009:13) states that the most successful organisations have expanded their focus from mere relationship management to customer experience management. This means having an outside-in perspective (what do customers really think) and being truly innovative and experimental (how do customers want to be reached), whilst providing an end to end experience.

Reiss (2011) relates to Bharat Masrani, CEO and President of the American TD Bank named “legendary customer experience” as the only way to have a sustainable competitive advantage, and that this should translate into the behaviour of everybody at every level in the organisation. Everyone must be empowered to think like the customer.

According to Shah *et al.* (2006:113), customer-centricity and its benefits have been debated for more than 50 years. Despite this, they have found that many organisations are still struggling to implement this strategy successfully. They have identified organisational culture, structure, processes and the financial metrics of the firm as some of the more fundamental issues and challenges that typically deter a firm from

becoming more customer-centric. Strong leadership commitment, organisational realignment, systems, process support, and revised financial metrics, are all necessary to overcome these barriers.

Shah *et al.* (2006:114) further report that an absence of leadership, a suspicious or stifling organisational culture, management turmoil during change, a lack of urgency and deficiencies in the organisations systems leading to a lack of information to management, are the greatest reasons why customer-centric change strategies fail. They also stress that management finds it very hard to build inter-unit cooperation, and leading initiatives across the organisation focused on building customer value.

Customer-centricity is a culture of customer advocacy that has to be established in an organisation (Accenture 2008:7). Kim, Park, Dubinsky and Chaiy (2012:90) emphasize that the culture enables managers to manage and build customer relationships effectively through Customer Relation Management (CRM) service efforts that are compatible with customer expectations.

1.2 Problem statement

Being customer-centric is a necessity for any business and a strategy for any market condition, according to Tyrer (2009:11).

The Cooperative has approximately 80 000 active members, and competes in the South African financial sector where competition is becoming more intense as more local and foreign competitors enter to compete for the same markets (Anani 2010:4). This implies that organisations in this industry are trying to find ways to attract and retain customers.

What measuring tool should The Cooperative use to determine whether its sales channels are perceived by its members as being customer-centric? Which of the sales channels are currently preferred by The Cooperative's membership, and is thus perceived to be the most customer-centric?

This study will attempt to define customer-centricity, develop or find a measurement tool for customer-centricity, and attempt to measure what sales channels The Cooperative's membership, find more centric.

1.3 Purpose of the study

The main focus of this study was to find or develop a measurement tool that can be used by The Cooperative's management to measure the level of customer-centricity within the different sales channels.

Secondly this research established which sales channels give members of The Cooperative the best experience.

1.4 Delimitation of the Study

The outcome of this research will represent "Members" of a cooperative operating within the South African financial services sector. The population will represent the national member base of The Cooperative. A low response rate has been expected.

The fact that the study has been conducted in a single organisation within South Africa must be noted, and therefore the findings and results of this study might not be relevant to other organisations nor have international relevance.

1.5 Definition of Terms

Customer-centricity – having an outside-in perspective (what do customers really think), and being truly innovative and experimental (how do customers want to be reached). (Tyrer, 2009:13)

Member/Members – will be natural persons who individually decided to join The Cooperative, buy its financial products and services offered in the normal course of business.

Sales channel - a way of bringing products or services to the market in order to be purchased by customers. (Businessdirectory, 2013: Online)

1.6 Assumptions

It is assumed that those members that do respond to the questionnaires will have enough knowledge to understand the questions presented and articulate their answers in a true and honest manner.

1.7 Research Objectives

1.7.1 Primary Objective

The primary objective is to ***identify or develop customer-centric measurement tools*** that will be able, in time, to measure and keep track of the levels of customer-centricity within The Cooperative's sales channels.

1.7.2 Secondary Objectives

The secondary objectives will be to find a suitable instrument or instruments to measure the effectiveness of different sales channels and the level of customer-centricity of each channel, to apply these instruments in a model that explains the link between customer-centricity and the choice of delivery channel through a statistical analysis, determine whether there is a link between customer-centricity and sales channels and using this to suggest which sales channels to focus on in future.

1.8 Research Methodology

1.8.1 Literature and theoretical review

A literature study and theoretical review was conducted from books, journal articles, reports from corporate businesses and other documents and Internet sources.

Current customer-centricity models and measurement tools were evaluated, used and adapted to fit the requirements of the problem statement as sighted above according to the researcher's interpretation.

1.8.2 Empirical Research

Based on the literature study done on existing and possible sales channels in the financial services industry, a structured questionnaire was developed to measure The Cooperative's current customer base's preferences to specific sales channels, and what factors in the sales processes and channels were important to them. This questionnaire was distributed electronically.

The Oxford dictionary (2013: Online) defines a questionnaire as "a set of printed or written questions with a choice of answers, devised for the purposes of a survey or statistical study", while Zikmund (2000:310), defines it as "a formalised set of questions for obtaining information from the sampled respondents".

The Businessdictionary (2013: Online) describes the four purposes of a questionnaire as: collecting the appropriate data, making data comparable, minimising bias in formulating and asking questions and making the questions engaging.

Wellman, Kruger, and Mitchel (2011:188) call qualitative research a "descriptive" form of research and quote Van Maanen who describes it as an "umbrella" phrase "covering an array of interpretive techniques which seek to describe, decode, translate, and otherwise come to terms with the meaning of natural phenomena in the social world. Qualitative research is derived from open-ended questions posed during interviews to facilitate understanding detail and in particular the meanings which human beings attach to what they say."

The researcher found a measurement instrument in the literature that tested well in the foreign banking and services industries. A decision was then taken to make use of quantitative research.

1.9 Limitations

The study has the following possible limitations:

- As the main source of distribution for the empirical questionnaire will be electronic, it might create a bias for the electronic sales channels. An attempt to mitigate this will be made by doing a qualitative study in these segments.

- Some of the terms used in the questionnaire might have been misinterpreted, due to limitations in language abilities.

- Finding a usable sample size who was willing to complete the structured questionnaires, or conduct an interview with, could be a challenge, but that seemed not to be the case.

- Accuracy of the data collected in the empirical questionnaire might not be trustworthy, as the answers to the questions might depend on the individuals' interpretation of the questions and his/her ability to articulate his/her answers (All answers were accepted as valid).

1.10 Chapter summary

Customer-centricity is in essence an inward look at the organisation from a customer perspective, and reflects the experience that the customer was left with after any contact with the organisation, whether it was directly or indirectly.

Its importance stems from the fact that customer diversity and demands are ever increasing in an environment that is increasingly more volatile.

It seems that success determinates customer information and preference research, organisational culture, effective change management, performance management of individuals and strategy, systems and process support, financial resources, organisational realignment and leadership commitment.

This study endeavours to identify sales channel preferences under the current customer base and possible future trends, further tried to find measurement tools to gauge the organisation's success pertaining its customer- centricity strategy.

CHAPTER 2: THEORETICAL OVERVIEW

2.1 Introduction

This chapter offers a short discussion of, and focuses on the sales delivery channels currently prevalent in the financial services industry. It continues to identify the main sales channels employed by The Cooperative.

A short discussion follows on the process models that might be employed to ensure a greater probability of any process being developed or improved, enhancing customer-centricity within The Cooperative.

Finally Chapter 2 contains a discussion on some of the measurement tools currently available that might be employed to measure the level of customer-centricity in a sales channel, and over time measures the success of adjustments made to the sales channels and processes in an attempt to strive for higher levels of customer satisfaction.

2.1.1 Sales channels

The Businessdictionary (2013: Online) defines a sales channel as “a way of bringing products or services to market so that they can be purchased by customers”. It further states that a sales channel can be direct or indirect in nature, depending on whether the business sells directly to its clients or through intermediaries.

Patricio, Fisk and Cunha (2003:471) quotes Lovelock in claiming that Service Delivery Systems are concerned with the “where, when and how the service product is delivered to the customer”. Patricio (2003:472) further continues to identify 4 main channels in existence within an integrated multi-channel offering that includes “high street banking, telephone banking, auto teller machines, and Internet banking and argue that all these channels are direct in nature”. Price Waterhouse Coopers (PWC) (2011:6) notes five customer-preferred-channels namely, local branch, telephone banking, internet banking, cell phone banking, and “other”.

Sisk (2011:20) adds only one other channel to the list of PWC, namely that of the call centre.

Deloitte (2008:4) reports and depicts a graphic change in the channels that the financial services sector has to contend with, and identifies Automated Teller Machines (ATM's), mail, mobile phones, telephone banking, internet banking and branch banking as the known channels, with alternative face-to-face channel as a new channel that includes a mobile sales force, brokers or agent office networks and retail store sales points (2008:9) - a channel that the South African consumer became familiar with in the last couple of years with funeral policies and investment products being sold at point of sale in most large South African retail stores.

Figure 2.1 depicts the change in customer preferences for specific sales channels, by placing the different sales channels against time, transaction intensity and sales/service intensity. The size of the bubble representing each sales channel, gives an indication of the relative importance customers place on that sales channel.

From this figure it becomes clear what Deloitte predicts - that the branch as a sales channel will decrease in transaction intensity, and in relative importance to the customer over time. ATM's however will increase in importance to the customer and will remain at very high transaction intensity levels. Fast growth is predicted for mobile phones and Internet banking, with both channels growing in importance to the customer and predicting increased levels of transaction intensity and sales and service intensity.

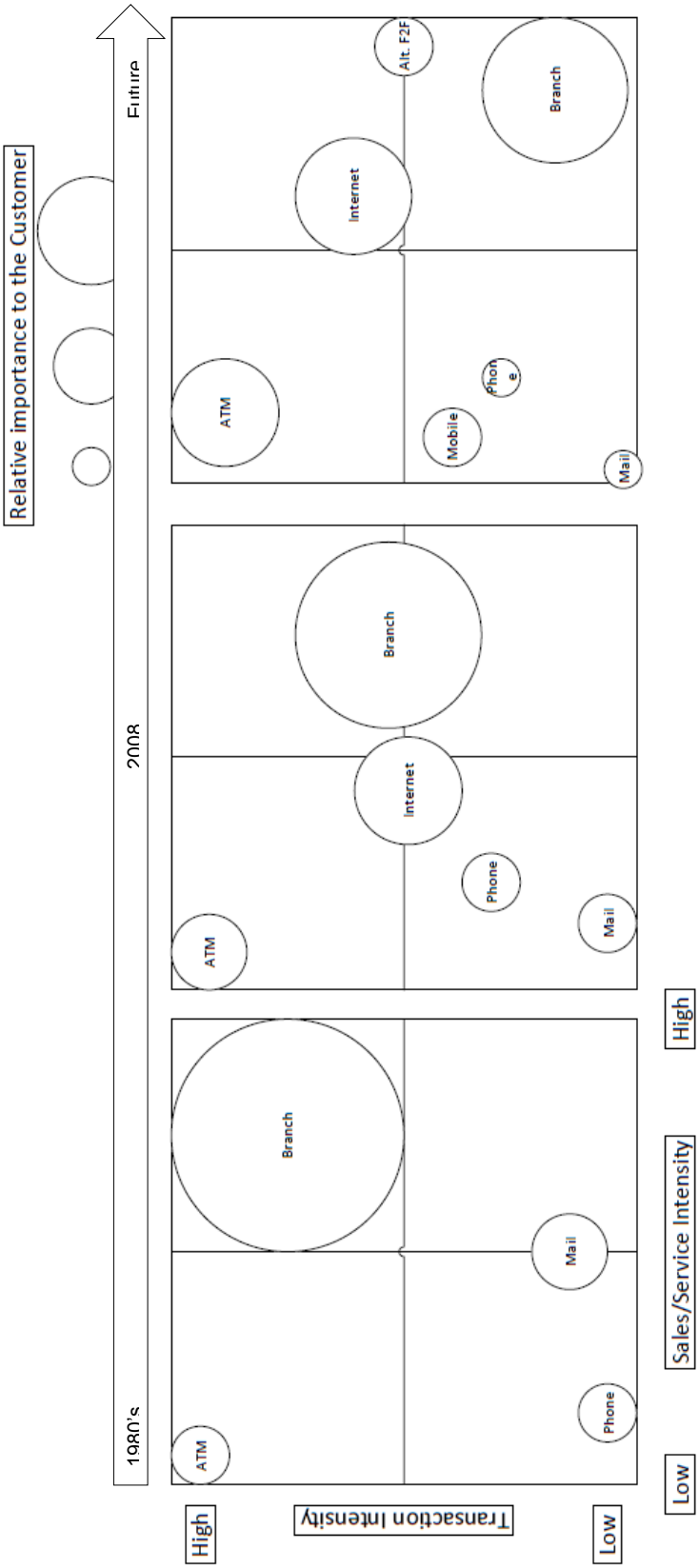

Figure 2.1 – Banking channel evolution (Source: Deloitte 2008:4)

Dixon, Freeman and Toman (2010:8) are of the opinion that a massive shift is occurring when it comes to customer service preferences. This is seen in the shift from telephone sales. It could be argued that the industry is moving away from the traditional call centre (which was perceived as being the preferred channel to consumers) towards other self-service modes, such as the Internet, mobile phone and self-help terminals. They recommend that organisations should arrange their processes around self-service, as it will reduce customer effort.

The Cooperative's sales channels can be divided into 3 major groupings, namely branch (with clients going into a branch), contact centre (call centre) and what The Cooperative's call service points at the employer (member's place of work) - a form of the alternative face-to-face channel explained by Deloitte (2008).

Comparing The Cooperative's sales channels in Table 2.2, with those in the industry, it is clear that an opportunity exists for them to expand their sales channels.

Typical Banking channel	**The Cooperative's channel**	**Main benefit**
Branch	Branch	Personal touch
Face-to-Face alt.	Service point at employer	Personal touch
Call Centre	Call Centre	Semi Personal
Internet banking	None	Self service
ATM	None	Self service
Mobile banking	None	Self service
Telephone banking	None	Self service
Self-service terminals	None	Self service

Figure 2.2 – The Cooperative's sales channels

2.1.2 Process models

Bolton (2004:46) contends that customer-centric business processing (CCBP) is a "culturally focused approach which genuinely attempts to put the customers' needs at the centre of the organisation's business processes" and that although CCBP should be at the heart of every CRM project Bolton (2004:46) also explains that the cultural changes it requires are very difficult to achieve.

Bolton (2004:47) further maintains that the customer-centric organisation must continuously and consistently sustain high levels of customer experience over a long time period:

- Across all the customer access points…
- Across all marketing, sales and service programs; and…
- Throughout all parts of the organisation.

Knowing and understanding your customer base, their marketing preferences, the product mix that your customer wants, how they want the service or product delivered through the process, and knowing whether your customer is satisfied after the fact, all are important factors according to Bolton (2004:48). Bolton (2004:51) contends that it can only be addressed if the organisation continually develops and changes business processes and ensure that the sales channels are up-to-date with the processes that will enable the organisation to move from:

- Once-off transactions to a life-long relationship with each of its customers;
- From a focus on operational efficiency to managing total business effectiveness;
- Managing business lines to managing segments, by understanding the different segments' needs and catering for it;
- Mass marketing of standardized products to customization and personalisation of products, which fit the individual segments' needs and preferences; and
- Chasing new customer acquisitions to life-long customer loyalty management.

Constantinos, Sarmaniotis and Sarmaniotis (2003:631) agrees that the single most important move towards customer-centricity an organisation can make, is to develop a culture that motivates and drives customer-centricity, and at all levels capture, use,

and share knowledge, and to provide the means and the technology required to manage customer-centricity.

Cognizant (2012:4) reports that he views Business Process Management (BPM) as one of three pillars that enable customer-centricity in an organisation and further recommends (2012:3) that in order "to achieve customer-centricity… an end-to-end front-office to back-office integration" is necessary and that implementing a seamless BPM across all the vertical functions, is also necessary.

CRM	BPM	MDM
• Targeted promotions and e-mail communications • Sales campaigns • Send e-mails and track responses • Sales force automation • Customer tracking • Customer history • Appointment management • Time management • Reporting	• Process automation • Centralized process logic • Enterprise-wide and beyond collaboration • Providing real-time process visibility • Automation and exception-based processing • Rule-based workflow management • Business activity monitoring • Service level agreement (SLA) tracking and process analysis • Event management and notification	• Centralized data acquisition • Data cleansing, standardization and distribution • Data model and persistence • Match and merge • De-duplication and survivorship • Cross-reference and hierarchy management • Data consolidation, harmonization, alignment and enrichment • Data stewardship and governance • Security and entitlement management

Figure 2.3: Pillars of Customer Centricity (Source: Cognizant, 2012:3)

Van den Bergh, Thijs, Isik and Viaene (2012:1) state that BPM is designed to manage and optimize business processes with an aim to increase customer value, and quote

Micheal Rosemann in saying that “It is time we started looking at how we (as a business) can fit into the customer’s process, rather than the other way around.”

Van den Bergh *et al.* (2012:2) also report that rigid processes do not allow for the flexibility that is necessary to create unique customer experiences, and that the organisation’s business processes must therefore be able to adapt to the different needs and expectations of the customer.

As business processes execute strategies (Van den Bergh *et al.*, 2012:4), the strategies chosen are critical as they will be used to give direction to process design. Processes must be designed in such a manner that it helps create the most positive customer experience. They imply that the organisation’s processes must be nimble and flexible, as this will enable positive customer experiences to be developed.

Van den Bergh *et al.* (2012:4) state that the organisation’s processes must be standardised for segments, rather than forcing everybody through the same process. They also declare that customers may “co-produce” products, services and processes, thus addressing the customer’s needs and giving the customer a voice. These needs can be attained by simply asking and listening to their customers.

Van den Bergh *et al.* (2012:5) concludes with the fact that BPM by definition, as well as its holistic nature, provide for customer-centricity. Very few practitioners however emphasize this potential to develop customer-centric processes. The rule should be to stop before every decision and look from the outside inward and ask the question “Will this decision or change add to the customer experience or detract from it?”

2.1.3 Measurements of customer-centricity

As organisations change their processes to try and become more customer-centric, the need to become more centric has to be factored into the organisation’s daily routines and every process that may have an impact on customer experience (Customer centricity, Inc., 2006:26). From this it can be surmised that measuring customer experience is important to determine whether an organization is moving towards customer-centricity, since customer-centricity is not an event, but an ever elusive goal.

Forrester (2008:18) states that customer-centricity fuels customer experience, and as the centricity culture increases, customer experience becomes an important part of the organisations culture which he defines as “a strong shared set of believes that guides how customers are treated”.

Accenture (2009a:7) has proven that the main reason why customers leave their current providers are because of poor customer experiences. As it is difficult to deliver these positive experiences across all channels and touch points all the time, it is important to note that customer-centric businesses deliver on customer experience, and that measuring customer experience can be seen as a good indication of the health of customer-centricity within an organisation.

Forrester (2008:12) suggests that customer experience can be measured through the development of a customer experience matrix, such as Net Promoter Scores (NPS), Satisfaction surveys (CSAT), Mystery shopper feedback scores, and supervisor checks.

Accenture (2009b:17) also states that the objective is to “create positive customer experiences” and promote a scorecard system of measurement that brings important filtered information in segments and at touch point level, to management.

Kobie Marketing (n.d.:3) want direct accountability for customer experience at every touch point, as customer-centricity requires a constant level of high service standards. They argue that this will give rise to higher experience levels, which will translate into higher levels of customer loyalty. They further argue that the key to managing customer experience is the development of a customer-centric framework, and that according to Kobie Marketing (n.d.:4), customer experience should be measured through the collection of customer data, customizability of offers, measurment of campaign results, change behaviour tracking, segment profitability and personalized promotions. Kobie Marketing (n.d.:10) maintains that capturing customer feedback is important to measure the success of a customer experience initiative.

Booz&Co. (2010:6) proposes that organisations should introduce both qualitative and quantitative metrics such as mystery shopper scores in combination with the average revenue per customer, as this will help create a more holistic picture or view of the customer. He continues that management should not only focus on “output”-related

customer measurements, such as customer satisfaction and advocacy measurements, but have to attempt to understand what drives the changes in customer satisfaction and advocacy scores as well.

The measurements of employee benefits, incentives and thus KPA's should be aligned to reward customer experience and not sales or revenue driven measurements (Accenture, 2009b:18; Booz, 2010:6).

Dixon *et al*. (2010:7) define customer loyalty as being a customer's intention to keep doing business with the company, increases his/her spending and spread positive/negative word-of-mouth (WOM). They have evaluated the following three customer-centricity measurements to predict customer loyalty: Satisfaction (CSAT), Net Promoter Score (NPS) and their newly developed Customer Effort Score (CES).

The single question posed by Dixon *et al*. (2010:7) to customers is "How much effort did you personally have to put in to handle your request?" This has been measured on a five point scale with 1 scoring High (Very low effort) and 5 scoring Low (Very high effort).

