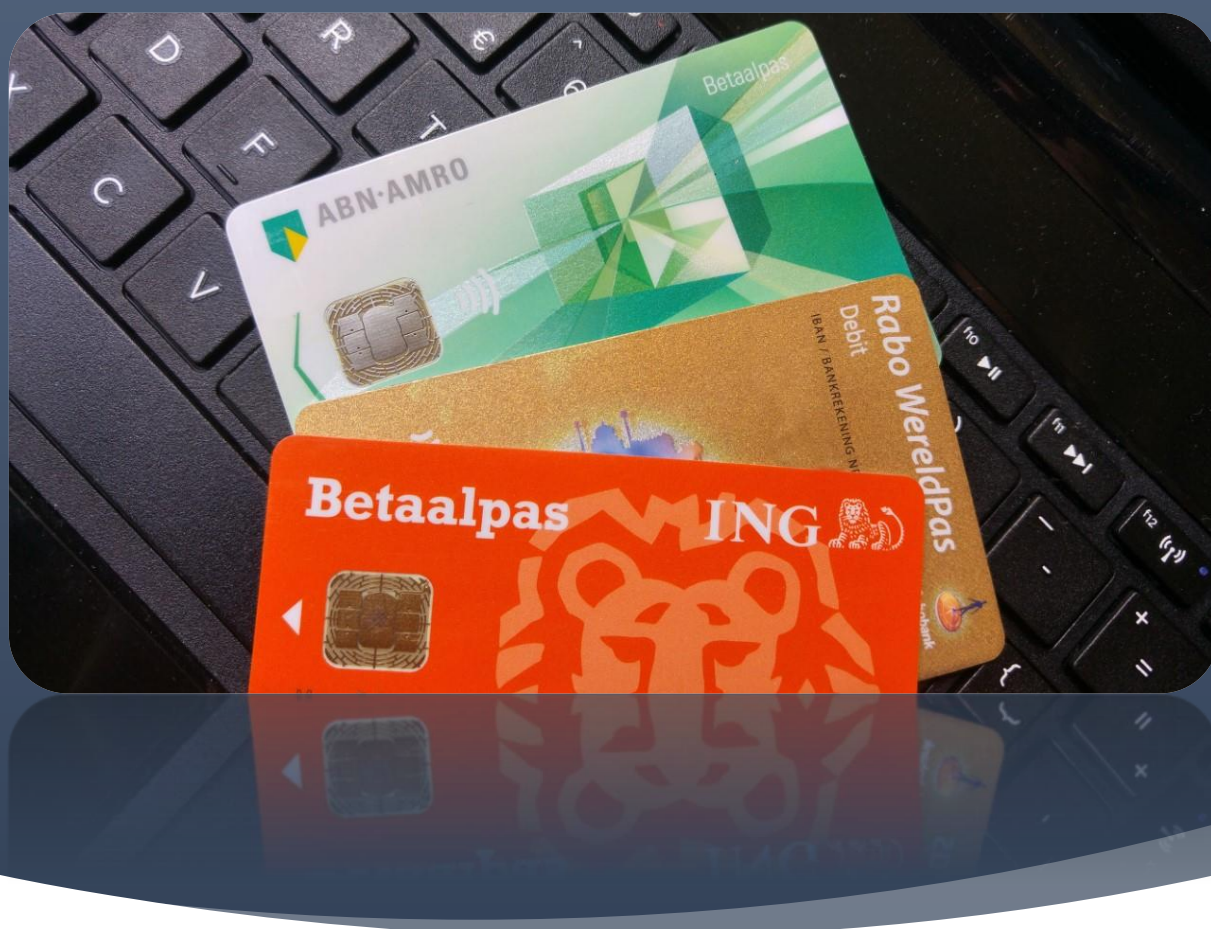


THE IMPACT OF CUSTOMER-BANK BRAND VALUE CONGRUENCE ON ONLINE CUSTOMER ENGAGEMENT BEHAVIOUR

A STUDY IN THE DUTCH RETAIL BANKING SECTOR



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The impact of customer-bank brand value congruence
on online customer engagement behaviour

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*I hereby declare that this Master thesis is an original piece of work, written by myself alone.
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Abstract

The financial crisis almost caused retail banks in The Netherlands to bankruptcy. Even now traditional retail banks are still dealing with an image problem, which makes it hard to maintain and develop profitable relationships with their clients. Value congruence, the similarity between a customer's personal values and their perceptions of bank brand values, has been found to increase important relationship dimensions such as satisfaction, trust, affective commitment, and loyalty. This study expands that knowledge by investigating the impact of value congruence on new online customer engagement behaviours. These include positive online word-of-mouth, participation in online co-creation projects, online community participation and mobile banking app usage. Structural equation modelling technique Partial Least Squares (PLS) was used to analyse data gathered from 271 clients of Dutch retail bank brands ABN AMRO, ING, and Rabobank. The results show customer-bank brand value congruence increases positive online word-of-mouth and participation in online co-creation projects. This effect is fully mediated by satisfaction and affective commitment, trust does not play a role as mediator. Contrary to expectations online community participation decreases when there is good fit between the customer's and bank brand values, and no significant effect on mobile banking app usage was found. Additional analysis reveals benevolence and self-direction are the strongest influencing value dimensions, these consist of values such as honest, helpful, responsible, choosing own goals, self-respect and independence. This knowledge can be used in marketing practice to change customers' perceptions of the bank brand, and by this increase relationship quality and online engagement behaviours.

Chapter 1 Introduction

After multiple years of flourishing business in the banking sector, the financial crisis from 2007-2009 almost caused retail banks in The Netherlands to bankruptcy. In 2008 ABN AMRO Bank was acquired by the government, and ING Bank got a capital injection of 10 billion Euro to ensure the savings of millions of inhabitants (Rijksoverheid, 2015). The financial crisis was initially caused by banks in the United States who gave out risky mortgages since 2000. These mortgages were sold with flexible interest rates at a time when the interest rate was low. When in 2007 the interest rate rose again, many people in the United States with such a mortgage could not afford to pay off their house to the bank anymore. However, in the meantime these risky mortgages had been sold in bundles for investment purposes to banks worldwide. This caused the financial crisis to spread fast across the globe and because of this banks worldwide could not prevent bankruptcy (Rijksoverheid, 2017). Although the Dutch government prevented major retail banks in The Netherlands from going bankrupt, consumers' trust in banks was lost and this impaired long-term relationships. Loyal customers felt betrayed and switched to alternative banks actively carrying out to value sustainability and social responsibility. An example of such a bank is Triodos Bank, who from the start of the financial crisis until 2012 even doubled its customer base (Triodos Bank, 2013). Even now traditional retail banks (e.g. ABN AMRO, ING Bank, Rabobank) are still dealing with an image problem due to the financial crisis, which makes it hard to maintain and develop profitable relationships with their clients. Zhang & Bloemer (2008, p.161) found that value congruence, defined as "the similarity between a consumer's own personal values and perceptions of service brand values", is a motivator for the development and maintenance of such relationships. Zhang & Bloemer (2008) researched the effect of value congruence on relationship quality dimensions and -outcomes in the context of service brands among which four major Dutch bank brands were represented. In the research was found that customer-brand value congruence has a positive effect on satisfaction, trust, and affective commitment. These are in turn positively mediating the effect of value congruence on loyalty in terms of positive word-of-mouth (WOM), repurchase intention and price insensitivity. From a relationship marketing perspective knowing which values are important to customers can help to build brand values that match those of the customer, and these brand values can then be used in campaigns to regain a positive image and develop long-term relationships with customers (Zhang & Bloemer, 2008). Despite it is known that customer-brand value congruence has a positive effect on the relationship quality dimensions and outcomes

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described above, the effect of value congruence on customer engagement behaviours other than positive word-of-mouth has not been researched yet. This is surprising as customer engagement was found to increase corporate performance including sales growth, competitive advantage, and profitability (Brodie et al., 2011). Moreover, the banking sector has rapidly changed from a traditional to an online banking environment in which new types of customer engagement behaviours popped-up. Giannakis-Bompolis & Boutsouki (2014) for example distinguished e-word of mouth (eWOM), participation in community groups, and co-creation as new types of customer engagement behaviours with Greek retail banks. Besides customers' usage of mobile banking apps can be considered a new type of customer engagement behaviour. Customer engagement behaviours are thus not about the purchase itself, but go beyond and result from a customers' motivational drivers (Van Doorn et al., 2010). In conclusion, there is a lack of knowledge in scientific literature regarding the effects of customer-bank brand value congruence on new types of online customer engagement behaviour in the Dutch retail banking sector. Therefore, the purpose of this research is to expand the research by Zhang & Bloemer (2008) through investigating the influence of customer-bank brand value congruence on new types of online customer engagement behaviour in the Dutch retail banking sector, including the possible mediation by relationship quality dimensions satisfaction, trust, and affective commitment. This to be able to make recommendations for the development of marketing strategies that take value congruence into account from a retail banking perspective. In line with this purpose the central question to be answered in this research is:

To what extent does customer-bank brand value congruence influence online customer engagement behaviour in the Dutch retail banking sector, and how does relationship quality mediate this relationship?

In this study it is proposed that value congruence between a customer's own values and the customer's perceptions of the bank brand values positively influences online customer engagement behaviour. Based on Zhang & Bloemer (2008) this effect is expected to be mediated by three relationship quality dimensions; satisfaction, trust, and affective commitment. The results of this research are relevant for scientists and practitioners. From a scientific perspective it expands knowledge about the effects of customer-bank brand value congruence on online customer engagement behaviour in a retail banking context which has not been done before. This knowledge clarifies to which extent value congruence influences customers' online engagement behaviours, and therefore can be used in future research on online engagement behaviours. From a practitioner's perspective this research is useful for the

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development of marketing strategies that use customer-brand value congruence to improve relationship quality and its outcomes such as loyalty, online engagement behaviours and corporate performance in the banking sector and beyond. After investigating which value dimensions are important to specific customer groups, it can be used to create a positive link between the customer's personal values and the bank brand, increasing value congruence and desirable online engagement behaviours. In upcoming chapters the key concepts of this study will be discussed based on a literature review (chapter 2), hereafter the conceptual framework including hypotheses will be presented. Then the research strategy and data gathering method will be discussed in chapter 3, including a pre-test on values applicable to bank brands. In chapter 4 the results will be presented, and then discussed in chapter 5. This research ends with a conclusion and implications for scientists and practitioners.

Chapter 2 Theoretical framework

The theoretical foundation of this research is based on the positive effects of consumer-brand value congruence on relationship quality dimensions and -outcomes. Since 2008, when Zhang & Bloemer published their research, several studies have reported a positive effect of the relationship quality dimensions satisfaction, trust, or affective commitment on customer engagement behaviours. These same relationship quality dimensions were found to be mediating the relationship between consumer-brand value congruence and relationship outcomes such as positive word-of-mouth in Zhang & Bloemer's research (2008). Therefore, it is to be expected that there might also be a direct positive effect of consumer-brand value congruence on customer engagement behaviours, and an indirect effect with the relationship quality dimensions as mediators. In this chapter all key concepts of this research will be discussed, namely consumer-brand value congruence, online customer engagement behaviour, and relationship quality dimensions satisfaction, trust, and affective commitment. Thereafter hypotheses will be formulated and a corresponding conceptual framework presented (figure 1).