Dixon *et al.* (2010:7) believe that CES outperformed NPS and CSAT as it took both positive and negative impressions into account at a transactional level, where NPS seems to reflect a more holistic impression of the company.

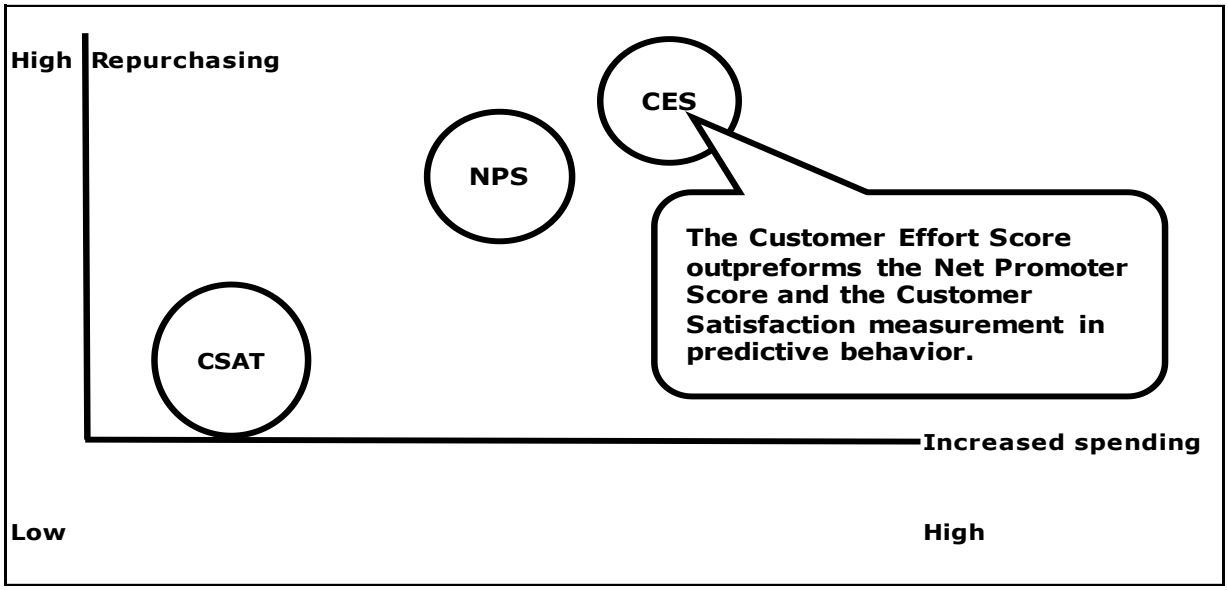

Figure 2.4: Predictive powers of the CES (Source: Dixon, 2013:7)

Dixon *et al.* (2010) report that the Customer Effort Score (CES) has been a better measurement of customer loyalty than NPS and CSAT, since it predicted to a greater extent whether a customer will be willing to return to the same organisation and spend more money there. They argue that the CES significantly measures customer experience.

Maklan and Klaus (2011:775) argue that the long used SERVQUAL measurement is not sufficient to measure the customer's experience in today's experience focused industries, but that Customer Experience Quality (EXQ) (2011:778,780) can explain loyalty intention (LI), word-of-mouth (WOM) and customer satisfaction (CS).

According to Maklan and Klaus (2011:784), most questions in the banking mortgage sector about satisfaction, loyalty, and word-of-mouth (WOM), can be answered by measuring four dimensions, They propose a Customer Experience Quality (EXQ) measurement through their POMP dimension.

Product experience	Measures the customer's perception of having a choice and the ability to compare offers in the banking environment
Outcome focus	" is associated with reducing customer transaction cost"
Moment of truth	Measures staff member's interpersonal skills and their ability to solve and address service issues through the customer's perspective
Peace of mind	Attends to the capture and measurement of the emotional aspects of service and is grounded in the service provider's perceived professionalism, expertise and the guidance offered and given to customers throughout the process

Figure 2.5: The four dimensions proposed for customer experience (Source: Maklan & Klaus, 2011:781)

From Figure 2.6 it is clear that Maklan and Klaus's POMP dimensions do measure Customer Experience Quality and that it correlates to loyalty, word-of-mouth, and customer satisfaction.

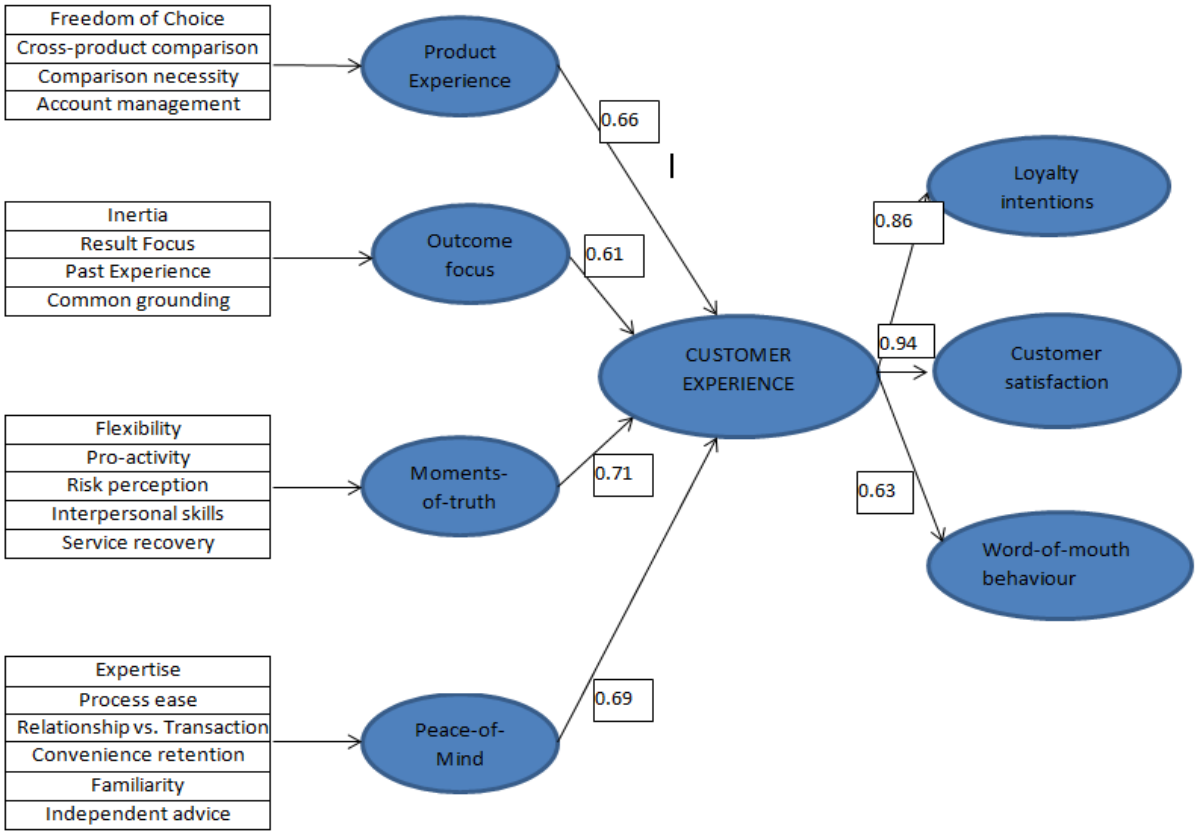

Figure 2.6: EXQ Scale: dimensions, attributes and exogenous variable (Source: Klaus & Maklan, 2013)

Klaus and Maklan (2013:232) have tested this POMP dimensions specifically in the service industry on mortgage customers, fuel and service station customers, retail banking customers and Internet based luxury goods customers. They have found (2013:238) that all the dimensions had significant impact and that EXQ links positively to satisfaction, loyalty and positive word-of-mouth behaviours.

Klaus and Maklan (2013:238) recommend that EXQ should be used alongside traditional experience measurements such as customer satisfaction and Net Promoter Score (NPS), as EXQ will be a better and more direct predictor of customer behaviour than the traditional measures. Klaus and Maklan (2013:239) concede that NPS holds large advantages for management as data collection, data manipulation, and understanding the data is far easier than with the EXQ measurement. They warn that NPS does not go far enough to provide insight into why movements in these measurements occur. On this aspect EXQ is a more superior measurement.

Klaus and Maklan (2013:240) conclude that EXQ allows managers to improve customer experience as it measures loyalty, word-of-mouth and satisfaction in a more direct manner.

2.2 Chapter summary

Sales channels of The Cooperative have been identified and was used in its current form in the questionnaire in order to establish which of the current sales channels were preferred by The Cooperative's member base.

General sales channels from the financial industry have also been identified and compared to the sales channels of The Cooperative, by using the industry's standard sales channels as a basis for probable sales channels that could be used by The Cooperative in the future.

As BPM presents a very high likelihood to produce customer-centric processes and therefore customer-centric sales processes (the main issue of this paper), the writer is confident that BPM as a process model will produce customer-centric processes, as long as the customer is put first and his/her true needs are determined, understood and accounted for within an "outside-in" process development.

The literature study on the measurements for customer-centricity indicates that measuring customer experience is probably the widest used method in business. It also reveals that measurements traditionally used, like CSAT and SERVQUAL, does not really measure up to CES, that gives predictive capabilities to transaction level to the probability that the customer will spend more money, NPS that measures a wider and more general feeling of loyalty and identification with the organisation being measured, and EXQ that gives management a deeper understanding of why numbers in the measurement has changed. Taking this into account, the three questionnaires measure customer experience, from not such different angles.

CHAPTER 3: EMPIRICAL RESEARCH METHODOLOGY

3.1 Introduction

This chapter starts by defining population and sample and continues to describe and present the current population of active members within The Cooperative. It further discusses validity and reliability in quantitative research from a literary perspective, and sets standards for the appropriate measurements that the researcher will follow during the analysis of this study.

It ends with a quick description on what the data derived from the questionnaire attempts to prove.

3.2 Population and Sample

Trochim (2013) and Welman, Kruger and Mitchel (2011:53) define a population as all the cases that a researcher would want to "generalise" in his research. From this population, a portion or sample (N) of cases is consequently extracted.

The population targeted for this study was: all active members of The Cooperative, defined for this study as all members of The Cooperative that has a current debtors account with The Cooperative.

Convenience sampling has been selected in a non-probability and voluntary manner. The target sample has been contacted and requested to fill a questionnaire, by sending the questionnaire via e-mail to those members whose e-mail addresses were registered on The Cooperatives data base (Approximately 7,500 e-mails). Furthermore, all members transacting or communicating with The Cooperative (mainly through the branch sales channel) during the calendar month that the questionnaires were distributed and collected, have been requested to partake in the study.

Table 3.1 below shows the current characteristics of The Cooperative's member base. This information has been provided by The Cooperative's management, as derived from their reports.

Some measure of bias in the sampling does exist as not all members with current debtors accounts have been given the opportunity to respond to the questionnaire, - only those that have been contactable via e-mail and members who happened to communicate or transact with The Cooperative during the specific calendar month, has had the opportunity to respond to the questionnaires.

Table 3.1: Characteristics of the target population of The Cooperative

	Item	**Category**	**Frequency**	**Percentage**
	Total population		68954	100%
A1	**Age**	< = 19 years	24	0%
		20 - 29 years	8955	13%
		30 - 39 years	20855	30%
		40 - 49 years	19633	28%
		50 - 59 years	15662	23%
		60 - 65 years	2475	4%
		66 - > years	1350	2%
A2	**Gender**	Male	55639	81%
		Female	13315	19%
A3	**Race**	African	47700	69%
		Coloured	4867	7%
		Indian	1208	2%
		White	15117	22%
		Other	62	0.1%
	Item	**Category**	**Frequency**	**Percentage**
	Total population		68954	100%
A7	**Language Preference**	Afrikaans	16320	23.7%
		English	51958	75.4%
		Ndebele	8	0.0%
		Sotho	121	0.2%
		Swazi	329	0.5%
		Tswana	29	0.0%
		Xhosa	14	0.0%
		Zulu	106	0.2%

		Other	69	0.1%

3.3 Validity of quantitative research

According to Pallant (2010:7), validity of a scale is the degree to which it measures that which it is supposed to measure, and he indicates that there are three "main types" of validity that must be tested for:

> Content validity – referring to whether the sampling has been adequate.
>
> Criterion validity – concerning how the scale scores stand in relation to one another and to specific measurable criteria.
>
> Construct validity – exploring the scales that have been created by testing them against the underlying variables or constructs. This must be done by testing against both related (convergent validity) and unrelated (discriminant validity) constructs (Pallant 2010:7).

In determining the validity of the data, Factor Analysis was used. In its most basic form Factor Analysis assists the researcher to find a small set of items that represents the underlying relationships among a group of relative variables (Pallant 2010:186). Pallant (2010:181) calls this a "data reduction technique", as IBM's statistical software, SPSS takes large sets of variables and finds inter-correlations within these variables, grouping them together and creating a "reduced or summarised" set of factors.

Pallant (2010:186) reports two main approaches to factor analysis - exploratory and confirmatory Factor Analysis. Exploratory Factor Analysis is described by Pallant (2010:181) as being used to explore the inter-relationship between variables, usually in the beginning stages of the research process.

Confirmatory Factor Analysis on the other hand, is a complex number of techniques designed to test a researcher's hypotheses or theories concerning the structure underlying a specific set of variables.

For this study, a decision was taken to use "Principle Component Analysis" (PCA) as it attempts to reduce the "number of linear contributors of the original variables in a

way that captures most of the variability in the pattern of correlations" (Pallant 2010:182). While Stevens (1996:363) states that Principle Component Analysis is similar mathematically to Factor Analysis and has less problems with factor indeterminacy than Factor Analysis.

The Factor Analysis has been conducted by assessing the suitability of the data provided by the questionnaire for factor analysis purposes, the extraction of factors, and lastly the interpretation of the data.

Pallant (2010:182) states that sample size and the strength of the relationship between the variables are the main issues to consider, and continues (2010:183) that a 150 cases should be sufficient if the data yields a number of highly loaded marker variables.

On the second issue, a Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO), Bartlett's Test of Sphericity and a Correlation Matrix were done to support the validity of each construct. For this study the researcher stuck to the minimum requirements set by the literature for all three measurements.

The literature suggests a KMO value of 0.6 as the minimum value for a good Factor Analysis, with an index range of 0–1. For the Bartlett's test of Sphericity a p – value < .05 is deemed significant and coefficients greater than 0.3 reported in the Correlation Matrix, will point to the data being used as suitable for Factor Analysis.

Kaiser's criterion has been used to determine how many factors could be extracted. Here the literature suggests that only components with an eigenvalue ≥ 1 should be considered. These values were obtained by constructing a total variance explained table through the use of SPSS.

Using the Component Matrix, the loading of and the number of components have been tested, with values greater than 0.4 being considered as strongly loaded.

Through the table labelled "Communalities", SPSS provided the necessary information to explain how much variance exists in each item, with the literature indicating that values lower than 0.3 could indicate that those specific items do not fit in well with the other items in the construct.

3.4 Reliability of quantitative research

When considering reliability of a scale, it is important to take into account the extent to which it can be regarded as free from random errors. Frequently used tests of scale reliability are internal consistency and test–retest reliability (Pallant 2010:5).

Internal consistency is the degree to which the items making up the scale are measuring the same underlying attributes. Although it can be measured in a number of ways, it has been decided to use the most commonly utilised method for this study, namely the Cronbach's alpha coefficient. This measurement indicates the average correlation of the item that are present on the scale, with values between 0 and 1 - the larger the item's value on the scale, the higher the correlation between the items.

The test–retest (temporal stability) test has not been done in this study as this research has been a once-off questionnaire that was not repeated.

3.5 Testing the different measurements

The questionnaire intends to test the Maklan and Klaus (2013) EXQ questionnaire, to find relationships between variables in the sample. As this questionnaire has been proven reliable in other studies, the likelihood of it to prove reliable in this study is increased. It will continue to confirm that EXQ also correlates with Loyalty Intention, Customer Satisfaction and Word-of-Mouth as per Maklan's (2013:785) findings.

If correlations can be proven, between all the constructs, for this specific business, each construct will be tested against the Net Prompter Score and the Customer Effort Score (CES).

If one of these two constructs on a question matrix' correlates well with the preceding constructs, the correlating questionnaire could then be used by The Cooperative as a short but effective way of determining the levels of customer experience and therefore customer-centricity. This will be a much more convenient measurement for business and customer alike as the EXQ questionnaire is more cumbersome, and mathematically more complex to interoperate. Note that correlations only test for relationships amongst variables, and not for causality.

Figure 3.1 gives a visual representation of the correlations to be tested; the findings will be discussed in Chapter 4.

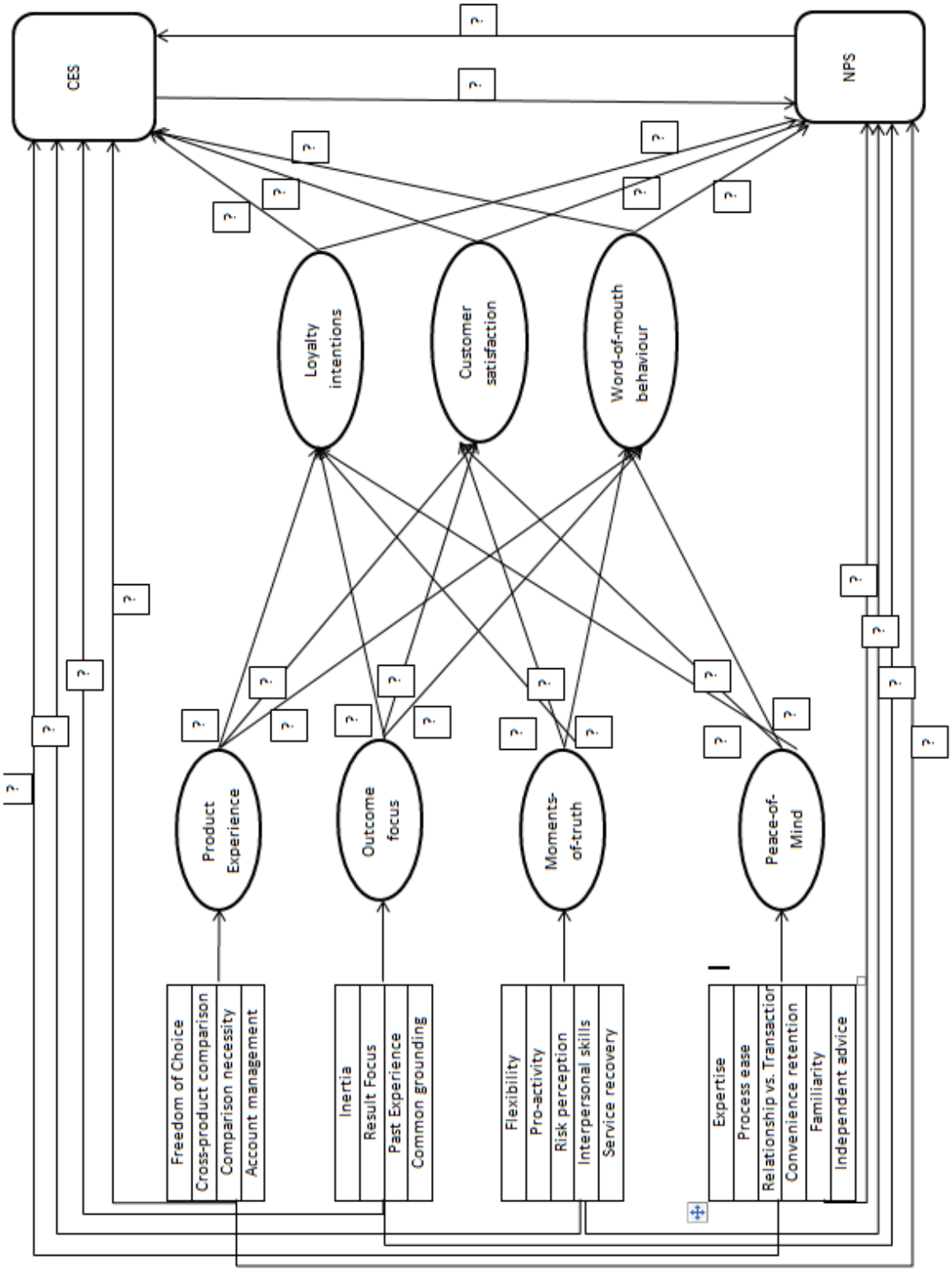

Figure 3.1: Correlation test, EXQ, CS, W-o-M, LI, NPS and CES

3.6 Finding centricity in the current sales channels.

In order to try and establish how the different sales channels are experiencing all the constructs that are important for positive customer experience (P-o-M, M-o-T, OF and PE), as well as the outcomes of customer experience Word-of-Mouth, Customer Satisfaction and Loyalty Intention, an one way analysis of variance (ANOVA) will be conducted. Refer to Figure 3.2 for a visual depiction.

The ANOVA matrix will indicate whether there are any significant differences in the responses between the three sales channels and the different constructs and outcomes of customer experience (If $p < .05$, a significant difference has been detected).

As a post-hoc test, on all differences a Tukey $B_{a,b}$ has been calculated to try and isolate those sales channels that do feel differently than the other sales channels about a specific construct or experience outcome. The n-value of the descriptive matrix was used to gauge the respondent's preference for a sales channel.

In practice, sales channels have been grouped and counted by individual highest responses for, 1= BRANCH, 2 = CALL CENTRE and 3 = SERVICE POINT. If the respondents marked both 1 (Branch and Service point) equal with the highest score it was counted as 4, a TRADITIONAL FACE-TO-FACE approach. Any other combination of high scores has been marked 5 = OTHER (These respondents tended to score all three sales channels equally as their preferred sales channels and could be interpreted as being indifferent to the choice of channel).

Figure 3.2 shows the factors on the left of the figure that have been identified in literature as determinants of customer-centricity. The intention in the empirical research has been to determine whether these factors could at all be correlated with the preferred choice of sales channel. In Chapter four the results of this analysis are discussed.

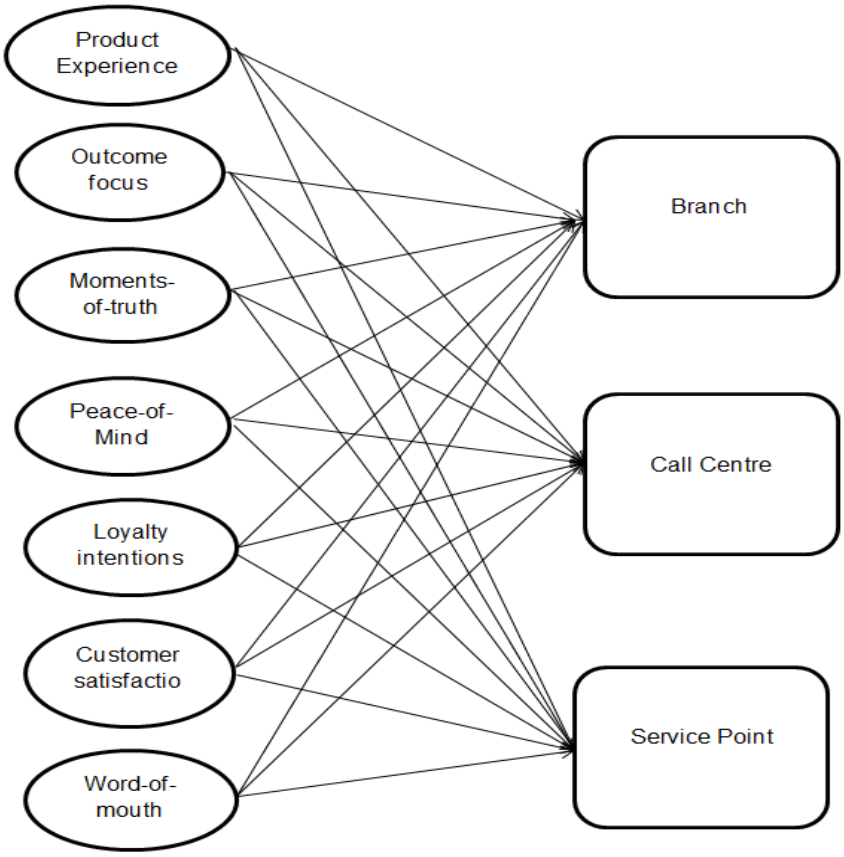

Figure 3.2: Customer experience in the different sales channels

3.7 Chapter summary

This chapter defined the population and the sample, as well as how the sample was gathered, where after the characteristics of the sample were presented.

Validity and reliability were defined and the minimum parameters set that had been used during this study.

Lastly two separate frameworks were proposed:

Firstly, a framework was suggested for the testing of the possible correlations that might exist between the constructs of the EXQ questionnaires and their identified Customer Experience Outcomes (CEO), as well as between NPS and CES, finally correlating back to CES and CEO.

Secondly, a framework was suggested to test for customer-centricity within the different sales channels, relating back to the EXQ constructs and Customer Experience Outcomes (CEO).

CHAPTER 4: EMPIRICAL RESULTS AND DISCUSSION

4.1 Introduction

This chapter offers the report and discussions of the empirical study that has been concluded, and includes a discussion of the results of the questionnaire, where after the data derived will be interpreted and the research questions answered.

4.2 Biographical questionnaire

Table 4.1 shows the biographical profile of the sample of respondents to the questionnaire. Population parameters have been included where available. The information reported by this table relates to the respondents' age, gender, race, gross income, level within the organisation, highest qualification and home language. It further reports that the sample has been relatively representative of the population.

Table 4.1: Sample demographic information.

	Item	Category	Sample Frequency	Sample Percentage	Population Frequency	Population percentage
	Total sample		233	100%	68954	100%
A1	**Age**	< = 19 years	0	0%	24	0%
		20 - 29 years	43	18%	8955	13%
		30 - 39 years	67	29%	20855	30%
		40 - 49 years	65	28%	19633	28%
		50 - 59 years	45	19%	15662	23%
		60 - 65 years	5	2%	2475	4%
		66 - > years	0	0%	1350	2%
		Not indicated	8	3%		
A2	**Gender**	Male	144	62%	55639	81%
		Female	83	36%	13315	19%
		Not indicated	6	3%		
A3	**Race**	African	119	51%	47700	69%
		Coloured	12	5%	4867	7%
		Indian	3	1%	1208	2%
		White	96	41%	15117	22%
		Not indicated	3	1%	62	0.10%

A4	**Gross income**	0 - R 10 000	36	15%	No data available	
		R 10 001 - R 20 000	82	35%		
		R 20 001 - R 30 000	44	19%		
		R 30 001 - R 40 000	17	7%		
		R 40 000 +	43	18%		
		Not indicated	11	5%		
A5	**Level in organisation**	General staff	115	49%		
		Supervisory	45	19%		
		Middle management	42	18%		
		Senior management	15	6%		
		Executive	1	0%		
		Retired	2	1%		
		Other	11	5%		
		Not indicated	2	1%		
A6	**Qualification**	Std. 5 / Grade 7	6	3%		
		Std. 8 / Grade 10	14	6%		
		Matric / Grade 12 / N3	86	37%		
		Certificate	22	9%		
		Diploma	65	28%		
		Degree	24	10%		
		Post graduate degree	15	6%		
		Not indicated	1	0%		
A7	**Language Preference**	Afrikaans	102	44%	16320	23.70%
		English	22	9%	51958	75.40%
		Ndebele	11	5%	8	0%
		Sotho	28	12%	121	0.20%
		Tswana	6	3%	29	0%
		Xhosa	4	2%	14	0%
		Zulu	47	20%	106	0.20%
		Other	10	4%	69	0.10%
		Not indicated	3	1%		

The average age of the respondents was 40 years with the youngest participant 21 and the oldest 65 years of age. 57% of members that responded were between 30 and 49 years of age, with the 20 to 29 year old group representing 18% and the 50 to 59 year old age group representing 19% of the respondents. This is relatively consistent with the overall population, with the 20 to 29 year demographic group of the population being slightly lower at 13 %.

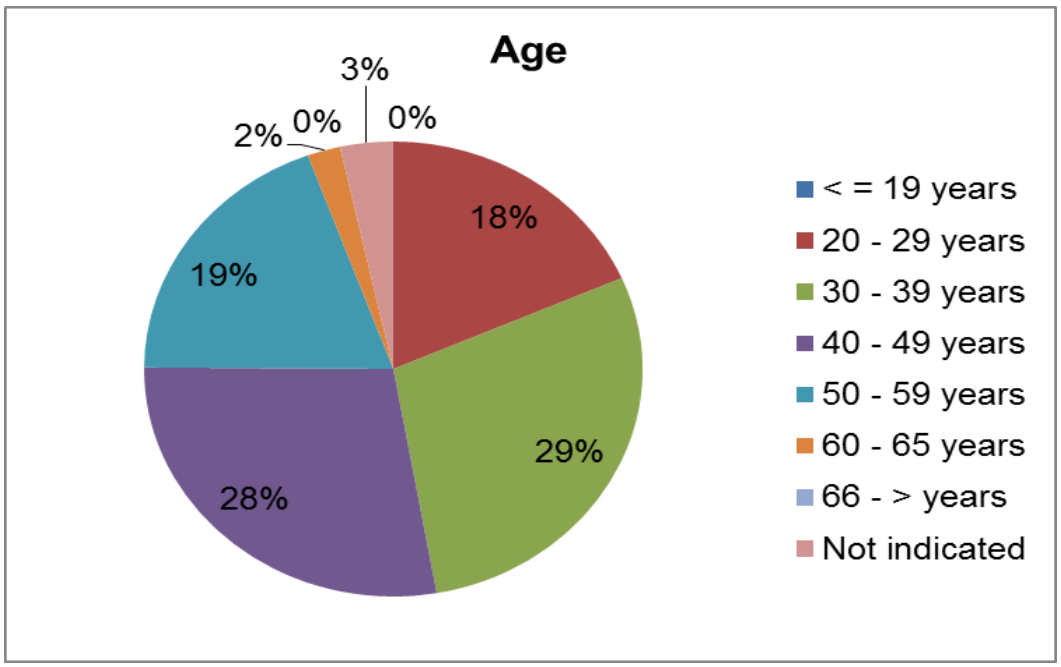

Figure 4.1: Sample demographics according to age

62% of the respondents were male and 36% were female. A total of 3% did not want to declare their gender (Not consistent with the population of 81% males).

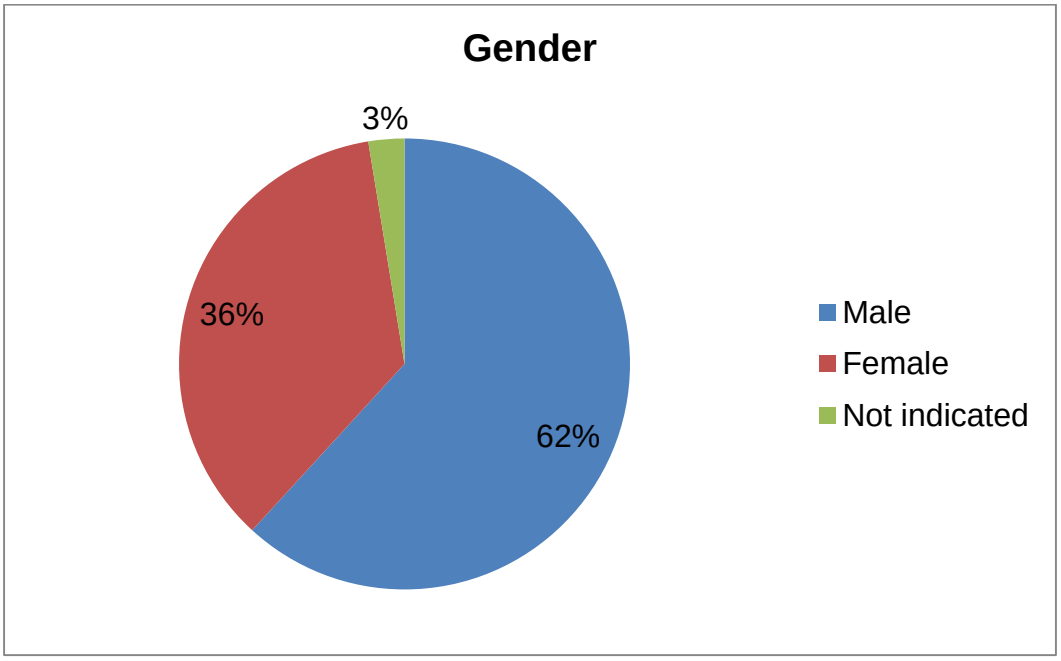

Figure 4.2: Sample demographics according to gender

African respondents were in the majority with 51%, followed by the white demographic grouping at 41%, whilst the population reports 69% black and 22% white.

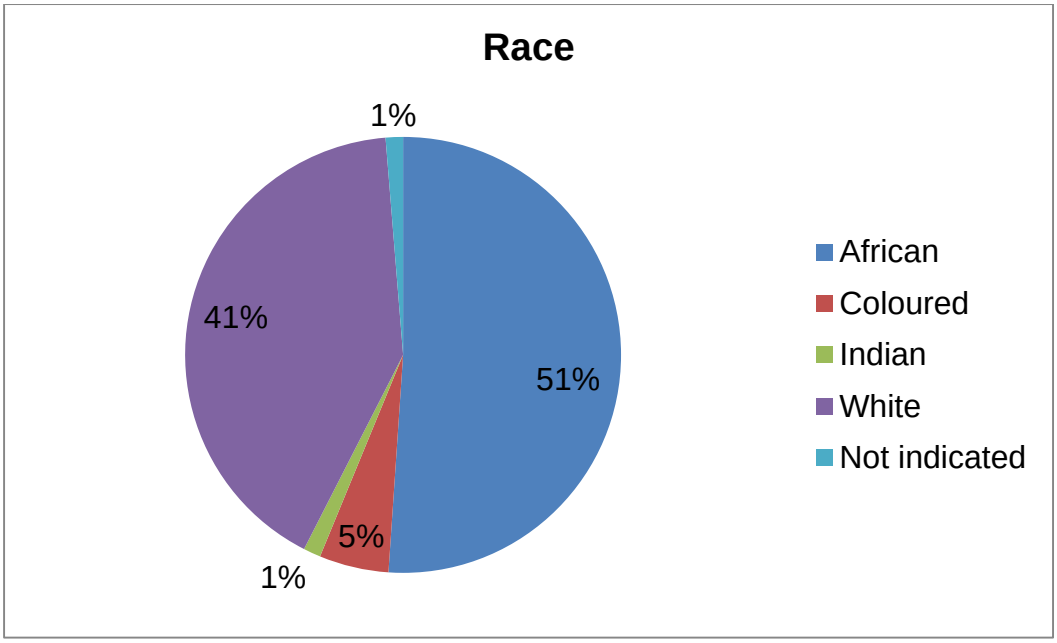

Figure 4.3: Sample demographics according to race

Figure 4.4 shows that the largest number of respondents earn under R20 000 per month (50%), and that some 18% of the respondents earn more than R40 000 per month, with 7% earning between R30 001 and R40 000.

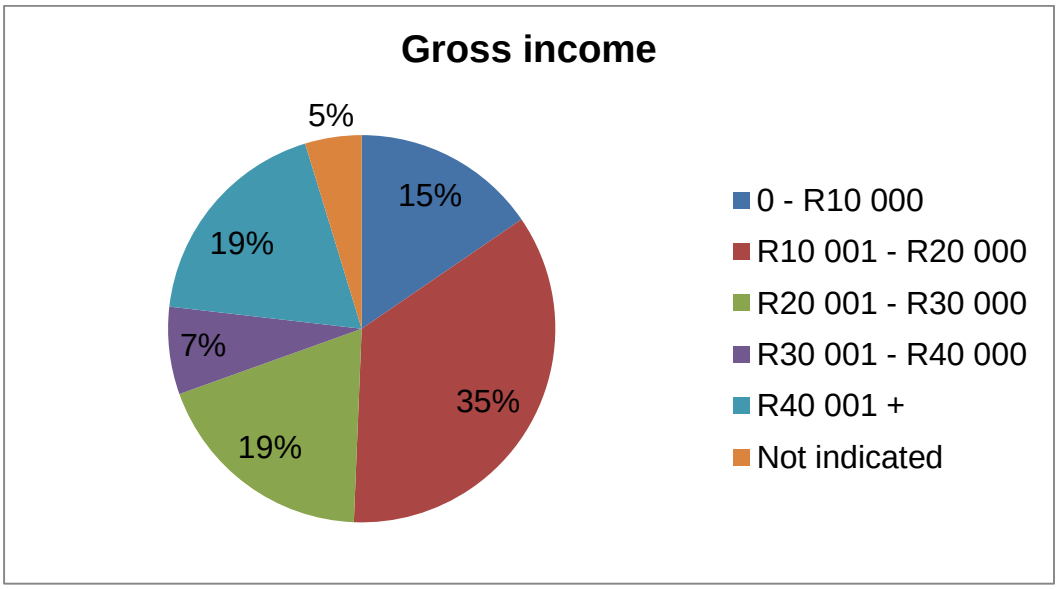

Figure 4.4: Sample demographics according to monthly income

The sample shows that 49% of the respondents are general staff, with 37% being in a supervisory or middle management position at 19% and 18% respectively as shown in figure 4.5.

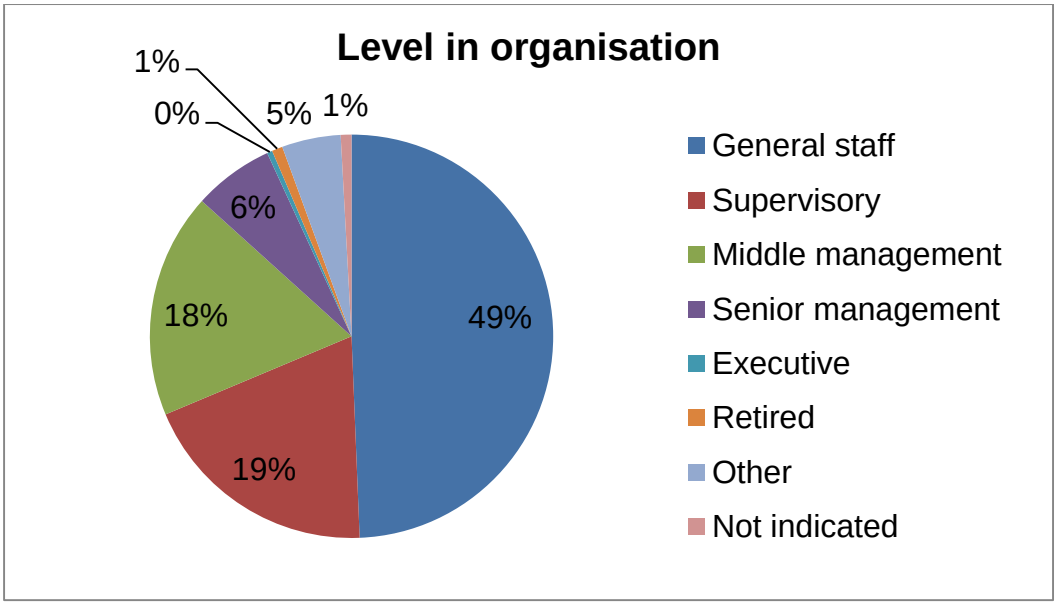

Figure 4.5: Sample demographics on level within the organisation

Figure 4.6 depicts the sample demographics referring to formal qualifications. Here, 46% of the respondents reported that their highest qualification is that of schooling, whilst 10% reported a degree and 6% a post graduate qualification as their highest qualification.

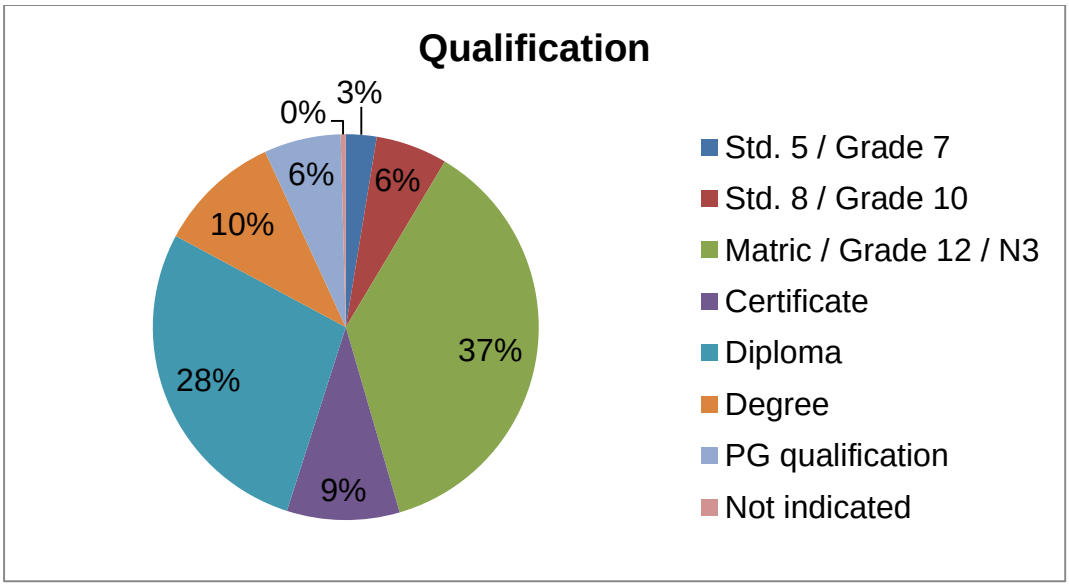

Figure 4.6: Sample demographics on highest formal qualification

Figure 4.7 below depicts the samples' home languages as indicated by the respondents. 42% of the respondents reported to speak an African language (20% Zulu, 12% Sotho, 5% Ndebele, 3% Tswana and 2% Xhosa). The "other" languages representing 5% of this demographic grouping consisted mainly of Swazi and Venda

respondents. Afrikaans speaking respondents made up for 44% of the responses, and English for 9%.