2.1 Customer-brand value congruence

Value congruence has its roots in two research streams: organisational psychology and social psychology (Zhang & Bloemer, 2008). The first research stream is based on the similarity-attraction theory in the context of employees' attachment to their employer. The similarity-attraction theory can be explained by the idea that people are willing to create and maintain relationships with others that are similar to themselves (Zhang & Bloemer, 2008). In the context of employees and their employer, value congruence is an important foundation for the level of psychological attachment from the employee to his/her employer (O'Reilly & Chatman, 1986; Hall et al., 1970; Kelman, 1958). This attachment based on value congruence between the employee and the employer has also been found to increase satisfaction, commitment, and loyalty (Zhang & Bloemer, 2008). The second research stream from social psychology literature has focused on the effect of similarity on relationship quality and its outcomes such as loyalty and affective commitment (Zhang & Bloemer, 2008). It was found that people who were highly similar developed favourable attitudes and relationship quality increased. It becomes clear when looking at these two research streams that until 2008, when Zhang & Bloemer published their research, the concept of value congruence was not yet applied to the relationship between consumers and brands in a service context. They were the

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first to explore the effect of value congruence on key relationship marketing concepts such as satisfaction, trust, affective commitment and loyalty from this perspective. From then on consumer-brand value congruence was referred to as “the similarity between a consumers’ own personal values and his/her perception of the service brands’ values” (Zhang & Bloemer, 2008, p.162). In this definition personal values are the belief that one way of doing things is personally or socially more preferable than another way of doing things, and that service brand values are the personal values applicable and relevant to the service brand (Zhang & Bloemer, 2008). Thus when a consumer’s personal values are congruent or similar to their perception of the service brand values, it positively influences the quality of the relationship and its outcomes. Ennew & Sekhon (2007), who studied the trustworthiness of financial services, found that shared values (or value congruence) are still an area of weakness in relationship with customers. They refer to shared values as the extent to which customers believe that a financial service institute has values similar to their own, and found that the respondents only moderately agreed that this was the case. Nevertheless shared values have proven to be helpful in increasing trust and loyalty, and therefore maximising value congruence can help to build long-term relationships (Ennew & Sekhon, 2007). In a recent study by Van Esteric-Plasmeijer & Van Raaij (2017, p.106), who define value congruence as “the congruence or sharing of values and norms between customers and the bank”, was found that value congruence still is an important determinant of bank loyalty and has positive influence on customers’ satisfaction, trust, and bonding. The research described above implies that value congruence can be helpful to develop profitable relationships between the customer and the bank and indicates the relevance of this study to test it. As the purpose of this study is to expand the conceptual model by Zhang & Bloemer (2008), *customer-bank brand value congruence* (in short, value congruence) is defined accordingly as the similarity between a customers’ personal values and his/her perceptions of the bank brand values.

2.2 Online customer engagement behaviour

Brodie et al. (2011) reviewed customer engagement in the marketing-, social science- and management literatures, and define it as “a psychological state that occurs by virtue of interactive, co-creative customer experiences with a focal object in focal service relationships” (p.260). This definition is based on the service-dominant logic of marketing, which explains relationships as interactive customer experiences in which the customer co-creates with the company to create mutual value. Customer engagement is thus about the intensity of customers’ participation in- and connection with an organisation and its activities,

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and it shows through customers' behaviour (Vivek et al., 2012). Van Doorn et al. (2010, p.253) define customer engagement behaviour differently as "the customers' behavioural manifestation toward a brand or firm, beyond purchase, resulting from motivational drivers". This definition makes clear that customer engagement behaviour is not about the actual purchase itself, but about other behaviours through which customers are engaging with the brand. These engagement behaviours can be distinguished based on their valence, form of modality, scope, nature of their impact and the customers' goals (Van Doorn et al, 2010). Where traditionally one of the most researched engagement behaviours in relationship marketing is word-of-mouth, technological developments such as internet, smartphones and social media enabled customers to develop new types of engagement behaviour. In a recent study on customer relationship management in the era of the social customer, Giannakis-Bompolis and Boutsouki (2014) distinguished e-word-of-mouth (eWOM), participation in community groups and co-creation as such new types of online customer engagement behaviour in the context of Greek retail banks. Since 2014 Dutch retail banks have also been actively launching additional smartphone apps next to their usual e-banking apps whose main purpose is to transfer money. Examples of such additional mobile banking apps are digital wallets, loyalty programs, and apps to gain better insight in your spending (Google Play Store, 2017). As these additional mobile banking apps go beyond the normal purpose of e-banking and have to be downloaded separately by the customer, its usage can also be considered as a new type of online customer engagement behaviour. The effect of value congruence on the new types of online customer engagement behaviour described above has not been researched yet, and certainly not with the Dutch retail banking sector as context. Therefore this study investigates the effect of value congruence on four new types of online customer engagement behaviour: positive online word-of-mouth (OWOM), participation in online co-creation projects, online community participation, and mobile banking app usage. In this research *online customer engagement behaviour* is defined according to Van Doorn et al. (2010) as the customers' online behavioural manifestation toward a bank, beyond purchase, resulting from motivational drivers. This definition by Van Doorn et al. (2010) was chosen because it is based on behaviours that result from motivational drivers. The customer's values can be considered to be such motivational drivers, and that is why this definition fits the research best.

2.3 Direct effects of customer-bank brand value congruence (hypotheses 1-4)

The first direct effect of customer-bank brand value congruence to be investigated is that on positive online word-of-mouth (OWOM). Online word-of-mouth can appear through all kinds of internet channels such as social media platforms, review websites, forums, and personal messages such as e-mail or instant messaging (Tang et al., 2016). When customers engage in positive word-of-mouth they speak positively about a bank, recommend the bank to other people and/or encourage them to do business with the bank (Zhang & Bloemer, 2008). Although positive word-of-mouth is frequently used as one of the dimensions to measure loyalty, it can also be seen as a type of customer engagement behaviour (Zhang & Bloemer, 2008; Brodie et al., 2011). Zhang & Bloemer's (2008) results show that customer-brand value congruence has a positive influence on positive word-of-mouth as loyalty dimension. In line with this finding it is therefore expected that customer-bank brand value congruence also has a positive influence on positive word-of-mouth in an online context. This based on the theory that when the bank brand values are similar to a customer's personal values, the customer will be more likely to engage with the bank online, and because of his/her positive experience will tell others about the bank and recommend them. This results in the following hypothesis:

Hypothesis 1: Value congruence has a positive influence on customers' positive online word-of-mouth about the bank.

In this study *positive online word-of-mouth* is defined as “any positive statement made by potential, actual, or former customers about the bank, which is made available to a multitude of people and institutions via the internet” (Hennig-Thurau et al., 2004, p.39; Tang et al., 2016, p.1124).

The second type of online customer engagement behaviour to be investigated is participation in co-creation projects. Lusch & Vargo (2006, p.284) define co-creation as “the participation of a customer in the creation of an offering that can occur through shared inventiveness, co-design, or shared production of related goods with customers and any other partners in the value network”. Technological developments have enabled banks to ask their customers to help them create new products and services in an inexpensive and uncomplicated way. In the retail banking sector co-creation is mainly used as a way to build trust, innovate, and be closer to customers (Cambra-Fierro et al., 2017). Cambra-Fierro et al. (2017) stress that the likelihood a customer participates in a co-creation project depends on the perceived fit with the bank's products. When the customer is willing to engage in a co-creation project they intend to create value together with the bank, and this also depends on the trialability, effort

needed, the amount of customisation and the information shared about the project (Heidenreich & Handrich, 2015). According to Cambra-Fierro et al.'s research (2017) customer engagement in co-creation projects is subordinate to customers' connection or fit with the bank brand and its products. In our opinion, customer-bank brand value congruence can be seen as a higher order type of fit. Therefore, we theorise that when the customer has this type of fit with the bank brand, it is likely that the customer will participate in co-creation projects because it is an opportunity to make the relationship more valuable and beneficial. This leads to the following hypothesis:

Hypothesis 2: Value congruence has a positive influence on customers' participation in the bank's online co-creation projects.

In this study *participation in online co-creation projects* is defined based on Lusch & Vargo (2006) as the online participation of a customer in the creation of an offering that can occur through shared inventiveness, co-design, or shared production of related goods with the bank.

Online community participation is the third type of customer engagement behaviour to be researched. Muniz and O'Guinn (2001, p.412) define a brand community as "a specialized, non-geographically bound community, based on a structured set of social relationships among admirers of the brand". In 2012 Gummerus et al. researched customer engagement in online brand communities on Facebook and distinguish the number of visits, likes, comments, and frequency of reading messages as customer behaviours in this context. This complements to the findings by Brodie et al. (2011) who distinguish five forms of community engagement i.e. sharing, advocating, socialising, co-developing and learning. For Dutch banks, brand communities have been established mainly via social media accounts that customers can actively follow on Facebook, Twitter, Instagram or LinkedIn. Hence ING Bank has increased its efforts by establishing a community web page on which customers can help each other, share their opinion and read blogs about financial topics (ING Bank, 2017). Whereas banks can benefit from online communities by building relationships with customers, getting feedback, and strengthening the brand, customers experience social benefits such as integration, identification, and a sense of belonging (Gummerus et al, 2012; Hennig-Thurau et al., 2004). In this study *participation in the bank's online community* is defined as the amount a customer visits, likes, comments, or reads messages the bank's social media platforms and/or website, according to Gummerus et al. (2012). Based on the theory that the better the

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customer bank-brand value congruence, the more likely the customer will be to engage with the bank brand in an online community, the following hypothesis is proposed:

Hypothesis 3: Value congruence has a positive influence on customers' participation in the bank's online community.

The fourth and last type of online customer engagement behaviour is the usage of mobile banking apps. This usage distinguishes from the 'normal use' of a mobile banking app for transaction purposes that nowadays almost every retail bank provides, but rather focuses on additional mobile banking apps that go beyond this 'normal use' and provide extra value to the customer. Since 2012 Dutch retail banks have launched from one to four additional apps next to their 'normal' mobile banking apps primarily designed for money transactions. Apps have been developed to help customers to gain insight in their spending (ABN AMRO Grip), share bills with friends (ABN AMRO Tikkie), participate in a loyalty program (ABN AMRO &Meer), allow smartphone payments (ING Mobiel Betalen, ABN AMRO Wallet, Rabobank Wallet), to help customers in finding a new home (Rabobank HomeCatcher), and even to provide help in emergency situations during holidays (SNS Bank Vakantiehulp) (Google Play Store, 2017). To our best knowledge this new type of customer engagement has not been researched yet. In this study *mobile banking app usage* is defined as the frequency of using additional mobile banking apps from a bank brand. In line with the previous hypotheses it is expected that the better customer-bank brand value congruence, the more likely the customer will be to engage with the bank online via a smartphone app. A recent press release by market researcher GfK Netherlands (2017) points out that already 52% of smartphone users in the Netherlands use their smartphone for online banking purposes and has become more popular over the years. Therefore the usage of these additional mobile banking apps can be seen as a new type of online customer engagement behaviour relevant in the context of retail banking. The corresponding hypothesis is formulated as follows:

Hypothesis 4: Value congruence has a positive influence on customers' usage of mobile banking apps.

2.4 Indirect effects of customer-bank brand value congruence (hypotheses 5-9)

Zhang & Bloemer (2008) found that relationship quality in terms of satisfaction, trust, and affective commitment are mediating the relationship between customer-brand value congruence and loyalty measured by word-of-mouth, willingness to pay more, and repurchase intentions. Based on these findings it is expected that satisfaction, trust, and affective

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commitment are mediating the relationship between customer-bank brand value congruence and online customer engagement behaviours too. Later findings of Van Doorn et al. (2010) already partially support this expectation, as they found that satisfaction, trust, and commitment are part of customer-based antecedents of customer engagement behaviour. Besides this, the results from the Giannakis-Bompolis & Boutsouki (2014) study also indicate that satisfaction and affective commitment are significant determinants of a customers' willingness to get involved in a relationship with a bank. Zhang & Bloemer (2008, p.163) define *consumer satisfaction with a service brand* as "an overall evaluation based on the consumers' total purchase and consumption experience with the offerings of the service brand over time". Casaló et al. (2008) found that satisfaction has a positive effect on loyalty and positive word-of-mouth in the e-banking business. This already indicates that an indirect effect through satisfaction is likely to occur for the relationship between value congruence and online word-of-mouth. The second relationship quality dimension is trust. Due to the financial crisis trust in banks has declined and still banks are anxiously seeking ways to re-establish trust (Giannakis-Bompolis & Boutsouki, 2014; Van Esteric-Plasmeijer & Van Raaij, 2017). *Brand trust* is defined as "the willingness of the customer to rely on a service brand because he or she has confidence in the reliability and integrity of that brand" (Zhang & Bloemer, 2008, p.164). According to Ennew & Sekhon (2007) this requires a customer to accept vulnerability on the basis of positive expectations about the intentions and future behaviour of the brand. In several studies trust has been found to be a strong predictor of loyalty, and therefore it is likely it will also be a predictor of online customer engagement behaviour (Zhang & Bloemer, 2008; Van Esterick-Plasmeijer & Van Raaij, 2017). The last relationship quality dimension is *affective commitment*. It is defined as "consumers' enduring desire to maintain a valued relationship with a service brand based on psychological attachment to that brand" (Zhang & Bloemer, 2008, p.165). Affective commitment differs from calculative commitment which is more based on the rational, economic-based dependence on product benefits, whereas affective commitment is more emotional and based on personal involvement with a company (Giannakis-Bompolis & Boutsouki, 2014). It has been found to be a significant predictor of the willingness to get involved with the bank and positively influences loyalty (Giannakis-Bompolis & Boutsouki, 2014). In line with Zhang & Bloemers' (2008) findings it is expected that satisfaction, trust, and affective commitment are mediating the relationship value congruence and online customer engagement behaviour. This will be tested by the following hypotheses:

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Hypothesis 5: Value congruence has a positive influence on relationship quality dimensions a) satisfaction, b) trust, and c) affective commitment.

Hypothesis 6: Relationship quality (a) satisfaction, b) trust, and c) affective commitment) has a positive influence on customers' online word-of-mouth about the bank.

Hypothesis 7: Relationship quality (a) satisfaction, b) trust, and c) affective commitment) has a positive influence on customers' participation in the bank's online co-creation projects.

Hypothesis 8: Relationship quality (a) satisfaction, b) trust, and c) affective commitment) has a positive influence on customers' participation in the bank's online community.

Hypothesis 9: Relationship quality (a) satisfaction, b) trust, and c) affective commitment) has a positive influence on customers' usage of mobile banking apps.

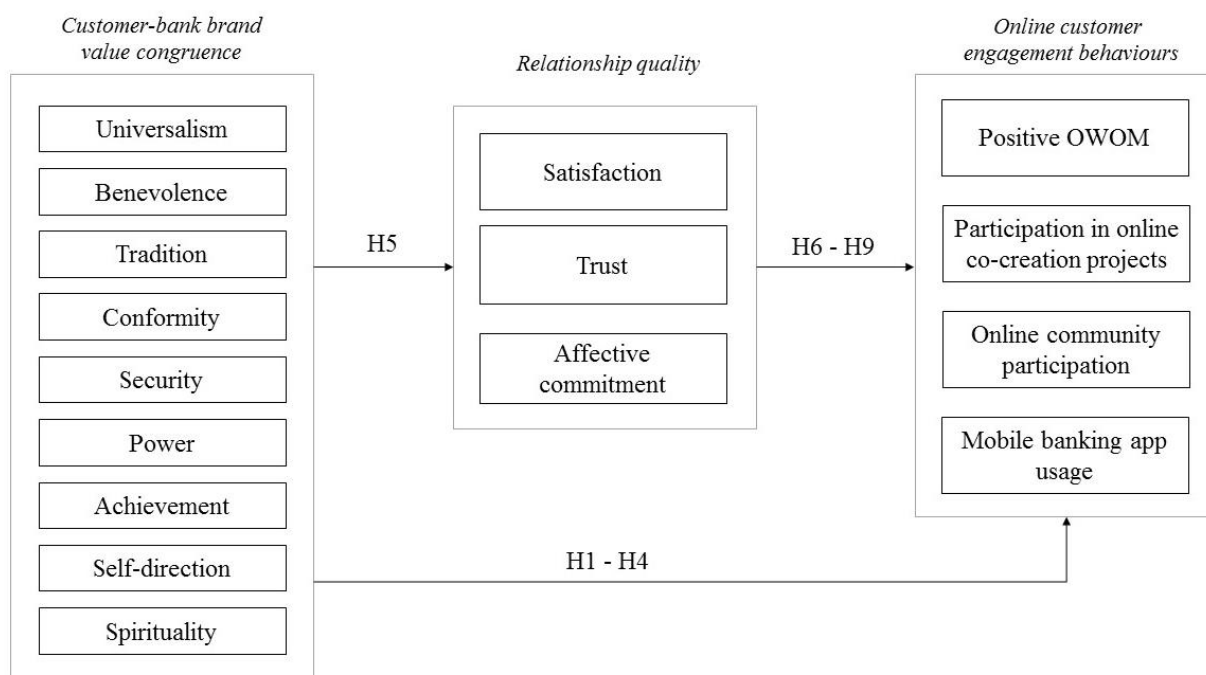


Figure 1. Conceptual framework.

In figure 1 the conceptual framework is graphically presented. In the following chapter this conceptual framework will be used as a basis to test the hypotheses. First the overall effect of customer-bank brand value congruence on each of the online customer engagement behaviours will be tested. Thereafter it will be tested if the relationship quality dimensions satisfaction, trust and affective commitment are mediating the effect of customer-bank brand value congruence on each of the online customer engagement behaviours. After the

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hypotheses are confirmed or rejected, additional analyses will reveal which of the value congruence dimensions (universalism, benevolence, tradition, conformity, security, power, achievement, self-direction, and spirituality) have the most influence on online engagement behaviours.

Chapter 3 Methodology

Chapter 2 described key constructs and hypotheses to be tested in this research. This chapter explains which research design and method has been used to do so. The following paragraphs provide information about sampling, data collection, and scales that were used to measure the constructs. In order to be able to extend the model by Zhang & Bloemer (2008), the research design and method have been designed in a similar fashion. All the same, some differences do exist in the sampling- and data analysis method as described in the corresponding paragraphs.

3.1 Research design and method

For this study the research design and method was largely based on Zhang & Bloemer (2008) to be able to measure the effect of customer-bank brand value congruence on online customer engagement behaviours in a valid and reliable way. Similarly to Zhang & Bloemer (2008) the quantitative research method of an online survey was used to question a sample from the population of Dutch retail bank customers. Yet it must be noted that due to mergers, acquisitions and bankruptcy retail bank brands in 2008 are different from retail bank brands in 2017. All current Dutch retail bank brands were therefore adopted in this study. These include major bank brands ABN AMRO, ING and Rabobank, and smaller bank brands SNS Bank, ASN Bank, Knab, RegioBank, and Triodos Bank. An online survey (see appendix) was developed based on the original questionnaire from Zhang (2008), also used in Zhang & Bloemer (2008). As a survey has been proven to be particularly suited to generalise to large populations it is suitable for this type of research question (Vennix, 2012). To be able to test hypotheses, multivariate technique Structural Equations Modeling (SEM) was used with the statistical software Adanco. This multivariate technique was chosen because it best fits our conceptual model and is equal to the technique used by Zhang & Bloemer (2008) (Hair et al., 2014).

3.2 Sampling and data collection

Data was collected from two samples consisting of 660 respondents in total through online convenience sampling. At the same time an invitation to fill in the questionnaire was sent out on social media channels of the researcher (sample 1), another invitation was sent out via Facebook advertisements with the purpose of targeting customers of smaller bank brands probably not present in the researcher's network (sample 2). This with the underlying thought

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of pooling the samples later on if possible, to get a better representation of smaller bank brands in the overall sample. The invitation consisted of a short text asking people to fill in the questionnaire by clicking on a link that led respondents to the web-based survey.

Respondents who filled-in their e-mail address at the end of the survey could win a Bol.com gift card. It was assured that respondents from the researchers' social media channels were excluded from the respondents targeted by Facebook advertising, so the samples remained independent. Zhang & Bloemer (2008) recommended to use primary screening questions for reliable and valid responses, and therefore respondents were only included when they had a bank account at one or more Dutch retail bank(s), had an age of 18 years or older, and had at least one social media account. The bank account criterion was developed because if a respondent is not a customer of a retail bank it would not be possible to measure their perceptions of the bank brand values, neither would it be possible to measure their online engagement behaviour towards that bank brand because there is none. Furthermore, in The Netherlands retail banks are characterized by bank accounts and differ in this from savings banks who only offer savings accounts, and investments banks who offer stocks and bonds. Savings- and investment banks are therefore excluded from the analysis. The age criterion ensures only adults take part in this questionnaire for validity and reliability reasons. The social media account criterion was set to make sure respondents were familiar with online communities. To proceed to the next section respondents had to fully answer each question of the questionnaire. Research ethics were fully respected by anonymous data collection and telling the respondents about the confidential use of their answers for the purpose of only this research. Each respondent had freedom in starting and withdrawing from the questionnaire at any time, and could leave their e-mail address to be informed about the research results. After correcting for uncompleted questionnaires a total of 290 responses were recorded. Sample 1 contained of 189 responses and sample 2 of 101. Although it was expected that sample 2 would have more responses from customers of smaller bank brands, the distribution between the samples was quite similar (Table 1). Major bank brands ABN AMRO, ING and Rabobank turned out to be the main bank of most respondents. An independent samples t-test revealed that the samples were similar enough to be pooled for major bank brands and could be used for further analysis when nineteen respondents from the small bank brands were excluded (appendix D). This resulted in a pooled sample of 271 respondents from the three major bank brands ABN AMRO, ING, and Rabobank. Seventy-three percent of the pooled sample respondents were female, the average age was 40 years old, and the majority of respondents occupation was either working (54%) or studying (26%).