This is at odds with the population demographics reporting a 75% preference to English as language and 23% Afrikaans, which could be explained by the fact that the questionnaire requested a response on the home language of the respondent, while the institutional data reflects to a greater extent the preferred business language of the organisation and to a lesser extent that of the members of The Cooperative.

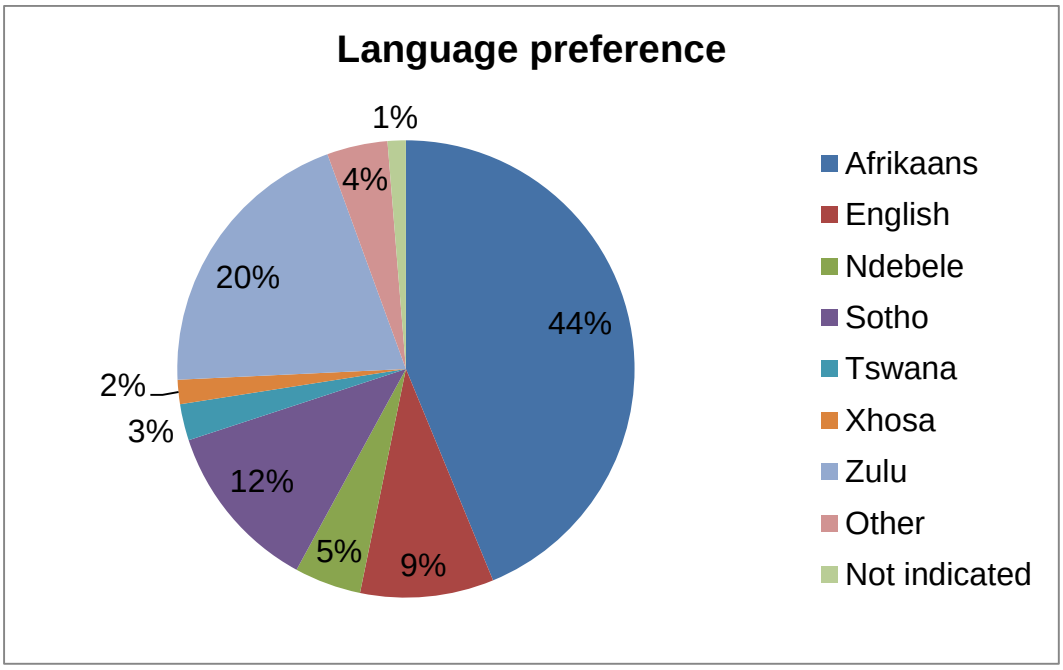

Figure 4.7: Sample demographics on home language preference.

4.3 Factor Analysis

A total of thirty-seven items were subjected to the principal component analysis using SPSS.

Of the thirty-seven items tested, nineteen items were from the EXQ questionnaire (Klaus & Maklan, 2013:76). Five items tested for the “Loyalty”, six for “Customer Satisfaction”, and 7 items for the “Word-of-Mouth” in the questionnaires that Klaus and Maklan used. The results from each of these questionnaires will be dealt with separately.

4.3.1 EXQ – Questionnaire (Klaus & Maklan, 2013:242)

A factor analysis was done on each of the 4 constructs as determined by Maklan and Klause (2013:728), who formulated and tested the EXQ questionnaire for the British Banking Industry. The constructs, Peace-of-Mind (POM), Moments-of-Truth (MOT), Product Experience (PE) and Outcome Focus (OF) will be discussed together for convenience sake. The Factor Analysis confirmed the validity of the above four factors.

Table 4.2: EXQ - Kaiser-Mayer-Olkin Measure of Sampling Adequacy

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	
Peace-of-Mind	.830
Moments-of-Truth	.835
Product Experience	.704
Outcome Focus	.805

Considering the Kaiser-Meyer-Olkin Measure of sampling adequacy, it was found that all four constructs reported adequate measurements concerning sample size as illustrated in Table 4.2. An adequacy measure of 0.830 (POM), 0.835 (MOT), 0.704 (PE) and 0.805 (OF) were reported respectively, with a 0.6 measure suggested by the literature as the minimum value for a good factor analysis.

Table 4.3: EXQ - Bartlett's Test of Sphericity

		Bartlett's Test	
Peace-of-Mind	Bartlett's Test of Sphericity	Approx. Chi-Square	522.964
		df	15
		Sig.	.000
Moments-of-Truth	Bartlett's Test of Sphericity	Approx. Chi-Square	384.072
		df	10
		Sig.	.000
Product Experience	Bartlett's Test of Sphericity	Approx. Chi-Square	133.446
		df	6
		Sig.	.000
Outcome Focus	Bartlett's Test of Sphericity	Approx. Chi-Square	306.324
		df	6
		Sig.	.000

Table 4.3 illustrates that the Bartlett's Test of Sphericity (Bartlett, 1954) reached statistical significance for all four the constructs of the EXQ questionnaire (with a significance score < 0.000), considering that a score of less than 0.05 is considered significant.

Table 4.4: EXQ - Correlation Matrix

Correlation Matrix[a]

Peace-of-Mind		E1	E5	E9	E13	E17	E19
Correlation	E1	1.000					
	E5	.548	1.000				
	E9	.472	.560	1.000			
	E13	.267	.480	.437	1.000		
	E17	.456	.503	.542	.633	1.000	
	E19	.506	.428	.469	.430	.574	1.000
Moment-of-Truth		E2	E6	E10	E14	E18	
Correlation	E2	1.000					
	E6	.462	1.000				
	E10	.628	.442	1.000			
	E14	.648	.500	.626	1.000		
	E18	.411	.297	.338	.361	1.000	
Product Experience		E4	E8	E12	E16		
Correlation	E4	1.000					
	E8	.379	1.000				
	E12	.464	.353	1.000			
	E16	.312	.157	.381	1.000		
Outcome Focus		E3	E7	E11	E15		
Correlation	E3	1.000					
	E7	.587	1.000				
	E11	.546	.508	1.000			
	E15	.525	.563	.507	1.000		

On closer inspection of the Correlation Matrix, as illustrated in Table 4.4, it revealed a relative positive correlation between the different items making up each of the constructs as only two of the coefficients were measured at less than 0.3, the threshold suggested by literature for a Correlation Matrix.

Table 4.5: EXQ - Total variance explained

Total Variance Explained

Peace-of-Mind	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.443	57.380	57.380	3.443	57.380	57.380
2	.794	13.231	70.610			
3	.609	10.150	80.760			
4	.478	7.959	88.719			
5	.375	6.246	94.964			
6	.302	5.036	100.000			
Moments-of-Truth	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.923	58.462	58.462	2.923	58.462	58.462
2	.748	14.962	73.424			
3	.608	12.162	85.586			
4	.374	7.481	93.067			
5	.347	6.933	100.000			
Product Experience	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
	2.040	50.989	50.989	2.040	50.989	50.989
2	.851	21.266	72.255			
3	.585	14.632	86.886			
4	.525	13.114	100.000			
Outcome Focus	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.619	65.473	65.473	2.619	65.473	65.473
2	.511	12.784	78.257			
3	.472	11.809	90.066			
4	.397	9.934	100.000			

Table 4.5 illustrates that, considering the eigenvalues that were produced by the principal component analysis, each of the constructs yielded only one factor with an eigenvalue higher than 1, explaining 57.30%, 58.462%, 50.989% and 65.473% of the variance's present in the Peace-of-Mind (POM), Moments-of-Truth (MOT), Product Experience (PE) and Outcome Focus (OF) constructs respectively.

Table 4.6: EXQ - Component Matrix and Communalities table

	Communalities		Component Matrix[a]
	Initial	Extraction	Component
Peace-of-Mind			1
E1	1.000	.503	.823
E5	1.000	.602	.776
E9	1.000	.591	.769
E13	1.000	.508	.749
E17	1.000	.678	.712
E19	1.000	.561	.709
	Initial	Extraction	Component
Moments-of-Truth			1
E2	1.000	.712	.844
E6	1.000	.491	.842
E10	1.000	.663	.815
E14	1.000	.709	.700
E18	1.000	.347	.589
	Initial	Extraction	Component
Product Experience			1
E4	1.000	.604	.794
E8	1.000	.418	.777
E12	1.000	.631	.647
E16	1.000	.387	.622
	Initial	Extraction	Component
Outcome Focus			1
E3	1.000	.679	.824
E7	1.000	.680	.824
E11	1.000	.620	.800
E15	1.000	.641	.787

In Table 4.6, the Component Matrix produced only 1 component per construct and for all four constructs reported values that are above 0.4, revealing that the factors within the different constructs are loaded and strongly related. This is supported by the values reported in the communalities table, where all the values reported, exceeded the 0.3 value that would suggest that these items fit well together.

4.3.2 Customer Satisfaction - questionnaire (Klaus & Maklan, 2013:242)

Table 4.7: Satisfaction - Kaiser-Mayer-Olkin (KMO) Measure of Sampling Adequacy

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling		.874
Bartlett's Test of Sphericity	Approx. Chi-Square	942.916
	df	10
	Sig.	.000

Table 4.7 indicates that the KMO for the satisfaction questionnaire reported more than adequate values at 0.874 and a Bartlett's significance test of less than 0.05 at < 0.000. This taken into consideration, plus the fact that all values in the Correlation Matrix table 4.8 are positively correlated, **the data is found suitable and valid**.

Table 4.8: Satisfaction – Correlation Matrix

Correlation Matrix[a]

Satisfaction		F1	F2	F3	F4	F5
Correlation	F1	1.000	.730	.681	.590	.606
	F2	.730	1.000	.754	.774	.808
	F3	.681	.754	1.000	.732	.743
	F4	.590	.774	.732	1.000	.820
	F5	.606	.808	.743	.820	1.000

Table 4.9: Satisfaction – Total Variance Explained

Total Variance Explained

Satisfaction	Initial Eigenvalues			Extraction Sums of Squared		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.902	78.043	78.043	3.902	78.043	78.043
2	.473	9.458	87.502			
3	.270	5.397	92.899			
4	.194	3.878	96.777			
5	.161	3.223	100.000			

Table 4.9 showed that according to the eigenvalues, 1 factor could explain 78.043% of the variance within the construct.

Table 4.10: Satisfaction – Component Matrix and Communality table

	Communalities		Component Matrix[a]
	Initial	Extraction	Component
Satisfaction			1
F1	1.000	.656	.923
F2	1.000	.852	.904
F3	1.000	.785	.890
F4	1.000	.792	.886
F5	1.000	.818	.810

The Component Matrix above (table 4.10) only produces 1 component and all values reported were above 0.4 revealing a strong loading of the items. The values in the communalities table also suggest that the items fit well together as all values reported are > 0.3.

4.3.3 Word-of-Mouth questionnaire (Klaus & Maklan, 2013:242)

The Correlation Matrix (table 4:12) shows a strong positive correlation between the items with all the values above 0.5 (0.3 being the threshold). Again table 4.11, the KMO yielded a good value of 0.896, same with the Bartlett's test of Sphericity at 0.000 - as such **the data was deemed suitable.**

Table 4.11: Word-of-Mouth - Kaiser-Mayer-Olkin Measure of Sampling Adequacy

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling		.896
Bartlett's Test of Sphericity	Approx. Chi-Square	1326.406
	df	21
	Sig.	.000

Table 4.12: Word-of- Mouth – Correlation Matrix

Correlation Matrix[a]

Word-of-Mouth		H1	H2	H3	H4	H5	H6	H7
Correlation	H1	1.000						
	H2	.764	1.000					
	H3	.643	.634	1.000				
	H4	.614	.684	.699	1.000			
	H5	.673	.662	.812	.766	1.000		
	H6	.595	.587	.594	.674	.683	1.000	
	H7	.653	.656	.676	.813	.731	.754	1.000

Table 4.13: Word-of-Mouth – Total Variance Explained

Total Variance Explained

Word-of-Mouth	Initial Eigenvalues			Extraction Sums of Squared		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
	5.110	72.997	72.997	5.110	72.997	72.997
2	.548	7.836	80.833			
3	.452	6.463	87.295			
4	.327	4.677	91.973			
5	.229	3.269	95.242			
6	.186	2.654	97.896			
7	.147	2.104	100.000			

The eigenvalues, in Table 4.13, revealed 1 item that explains 72.997% of the variance in the construct.

Table 4.14: Word-of-Mouth – Component Matrix and Communality table

	Communalities		Component Matrix[a]
	Initial	Extraction	Component
Word-of-Mouth			1
H1	1.000	.678	.893
H2	1.000	.692	.885
H3	1.000	.717	.881
H4	1.000	.775	.847
H5	1.000	.798	.832
H6	1.000	.665	.824
H7	1.000	.784	.815

The results produced by the Communalities table, table 4.14, suggest that all the items fit together since all the values are larger than 0.3, this correlates with the values reported in the Component Matrix. Here all values are larger than 0.4, pointing to a strong loading of the items within a single construct. Only one component was realised.

4.3.4 Behavioural loyalty intention – questionnaire (Klaus and Maklan, 2013:242)

Both the KMO and Bartlett's tests (Table 4.15) measured adequate and significant at 0.895 and 0.000 respectively (higher than 0.6 on the KMO and lower than 0.05 on the Bartlett's test), revealing that the sample was large enough.

Values larger than 0.5 were reported by the Correlation Matrix (Table 4.16), **showing a relative positive correlation** between the different items in the loyalty intention construct.

Table 4.15: Loyalty intention - Kaiser-Mayer-Olkin Measure of Sampling Adequacy

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling		.895
Bartlett's Test of Sphericity	Approx. Chi-Square	1007.383
	df	15
	Sig.	.000

Table 4.16: Loyalty intention – Correlation Matrix

Correlation Matrix[a]

Loyalti Intension		G1	G2	G3	G4	G5	G6
Correlation	G1	1.000	.762	.713	.741	.674	.680
	G2	.762	1.000	.807	.704	.516	.656
	G3	.713	.807	1.000	.710	.528	.662
	G4	.741	.704	.710	1.000	.629	.666
	G5	.674	.516	.528	.629	1.000	.628
	G6	.680	.656	.662	.666	.628	1.000

Table 4.17: Loyalty intention – Total Variance Explained

Total Variance Explained

Loyalty Intension	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.368	72.798	72.798	4.368	72.798	72.798
2	.576	9.594	82.392			
3	.353	5.877	88.269			
4	.286	4.765	93.034			
5	.245	4.090	97.124			
6	.173	2.876	100.000			

The Total Variance Explained in Table 4.17 revealed one item with an eigenvalue larger than 1, explaining 77.798% of the variables within this specific construct.

Table 4.18: Loyalty intention – Component Matrix and Communality table

	Communalities		Component Matrix[a]
	Initial	Extraction	Component
Loyalty Intention			1
G1	1.000	.802	.896
G2	1.000	.763	.874
G3	1.000	.753	.872
G4	1.000	.760	.868
G5	1.000	.590	.837
G6	1.000	.701	.768

The values reported by the Communalities table, Table 4.18 above, show that the items fit together (all items are > 0.3). This is supported by the values found in the Component Matrix, (where all values are larger than the minimum of 0.4), showing a relative strong loading of the items. Again only 1 component was realised supporting the other analysis that all the items fit well together within the construct.

Everything considered, all the data across **all the constructs tested valid and reliable**.

4.4 Correlation between the constructs

The relationships between the different and already tested constructs of Word-of-Mouth, Loyalty Intention, Customer Satisfaction, Peace-of-Mind, Product Experience, Outcome Focus and Moment-of-Truth, were determined for correlation against the two single questions, Net Promoter Score and Customer Effort Score (Dixon *et al*.: 2010:7).

For this investigation the Spearman Non-parametric Correlation and the Pearson Product Moment Correlation Coefficient were used. A preliminary analysis was done to check for normality, linearity and homoscedasticity.

The Pearson Product Moment Correlation Coefficient depicted in Table 4.29 pg. 78 below; reports that the NPS questionnaire has a **positive and medium strength correlation** to the constructs of Word-of-Mouth, Loyalty Intention, Peace-of-Mind, Outcome Focus and Moment-of-Truth, while the constructs of Customer Satisfaction

and Product Experience share a **small positive correlation** with the NPS questionnaire. All data tested significant and can thus be trusted.

Using the Spearman test (Table 4.30 pg. 79) for the nonparametric correlation analysis, the NPS questionnaire was again found to be positively correlated with all the constructs with more than adequate significance levels. Again a **medium positive correlation** was found between the NPS questionnaire and Word-of-Mouth, Loyalty Intention, Peace-of-Mind, Outcome Focus and Moment-of-Truth, while a **small positive correlation** was reported to Customer Satisfaction and Product Experience, with the lowest correlation of $F = 0.178$, and n 229, $p < 0.002$ reported for the Customer Effort Score questionnaire.

As the scales for questions C3 through C5 were negative in the questionnaire, the data presented in Tables 4.19 and 4.20 pertaining to the CES questionnaire (C3–C5) should be inverted. While analysing the data from the Pearson Product Moment test, the researcher found that the **CES questionnaire did not correlate** or show any significance with the constructs of Word-of-Mouth, Loyalty Intention, Peace-of-Mind, Outcome Focus or Moment-of-Truth. This question did however show a **low negative correlation** with Product Experience and a low positive correlation with Customer Satisfaction.

This could mean that although The Cooperative's members find that the process of acquiring a loan does not take a lot of personal energy or effort, the customers do not associate this with a positive product experience. There is however a small chance that if the process effort was low, the customer would have experienced some level of customer satisfaction.

Again the Spearman non-parametric correlation analysis supported the Pearson correlation data, with Customer Satisfaction testing positive at a low strength and Product Experience showing a negative correlation.