Table 1

Sampling distribution bank brands

<u>Bank brand</u>	<u>Sample 1 (N=189)</u>	<u>Sample 2 (N=101)</u>	<u>Total (N=290)</u>	<u>Pooled (N=271)</u>
ABN AMRO	29	20	49	49
ING	69	30	99	99
Rabobank	80	43	123	123
ASN Bank	5	2	7	
Knab	0	0	0	
RegioBank	0	0	0	
SNS Bank	4	5	9	
Triodos Bank	2	1	3	

3.3 Measurement of constructs

For the measurement of constructs we relied on existing scales because this increases the validity and reliability of the results. For most constructs the scales are adopted from Zhang & Bloemer (2008). Customer-bank brand value congruence was measured for customers' personal values and their perceptions of the bank brand values by using thirty-five value items from the Schwartz value scale (appendix A) that are applicable to banks according to the pre-test conducted (Schwartz 1992;1994, Schwartz & Boehnke, 2004). Paragraph 3.4 reports the results of the pre-test. For personal values respondents were asked to indicate how important a value item is to them on a 7-point Likert scale of importance (1 = not important to 7 = most important). For customers' perceptions of the bank brand values respondents were asked to indicate to what extent the value characterised their bank brand on a 7-point Likert scale of characterization (1 = not at all to 7 = extremely). Following the method of Zhang & Bloemer (2008) absolute discrepancy scores between consumers' perceptions of bank brand values and their personal values were calculated to get one discrepancy score for each respondent. This means that the lower the discrepancy score, the higher is the total value congruence between the customer and the bank brand. This approach has been proven reliable in the research of Gaunt (2006) and Zhang & Bloemer (2008).

The relationship quality dimensions are all measured with existing 7-point scales ranging from strongly disagree (1) to strongly agree (7) adopted from Zhang & Bloemer (2008). Satisfaction is measured with four items, trust with five items, and affective commitment also with four items. These scales have been proven valid and reliable in several studies (Bettencourt, 1997; Bansal et al. 2004, Morgan & Hunt, 1994; Fullerton, 2003).

Online customer engagement behaviour measures also relied on existing scales from previous research to assure its validity and reliability. To the best of our knowledge no other research has investigated all new types of online customer engagement behaviour distinguished in this study simultaneously. Thus, in this research scales from several different studies have been combined to measure positive online word-of-mouth, participation in online co-creation projects, online community participation, and mobile banking app usage. Positive online word-of-mouth is measured by three items adjusted for an online context from Zhang & Bloemer (2008). Participation in online co-creation projects is also measured by three items from a recent study by Cambra-Fierro et al. (2017) in the banking context. For both constructs items are measured on a 7-point scale of agreement. For community participation a four point scale provided by Gummerus et al. (2012) is used to measure how often the customer visits, reads, likes, and comments in the bank brand's Facebook community. Answer options range from regularly to never on a 5-point scale. Lastly, mobile banking app usage is adjusted from a scale by Taylor & Levin (2014) and contains three items also measured on a 7-point scale of agreement. The research field on mobile app usage is so young, that no other scale has been developed than Taylor & Levin's (2014) scale for measuring mobile app usage for retail stores. As this scale is not fully applicable to the context of mobile banking apps, this scale was used as a basis to develop one ourselves. The reliability of this and all other scales used in this research can be considered very good, as all Cronbach's alpha levels are above the .7 threshold (Hair et al., 2014), see Table 2. A full overview of the scales used can be found in appendix C.

3.3 Pre-test values applicable to bank brands

Identical to Zhang & Bloemer (2008) the Schwartz value scale is used for the measurement of value congruence. To investigate which values of the Schwartz value scale are relevant and applicable to banks, a pre-test is conducted based on the method by Zhang (2008). The student sample includes thirty-six respondents with an average age of 23 years old. Of these respondents twenty-six were female and ten were male. The respondents were asked for each of the 57 values to indicate to what extent a value presented was applicable to retail banks on a 7-point Likert scale ranging from not at all applicable to very applicable. The questions are translated in Dutch for validity and reliability of the pre-test. All values that score a mean value of 4 or higher, and thus seem most relevant and applicable to bank brands, are included in the main questionnaire. In total thirty-five value items retained from nine value dimensions. Appendix B reports the results of the pre-test.

Chapter 4 Analysis and results

Structural Equation Modelling (SEM) was used by Zhang & Bloemer (2008) as technique to analyse the data and test hypotheses. SEM has become a popular technique as it enables the researcher to test entire theories in one model and does not make distributional assumptions (Henseler et al., 2016). In variance-based SEM Partial Least Squares path modelling (PLS) is now regarded the “most fully developed and general system” (Henseler et al., 2016, p.3). PLS path modelling can be used for a large variety of research purposes, and it is also suited for confirmatory research and testing hypotheses. Where Zhang & Bloemer (2008) relied on the two-step procedure proposed by Anderson & Gerbing (1988), this study relied on updated guidelines for using PLS path modelling by Henseler et al. (2016) and was conducted using the statistical software Adanco. The sample size of 271 is adequate for testing, as the maximum number of arrowheads pointing at a latent construct in the model is nine and the recommended sample size is at least ten times larger (Barclay et al., 1995).

4.1 Measurement model results

The results of the measurement model report goodness of the overall model fit. Measures of model fit (saturated model) including standardized root mean square residual (SRMR=.04), unweighted least squares discrepancy (dULS=1.04), and geodesic discrepancy (dG=.42) indicated good theoretical fit (Henseler, 2017). This means that the proposed model explains the observed variance between the constructs well. Construct reliability of composite measurement models is measured by Cronbach’s alpha. All values were higher than the threshold of .7 and all factor loadings were above the .3 threshold as well (Hair et al., 2014). The construct items can therefore be considered reliable (table 2). Discriminant validity was ensured by comparing the cross-loadings, and indeed each indicator loads higher on its respective construct than on other constructs (Henseler, 2017). Another way to test discriminant validity would be to conduct the Fornell-Larcker test based on the average variance extracted (AVE) and squared correlations. But as the measurement model consists of composite measurement models instead of reflective, the AVE values are not given in the PLS output and can therefore not be reported. Multicollinearity was within the variance inflation factor (VIF) range of <10 with 6.31 for AU1 as the highest score (Field, 2013). Based on the measurement model results it can be concluded that the proposed model is sufficient to test the hypotheses by analysing the structural model.

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Table 2

Construct measures and confirmatory factor analysis

<u>Construct and scale item</u>	<u>Factor loading</u>	<u>Alpha (α)</u>
Satisfaction (SAT)		.9036
SAT1	.9031	
SAT2	.8891	
SAT3	.8240	
SAT4	.8689	
Trust (TST)		.9185
TST1	.8428	
TST2	.8141	
TST3	.7830	
TST4	.8599	
TST5	.9031	
Affective commitment (COM)		.9351
COM1	.8079	
COM2	.8917	
COM3	.9820	
COM4	.8783	
Positive OWOM (OWOM)		.8722
OWOM1	.7475	
OWOM2	.9495	
OWOM3	.9071	
Online co-creation (CC)		.9169
CC1	.9173	
CC2	.9359	
CC3	.9243	
Online community part. (CP)		.7759
CP1	.9187	
CP2	.7640	
CP3	.4341	
CP4	.3194	
Mobile banking app usage (AU)		.9017
AU1	.7292	
AU2	.9315	
AU3	.7178	

4.2 Structural model results

The second step is to test the hypotheses by analysing the structural model. Table 3 reports the beta, t-value, f^2 , and p-value for each tested path. Important to note is that customer-bank brand value congruence was measured by a discrepancy score. A discrepancy score of zero indicates perfect fit between the customer's personal values and his/her perceptions of the bank brand values. Hypothesised that value congruence has a positive influence on online customer engagement behaviours, negative path coefficients (standardized β values) are expected to be found. Model 1 tested the direct effects of value congruence on online customer engagement behaviours, supporting H1 (positive OWOM) and H2 (participation in online co-creation projects). For online community participation a significant effect was found, but opposite to our expectation rejecting H3 with a positive path coefficient. Thus value congruence decreases, instead of increases online community participation. Although a negative path coefficient was found for mobile banking app usage, results show that customer-bank brand value congruence does not significantly influence mobile banking app usage, rejecting H4.

Model 2 tested the base model including relationship quality dimensions satisfaction, trust, and affective commitment added as mediators. For model 2 the proportion of explained variance (adjusted R^2) increased for three out of four online engagement behaviours and also showed improved model fit (SRMR = .041 for model 2 and SRMR = .044 for model 1). The results show positive direct effects of customer-bank brand value congruence on all relationship quality dimensions, confirming H5a to H5c. After including the mediators in the model, direct effects of value congruence on the dependent variables became insignificant resulting in full mediation of the relationship quality dimensions. Significant total effects were found for positive OWOM, participation in online co-creation, and online community participation. Nonetheless, analysis of the results showed trust could not be considered a significant mediator rejecting H6b, H7b, H8b and H9b. For that reason it was decided to test an alternative model with only satisfaction and affective commitment as mediators (model 3).

Variance explained (R^2) and model fit (SRMR = .039) increased again, indicating model 3 is explaining better than model 2. Model 3 confirmed full mediation of satisfaction and affective commitment for positive OWOM and participation in online co-creation (H6a, H6c, H7a, H7c). H8a and H8c were rejected because of its opposite outcome, but value congruence is decreasing online community participation of bank customers based on its significant total effect. H9a and H9c were also rejected similar to the earlier rejection of H4.

Similar to Zhang & Bloemer (2008) the results of model 3 show value congruence has a greater effect on affective commitment ($\beta = -.52$) than on satisfaction ($\beta = -.50$). The result that trust cannot be considered a significant mediator is unexpected, but less worrisome as Zhang & Bloemer (2008) did not find significant effects for trust on two out of three loyalty dimensions. In that study trust was only found to have a significant effect on repurchase intentions, and not on positive word-of-mouth or willingness to pay more. As stressed earlier online customer engagement behaviours are not about the purchase but beyond, and that in combination with the results of Zhang & Bloemer (2008) explains why no significant effects for trust were found (Van Doorn et al., 2010). In summary, customer-bank brand value congruence has a positive influence on positive OWOM and participation in online co-creation projects, and a negative influence on online community participation. This relationship is mediated by satisfaction and affective commitment.