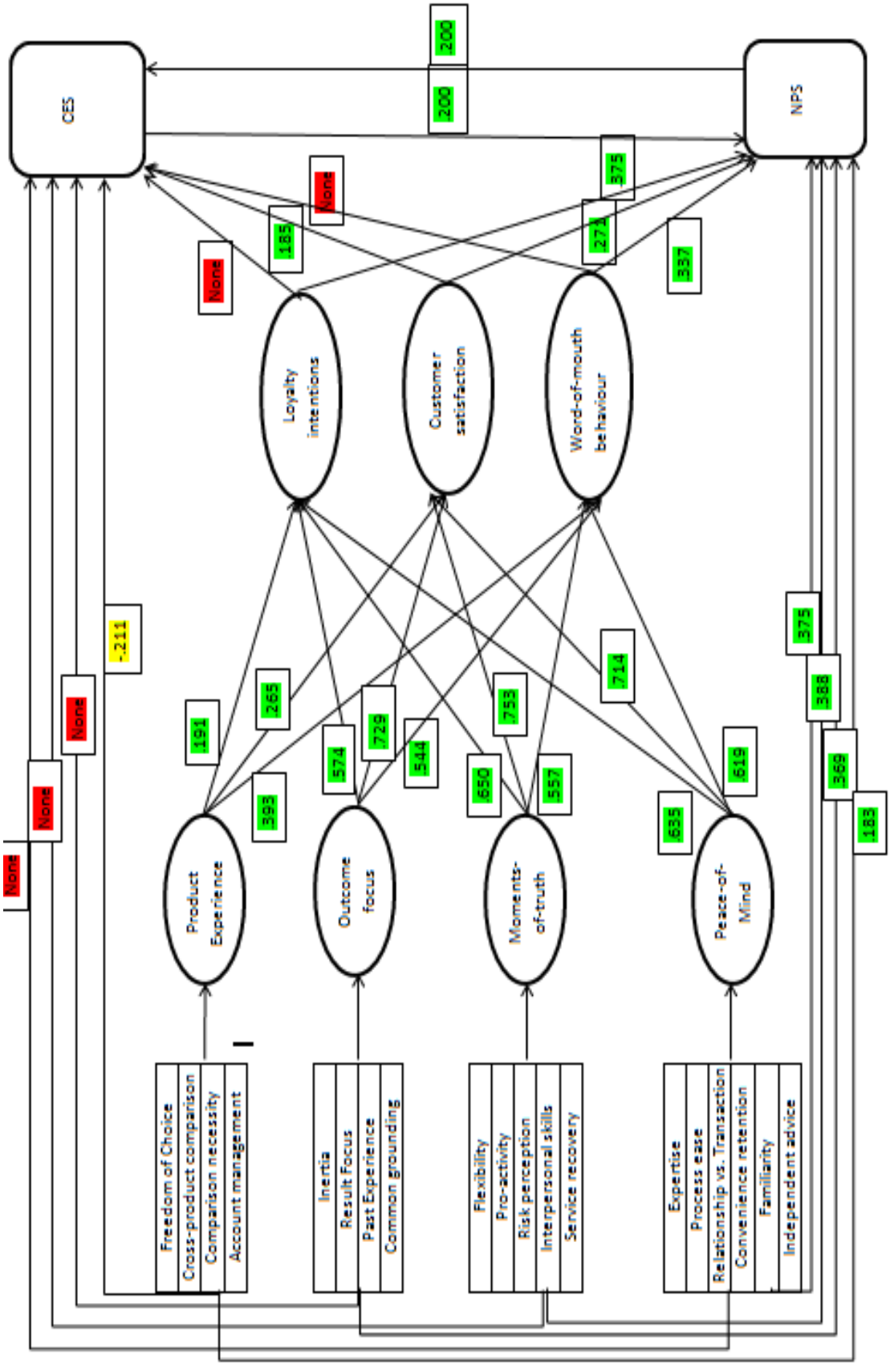

Figure 4.8: Correlation Test: Outcomes

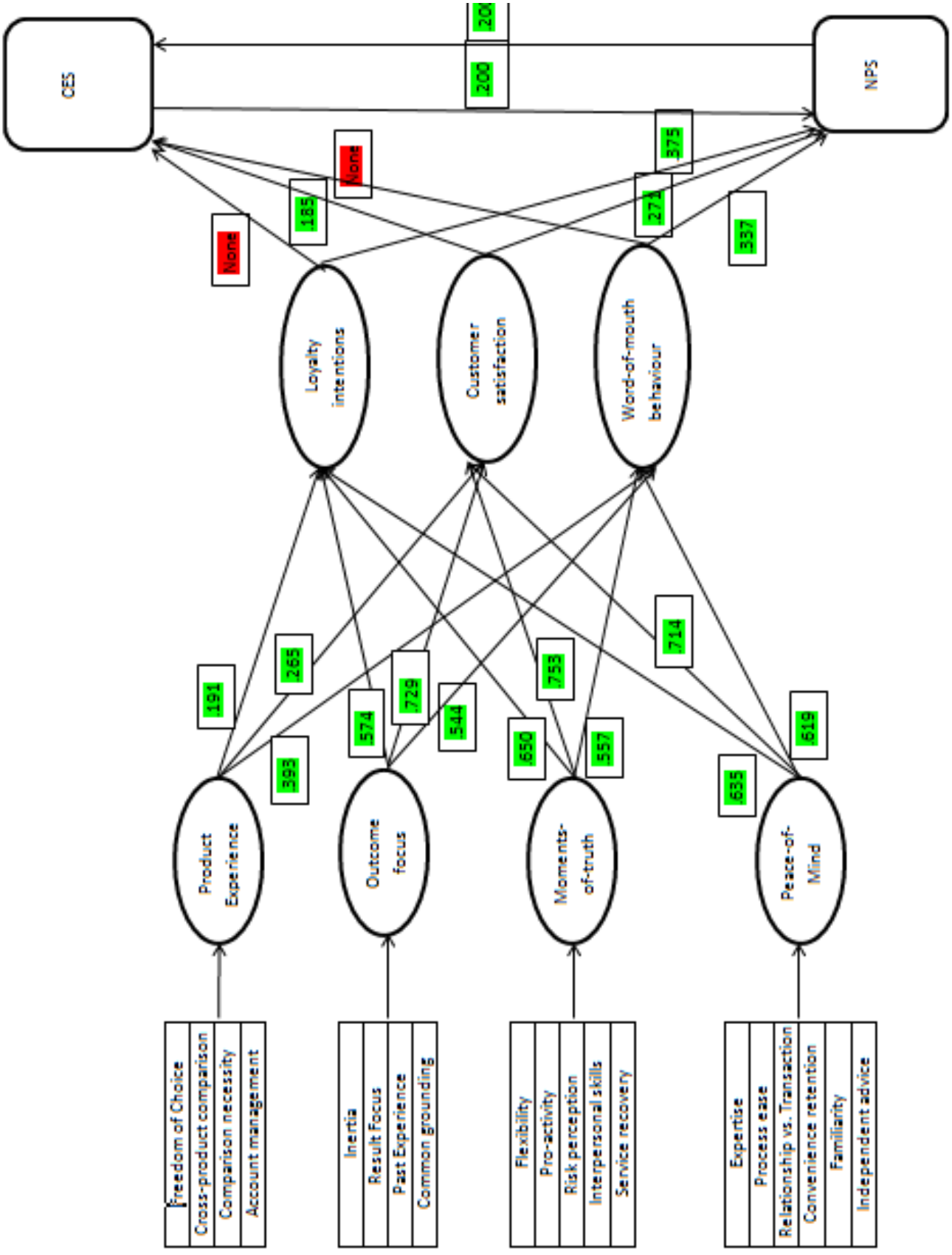

Figure 4.9: Correlation Test: EXQ, LI, CS, WOM, CES & NPS

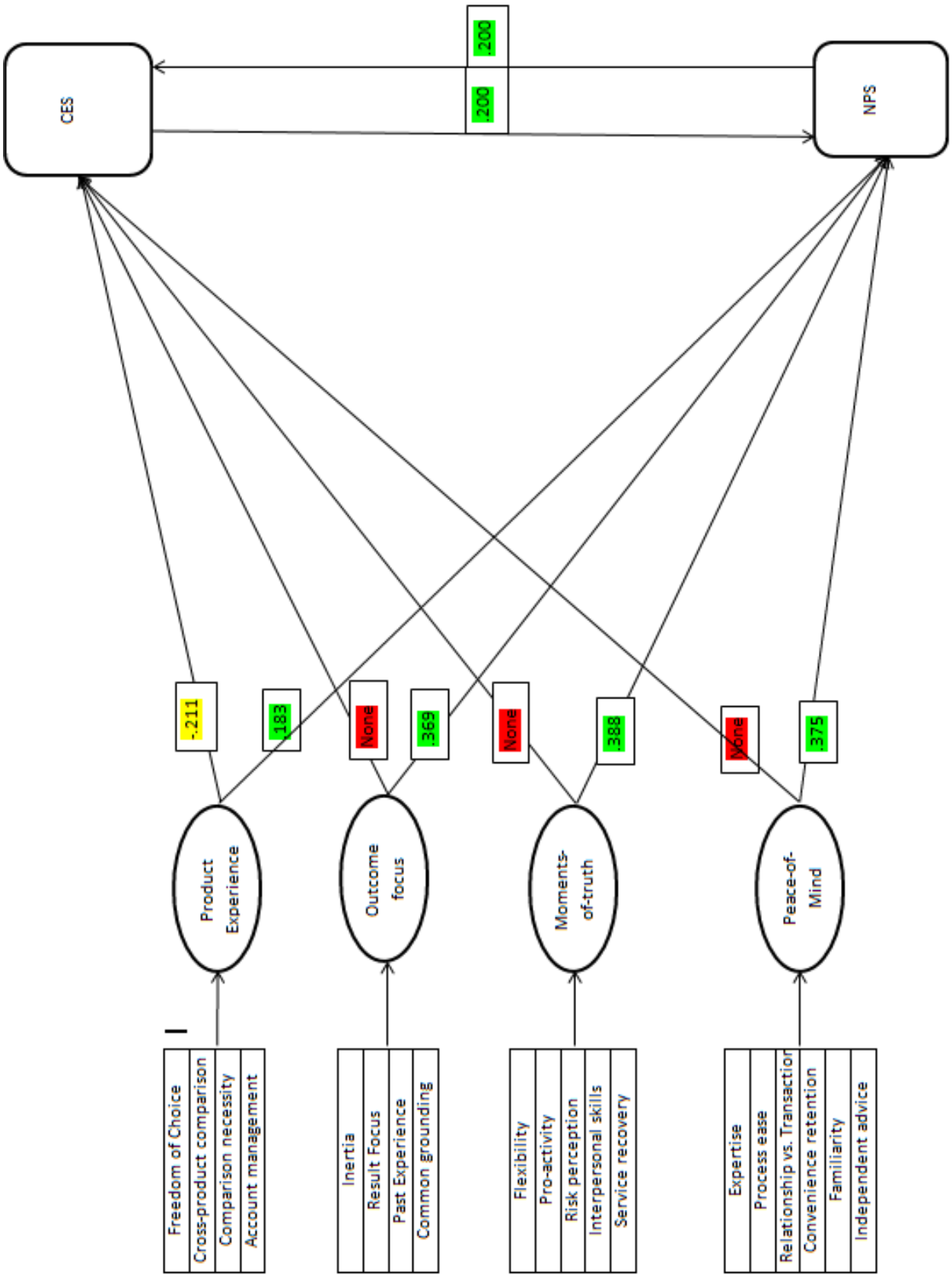

Figure 4.10: Correlation Test: EXQ, CES & NPS

4.5 Demographics and the choice of sales channel

In a quest to try and understand whether there is a specific demographical segment that prefers to use specific sales channels, SPSS was used to generate Cross-tabulation matrices for all three sales channels against gender, race, gross income, level in the organisation, qualification language, and age group. The respondents were asked the same question for the three sales channels: “I prefer to do my business through the Cooperatives branch/call centre/service point”, and required to score each question from 1 = Never to 5 = Always.

4.5.1 Gender and the choice of sales channel

When considering gender within the three sales channels as reported by Table 4.19 below, it is found that the phi values for all three sales channels correlates positively, although being at a small effect (Branch phi = 0.144, Call centre phi = 0.293, Service point phi = 0.193).

There seems to be a small variation between the genders of those that have marked that they would ALWAYS and NEVER prefer a specific sales channel. 73% of females reported that they always prefer to deal with a branch, while 68% of men felt the same, although 10% of males and 5% of females preferred to do their business through a call centre. Both genders reported almost the same likelihood to channel their business through a service point at their place of employment (males at 15% and females at 14%).

Only 0.7% of males and 2% of females indicated that they would NEVER make use of a branch and always of another sales channel, while 26% of males and 53% of females stated that they would never make use of a call centre. Interestingly almost all of the data presented itself when considering the service point as a sales channel, with 28% of males and 47% of females turning their backs on what seemed to be an intrusive service.

When considering both scores 4 = USUALLY and 5 = ALWAYS, it becomes clear that the local branch is currently still the preferred sales channel for The Cooperative’s membership when it comes to their financing requirements, with 88% of males and 93% of females voicing their preference to use the branch to conduct their business,

against a preference towards the call centre of 27% and 13% for males and females respectively. The service point measured slightly higher than the call centre as a preferred sales channel at 28% of males and 23% of females.

Table 4.19: Gender in the sales channels

Crosstab		D4 - Branch			D5 - Call Centre			D6 - Serv Point		
		A2GENDER			A2GENDER			A2GENDER		
		1 = Male	2 = Female	Total	1	2	Total	1	2	Total
1 = Never	Count	1	2	3	35	42	77	39	36	75
	% within	33.3%	66.7%	100.0%	45.5%	54.5%	100.0%	52.0%	48.0%	100.0%
	% within A2GENDER	.7%	2.4%	1.3%	25.5%	53.2%	35.6%	28.3%	46.8%	34.9%
2 = Not Often	Count	4	0	4	26	14	40	21	9	30
	% within	100.0%	0.0%	100.0%	65.0%	35.0%	100.0%	70.0%	30.0%	100.0%
	% within A2GENDER	2.8%	0.0%	1.8%	19.0%	17.7%	18.5%	15.2%	11.7%	14.0%
3 = Sometimes	Count	12	4	16	39	13	52	39	14	53
	% within	75.0%	25.0%	100.0%	75.0%	25.0%	100.0%	73.6%	26.4%	100.0%
	% within A2GENDER	8.5%	4.9%	7.1%	28.5%	16.5%	24.1%	28.3%	18.2%	24.7%
4 = Usually	Count	29	16	45	24	6	30	18	7	25
	% within	64.4%	35.6%	100.0%	80.0%	20.0%	100.0%	72.0%	28.0%	100.0%
	% within A2GENDER	20.4%	19.5%	20.1%	17.5%	7.6%	13.9%	13.0%	9.1%	11.6%
5 = Always	Count	96	60	156	13	4	17	21	11	32
	% within	61.5%	38.5%	100.0%	76.5%	23.5%	100.0%	65.6%	34.4%	100.0%
	% within A2GENDER	67.6%	73.2%	69.6%	9.5%	5.1%	7.9%	15.2%	14.3%	14.9%
Total	Count	142	82	224	137	79	216	138	77	215
	% within	63.4%	36.6%	100.0%	63.4%	36.6%	100.0%	64.2%	35.8%	100.0%
	% within A2GENDER	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Approx. Sig.	Value	Approx. Sig.	Value	Approx. Sig.
Nominal by Nominal	Phi	.144	.324	.293	.001	.193	.091
	Cramer's V	.144	.324	.293	.001	.193	.091
N of Valid Cases		224		216		215	

4.5.2 Race and the choice of sales channel

Table 4.20: Race in the branch sales channel

Crosstab

			A3RACE				
			1=African	2=Coloured	3=Indian	4=White	Total
D4 = Branch	1 = Never	Count	1	0	0	2	3
		% within D4	33.3%	0.0%	0.0%	66.7%	100.0%
		% within A3RACE	.9%	0.0%	0.0%	2.1%	1.3%
	2 = Not Often	Count	3	0	0	1	4
		% within D4	75.0%	0.0%	0.0%	25.0%	100.0%
		% within A3RACE	2.6%	0.0%	0.0%	1.0%	1.8%
	3 = Sometimes	Count	11	1	0	4	16
		% within D4	68.8%	6.3%	0.0%	25.0%	100.0%
		% within A3RACE	9.4%	9.1%	0.0%	4.2%	7.0%
	4 = Usually	Count	21	1	0	24	46
		% within D4	45.7%	2.2%	0.0%	52.2%	100.0%
		% within A3RACE	17.9%	9.1%	0.0%	25.0%	20.3%
	5 = Always	Count	81	9	3	65	158
		% within D4	51.3%	5.7%	1.9%	41.1%	100.0%
		% within A3RACE	69.2%	81.8%	100.0%	67.7%	69.6%
Total		Count	117	11	3	96	227
		% within D4	51.5%	4.8%	1.3%	42.3%	100.0%
		% within A3RACE	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.181	.828
	Cramer's V	.104	.828
N of Valid Cases		227	

Table 4.20 reported that 69% of all races reported a definite ALWAYS when asked if they preferred the branch as a sales channel. This related to 69% of Africans, 82% of the Coloured population, 100% of Indians and 68% of Whites.

Table 4.21: Race: in the Call centre sales channel

Crosstab

			A3RACE				
			1=African	2=Coloured	3=Indian	4=White	Total
D5 = Call centre	1=Never	Count	34	4	1	37	76
		% within D5	44.7%	5.3%	1.3%	48.7%	100.0%
		% within A3RACE	29.8%	33.3%	33.3%	41.6%	34.9%
	2=Not often	Count	28	5	0	7	40
		% within D5	70.0%	12.5%	0.0%	17.5%	100.0%
		% within A3RACE	24.6%	41.7%	0.0%	7.9%	18.3%
	3=Sometimes	Count	23	1	2	27	53
		% within D5	43.4%	1.9%	3.8%	50.9%	100.0%
		% within A3RACE	20.2%	8.3%	66.7%	30.3%	24.3%
	4=Usually	Count	18	1	0	11	30
		% within D5	60.0%	3.3%	0.0%	36.7%	100.0%
		% within A3RACE	15.8%	8.3%	0.0%	12.4%	13.8%
	5=Always	Count	11	1	0	7	19
		% within D5	57.9%	5.3%	0.0%	36.8%	100.0%
		% within A3RACE	9.6%	8.3%	0.0%	7.9%	8.7%
Total		Count	114	12	3	89	218
		% within D5	52.3%	5.5%	1.4%	40.8%	100.0%
		% within A3RACE	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.311	.050
	Cramer's V	.179	.050
N of Valid Cases		218	

While 10% of Africans and 8% of both White and Coloured respondents marked ALWAYS as their response to the statement, “I prefer to do my business through the …..Call centre”, table 4.21 shows that a total of 35% of the respondents, of which 42% were White, 33% Indian and Coloured and 30% African, indicated that they would never make use of the Call centre.

Table 4.22: Race: in the service point sales channel

Crosstab

			A3RACE				
			1=African	2=Colourd	3=Indian	4=White	Total
D6=Service point	1=Never	Count	32	4	1	37	74
		% within D6	43.2%	5.4%	1.4%	50.0%	100.0%
		% within A3RACE	28.1%	36.4%	33.3%	42.0%	34.3%
	2=Not often	Count	15	3	0	12	30
		% within D6	50.0%	10.0%	0.0%	40.0%	100.0%
		% within A3RACE	13.2%	27.3%	0.0%	13.6%	13.9%
	3=Sometimes	Count	29	3	2	19	53
		% within D6	54.7%	5.7%	3.8%	35.8%	100.0%
		% within A3RACE	25.4%	27.3%	66.7%	21.6%	24.5%
	4=Usually	Count	14	0	0	11	25
		% within D6	56.0%	0.0%	0.0%	44.0%	100.0%
		% within A3RACE	12.3%	0.0%	0.0%	12.5%	11.6%
	5=Always	Count	24	1	0	9	34
		% within D6	70.6%	2.9%	0.0%	26.5%	100.0%
		% within A3RACE	21.1%	9.1%	0.0%	10.2%	15.7%
Total		Count	114	11	3	88	216
		% within D6	52.8%	5.1%	1.4%	40.7%	100.0%
		% within A3RACE	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.250	.331
	Cramer's V	.145	.331
N of Valid Cases		216	

The service point at the members' place of work received very close scores from the African participants, with NEVER 28%, SOMETIMES 25% and ALWAYS 21%. Only 9% of Indian and 10% of White respondents marked this sales channel as their preferred channel, but 42% of White and 36% of Coloured members do not want to make use of this channel at all as reported by Table 4.22.

4.5.3 Members' gross income and the choice of sales channels

Tables 4.31, 4.32 and 4.33 in Appendix C (pages 80, 81 and 82 respectively) relates to the participants' gross monthly income and choice of sales channel. Again the branch as sales channel received high scores as the preferred choice of sales channel and table 4.31 reported that 69% of all income groups scoring 5 (ALWAYS) for this channel. When breaking this down, it is found that 74% of individuals earning more than R40 000.00 as well as those earning between R10 001 and R20 000, per month have a definite preference for this sales channel. 59%, 64% and 69% of those earning < R10 000, between R20 001 and R30 000, and between R30 001 and R40 000 respectively also noted that they always use this sales channel. A medium positive phi correlation of .309 was reported.

The Call centre as sales channel, table 4.32 reported that 9% of all income groups preferred this sales channel and 38% stated that they will never make use of it, according to table 4.32. That leaves a large percentage of the respondents to fall in the middle of these two opposites, with SOMETIMES at 34%, receiving the highest response rate, before NOT OFTEN, 18% and USUALLY, 13%. A phi .303 shows a medium positive correlation.

It is notable in table 4.33 that only 15% of the respondents see this service point as their preferred sales channel, while interestingly, the lower income group (earning less than R10 000 per month) and those earning between R30 000 and R 40 000 per month, remarked that the service point at their place of work is their preferred channel with 27% and 25% respectively. A medium positive correlation was found with phi value of 0.327.

4.5.4 Member's level in the organisation and the choice of sales channel

Analysing Table 4.34 (Appendix C, pg. 83) which displays the data of the branch sales channel, a medium high correlation is found with a phi of 0.419. Looking at the levels within the organisation where the members of The Cooperative work, it is interesting to find that up until senior management, the majority of respondents marked the branch as their preferred sales channel (71% general workers, 66% supervisory staff, 79% middle management and 80% senior management).

A low phi correlation is reported by Table 4.35 (Appendix C, pg. 84), where again a low percentage of respondents prefer the Call centre as a sales channel (8%). This percentage does increase to 22% if those that marked USUALLY are also taken into consideration. However 35% of the respondents (34% general workers, 43% supervisory staff, 37% middle management and 33% senior management) marked NEVER to the Call centre being their preferred sales channel. It should be noted that the "Other" level within the organisation, which seemed to be dominated by IT specialist fields, had the highest preference rate for doing business with a Call centre at 10%.

Table 4.36 (Appendix C, pg. 85) had a medium correlation with phi value of 0.377. Only 15% of all respondents answered ALWAYS for this sales channel, increasing to 27% if those who answered USUALLY are also taken into consideration. 32% of these respondents are general workers and 33% senior managers.

4.5.5 Member's level of qualification and the choice of a sales channel

A **positive medium correlation** of effect size has been reported by Table 4.37 (Appendix C, pg. 86) with phi = 0.393. The branch as a sales channel has drawn 80% of the responses if the scores ALWAYS and USUALLY are combined (ALWAYS at 69.4%, and USUALLY receiving 20.1% of the total responses).

When considering the call centre, Table 4.38 (Appendix C, pg. 87) shows phi = 0.402 being **medium positively correlated** for effect size. Again about 9% of respondents stated that they ALWAYS make use of the call centre, increasing to 21% when adding those that USUALLY make use of the call centre. If the assumption is made that those that score 4 and 5 (ALWAYS and USUALLY) do prefer the call centre as a sales channel, it is worthy to note that the percentage of responses (support for the call centre) seem to decrease the higher the qualification level of the individual is, up to the respondent being in possession of a diploma (St5/Gr7 = 40%, St8/Gr10 = 46%, St10/Gr12 = 21%, Certificate = 20%, Diploma = 17% and Degree = 38%).

Table 4.39 (Appendix C, pg. 88) reports a phi value of 0.381, being **medium correlated**, with 16% and 12% of respondents marking ALWAYS and USUALLY to question D6 in the questionnaire.

4.5.6 Member's language and the choice of a sales channel

Tables 4.40, 4.41 and 4.42 in Appendix C (pages 89, 90 and 91), all reported a medium correlation to size effects with the phi being 0.383 for the branch, 0.379 for the Call centre and 0.341 for the service point sales channel.

If the assumption is kept that those respondents that marked ALWAYS and USUALLY, do prefer that specific sales channel, it indicates that 93% of Afrikaans speaking respondents **prefer the branch** as a sales channel to transact in, as well as 91% of English and Ndebele speakers. 86% of Sotho-, 85% of Zulu-, 75% of Xhosa- and 67% of Tswana speaking respondents prefer the branch as a sales channel.

Keeping the assumption, more than 50% of Xhosa-, 40% of Tswana-, 36% of Zulu- and Ndebele-, 33% of Sotho-, 21% of Afrikaans- and 19% of English home language respondents indicated a preference for the **service point** as sales channel.

4.5.7 Age and the choice of sales channel

Although the data for D6, relating to the service point sales channel, had a low positive phi value of 0.176 (Table 4.44) it is still interesting to note that, when asked that respondents give a score between 1 = NEVER and 5 = ALWAYS, to indicate their preference between the sales channels indicated, 15% off all age groups marked D6 (Service Point) and 5 (ALWAYS). Adding the respondents that marked 4 (USUALLY) to the 5 score, add another 10% relating to a positive preference for the sales channel of 26%. The age groups 30-39 had the highest preference for the service point sales channel with 52.2% scoring USUALLLY and 36.4%, ALWAYS.

The **branch sales channel** returned a medium strength phi value relating to size effect (phi = 0.381), which is adequate. Across all age groups, 89.2% off the respondents marked USUALLY or ALWAYS, when asked if they preferred this sales channel to conduct their business in (Table 4.45, pg. 94).

With phi = 0.824 the data relating to the **Call centre** had a strong relation to size effect. Across all age groups the Call centre reported 8.9% of respondents marking ALWAYS and another 13.6% USUALLY. The age group with the highest preference to make use of a Call centre is ages 20–39 (69.5%), then 40–49 (62.6%), < 30years (43.6%),

50–59 (24.3%) and >60 years (0%). Interestingly the young entrants to the market seem less inclined to make use of a Call centre than their colleagues 10 or 20 years their seniors (Table 4.46, pg. 95).

4.6 Customer experience in the sales channels measured

The ANOVA Matrix (Table 4.43, pg. 92) shows four p-values with a significance lower than 0.05 for the items tested - Outcome Focus, NPS, CES and Customer Satisfaction - against the sales channels (1 = Branch, 2 = Call centre, 3 = Service point, 4 = Traditional Face-to-Face, 5 = other).

When considering the Post Hoc Test by means of Tukey, the construct of Product Experience differ significantly between Channels 3 and 4, with the traditional Face-to-Face channel registering a much higher mean score, relating to higher centricity levels within this channel than any other channel (Refer to Table 4.23).

Table 4.23: Post Hoc Test – Product experience

Tukey $B_{a,b}$

		Subset for alpha = 0.05	
Communication_channal	N	1	2
3.00 Serv. Point	11	3.0606	
2.00 Call Centre	7	3.2857	3.2857
1.00 Branch	142	3.5951	3.5951
5.00 Other	36	3.6088	3.6088
4.00 Traditional	37		3.9054

The same scenario occurs in Table 4.24, with the construct of Outcome Focus, where the data indicates that respondents feel markedly different about sales channels 4 and 3, but the same about channels 1, 2 and 5.

Table 4.24: Post Hoc Test – Outcome Focus

Outcome focus

Tukey $B_{a,b}$

Communication_channel	N	Subset for alpha = 0.05	
		1	2
3.00 Serv. Point	11	3.5227	
5.00 Other	36	4.0324	4.0324
1.00 Branch	142	4.0669	4.0669
2.00 Call centre	7	4.2143	4.2143
4.00 Traditional	37		4.3401

Significant differences were also found between channels 3 and 4 with relation to the Moments-of-Truth construct, channels 2 and channels 4 and 5 differed significantly where the Net Promoter was concerned. Lastly channel 3 differed from all the other channels on Customer Satisfaction. View Tables 4.25, 4.26 and 4.27 respectively for more detail.

Table 4.25: Post Hoc Test – Moments of Truth

Moments-of-Truth

Tukey $B_{a,b}$

Communication_channal	N	Subset for alpha = 0.05	
		1	2
3.00	11	3.5864	
5.00	36	4.0417	4.0417
1.00	142	4.1311	4.1311
2.00	7	4.1429	4.1429
4.00	37		4.3568

Table 4.26: Post Hoc Test – NPS

C1_C3 NPS

Tukey $B_{a,b}$

Communication_channal	N	Subset for alpha = 0.05	
		1	2
2.00	7	3.0952	
3.00	11	3.4242	3.4242
1.00	142	3.4906	3.4906
5.00	35		4.0190
4.00	36		4.2315

Table 4.27: Post Hoc Test – Customer Satisfaction

F1_F5 Customer Satisfaction

Tukey $B_{a,b}$

Communication_channal	N	Subset for alpha = 0.05	
		1	2
3.00	11	3.5455	
5.00	36		4.1722
2.00	7		4.2000
1.00	142		4.2099
4.00	37		4.3135

4.6.1 Sales channel preferences measured by numbers

When considering the *n*-values of the descriptive matrix of Table 4.28 below, it becomes clear that 61% of the respondents prefer to do their business at The Cooperative's branches. Another 16% prefer some form of face-to-face interaction, 15% are indifferent to the sales channel that they use and 5% use the service points at their place of employment, while 3% prefer to do their business through the Call centre.

This means that almost 82% of the respondents still want to face a person when negotiating the terms and conditions of their loan applications, and that 18% of the current members are willing and able to embrace an electronic sales channel, void of the personal touch.

Table 4.28: One-way ANOVA descriptive matrix – Channels vs. Constructs

Descriptives		**N**	**Mean**
Peace-of-mind	1.00 Branch	142	4.1300
	2.00 Call Centre	7	4.2381
	3.00 Serv. Point	11	3.7697
	4.00 Tradt. F2F	37	4.3495
	5.00 Other / Indiff.	36	4.0769
	Total	233	4.1429
Product experience	1.00 Branch	142	3.5951
	2.00 Call Centre	7	3.2857
	3.00 Serv. Point	11	3.0606
	4.00 Tradt. F2F	37	3.9054
	5.00 Other / Indiff.	36	3.6088
	Total	233	3.6119

Outcome focus	1.00 Branch	142	4.0669
	2.00 Call Centre	7	4.2143
	3.00 Serv. Point	11	3.5227
	4.00 Tradt. F2F	37	4.3401
	5.00 Other / Indiff.	36	4.0324
	Total	233	4.0837
Moments-of-Truth	1.00 Branch	142	4.1311
	2.00 Call Centre	7	4.1429
	3.00 Serv. Point	11	3.5864
	4.00 Tradt. F2F	37	4.3568
	5.00 Other / Indiff.	36	4.0417
	Total	233	4.1278
C1_C3 NPS	1.00 Branch	142	3.4906
	2.00 Call Centre	7	3.0952
	3.00 Serv. Point	11	3.4242
	4.00 Tradt. F2F	36	4.2315
	5.00 Other / Indiff.	35	4.0190
	Total	231	3.6710
B3_B5 CES	1.00 Branch	142	2.0082
	2.00 Call Centre	7	1.5476
	3.00 Serv. Point	10	2.5667
	4.00 Tradt. F2F	37	2.6577
	5.00 Other / Indiff.	35	1.9429
	Total	231	2.1126
H1_H7 WOM	1.00 Branch	140	4.1173
	2.00 Call Centre	7	4.0408
	3.00 Serv. Point	11	3.8983
	4.00 Tradt. F2F	37	4.3764
	5.00 Other / Indiff.	36	4.0761
	Total	231	4.1397
G1_G6 - Loyalty Intention	1.00 Branch	139	4.3643
	2.00 Call Centre	7	4.3619
	3.00 Serv. Point	11	4.0909
	4.00 Tradt. F2F	37	4.5324
	5.00 Other / Indiff.	36	4.2398
	Total	230	4.3587
F1_F5 Customer Satisfaction	1.00 Branch	142	4.2099
	2.00 Call Centre	7	4.2000
	3.00 Serv. Point	11	3.5455
	4.00 Tradt. F2F	37	4.3135
	5.00 Other / Indiff.	36	4.1722
	Total	233	4.1888

4.7 Chapter summary

This chapter offered a report and discussion on the empirical study conducted. It started with a discussion on the biographical questionnaire, and escalated to the validity and reliability of the data that was collected. **All data were tested and found to be statistically valid and relevant**.

Thereafter the correlations between the constructs, the CEO and different questionnaires were tested and reported on. All except the CES questionnaire was found to positively correlate with each other with various degrees of strength.

Demographics and their choice of sales channels were explored, while customer experience could not be statistically measured as no significant differences could be found between the three main sales channels (Branch, Call centre and Service point), this was most probably due to the small size of the sample.

CHAPTER 5: CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the conclusions of this study, pertaining to the primary objective of identifying or developing a customer-centric measurement tool that will, in time, be able to measure and keep track of the levels of customer-centricity within The Cooperatives sales channels.

This chapter will then discuss the level of customer-centricity found in the different sales channels and any preferences towards specific sales channels, where after it will offer the limitations, and lastly recommendations will be made to the organisation.

5.2 Conclusion

Conclusions regarding the specific theoretical objectives and the results of the empirical study are made and are discussed in 5.2.1 to 5.2.3.

5.2.1 Customer-centric measurements

It became clear from the literature review that customer-centricity is not an event, but a continuous journey of constantly determining what the customer actually wants, and then adapting all business processes throughout all divisions, whether customer facing or not, to enhance the customer's experience to the maximum.

This experience is shaped around any contact with the organisation, its brand, product, processes or any other touch point, whereby the customer forms a subjective opinion of the organisation.

As centricity shapes the customer's experience, it is the measurement of the experience that gives the best indication as to what degree a sales channel can be regarded as customer-centric.

Klaus and Maklan's (2013:241) Experience Quality questionnaire tested valid and reliable in this sample as it did in his 2013 journal paper. It further correlated with all three the Customer Experience Outcomes as identified by Maklan and Klaus (2011:782), and can therefore be used as a measurement tool for customer experience.

The data collected from the Net Promoter Score tested valid and reliable. This measurement correlated with all four EXQ constructs, and therefore could be used to measure customer experience. However it must be highlighted that the correlations were of a weaker strength than what was achieved within the EXQ questionnaire. While testing the correlation between NPS and CES, a **low positive** correlation was found.

The data from Dixon *et al.* (2013) Customer Effort Score tested valid and reliable, but the CES question only had a low positive correlation with the Customer Satisfaction and no correlation to the other two Customer Experience Outcomes named Loyalty Intention and Word-of-Mouth behaviour. It was further found that the EXQ construct "Product experience" and CES have a low negative relationship. This is unexpected, as it would be expected that the lower the personal effort being spent on an organisations process, the higher the product experience would be.

The data for all three Customer Experience Outcomes tested reliable and statistically valid. This means that if adequate levels of customer experience are found in the organisation and its sales channels, the outcome would be that customers who experience Customer Satisfaction would be Loyal to the organisation and would promote the organisation with Word-of-Mouth behaviour.

5.2.2 Preferred sales channels within The Cooperative.

The research indicated that the organisation has three main sales channels, with a number of different entry points. The three main sales channels that were identified was the branch, the call centre and service points at the members place of employment.

As a number of respondents to the questionnaire marked more than one sales channel as their “preferred” sales channel when doing business with The Cooperative, the statistical analysis took more than the original three main sales channels into consideration.

The two channels added by the analysis were: 4= all those that scored both “branch” and “service point” with the highest but equal score (face-to-face) and a fifth channel was created that counted all those respondents that made any other high but equal multi-scoring choice. Most of these consisted of respondents that scored all three main channels equally as their preferred sales channels, and were therefore named “indifferent”.

It was found that 61% of respondents prefer to do their business with The Cooperative through the branch structures, while another 16% prefer some form of face-to-face as both branch and service points were scored equal and highest for preference, while 5 % prefer the service points.

15% of The Cooperative’s members who responded are “indifferent” to where they do their business, and 3% reported a clear preference for the Call centre.

5.2.3 Centricity in the current sales channels

As no significant statistical differences could be found between the three main sales channels (branch, call centre and service point) this objective could not be answered adequately.

The only statistical difference that could be proven is that between channels 3 (Service point) and 4 (Traditional Face-to-Face), where constructs such as Outcome Focus and Product experience is concerned.

5.3 Limitations

Limitations within this study that could be identified were:

- A low response rate to the questionnaires. Although the number of responses and the data collected tested adequate in the areas of validity and reliability, a larger response rate would have given more credibility to the findings, and might have proven some statistical differences in preferences expressed for the different sales channels.
- Taking into account that most of the respondent's home/first language is not English and the fact that the questionnaire was only available in English, it could have given rise to incorrect interpretations of the questions in the questionnaire. What is also significant is the percentage of respondents that prefer to do their business in English.
- As only two distribution mediums were used, (e-mail and hardcopy) a skewed sample of The Cooperative's membership might have been taken.

5.4 Recommendations

5.4.1 Centricity

In order to implement customer centricity or to improve it successfully within an organisation, it is the researcher's recommendation that the organisation must first seek to understand what is important to its customers - what would really contribute to customer experience?

Once this is understood, every system, process and product must be designed with those customer important attributes in mind. In fact, every possible touch point that the customer might have with the organisation must be viewed, evaluated and enhanced with the customer in mind.

Building the organisation around the customer, designing products and processes with the identified attributes clearly defined and visible in the products and processes, is essential, as this will give the customer something to identify with and enhance the customer's experience.

Before and after these pro-centricity changes have been implemented, the levels of centricity, at every touch point that the customer has with the organisation, should be

measured regularly at different points during the process as well as after the transaction or service has been completed.

This will allow the organisation to identify possible areas of improvement that frustrate the customers while they are navigating the organisation's processes, and find solutions to implement at specific points of trouble within the offending process.

As gathered by the section dealing with the evaluation of customer-centric measurements, the recommended EXQ and CEO questionnaires are cumbersome and could be seen as detracting from the customer experience in itself. Therefore it is recommended that the NPS question is used as a barometer for centricity levels.

NPS as a centricity measurement in The Cooperative should be seen as a tsunami warning system placed offshore in the ocean - at best it will be able to let management know that a wave is on its way. Therefore it must be understood that NPS will only be able to tell the organisation that something is wrong when the mean score declines or that something is going right when the score is trending upwards, but it will not be able to give insights into what is going wrong or going right.

Once NPS has sounded the alarm, or awakened management's curiosity, more in-depth information can be gathered from using the EXQ questionnaire. This will give the organisation feedback on which construct is concerned, and specifically what attributes are detracting from the customer's experience and affecting the customer-centricity levels.

The following steps are recommended.

1. Data collection
    - What attributes are important to The Cooperatives members when looking at products, services, processes, and touch points.

2. Strategy development
    - How do The Cooperative fit into the customer's process?

3. Planning

- Using customer-centric business processes (like BPM), plan every process so that it will contribute to the maximum to positive customer experience, across all possible touch points.

4. Pre implementation measurement
    - Measure the current state of centricity, using EXQ and NPS at the end of every channel to establish a starting baseline.

5. Implement the planned changes to the process

6. Post implementation measurement
    - Measure the centricity levels in the new process at specific intervals, use NPS at specific predetermined places within the “new centric process”, and at the end of each channel.

7. Evaluate
    - Evaluate the data collected from the measurements.
    - If the data show a positive trend revert back to step 6.
    - If the data measurement remain stagnant, look for specific negative data spots within each process, using the NPS data, and revert back to step 2.
    - If the data trend downwards, the customer probably had a shift in attributes or the original analysis was incorrect, thus start at step 1.

5.4.2 Sales channels

Currently 82% of respondents prefer to use a sales channel that has some kind of personal face-to-face interaction, while the remaining 18% is divided into those who prefer the call centre (3%), and those who are indifferent to what sales channel they use (15%).

Theoretically this translates to 18% of The Cooperative’s members who are ready to make use of electronic sales channels. This could bring about substantial fixed cost savings for The Cooperative, as less and smaller branches that cost less, can be

utilised if the full 18% of these respondents can be convinced to do all their business via the Call centre.

At this point the researcher would like to repeat a word of caution as from the Harvard Business Review, where Dixon *et al.* (2010:8) states that the latest studies show that customers are moving from positive to indifferent when tested on the use of telephones i.e. call centres as channels of sales or service. He continues that there is a shift towards self-help electronic platforms, and recommends that organisations spend their resources on building electronic self-help systems such as interactive web-based interfaces and mobile applications.

This is supported by Deloitte (2008:4) and a depiction of this can be seen in Figure 2.1, (page 10) Banking channel evolution - where they predict that the phone will decrease in its relative importance to the customer, while remaining stagnant on the levels of sales intensity as well as transaction intensity.

Allocation of resources for sales channel development to the correct electronic mediums, could result in The Cooperative leap-frogging over technology and not merely playing catch-up with absolute technologies.

The following recommendations pertaining to the current sales channels, are made to increase sales activity levels through the channels.

Short term - Have a more focused approach to who the Call centre as a sales channel is marketed, and to the 18% of members who are indifferent towards a specific sales channel. Segment this communication to African and white males between the ages of 30 and 49, earning > R20 000.00 per month.

Medium term - Develop electronic based self-help interfaces to cater for this shift towards this sales channel, i.e. cellphone applications, interactive web interfaces, etc. Allow organic growth of the current channels.

Develop a seamless, multi-channel sales and service experience that can be cross-navigated by the member at any point in the process.

5.4.3 Recommendations for further study

Further studies should be conducted into the reasons why the CES questionnaire yielded such an unexpected result. Why is an easier process with less self-effort experienced negatively correlated to the construct of product experience?

5.5 Chapter summary

This chapter presented conclusions on the three research objectives, listed the limitations of the study, showed a possible area of future study and offered recommendations to the organisation concerned.

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APPENDIX A

Letter accompanying the Questionnaire (*Note, the company name and any recognizable contact details has been replaced with "XXX" In the questionnaire the company name has simply been blocked out*).

Dear XXX member,

The completion of this questionnaire will be used in partial fulfilment of the requirements for a Master of Business Administration (MBA) at the North West University's Potchefstroom Business School.

This questionnaire is being sent out with the knowledge and endorsement of XXX management and data collection will assist me in understanding which sales channels, you as a member prefer to use, and how you are experiencing these sales channels as a member.

Participation in this study is appreciated, but please note that it is voluntary and any participant may withdraw from the study without reason or fear of retribution.

This study is confidential and will be used for academic purposes by the researcher. Results of the study will not be made public.

By filling in a questionnaire the participant gives permission for the data submitted, to be entered into this study.