4.3 Importance of value dimensions

An additional analysis conducted revealed the importance of the nine value dimensions. A direct model measuring the effect of each value dimension separately on positive OWOM, participation in online co-creation, and online community participation was tested. The overall results are presented in table 4. For positive OWOM benevolence is the strongest predicting value dimension. This dimension includes values loyal, honest, helpful and responsible. The second strongest dimension is self-direction consisting of values independent, choosing own goals and self-respect. For participation in online co-creation projects self-direction and security are the strongest influencers. Security includes values as reciprocation of favours, social order, and sense of belonging. By adding up the effect sizes (f^2) for positive OWOM and co-creation it becomes clear that value dimensions benevolence (.23), self-direction (.20), security (.19), and conformity (.19) can be considered the most influential for its positive effect. Universalism is the strongest negative influencer for online community participation (equality, social justice, broadminded), thereafter security and self-direction have the most influence. These findings expand the research by Zhang & Bloemer (2008) and give insight in the underlying values whose congruence is important for influencing online customer engagement behaviours. Chapter 5 discusses the study's results and provides implications for marketing practice based on these findings.

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Table 3

Results and model fit

<u>Hypothesis</u>	<u>Path</u>	<u>Model 1 (direct effects of VC)</u>					<u>Model 2 (total effect of VC with full mediation of SAT, TST, COM)</u>					<u>Model 3 (total effect of VC with full mediation of SAT, COM)</u>				
		β	t	p	f ²	Sig.	β	t	p	f ²	Sig.	β	t	p	f ²	Sig.
H1	VC > POWOM	-.42	-7.50	.000	.21	YES	-.41	-8.23	.000	.00	YES	-.41	-8.20	.000	.00	YES
H2	VC > CC	-.29	-4.57	.000	.09	YES	-.25	-3.75	.000	.01	YES	-.26	-3.95	.000	.00	YES
H3	VC > CP	.24	2.47	.013	.06	YES	.20	2.79	.005	.01	YES	.21	2.66	.008	.01	YES
H4	VC > AU	-.15	-1.37	.172	.02	NO	-.13	-1.66	.098	.00	NO	-.13	-1.68	.092	.00	NO
H5a	VC > SAT						-.51	-8.99	.000	.36	YES	-.50	-8.31	.000	.34	YES
H5b	VC > TST						-.66	-14.43	.000	.75	YES	X	X	X	X	X
H5c	VC > COM						-.51	-12.00	.000	.35	YES	-.52	-12.52	.000	.36	YES
H6a	SAT > OWOM						.19	2.51	.012	.03	YES	.19	2.93	.003	.04	YES
H6b	TST > OWOM						.00	0.05	.963	.00	NO	X	X	X	X	X
H6c	COM > OWOM						.47	7.55	.000	.25	YES	.47	7.57	.000	.02	YES
H7a	SAT > CC						-.07	-0.76	.449	.00	NO	-.14	-2.16	.031	.00	YES
H7b	TST > CC						-.14	-1.39	.166	.00	NO	X	X	X	X	X
H7c	COM > CC						.53	8.14	.000	.27	YES	.51	7.84	.000	.00	YES
H8a	SAT > CP						-.00	-0.04	.968	.00	NO	-.03	-0.35	.724	.26	NO
H8b	TST > CP						-.05	-0.49	.622	.00	NO	X	X	X	X	X
H8c	COM > CP						-.15	-1.34	.179	.02	NO	-.15	-1.23	.219	.26	NO
H9a	SAT > AU						.12	0.75	.454	.01	NO	.07	0.49	.621	.02	NO
H9b	TST > AU						-.09	-0.74	.458	.00	NO	X	X	X	X	X
H9c	COM > AU						.20	2.16	.031	.03	YES	.19	2.12	.034	.03	NO
<u>Adjusted R²</u>																
POWOM		0.172					0.362			Increased		0.373			Increased	
CC		0.081					0.255			Increased		0.260			Increased	
CP		0.052					0.047			Decreased		0.048			Increased	
AU		0.017					0.036			Increased		0.061			Increased	
SAT							0.262					0.252			Decreased	
TST							0.428					X			X	
COM							0.245					0.266			Increased	
<u>Fit indices</u>																
SRMR		.044					.041					.039				
dULS		.508					1.043					.710				
dG		.139					.423					.277				

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Table 4

Direct effects of value dimensions on online customer engagement behaviours

<u>Online engagement behaviour</u>	<u>Value dimension</u>	β	f^2	<u>t-value</u>	<u>p</u>	<u>Significant</u>
Positive online word-of-mouth	Universalism	-.31	.11	-5.22	.000	YES
	Benevolence	-.40	.19	-7.87	.000	YES
	Tradition	-.21	.05	-3.44	.000	YES
	Conformity	-.34	.13	-5.75	.000	YES
	Security	-.34	.14	-6.00	.000	YES
	Power	-.16	.03	-1.67	.009	YES
	Achievement	-.26	.07	-3.01	.003	YES
	Self-direction	-.35	.14	-6.41	.000	YES
	Spirituality	-.06	.00	-4.61	.000	YES
Participation in online co-creation projects	Universalism	-.22	.05	-3.47	.000	YES
	Benevolence	-.19	.04	-3.40	.000	YES
	Tradition	-.22	.05	-3.78	.000	YES
	Conformity	-.23	.06	-3.42	.000	YES
	Security	-.24	.06	-3.45	.000	YES
	Power	-.15	.02	-1.34	.179	NO
	Achievement	-.11	.01	-0.73	.463	NO
	Self-direction	-.27	.08	-4.38	.000	YES
	Spirituality	-.14	.02	-2.42	.016	YES
Online community participation	Universalism	.24	.06	2.71	.006	YES
	Benevolence	.16	.03	1.33	.185	NO
	Tradition	.15	.02	0.91	.363	NO
	Conformity	.15	.02	1.29	.196	NO
	Security	.23	.05	3.50	.000	YES
	Power	.16	.03	1.60	.109	NO
	Achievement	.15	.02	0.71	.479	NO
	Self-direction	.23	.06	2.87	.004	YES
	Spirituality	.16	.00	1.59	.112	NO

Chapter 5 Discussion and conclusion

In conclusion, the results show a positive influence of customer-bank brand value congruence on online engagement behaviours positive OWOM and participation in online co-creation projects. Satisfaction and affective commitment are fully mediating the effect, meaning good fit between the customer's own values and the bank brand values is increasing satisfaction and affective commitment of the customer. The more satisfaction and affective commitment a customer has, the more increases the amount of positive OWOM and participation in online co-creation projects. These findings expand the model of Zhang & Bloemer (2008) who tested the effect of value congruence on loyalty dimensions. Contrary to our expectations the results show trust is not a significant mediator, and value congruence significantly decreases the amount of online community participation. This means that if value congruence is present, a customer reads, likes, shares, and comments in the bank's social media communities less than when there would not be value congruence. As affective commitment has been found the strongest influencing mediator, it could be that customers that already feel part of the bank's family do not feel the need to follow the bank online for confirmation. Another explanation is based on the idea that online communities especially on Facebook and Twitter are frequently used by customers to complain about the service. Thus when a customer is satisfied and feels attached to the bank brand he/she does not feel the need to complain and thus are not actively participating in the bank's online communities. Moreover, content posted in online communities by bank brands are mainly of an informing nature and therefore not attractive to follow, nor creating additional benefits to those customers who already know the bank and her services well. Although not all hypotheses could be confirmed, this study changes current thinking about the antecedents of online customer engagement behaviour and expands knowledge about the effects of value congruence in the context of Dutch retail bank brands. Besides, additional analysis on the importance of each value dimension shows benevolence, security, and conformity are the strongest predictors of positive OWOM and participation in online co-creation projects. Insights valuable to marketing practice as described in paragraph 5.1, that can be used to change customers' image of the bank and help create and maintain long-term relationships.

5.1 Managerial implications

Fit between the customer's personal values and their perceptions of the bank brand values strengthens customer-brand relationships. It increases the amount of satisfaction,

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affective commitment, has positive influence on customer's positive OWOM about the bank, and increases the amount of customers participating in online co-creation projects. From a relationship marketing point of view these results are valuable, because it can help to build stronger relationships and could also potentially be beneficial for company performance (Brodie et al., 2011). This study shows which specific value dimensions are most important for this relationship. Therefore it is recommended to use these value dimensions in creating, adjusting, and communicating brand values to change customer's perceptions of bank brand values positively. When customers' perceptions of bank brand values match their personal values, a positive effect on online customer engagement behaviours can be recognised in practice. However it is important to note that because the relationship between value congruence and online engagement behaviours is fully mediated, customers have to be satisfied and committed first before the positive effects will show up. Fortunately value congruence is strongly increasing satisfaction and affective commitment as well, indicating the relevance of the focus on value congruence. Bank marketers are recommended to adjust their branding strategies by implementing the findings of this study, and furthermore using the value dimensions benevolence, security, and conformity in their marketing expressions to maximise the effect. Beware that due to the finding that value congruence decreases the amount of online community participation, value dimensions universalism, self-direction, and security should not be used in social media expressions of the bank. It is encouraged to examine by means of a questionnaire or customer panel if some value dimensions are more important to bank specific target groups to increase the probability of successfully increasing online customer engagement behaviours.

5.2 Limitations and future research

Several limitations of this study can be distinguished, although the theoretical and methodological foundation of this research is carefully considered before testing the hypotheses. The first limitation concerns the pooled sample used in this study. Although sample 1 and sample 2 were considered similar enough to be pooled, differences did exist in education level and respondents' occupation. Sample 1 was represented by a big group of working or studying respondents whose education level was higher than respondents in sample 2. An overrepresentation of higher educated respondents could have affected the outcomes. The same counts for the large amount of female respondents represented in this study. Secondly, based on reported effect sizes (f^2) it can be argued that although the path coefficients are significant most effects found are relatively weak. This raises the question if

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implementation of the research results in marketing practice would really result in a beneficial increase of online customer engagement behaviour, and if so are the effects big enough be measured? Thirdly, this research is limited to major Dutch retail bank brands. Therefore it is not generalisable to the entire population of Dutch retail bank customers. Taking the limitations in consideration, it also creates opportunities for future research. An interesting future research direction is to investigate the differences in value dimensions for small bank brands versus major bank brands. Small bank brands in the Netherlands such as Triodos Bank and ASN Bank actively brand themselves as green banks, and also advertise based on such complementary values whereas major banks do not have such a focus. Another option for future research is to take a look into the effect of value congruence on trust and its outcomes. A strong direct effect of value congruence on trust was found, but an effect on online customer engagement behaviours and in Zhang & Bloemer (2008) on loyalty except for repurchase intentions was ruled out. This positive effect of value congruence mediated by trust on repurchase intentions should therefore be investigated further. Another future research suggestion is to study the overall model of the effect of value congruence on loyalty and online customer engagement. This creates the opportunity to also investigate the outcomes on corporate performance variables and can contribute to the adoption of recommendations for marketing practice because it is beneficial to the company. Lastly, a repetition of this research comparing respondents on demographic features such as gender, income, age group or generation will provide more insight in how value congruence influences online customer engagement behaviours.

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Appendix A

The Schwartz value scale and dimensions

Universalism	Equality (equal opportunity for all) World at peace (free of war and conflict) Unity with nature (fitting into nature) Wisdom (a mature understanding of life) World of beauty (beauty of nature and the arts) Social justice (correcting injustice, care for the weak) Broadminded (tolerant of different ideas and beliefs) Protecting the environment (preserving nature)
Benevolence	Loyal (faithful to my friends, group) Honest (genuine, sincere) Helpful (working for the welfare of others) Responsible (trustworthy, someone you can trust on) Forgiving (willing to pardon others) Mature love (deep emotional and spiritual intimacy) True friendship (precious friends through thick and thin)
Tradition	Respect for tradition (preservation of time-honored customs) Moderate (avoiding extremes of feeling and action) Humble (modest, self-effacing) Accepting one's portion in life (submitting to life's circumstances) Devout (holding to religious faith and belief)
Conformity	Politeness (courtesy, good manners) Self-discipline (self-restraint, resistance to temptation) Honouring parents and elders (showing respect) Obedience (dutiful, meeting obligations)
Security	Social order (stability of society) National security (protection of my nation from my enemies) Reciprocation of favours (avoidance of indebtedness) Family security (safety for loved ones) Clean (neat, tidy) Sense of belonging (the feeling that others care for you) Healthy (not mentally or physically ill)
Power	Social power (control over others, dominance) Wealth (material possessions, money) Authority (the right to lead or command) Preserving public image (preserving my "face") Social recognition (respect and approval of others)
Achievement	Ambitious (hard working, aspiring) Influential (having an impact on people and events) Capable (competent, effective, efficient) Successful (achieving goals) Intelligent (logical thinking, considering things)
Hedonism	Pleasure (gratification of desires) Enjoying life (enjoying food, sex, leisure, etc.) Self-indulgent (enjoying)
Stimulation	Exciting life (stimulating experiences) Varied life (life filled with challenge, novelty and change) Daring (seeking adventure, risk)
Self-direction	Freedom (freedom of action and thought) Creativity (uniqueness, imagination) Independent (self-reliant, self-sufficient) Choosing own goals (selecting own purposes) Curious (interested in everything, exploring) Self-respect (belief in self-esteem)
Spirituality	A spiritual life (focus on spiritual matters instead of material things) Meaning in life (having a goal in life) Inner harmony (satisfaction with oneself) Detachment (the ability to detach from worldly affairs)

Source: Zhang (2008), Schwartz (1992;1994) and Schwartz & Boehnke (2004).

Appendix B

Pre-test: values applicable to bank brands

To investigate which values of the Schwartz value scale are applicable to bank brands a pre-test was conducted. The student sample included 36 respondents with an average age of 23 years old. Of these respondents 26 were female and 10 were male. Respondents were asked to indicate to what extent a value presented was applicable to banks on a 7-point Likert scale from not at all applicable to very applicable. The questions were translated in Dutch for validity and reliability of the pre-test. A threshold of 4 was used to determine which values are applicable to banks and will be used in the main questionnaire.

<u>Dimension</u>	<u>Value</u>	<u>Mean</u>	<u>Applicable to banks</u>
Universalism	Equality	4,08	YES
	World at peace	3,86	NO
	Unity with nature	2,47	NO
	Wisdom	5,14	YES
	World of beauty	3,03	NO
	Social justice	4,00	YES
	Broadminded	4,03	YES
	Protecting the environment	3,33	YES
Benevolence	Loyal	5,00	YES
	Honest	4,83	YES
	Helpful	4,64	YES
	Responsible	5,50	YES
	Forgiving	3,28	NO
	Mature love	2,19	NO
	True friendship	2,89	NO
Tradition	Respect for tradition	4,44	YES
	Moderate	4,19	YES
	Humble	3,42	NO
	Accepting one's portion in life	4,03	YES
	Devout	3,58	NO
Conformity	Politeness	5,53	YES
	Self-discipline	4,72	YES
	Honouring parents and elders	4,08	YES
	Obedience	5,25	YES
Security	Social order (stability of society)	4,66	YES
	National security	4,47	YES

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	Reciprocation of favours	4,22	YES
	Family security	4,22	YES
	Clean	5,31	YES
	Sense of belonging	4,03	YES
	Healthy	3,52	NO
Power	Social power	4,92	YES
	Wealth	6,00	YES
	Authority	5,36	YES
	Preserving public image	5,06	YES
	Social recognition	4,14	YES
Achievement	Ambitious	5,28	YES
	Influential	5,17	YES
	Capable	5,58	YES
	Successful	5,64	YES
	Intelligent	5,50	YES
Hedonism	Pleasure	3,56	NO
	Enjoying life	3,25	NO
	Self-indulgent	3,39	NO
Stimulation	Exciting life	2,92	NO
	Varied life	3,19	NO
	Daring	3,36	NO
Self-direction	Freedom	3,69	NO
	Creativity	3,19	NO
	Independent	5,25	YES
	Choosing own goals	4,75	YES
	Curious	3,97	NO
	Self-respect	4,42	YES
Spirituality	A spiritual life	1,72	NO
	Meaning in life	4,08	YES
	Inner harmony	3,69	NO
	Detachment	3,28	NO

Appendix C

Construct measures

Consumer-bank brand value congruence (after pre-test)	
Based on: Zhang & Bloemer (2008); Schwartz (1992;1994); Schwartz & Boehnke (2004).	
Universalism	U1 Equality (equal opportunity for all) U2 Wisdom (a mature understanding of life) U3 Social justice (correcting injustice, care for the weak) U4 Broadminded (tolerant of different ideas and beliefs)
Benevolence	B1 Loyal (faithful to my friends, group) B2 Honest (genuine, sincere) B3 Helpful (working for the welfare of others) B4 Responsible (trustworthy, someone you can trust on)
Tradition	T1 Respect for tradition (preservation of time-honored customs) T2 Moderate (avoiding extremes of feeling and action) T3 Accepting one's portion in life (submitting to life's circumstances)
Conformity	C1 Politeness (courtesy, good manners) C2 Self-discipline (self-restraint, resistance to temptation) C3 Honouring parents and elders (showing respect) C4 Obedience (dutiful, meeting obligations)
Security	SE1 Social order (stability of society) SE2 National security (protection of my nation from my enemies) SE3 Reciprocation of favours (avoidance of indebtedness) SE4 Family security (safety for loved ones) SE5 Clean (neat, tidy) SE6 Sense of belonging (the feeling that others care for you)
Power	P1 Social power (control over others, dominance) P2 Wealth (material possessions, money) P3 Authority (the right to lead or command) P4 Preserving public image (preserving my "face") P5 Social recognition (respect and approval of others)
Achievement	A1 Ambitious (hard working, aspiring) A2 Influential (having an impact on people and events) A3 Capable (competent, effective, efficient) A4 Successful (achieving goals) A5 Intelligent (logical thinking, considering things)
Self-direction	SD1 Independent (self-reliant, self-sufficient) SD2 Choosing own goals (selecting own purposes) SD3 Self-respect (belief in self-esteem)
Spirituality	SP1 Meaning in life (having a goal in life)
Online customer engagement behaviour	
Positive online WOM Zhang & Bloemer (2008)	OWOM1 I say positive things online about bank X to other people. OWOM2 I recommend bank X online to people who seek my advice. OWOM3 I encourage friends and relatives online to do business with bank X.
Co-creation Cambra-Fierro et al. (2017)	CC1 I like to give my opinion to contribute to the financial service improvement. CC2 I like to participate in the new product/service development. CC3 I like to suggest ideas for the company.
Community participation Gummerus et al. (2012)	CP1 Visits community CP2 Reads messages in the community CP3 Likes messages in the community CP4 Writes comments in the community
Mobile banking app usage Taylor & Levin (2014)	AU1 I am interested in using mobile banking apps of bank X. AU2 I would download and use new mobile banking apps if they were launched. AU3 I use the mobile banking apps of bank X regularly.

Relationship quality Zhang & Bloemer (2008)	
Satisfaction	SAT1 Compared to other banks, I am very satisfied with X. SAT2 Based on all my experience with X, I am very satisfied. SAT3 My experiences with X have always been pleasant. SAT4 Overall, I am satisfied with X.
Trust	TST1 I feel that I can trust X. TST2 X is truly sincere in its promises. TST3 X is honest and truthful with me. TST4 X treats me fairly and justly. TST5 I feel that X can be counted on when I need help.
Affective commitment	COM1 I feel emotionally attached to X. COM2 I feel like part of the family of X. COM3 I feel a strong sense of belonging with X. COM4 X has a great personal meaning for me.

Appendix D **Pooling samples**

An independent samples t-test was conducted to determine if sample 1 and sample 2 could be pooled for further analysis. It is a way to test the probability that two sets of data come from the same population (Pallant, 2001). This appendix reports the results of the independent samples t-test.

The first independent samples t-test included all respondents that fully answered the questionnaire. Sample 1 consisted of 189 respondents gathered from the researchers' internal network and sample 2 consisted of 101 respondents gathered through Facebook advertisements. After looking at significance of Levene's test for equality of variances, the results of the t-test were analysed for its significance. For positive OWOM no significant difference was found in the scores of sample 1 ($M=3.62$, $SD=1.57$), and sample 2 [$M=3.70$, $SD=1.62$; $t(288) = -.421$, $p = .674$]. The magnitude of the differences in the means was very small ($\eta^2 = .0006$). For participation in online co-creation projects a significant difference was found in the scores of sample 1 ($M=2.86$, $SD=1.49$) and sample 2 [$M=3.63$, $SD=1.76$, $t(178) = -3.764$, $p = .000$]. But magnitude was small ($\eta^2 = .0517$). For online community participation a significant difference was also found: sample 1 ($M=4.73$, $SD=0.37$), and sample 2 [$M=4.57$, $SD=0.46$, $t(167) = 2.98$, $p = .003$]. Although the magnitude of the differences was also small ($\eta^2 = 0.0301$). No significant difference was found for mobile banking app usage, sample 1 ($M=3.76$, $SD=1.82$) and sample 2 [$M=3.78$, $SD=1.84$, $t(271) = -0.095$, $p = .925$]. The magnitude of the differences in the means for mobile banking app usage was also very small ($\eta^2 = -.0000$). Based on these results the samples could not be pooled, as significant differences were discovered between the groups in their means of the dependent variables. Further analysis showed that the means of small bank brands underrepresented in the dataset were consequently higher or lower than means of the three major bank brands ABN AMRO, ING and Rabobank. For that reason the independent samples t-test was repeated including only major bank brands.

The second independent samples t-test now included 178 respondents from sample 1 and 93 respondents from sample 2. Results of the independent samples t-test showed no significant difference in means for positive OWOM and mobile banking app usage, but still significant difference in the means of participation in online co-creation projects and online community participation. But the results also showed that mean differences and standard deviations had become smaller, thus improving the similarity of the samples. In the table below results of the independent samples t-test for the three major bank brands are reported.