General Instructions;

1. Members of XXX are requested to complete a questionnaire.
2. Please answer questions as objectively and honestly as possible.
3. Please answer all questions, as it will assist the researcher to do an accurate analysis and interpretation of the data.

Contact detail:

Researcher: Fanie Krüger

Phone XXX

Email XXX

Study leader: Johan Jordaan

Email: Jordaan.johan@nwu.ac.za

APPENDIX B: THE QUESTIONNAIRE

a. Please fill or mark the appropriate box.

A1	Your **age** in years							
A2	**Gender**	(1) Male	(2) Female					
A3	**Race**	(1) African	(2) Coloured	(3) Indian	(4) White	(5) Other: specify		
A4	Your monthly **Gross income**	(1) 0 – R10000	(2) R 10 001 – R 20 000	(3) R 20 001 – R 30 000	(4) R 30 001 – R 40 000	(5) R 40 000 +		
A5	Your **level** in your organisation	(1) General staff	(2) Supervisory	(3) Middle Management	(4) Senior Management	(5) Executive	(6) Retired	(7) Other: specify
A6	Highest **Qualification**	(1) Grade 7 / Std. 5.	(2) Grade 10 / Std. 8.	(3) Grade 12 / Matric / N3	(4) Certificate	(5) Diploma	(6) Degree	(7) Post graduate degree
A7	Home **Language**	(1) Afrikaans	(2) English	(3) Ndebele	(4) Sotho	(5) Tswana	(6) Xhosa	(7) Zulu	(8) Other: specify

b. Please mark the most correct statement.

	Question	I only use technology if I am forced to use it.	I only use new technology after most people have used it.	I am some-times one of the first people that will start using new technology	I use it as soon as it becomes available. (1st adopter)
B1	My attitude toward technology is.	**1**	**2**	**3**	**4**

	Question	Exceptional	Above average	Average	Below average	Bad
B2	I expect the following levels of service when dealing with a financial institution.	**1**	**2**	**3**	**4**	**5**

	Question	Never use this channel	Very low effort	Low effort	Acceptable level of effort	Some effort	Very high effort
B3	How much **effort** did you personally had to put in when you last did business with an [redacted] **branch.**	**0**	**1**	**2**	**3**	**4**	**5**
B4	How much **effort** did you personally had to put in when you last did business at the **service point** at your employer.	**0**	**1**	**2**	**3**	**4**	**5**
B5	How much **effort** did you personally had to put in when you last did business with the [redacted] **call centre.**	**0**	**1**	**2**	**3**	**4**	**5**

c. **How likely is it that you would recommend your family, friends and colleagues to do business with [redacted] through ……..**

		Never	Not often	Sometimes	Usually	Always
C1	a [redacted] Branch	1	2	3	4	5
C2	**Service point** at your employer	1	2	3	4	5
C3	the [redacted] **call centre**	1	2	3	4	5

d. **Please mark the most correct answer to the following statements.**

	Question	Never	Not Often	Sometimes	Usually	Always
D4	I prefer to do my business through the [redacted] **Branch**	1	2	3	4	5
D5	I prefer to do my business through the [redacted] **Call Centre**	1	2	3	4	5
D6	I prefer to do my business through the **Service Point** at my employer	1	2	3	4	5

	Question	Don't have access	Never	Not Often	Sometimes	Usually	Always
D7	I prefer to communicate with the branch **face to face**	0	1	2	3	4	5
D8	I prefer to communicate with the branch through **e-mail**	0	1	2	3	4	5
D9	I prefer to communicate with the branch over the **telephone**	0	1	2	3	4	5
D10	I prefer to communicate with the branch via the Iemas **Website**	0	1	2	3	4	5

	Question	Don't have access	Never	Not Often	Sometimes	Usually	Always
D11	I prefer to communicate with the [redacted] Call Centre over the **telephone**	0	1	2	3	4	5
D12	I prefer to communicate with the [redacted] Call Centre with **e-mail**	0	1	2	3	4	5
D13	I prefer to communicate with the [redacted] Call Centre with **SMS**	0	1	2	3	4	5
D14	I prefer to communicate with the Call Centre via the [redacted] **Website**	0	1	2	3	4	5

e. **Please mark how strongly you agree with the following statements.**

	Question	Not applicable	Strongly disagree	Disagree	Sometimes agree	Agree	Strongly agree
E1	I am confident in [redacted] expertise.	0	1	2	3	4	5
E2	[redacted] was flexible in dealing with me and looked out for my needs.	0	1	2	3	4	5
E3	Staying with [redacted] makes the process much easier.	0	1	2	3	4	5
E4	I need to choose between different options at [redacted].	0	1	2	3	4	5
E5	The whole process with [redacted] was easy.	0	1	2	3	4	5
E6	[redacted] keeps me up to date.	0	1	2	3	4	5
E7	[redacted] gives me what I need swiftly.	0	1	2	3	4	5
E8	I receive offers from more than just [redacted].	0	1	2	3	4	5
E9	[redacted] will look after me for a long time.	0	1	2	3	4	5
E10	[redacted] is a safe and reputable company.	0	1	2	3	4	5
E11	I prefer [redacted] over an alternative provider.	0	1	2	3	4	5
E12	I compare different options from [redacted].	0	1	2	3	4	5
E13	I stay with [redacted] because of my past dealings with [redacted].	0	1	2	3	4	5
E14	The people at [redacted] have good people skills.	0	1	2	3	4	5
E15	The people at [redacted] can relate to my situation.	0	1	2	3	4	5
E16	I have one designated contact at [redacted] that assist me.	0	1	2	3	4	5
E17	I have dealt with [redacted] before so getting what I need was really easy.	0	1	2	3	4	5
E18	[redacted] deal(t) with me correctly when things go (went) wrong.	0	1	2	3	4	5
E19	[redacted] gives independent advice.	0	1	2	3	4	5

f. **Please mark to what degree you agree with the statement?**

	Question	Not applicable	Strongly disagree	Disagree	Sometimes agree	Agree	Strongly agree
F1	My feelings towards [redacted] are very positive	0	1	2	3	4	5
F2	[redacted] provides the offerings I am looking for.	0	1	2	3	4	5
F3	Overall I am satisfied with the service [redacted] provide.	0	1	2	3	4	5
F4	[redacted] produce the best results that can be achieved for me.	0	1	2	3	4	5
F5	I am satisfied with the extent to which [redacted] has produced the best possible outcomes for me.	0	1	2	3	4	5

g. **Please mark how likely it would be for you to ……..?**

	Question	Not applicable	Not at all likely	Not likely	Sometimes likely	Likely	Extremely likely
G1	Say positive things about [redacted] to other people?	0	1	2	3	4	5
G2	Recommend [redacted] to someone who seeks your advice?	0	1	2	3	4	5
G3	Encourage friends and relatives to use [redacted]?	0	1	2	3	4	5
G4	Consider [redacted] the first choice?	0	1	2	3	4	5
G5	Use [redacted] more in the next few years?	0	1	2	3	4	5
G6	Mention to other that you do business with [redacted]?	0	1	2	3	4	5

h. **Please mark how often did you do the following.**

	Question	Do not know/ Not applicable	Never	Not Often	Sometimes	Usually	Frequently
H1	Mentioned to others that you do business with [redacted].	0	1	2	3	4	5
H2	Made sure that others knew that you do business with [redacted].	0	1	2	3	4	5
H3	Spoke positively about [redacted] employees to others.	0	1	2	3	4	5
H4	Recommended [redacted] to family members.	0	1	2	3	4	5
H5	Spoke positively of [redacted] to others.	0	1	2	3	4	5
H6	Recommended [redacted] to acquaintances.	0	1	2	3	4	5
H7	Recommended [redacted] to close personal friends	0	1	2	3	4	5

i. **Any additional comments or suggestions?**

j. **This survey is anonymous. But if you would like us to contact you regarding a specific question, please enter your contact details below.**

APPENDIX C: TABLES

Table 4.29: Inter construct correlations – Pearson's Test

Correlations

		C1_C3	B3_B5	H1_H7	G1_G6	F1_F5	Peace_of_mind	Product_experience	Outcome_focus	Moments_of_truth
		NPS	CES	W-o-M	LI	CS				
C1_C3 "NPS"	Pearson Correlation	1								
	Sig. (2-tailed)									
	N	231								
B3_B5 "CES"	Pearson Correlation	.200**	1							
	Sig. (2-tailed)	.002								
	N	229	231							
H1_H7 "W-o-M"	Pearson Correlation	.337**	.038	1						
	Sig. (2-tailed)	.000	.563							
	N	229	229	231						
G1_G6 "LI"	Pearson Correlation	.375**	-.086	.677**	1					
	Sig. (2-tailed)	.000	.198	.000						
	N	228	228	230	230					
F1_F5 "CS"	Pearson Correlation	.271**	-.185**	.509**	.707**	1				
	Sig. (2-tailed)	.000	.005	.000	.000					
	N	231	231	231	230	233				
Peace_of_mind	Pearson Correlation	.375**	-.025	.619**	.635**	.714**	1			
	Sig. (2-tailed)	.000	.709	.000	.000	.000				
	N	231	231	231	230	233	233			
Product_experience	Pearson Correlation	.183**	.211**	.393**	.191**	.265**	.430**	1		
	Sig. (2-tailed)	.005	.001	.000	.004	.000	.000			
	N	231	231	231	230	233	233	233		
Outcome_focus	Pearson Correlation	.369**	-.063	.557**	.650**	.753**	.857**	.382**	1	
	Sig. (2-tailed)	.000	.339	.000	.000	.000	.000	.000		
	N	231	231	231	230	233	233	233	233	
Moments_of_truth	Pearson Correlation	.388**	.005	.544**	.574**	.729**	.815**	.387**	.818**	1
	Sig. (2-tailed)	.000	.937	.000	.000	.000	.000	.000	.000	
	N	231	231	231	230	233	233	233	233	233

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

Table 4.30: Inter construct correlations – Spearman's Test

Correlations

			C1_C3	B3_B5	H1_H7	G1_G6	F1_F5	Peace_of_mind	Product_experience	Outcome_focus	Moments_of_truth
			"NPS"	"CES"	"W-o-M"	"LI"	"CS"				
Spearman's rho	C1_C3 "NPS"	Correlation Coeffic	1.000								
		Sig. (2-tailed)									
		N	231								
	B3_B5 "CES"	Correlation Coeffic	.178**	1.000							
		Sig. (2-tailed)	.007								
		N	229	231							
	H1_H7 "W-o-M"	Correlation Coeffic	.333**	-.004	1.000						
		Sig. (2-tailed)	.000	.957							
		N	229	229	231						
	G1_G6 'LI'	Correlation Coeffic	.348**	-.096	.687**	1.000					
		Sig. (2-tailed)	.000	.148	.000						
		N	228	228	230	230					
	F1_F5 "CS"	Correlation Coeffic	.269**	-.218**	.532**	.715**	1.000				
		Sig. (2-tailed)	.000	.001	.000	.000					
		N	231	231	231	230	233				
	Peace_of_mind	Correlation Coeffic	.344**	-.081	.596**	.679**	.724**	1.000			
		Sig. (2-tailed)	.000	.220	.000	.000	.000				
		N	231	231	231	230	233	233			
	Product_experience	Correlation Coeffic	.232**	.178**	.384**	.275**	.342**	.427**	1.000		
		Sig. (2-tailed)	.000	.007	.000	.000	.000	.000			
		N	231	231	231	230	233	233	233		
	Outcome_focus	Correlation Coeffic	.391**	-.131*	.556**	.670**	.735**	.834**	.410**	1.000	
		Sig. (2-tailed)	.000	.047	.000	.000	.000	.000	.000		
		N	231	231	231	230	233	233	233	233	
	Moments_of_truth	Correlation Coeffic	.400**	-.051	.547**	.624**	.713**	.778**	.372**	.755**	1.000
		Sig. (2-tailed)	.000	.444	.000	.000	.000	.000	.000	.000	
		N	231	231	231	230	233	233	233	233	233

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

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

Table 4.31: Member gross income and the branch sales channel choice

Crosstab

			A4GROSSINCOME					Total
			1=< R 10 000	2=R10001-R20k	3=R20001-R30k	4=R30001-R40k	5=>R40k	
D4=Branch	1=Never	Count	0	0	3	0	0	3
		% within D4	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%
		% within A4GROSSINCOME	0.0%	0.0%	6.8%	0.0%	0.0%	1.4%
	2=Not often	Count	0	2	0	1	1	4
		% within D4	0.0%	50.0%	0.0%	25.0%	25.0%	100.0%
		% within A4GROSSINCOME	0.0%	2.4%	0.0%	6.3%	2.3%	1.8%
	3=Sometimes	Count	4	7	3	1	2	17
		% within D4	23.5%	41.2%	17.6%	5.9%	11.8%	100.0%
		% within A4GROSSINCOME	11.8%	8.5%	6.8%	6.3%	4.7%	7.8%
	4=Usually	Count	10	12	10	3	8	43
		% within D4	23.3%	27.9%	23.3%	7.0%	18.6%	100.0%
		% within A4GROSSINCOME	29.4%	14.6%	22.7%	18.8%	18.6%	19.6%
	5=Always	Count	20	61	28	11	32	152
		% within D4	13.2%	40.1%	18.4%	7.2%	21.1%	100.0%
		% within A4GROSSINCOME	58.8%	74.4%	63.6%	68.8%	74.4%	69.4%
Total		Count	34	82	44	16	43	219
		% within D4	15.5%	37.4%	20.1%	7.3%	19.6%	100.0%
		% within A4GROSSINCOME	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Sig.
Nominal by Nominal	Phi	.309	.184
	Cramer's V	.154	.184
N of Valid Cases		219	

Table 4.32: Member gross income and the call centre sales channel choice

Crosstab

			A4GROSSINCOME					
			1=< R 10 000	2=R10001-R20k	3=R20001-R30k	4=R30001-R40k	5=>R40k	Total
D5=Call centre	1=Never	Count	11	32	17	3	14	77
		% within D5	14.3%	41.6%	22.1%	3.9%	18.2%	100.0%
		% within A4GROSSINCOME	32.4%	41.6%	40.5%	17.6%	34.1%	36.5%
	2=Not often	Count	7	18	4	3	6	38
		% within D5	18.4%	47.4%	10.5%	7.9%	15.8%	100.0%
		% within A4GROSSINCOME	20.6%	23.4%	9.5%	17.6%	14.6%	18.0%
	3=Sometimes	Count	6	15	11	3	15	50
		% within D5	12.0%	30.0%	22.0%	6.0%	30.0%	100.0%
		% within A4GROSSINCOME	17.6%	19.5%	26.2%	17.6%	36.6%	23.7%
	4=Usually	Count	6	6	7	5	4	28
		% within D5	21.4%	21.4%	25.0%	17.9%	14.3%	100.0%
		% within A4GROSSINCOME	17.6%	7.8%	16.7%	29.4%	9.8%	13.3%
	5=Always	Count	4	6	3	3	2	18
		% within D5	22.2%	33.3%	16.7%	16.7%	11.1%	100.0%
		% within A4GROSSINCOME	11.8%	7.8%	7.1%	17.6%	4.9%	8.5%
Total		Count	34	77	42	17	41	211
		% within D5	16.1%	36.5%	19.9%	8.1%	19.4%	100.0%
		% within A4GROSSINCOME	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.303	.247
	Cramer's V	.152	.247
N of Valid Cases		211	

Table 4.33: Member gross income and the service point sales channel choice

Crosstab

			A4GROSSINCOME					Total
			1=< R 10 000	2=R10001-R20k	3=R20001-R30k	4=R30001-R40k	5=>R40k	
D6=Service point	1=Never	Count	7	30	19	4	14	74
		% within D6	9.5%	40.5%	25.7%	5.4%	18.9%	100.0%
		% within A4GROSSINCOME	20.6%	39.0%	45.2%	25.0%	34.1%	35.2%
	2=Not Often	Count	5	6	6	4	9	30
		% within D6	16.7%	20.0%	20.0%	13.3%	30.0%	100.0%
		% within A4GROSSINCOME	14.7%	7.8%	14.3%	25.0%	22.0%	14.3%
	3=Sometimes	Count	11	18	8	4	11	52
		% within D6	21.2%	34.6%	15.4%	7.7%	21.2%	100.0%
		% within A4GROSSINCOME	32.4%	23.4%	19.0%	25.0%	26.8%	24.8%
	4=Usually	Count	2	13	3	0	4	22
		% within D6	9.1%	59.1%	13.6%	0.0%	18.2%	100.0%
		% within A4GROSSINCOME	5.9%	16.9%	7.1%	0.0%	9.8%	10.5%
	5=Always	Count	9	10	6	4	3	32
		% within D6	28.1%	31.3%	18.8%	12.5%	9.4%	100.0%
		% within A4GROSSINCOME	26.5%	13.0%	14.3%	25.0%	7.3%	15.2%
Total		Count	34	77	42	16	41	210
		% within D6	16.2%	36.7%	20.0%	7.6%	19.5%	100.0%
		% within A4GROSSINCOME	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.327	.130
	Cramer's V	.163	.130
N of Valid Cases		210	

Table 4.34: Level in the organisation and the branch sales channel choice

Crosstab

			A5LEVELINORG							
			1=Gen. worker	2=Supervisory	3=Mid. Man.	4=Snr. Man	5=Exec	6=Retired	7=Other	Total
D4=Branch	1=Never	Count	1	2	0	0	0	0	0	3
		% within D4	33.3%	66.7%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
		% within	.9%	4.5%	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%
	2=Not often	Count	1	1	2	0	0	0	0	4
		% within D4	25.0%	25.0%	50.0%	0.0%	0.0%	0.0%	0.0%	100.0%
		% within	.9%	2.3%	4.8%	0.0%	0.0%	0.0%	0.0%	1.8%
	3=Sometimes	Count	7	5	1	0	1	1	2	17
		% within D4	41.2%	29.4%	5.9%	0.0%	5.9%	5.9%	11.8%	100.0%
		% within	6.2%	11.4%	2.4%	0.0%	100.0%	50.0%	18.2%	7.5%
	4=Usually	Count	24	7	6	3	0	1	5	46
		% within D4	52.2%	15.2%	13.0%	6.5%	0.0%	2.2%	10.9%	100.0%
		% within	21.2%	15.9%	14.3%	20.0%	0.0%	50.0%	45.5%	20.2%
	5=Always	Count	80	29	33	12	0	0	4	158
		% within D4	50.6%	18.4%	20.9%	7.6%	0.0%	0.0%	2.5%	100.0%
		% within	70.8%	65.9%	78.6%	80.0%	0.0%	0.0%	36.4%	69.3%
Total		Count	113	44	42	15	1	2	11	228
		% within D4	49.6%	19.3%	18.4%	6.6%	.4%	.9%	4.8%	100.0%
		% within A5LEVELINORG	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.419	.021
	Cramer's V	.209	.021
N of Valid Cases		228	

Table 4.35: Level in the organisation and the call centre sales channel choice

Crosstab

			A5LEVELINORG							
			1=Gen. worker	2=Supervisory	3=Mid. Man.	4=Snr. Man	5=Exec	6=Retired	7=Other	Total
D5=Call centre	1=Never	Count	38	18	14	5	0	0	2	77
		% within D5	49.4%	23.4%	18.2%	6.5%	0.0%	0.0%	2.6%	100.0%
		% within	34.2%	42.9%	36.8%	33.3%	0.0%	0.0%	20.0%	35.2%
	2=Not often	Count	22	7	6	2	1	0	2	40
		% within D5	55.0%	17.5%	15.0%	5.0%	2.5%	0.0%	5.0%	100.0%
		% within	19.8%	16.7%	15.8%	13.3%	100.0%	0.0%	20.0%	18.3%
	3=Sometimes	Count	27	8	9	5	0	1	4	54
		% within D5	50.0%	14.8%	16.7%	9.3%	0.0%	1.9%	7.4%	100.0%
		% within	24.3%	19.0%	23.7%	33.3%	0.0%	50.0%	40.0%	24.7%
	4=Usually	Count	14	5	7	2	0	1	1	30
		% within D5	46.7%	16.7%	23.3%	6.7%	0.0%	3.3%	3.3%	100.0%
		% within	12.6%	11.9%	18.4%	13.3%	0.0%	50.0%	10.0%	13.7%
	5=Always	Count	10	4	2	1	0	0	1	18
		% within D5	55.6%	22.2%	11.1%	5.6%	0.0%	0.0%	5.6%	100.0%
		% within	9.0%	9.5%	5.3%	6.7%	0.0%	0.0%	10.0%	8.2%
Total		Count	111	42	38	15	1	2	10	219
		% within D5	50.7%	19.2%	17.4%	6.8%	.5%	.9%	4.6%	100.0%
		% within A5LEVELINORG	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.250	.954
	Cramer's V	.125	.954
N of Valid Cases		219	