Independent samples t-test results major bank brands								
	<u>Sample 1</u>		<u>Sample 2</u>		<u>T-test</u>			
	Mean	SD	Mean	SD	t	df	p	η^2
Positive OWOM	3.55	1.58	3.60	1.56	.265	269	.791	.0003
Participation in online co-creation projects	2.78	1.47	3.60	1.75	-3.759	162	.000	-.0554
Online community participation	4.73	0.37	4.57	0.44	2.46	161	.015	.0222
Mobile banking app usage	3.74	1.83	3.70	1.84	.166	262	.868	-.0001

As the similarity of the samples improved by excluding small bank brands and the magnitude of the differences between sample 1 and sample 2 can be considered very small, the samples are considered similar enough to be pooled for further analysis (Pallant, 2001).

Appendix E

Questionnaire

Geachte heer/mevrouw,

Allereerst bedankt dat u mijn vragenlijst wilt invullen. In het kader van mijn Master Marketing aan de Radboud Universiteit Nijmegen zal u een aantal vragen voorgelegd krijgen over de relatie met uw bank. Dit onderzoek is onafhankelijk en objectief en heeft betrekking op alle Nederlandse banken. Ik ben benieuwd naar uw mening en wil daarom benadrukken dat er geen goede of foute antwoorden zijn in dit onderzoek.

De vragenlijst bestaat uit vier delen en het invullen duurt ongeveer 10-15 minuten. Uw antwoorden worden anoniem verwerkt en zullen alleen gebruikt worden ten behoeve van dit onderzoek. Leest u de vraag alstublieft aandachtig door voordat u met het beantwoorden begint.

Mochten er vragen of onduidelijkheden zijn naar aanleiding van het onderzoek, neem dan gerust contact op via e-mail: rosalie.verkerk@student.ru.nl. Als u aan het einde van de vragenlijst uw e-mailadres achterlaat, krijgt u de resultaten van het onderzoek toegestuurd en maakt u kans op een Bol.com bon ter waarde van 50 euro.

Ik waardeer uw hulp enorm!

Met vriendelijke groet,

Rosalie Verkerk

Master student Marketing

Radboud Universiteit Nijmegen

Screening questions

De volgende drie vragen bepalen of u kunt deelnemen aan het onderzoek.

SQ1: Heeft u een betaalrekening bij minimaal één van de onderstaande Nederlandse banken?

ABN AMRO, ASN Bank, ING, Knab, Rabobank, RegioBank, SNS Bank, Triodos Bank.

- ☐ Ja, ik heb een betaalrekening bij een van deze banken.
- ☐ Nee, ik heb geen betaalrekening bij een van deze banken.

SQ2: Heeft u een social media account bij minimaal één van de volgende bedrijven?

Facebook, Twitter, Instagram, LinkedIn.

- ☐ Ja, ik heb een social media account.
- ☐ Nee, ik heb geen social media account.

SQ3: Wat is uw leeftijd (in jaren)?

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Deel 1: Uw persoonlijke waarden

In dit eerste deel van de vragenlijst krijgt u een aantal stellingen te zien met betrekking tot uw persoonlijke waarden. Kunt u door middel van het slepen van de slider aangeven in hoeverre de getoonde waarde voor u persoonlijk van belang is?

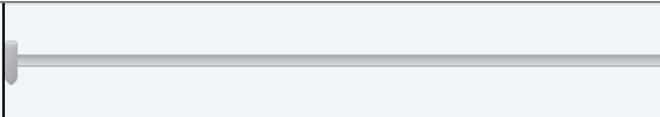
Ik vind...

	Helemaal niet belangrijk	Niet belangrijk, niet onbelangrijk	Heel erg belangrijk
Gelijkheid (gelijke kansen voor iedereen)			
Loyaliteit (trouw zijn)			
Respect voor traditie (behoud van oude gewoonten en gebruiken)			
Beleefdheid (fatsoen, goede manieren)			
Sociale orde (stabiliteit van de maatschappij)			

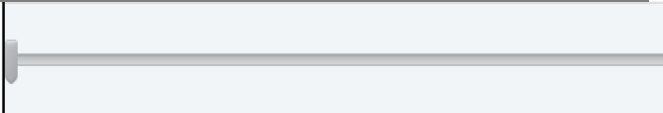
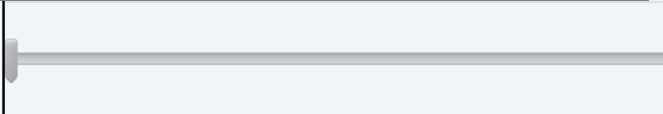
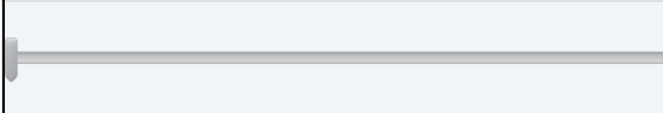
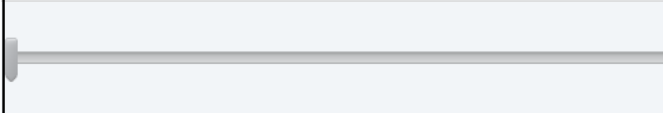
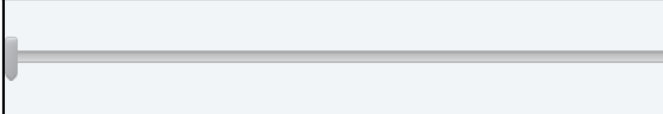
Ik vind...

	Helemaal niet belangrijk	Niet belangrijk, niet onbelangrijk	Heel erg belangrijk
Sociale macht (controle over anderen, dominantie)			
Ambitie (hardwerkend, eerezuchtig)			
Onafhankelijkheid (zelfstandig, in eigen behoefte voorzien)			
Betekenis in het leven (doel in het leven)			

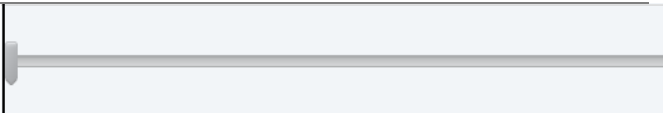
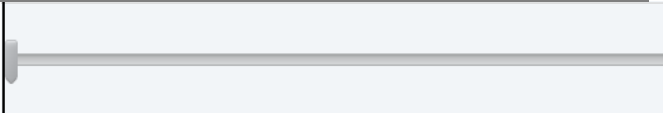
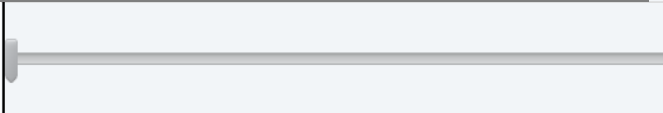
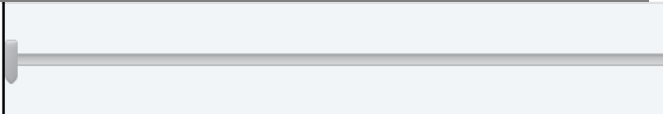
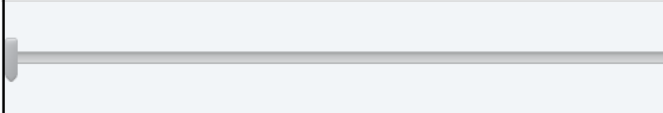
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Zelfrespect (geloof in eigenwaarde)	
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Ik vind...

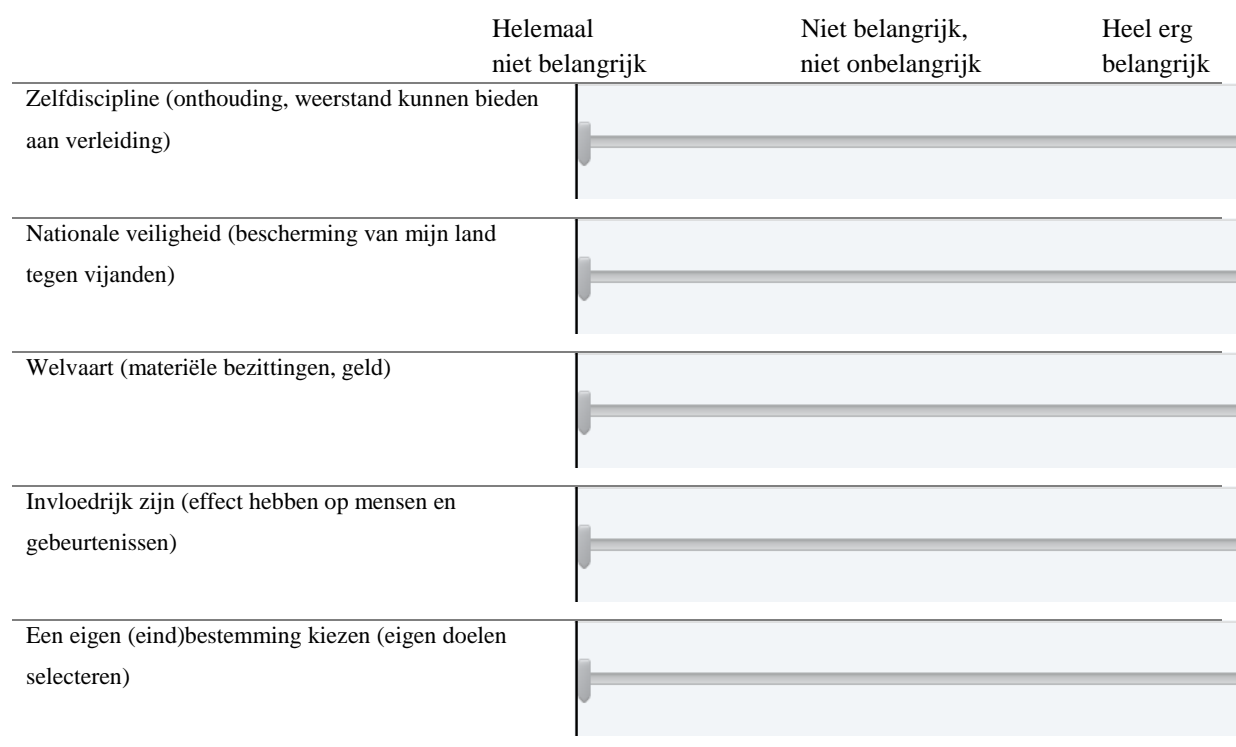
	Helemaal niet belangrijk	Niet belangrijk, niet onbelangrijk	Heel erg belangrijk
Intelligentie (logisch denkend, dingen overwegen)			
Sociale erkenning (respect van en goedkeuring door anderen)			
Het gevoel hebben ergens bij te horen (het idee dat anderen om mij geven)			
Gehoorzaamheid (plichtsgetrouw, verplichtingen nakomen)			
Acceptatie van het (aan)deel in het leven (overgeven aan levensomstandigheden)			

Ik vind...