Table 4.36: Level in the organisation and the service point sales channel choice

Crosstab

			A5LEVELINORG							
			1=Gen. worker	2=Supervisory	3=Mid. Man.	4=Snr. Man	5=Exec	6=Retired	7=Other	Total
D6=Service point	1=Never	Count	33	20	15	5	0	1	2	76
		% within D6	43.4%	26.3%	19.7%	6.6%	0.0%	1.3%	2.6%	100.0%
		% within	30.0%	48.8%	39.5%	33.3%	0.0%	50.0%	20.0%	35.0%
	2=Not Often	Count	13	6	4	1	1	0	5	30
		% within D6	43.3%	20.0%	13.3%	3.3%	3.3%	0.0%	16.7%	100.0%
		% within	11.8%	14.6%	10.5%	6.7%	100.0%	0.0%	50.0%	13.8%
	3=Sometimes	Count	29	8	10	4	0	0	2	53
		% within D6	54.7%	15.1%	18.9%	7.5%	0.0%	0.0%	3.8%	100.0%
		% within	26.4%	19.5%	26.3%	26.7%	0.0%	0.0%	20.0%	24.4%
	4=Usually	Count	13	3	5	2	0	1	1	25
		% within D6	52.0%	12.0%	20.0%	8.0%	0.0%	4.0%	4.0%	100.0%
		% within	11.8%	7.3%	13.2%	13.3%	0.0%	50.0%	10.0%	11.5%
	5=Always	Count	22	4	4	3	0	0	0	33
		% within D6	66.7%	12.1%	12.1%	9.1%	0.0%	0.0%	0.0%	100.0%
		% within	20.0%	9.8%	10.5%	20.0%	0.0%	0.0%	0.0%	15.2%
Total		Count	110	41	38	15	1	2	10	217
		% within D6	50.7%	18.9%	17.5%	6.9%	.5%	.9%	4.6%	100.0%
		% within A5LEVELINORG	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.377	.159
	Cramer's V	.188	.159
N of Valid Cases		217	

Table 4.37: Qualification and the branch sales channel choice

Crosstab

			A6QUALIFICATION							
			1=St5 / Gr7	2=St8 / Gr 10	3=Matric / Gr12 / N3	4=Certf.	5=Dipl.	6=Degree	7=Post Grad. Degree	Total
D4=Branch	1=Never	Count	0	0	0	1	0	1	1	3
		% within D4	0.0%	0.0%	0.0%	33.3%	0.0%	33.3%	33.3%	100.0%
		% within	0.0%	0.0%	0.0%	4.8%	0.0%	4.2%	6.7%	1.3%
	2=Not often	Count	1	0	0	0	1	1	1	4
		% within D4	25.0%	0.0%	0.0%	0.0%	25.0%	25.0%	25.0%	100.0%
		% within	20.0%	0.0%	0.0%	0.0%	1.5%	4.2%	6.7%	1.7%
	3=Sometimes	Count	1	0	10	1	2	2	1	17
		% within D4	5.9%	0.0%	58.8%	5.9%	11.8%	11.8%	5.9%	100.0%
		% within	20.0%	0.0%	11.8%	4.8%	3.1%	8.3%	6.7%	7.4%
	4=Usually	Count	0	4	21	2	14	3	2	46
		% within D4	0.0%	8.7%	45.7%	4.3%	30.4%	6.5%	4.3%	100.0%
		% within	0.0%	28.6%	24.7%	9.5%	21.5%	12.5%	13.3%	20.1%
	5=Always	Count	3	10	54	17	48	17	10	159
		% within D4	1.9%	6.3%	34.0%	10.7%	30.2%	10.7%	6.3%	100.0%
		% within	60.0%	71.4%	63.5%	81.0%	73.8%	70.8%	66.7%	69.4%
Total		Count	5	14	85	21	65	24	15	229
		% within D4	2.2%	6.1%	37.1%	9.2%	28.4%	10.5%	6.6%	100.0%
		% within A6QUALIFICATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.393	.063
	Cramer's V	.197	.063
N of Valid Cases		229	

Table 4.38: Qualification and the call centre sales channel choice

Crosstab

			A6QUALIFICATION							
			1=St5 / Gr7	2=St8 / Gr 10	3=Matric / Gr12 / N3	4=Certf.	5=Dipl.	6=Degree	7=Post Grad. Degree	Total
D5=Call centre	1=Never	Count	1	0	31	11	21	7	6	77
		% within D5	1.3%	0.0%	40.3%	14.3%	27.3%	9.1%	7.8%	100.0%
		% within	20.0%	0.0%	36.9%	55.0%	35.0%	29.2%	42.9%	35.0%
	2=Not often	Count	0	4	16	3	12	2	3	40
		% within D5	0.0%	10.0%	40.0%	7.5%	30.0%	5.0%	7.5%	100.0%
		% within	0.0%	30.8%	19.0%	15.0%	20.0%	8.3%	21.4%	18.2%
	3=Sometimes	Count	2	3	19	2	17	6	5	54
		% within D5	3.7%	5.6%	35.2%	3.7%	31.5%	11.1%	9.3%	100.0%
		% within	40.0%	23.1%	22.6%	10.0%	28.3%	25.0%	35.7%	24.5%
	4=Usually	Count	2	5	8	1	8	6	0	30
		% within D5	6.7%	16.7%	26.7%	3.3%	26.7%	20.0%	0.0%	100.0%
		% within	40.0%	38.5%	9.5%	5.0%	13.3%	25.0%	0.0%	13.6%
	5=Always	Count	0	1	10	3	2	3	0	19
		% within D5	0.0%	5.3%	52.6%	15.8%	10.5%	15.8%	0.0%	100.0%
		% within	0.0%	7.7%	11.9%	15.0%	3.3%	12.5%	0.0%	8.6%
Total		Count	5	13	84	20	60	24	14	220
		% within D5	2.3%	5.9%	38.2%	9.1%	27.3%	10.9%	6.4%	100.0%
		% within A6QUALIFICATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Sig.
Nominal by Nominal	Phi	.402	.061
	Cramer's V	.201	.061
N of Valid Cases		220	

Table 4.39: Qualification and the service point sales channel choice

Crosstab

			A6QUALIFICATION							
			1=St5 / Gr7	2=St8 / Gr 10	3=Matric / Gr12 / N3	4=Certf.	5=Dipl.	6=Degree	7=Post Grad. Degree	Total
D6=Service point	1=Never	Count	1	2	29	10	23	7	4	76
		% within D6	1.3%	2.6%	38.2%	13.2%	30.3%	9.2%	5.3%	100.0%
		% within	16.7%	15.4%	34.9%	52.6%	38.3%	30.4%	28.6%	34.9%
	2=Not Often	Count	2	1	8	1	9	5	4	30
		% within D6	6.7%	3.3%	26.7%	3.3%	30.0%	16.7%	13.3%	100.0%
		% within	33.3%	7.7%	9.6%	5.3%	15.0%	21.7%	28.6%	13.8%
	3=Sometimes	Count	1	8	17	2	18	4	3	53
		% within D6	1.9%	15.1%	32.1%	3.8%	34.0%	7.5%	5.7%	100.0%
		% within	16.7%	61.5%	20.5%	10.5%	30.0%	17.4%	21.4%	24.3%
	4=Usually	Count	0	1	14	2	4	2	2	25
		% within D6	0.0%	4.0%	56.0%	8.0%	16.0%	8.0%	8.0%	100.0%
		% within	0.0%	7.7%	16.9%	10.5%	6.7%	8.7%	14.3%	11.5%
	5=Always	Count	2	1	15	4	6	5	1	34
		% within D6	5.9%	2.9%	44.1%	11.8%	17.6%	14.7%	2.9%	100.0%
		% within	33.3%	7.7%	18.1%	21.1%	10.0%	21.7%	7.1%	15.6%
Total		Count	6	13	83	19	60	23	14	218
		% within D6	2.8%	6.0%	38.1%	8.7%	27.5%	10.6%	6.4%	100.0%
		% within A6QUALIFICATION	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Sig.
Nominal by Nominal	Phi	.381	.135
	Cramer's V	.191	.135
N of Valid Cases		218	

Table 4.40: Language and the branch sales channels choice

Crosstab

			A7LANGUAGE								
			1 = Afrikaans	2 = English	3 = Ndebele	4 = Sotho	5 = Tswana	6 = Xhosa	7 = Zulu	8 = Other	Total
D4=Branch	1=Never	Count	2	0	0	1	0	0	0	0	3
		% within D4	66.7%	0.0%	0.0%	33.3%	0.0%	0.0%	0.0%	0.0%	100.0%
		% within A7LANGUAGE	2.0%	0.0%	0.0%	3.6%	0.0%	0.0%	0.0%	0.0%	1.3%
	2=Not often	Count	2	0	0	1	0	1	0	0	4
		% within D4	50.0%	0.0%	0.0%	25.0%	0.0%	25.0%	0.0%	0.0%	100.0%
		% within A7LANGUAGE	2.0%	0.0%	0.0%	3.6%	0.0%	25.0%	0.0%	0.0%	1.8%
	3=Sometimes	Count	3	2	1	2	2	0	7	0	17
		% within D4	17.6%	11.8%	5.9%	11.8%	11.8%	0.0%	41.2%	0.0%	100.0%
		% within A7LANGUAGE	3.0%	9.1%	9.1%	7.1%	33.3%	0.0%	15.6%	0.0%	7.5%
	4=Usually	Count	22	3	3	4	1	1	8	3	45
		% within D4	48.9%	6.7%	6.7%	8.9%	2.2%	2.2%	17.8%	6.7%	100.0%
		% within A7LANGUAGE	21.8%	13.6%	27.3%	14.3%	16.7%	25.0%	17.8%	30.0%	19.8%
	5=Always	Count	72	17	7	20	3	2	30	7	158
		% within D4	45.6%	10.8%	4.4%	12.7%	1.9%	1.3%	19.0%	4.4%	100.0%
		% within A7LANGUAGE	71.3%	77.3%	63.6%	71.4%	50.0%	50.0%	66.7%	70.0%	69.6%
Total		Count	101	22	11	28	6	4	45	10	227
		% within D4	44.5%	9.7%	4.8%	12.3%	2.6%	1.8%	19.8%	4.4%	100.0%
		% within A7LANGUAGE	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Sig.
Nominal by Nominal	Phi	.383	.225
	Cramer's V	.192	.225
N of Valid Cases		227	

Table 4.41: Language and the call centre sales channels choice

Crosstab

			A7LANGUAGE								Total
			1 = Afrikaans	2 = English	3 = Ndebele	4 = Sotho	5 = Tswana	6 = Xhosa	7 = Zulu	8 = Other	
D5=Call centre	1=Never	Count	41	8	1	9	1	2	14	0	76
		% within D5	53.9%	10.5%	1.3%	11.8%	1.3%	2.6%	18.4%	0.0%	100.0%
		% within A7LANGUAGE	43.2%	38.1%	9.1%	33.3%	20.0%	50.0%	31.1%	0.0%	34.9%
	2=Not often	Count	9	4	4	6	1	1	12	3	40
		% within D5	22.5%	10.0%	10.0%	15.0%	2.5%	2.5%	30.0%	7.5%	100.0%
		% within A7LANGUAGE	9.5%	19.0%	36.4%	22.2%	20.0%	25.0%	26.7%	30.0%	18.3%
	3=Sometimes	Count	25	5	5	6	1	0	8	3	53
		% within D5	47.2%	9.4%	9.4%	11.3%	1.9%	0.0%	15.1%	5.7%	100.0%
		% within A7LANGUAGE	26.3%	23.8%	45.5%	22.2%	20.0%	0.0%	17.8%	30.0%	24.3%
	4=Usually	Count	12	2	0	5	2	1	5	3	30
		% within D5	40.0%	6.7%	0.0%	16.7%	6.7%	3.3%	16.7%	10.0%	100.0%
		% within A7LANGUAGE	12.6%	9.5%	0.0%	18.5%	40.0%	25.0%	11.1%	30.0%	13.8%
	5=Always	Count	8	2	1	1	0	0	6	1	19
		% within D5	42.1%	10.5%	5.3%	5.3%	0.0%	0.0%	31.6%	5.3%	100.0%
		% within A7LANGUAGE	8.4%	9.5%	9.1%	3.7%	0.0%	0.0%	13.3%	10.0%	8.7%
Total		Count	95	21	11	27	5	4	45	10	218
		% within D5	43.6%	9.6%	5.0%	12.4%	2.3%	1.8%	20.6%	4.6%	100.0%
		% within A7LANGUAGE	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.379	.304
	Cramer's V	.189	.304
N of Valid Cases		218	

Table 4.42: Language and the service point sales channels choice

Crosstab

			A7LANGUAGE								Total
			1 = Afrikaans	2 = English	3 = Ndebele	4 = Sotho	5 = Tswana	6 = Xhosa	7 = Zulu	8 = Other	
D6=Service point	1=Never	Count	40	7	4	10	0	1	12	1	75
		% within D6	53.3%	9.3%	5.3%	13.3%	0.0%	1.3%	16.0%	1.3%	100.0%
		% within A7LANGUAGE	43.0%	33.3%	36.4%	37.0%	0.0%	25.0%	26.7%	10.0%	34.7%
	2=Not Often	Count	14	3	0	2	0	0	9	2	30
		% within D6	46.7%	10.0%	0.0%	6.7%	0.0%	0.0%	30.0%	6.7%	100.0%
		% within A7LANGUAGE	15.1%	14.3%	0.0%	7.4%	0.0%	0.0%	20.0%	20.0%	13.9%
	3=Sometimes	Count	19	7	3	6	3	1	8	5	52
		% within D6	36.5%	13.5%	5.8%	11.5%	5.8%	1.9%	15.4%	9.6%	100.0%
		% within A7LANGUAGE	20.4%	33.3%	27.3%	22.2%	60.0%	25.0%	17.8%	50.0%	24.1%
	4=Usually	Count	9	2	1	3	1	1	7	1	25
		% within D6	36.0%	8.0%	4.0%	12.0%	4.0%	4.0%	28.0%	4.0%	100.0%
		% within A7LANGUAGE	9.7%	9.5%	9.1%	11.1%	20.0%	25.0%	15.6%	10.0%	11.6%
	5=Always	Count	11	2	3	6	1	1	9	1	34
		% within D6	32.4%	5.9%	8.8%	17.6%	2.9%	2.9%	26.5%	2.9%	100.0%
		% within A7LANGUAGE	11.8%	9.5%	27.3%	22.2%	20.0%	25.0%	20.0%	10.0%	15.7%
Total		Count	93	21	11	27	5	4	45	10	216
		% within D6	43.1%	9.7%	5.1%	12.5%	2.3%	1.9%	20.8%	4.6%	100.0%
		% within A7LANGUAGE	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Sig.
Nominal by Nominal	Phi	.341	.620
	Cramer's V	.171	.620
N of Valid Cases		216	

Table 4.43: ANOVA Matrix

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Peace_of_mind	Between Groups	3.356	4	.839	1.549	.189
	Within Groups	123.526	228	.542		
	Total	126.882	232			
Product_experience	Between Groups	7.316	4	1.829	2.368	.054
	Within Groups	176.077	228	.772		
	Total	183.393	232			
Outcome_focus	Between Groups	6.148	4	1.537	2.557	.040
	Within Groups	137.067	228	.601		
	Total	143.215	232			
Moments_of_truth	Between Groups	5.434	4	1.359	2.273	.062
	Within Groups	136.259	228	.598		
	Total	141.693	232			
C1_C3	Between Groups	23.160	4	5.790	5.940	.000
	Within Groups	220.280	226	.975		
	Total	243.440	230			
B3_B5	Between Groups	17.844	4	4.461	2.782	.028
	Within Groups	362.396	226	1.604		
	Total	380.240	230			
H1_H7	Between Groups	2.999	4	.750	1.056	.379
	Within Groups	160.542	226	.710		
	Total	163.541	230			
G1_G6	Between Groups	2.419	4	.605	1.436	.223
	Within Groups	94.721	225	.421		
	Total	97.140	229			
F1_F5	Between Groups	5.202	4	1.301	2.508	.043
	Within Groups	118.249	228	.519		
	Total	123.451	232			

Table 4.44: Age and the service point sales channel

Crosstab

			D6					
			1	2	3	4	5	Total
Agegroups	<30yr	Count	15	7	9	4	7	42
		% within Agegroups	35.7%	16.7%	21.4%	9.5%	16.7%	100.0%
		% within D6	20.5%	24.1%	17.0%	17.4%	21.2%	19.9%
	30-39yr	Count	16	9	16	12	12	65
		% within Agegroups	24.6%	13.8%	24.6%	18.5%	18.5%	100.0%
		% within D6	21.9%	31.0%	30.2%	52.2%	36.4%	30.8%
	40-49yr	Count	20	9	20	3	9	61
		% within Agegroups	32.8%	14.8%	32.8%	4.9%	14.8%	100.0%
		% within D6	27.4%	31.0%	37.7%	13.0%	27.3%	28.9%
	50-59yr	Count	17	4	8	4	5	38
		% within Agegroups	44.7%	10.5%	21.1%	10.5%	13.2%	100.0%
		% within D6	23.3%	13.8%	15.1%	17.4%	15.2%	18.0%
	60+yr	Count	5	0	0	0	0	5
		% within Agegroups	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
		% within D6	6.8%	0.0%	0.0%	0.0%	0.0%	2.4%
Total		Count	73	29	53	23	33	211
		% within Agegroups	34.6%	13.7%	25.1%	10.9%	15.6%	100.0%
		% within D6	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.316	.176
	Cramer's	.158	.176
N of Valid Cases		211	

Table 4.45: Age and the branch sales channel

Crosstab

			D4					
			1	2	3	4	5	Total
Agegroups	<30yr	Count	1	0	2	13	26	42
		% within Agegroups	2.4%	0.0%	4.8%	31.0%	61.9%	100.0%
		% within D4	33.3%	0.0%	11.8%	28.9%	17.0%	18.9%
	30-39yr	Count	1	4	4	11	47	67
		% within Agegroups	1.5%	6.0%	6.0%	16.4%	70.1%	100.0%
		% within D4	33.3%	100.0%	23.5%	24.4%	30.7%	30.2%
	40-49yr	Count	0	0	7	11	46	64
		% within Agegroups	0.0%	0.0%	10.9%	17.2%	71.9%	100.0%
		% within D4	0.0%	0.0%	41.2%	24.4%	30.1%	28.8%
	50-59yr	Count	1	0	3	9	31	44
		% within Agegroups	2.3%	0.0%	6.8%	20.5%	70.5%	100.0%
		% within D4	33.3%	0.0%	17.6%	20.0%	20.3%	19.8%
	60+yr	Count	0	0	1	1	3	5
		% within Agegroups	0.0%	0.0%	20.0%	20.0%	60.0%	100.0%
		% within D4	0.0%	0.0%	5.9%	2.2%	2.0%	2.3%
Total		Count	3	4	17	45	153	222
		% within Agegroups	1.4%	1.8%	7.7%	20.3%	68.9%	100.0%
		% within D4	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.277	.381
	Cramer's	.139	.381
N of Valid Cases		222	

Table 4.46: Age and the call centre sales channel

Crosstab

			D5					
			1	2	3	4	5	Total
Agegroups	<30yr	Count	13	9	10	5	5	42
		% within Agegroups	31.0%	21.4%	23.8%	11.9%	11.9%	100.0%
		% within D5	17.6%	22.5%	19.6%	17.2%	26.3%	19.7%
	30-39yr	Count	20	15	13	11	6	65
		% within Agegroups	30.8%	23.1%	20.0%	16.9%	9.2%	100.0%
		% within D5	27.0%	37.5%	25.5%	37.9%	31.6%	30.5%
	40-49yr	Count	21	8	17	9	6	61
		% within Agegroups	34.4%	13.1%	27.9%	14.8%	9.8%	100.0%
		% within D5	28.4%	20.0%	33.3%	31.0%	31.6%	28.6%
	50-59yr	Count	16	8	10	4	2	40
		% within Agegroups	40.0%	20.0%	25.0%	10.0%	5.0%	100.0%
		% within D5	21.6%	20.0%	19.6%	13.8%	10.5%	18.8%
	60+yr	Count	4	0	1	0	0	5
		% within Agegroups	80.0%	0.0%	20.0%	0.0%	0.0%	100.0%
		% within D5	5.4%	0.0%	2.0%	0.0%	0.0%	2.3%
Total		Count	74	40	51	29	19	213
		% within Agegroups	34.7%	18.8%	23.9%	13.6%	8.9%	100.0%
		% within D5	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.225	.824
	Cramer's V	.112	.824
N of Valid Cases		213	