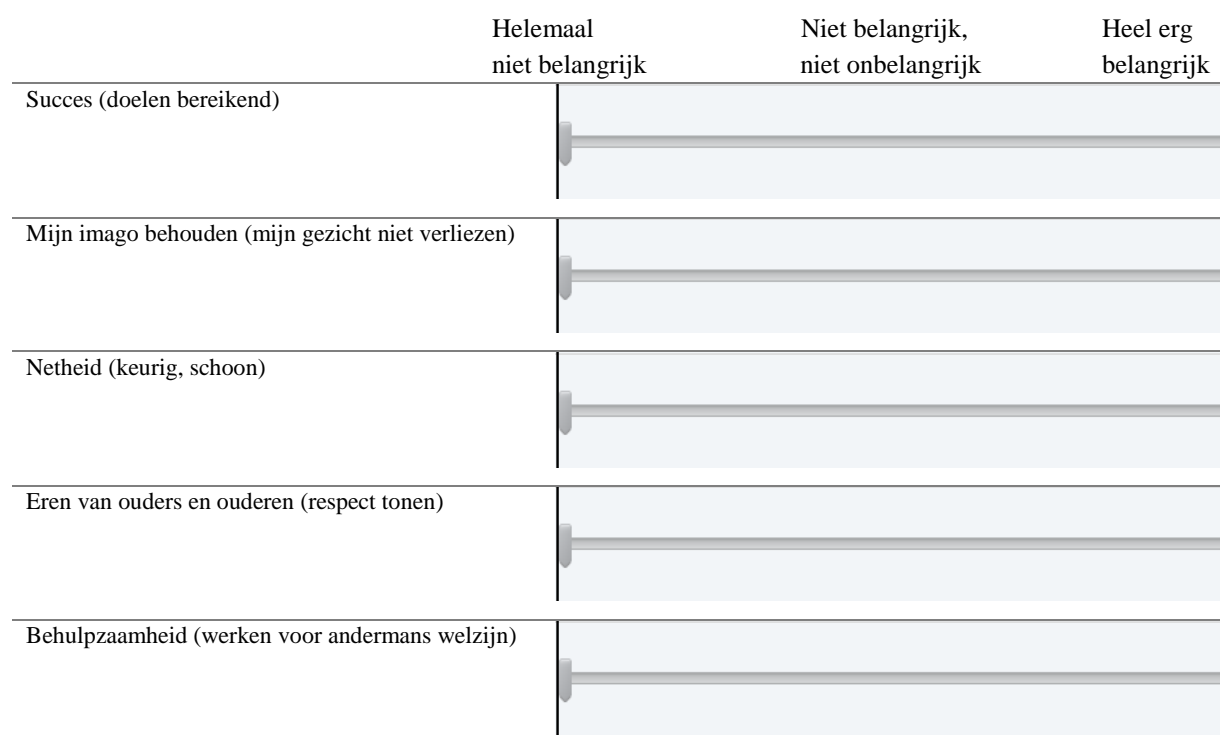
	Helemaal niet belangrijk	Niet belangrijk, niet onbelangrijk	Heel erg belangrijk
Verantwoordelijkheid (betrouwbaar, iemand waarop men kan rekenen)			
Ruimdenkend zijn (tolerant ten opzichte van andere ideeën en overtuigingen)			
Wijsheid (een volwassen begrip van het leven)			
Eerlijkheid (echt, oprecht)			
Matigheid (vermijden van extremen in gevoel en actie / doe maar gewoon, dan doe je al gek genoeg)			

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Ik vind...

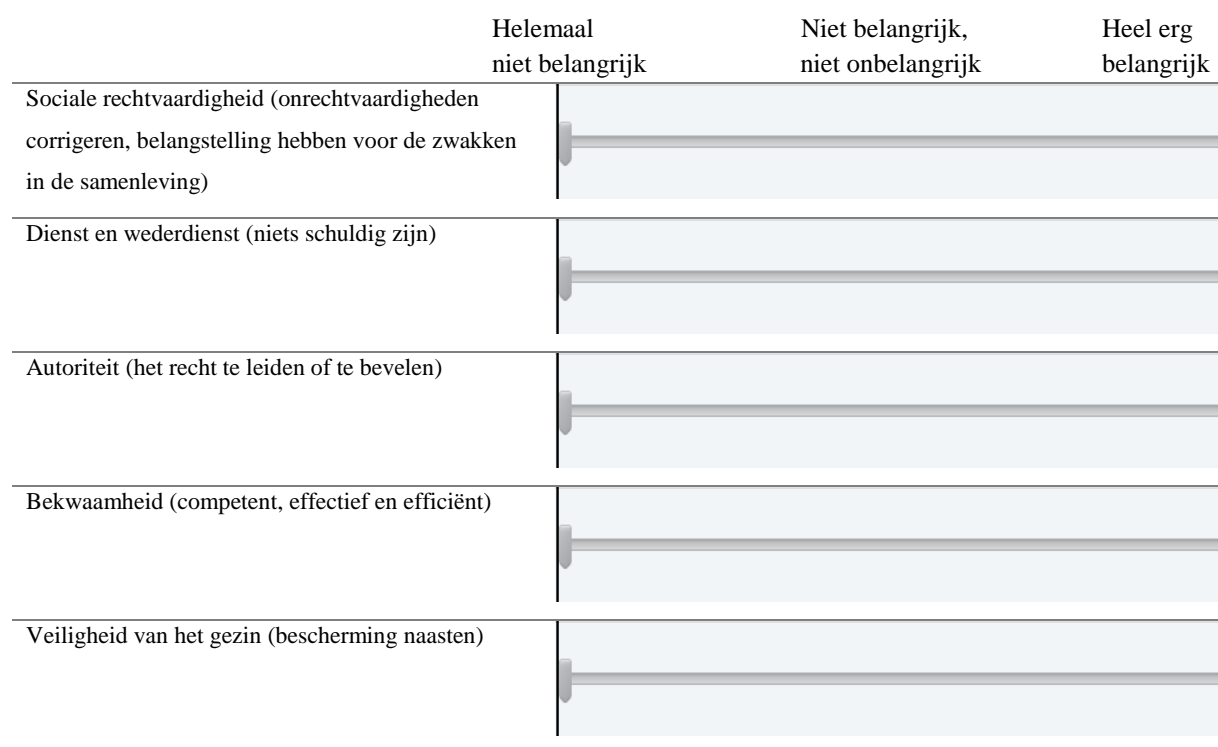


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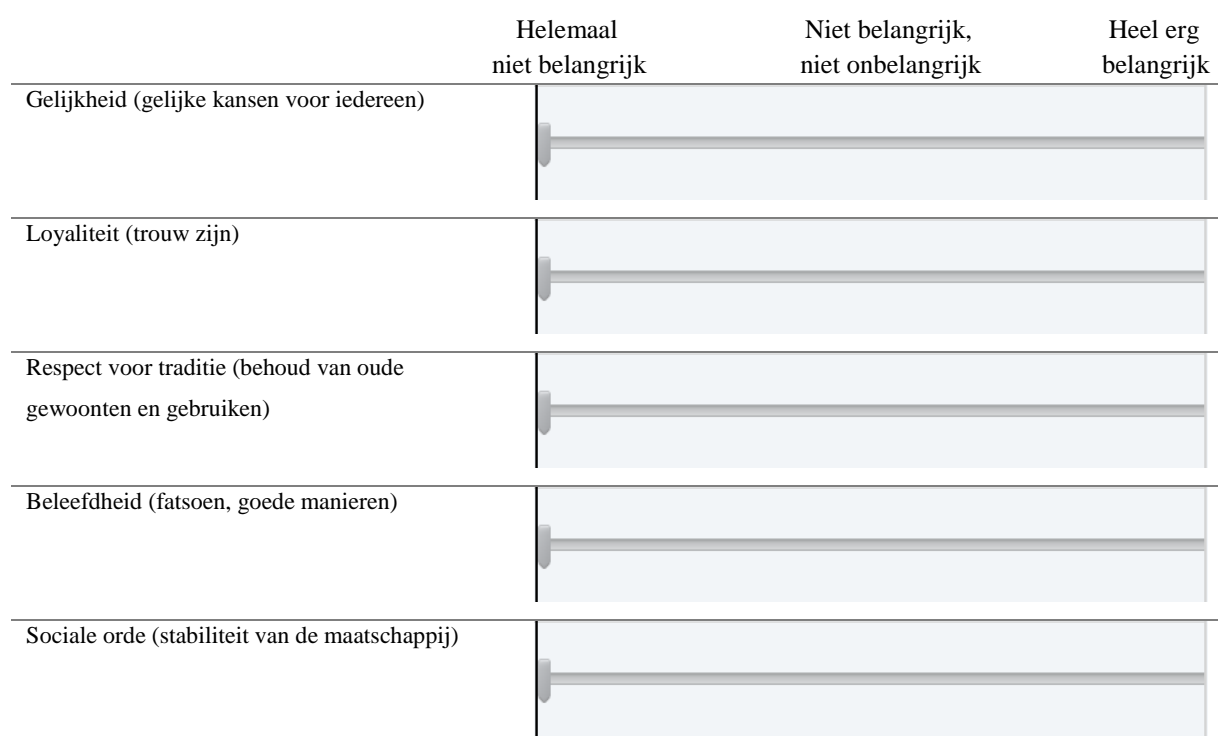


THE IMPACT OF VALUE CONGRUENCE ON ONLINE CUSTOMER ENGAGEMENT BEHAVIOUR

Ik vind...



Ik vind...

**Deel 2: De waarden van uw bank**

In het tweede deel van de vragenlijst krijgt u de stellingen opnieuw te zien, maar nu met betrekking tot uw bank. Zou u voorafgaand onderstaande vragen kunnen invullen?

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Bij welke van onderstaande Nederlandse banken heeft u een betaalrekening? Vink alle banken aan die van toepassing zijn.

- ☐ ABN AMRO
- ☐ ASN Bank
- ☐ ING
- ☐ Knab
- ☐ Rabobank
- ☐ RegioBank
- ☐ SNS Bank
- ☐ Triodos Bank
- ☐ Anders, namelijk _____

Welke Nederlandse bank zou u uw huisbank noemen?

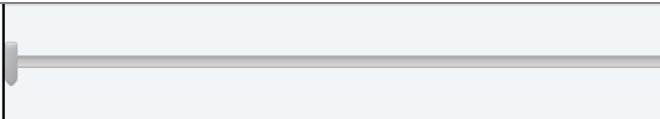
- ☐ ABN AMRO
- ☐ ASN Bank
- ☐ ING
- ☐ Knab
- ☐ Rabobank
- ☐ RegioBank
- ☐ SNS Bank
- ☐ Triodos Bank
- ☐ Anders, namelijk _____

Hoe lang bent u al klant bij bank X (in jaren)?

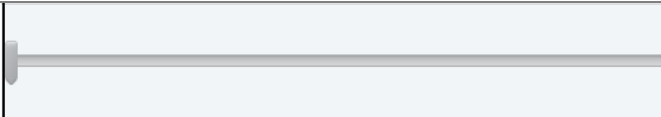
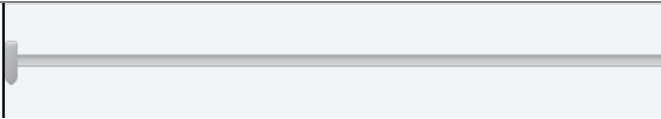
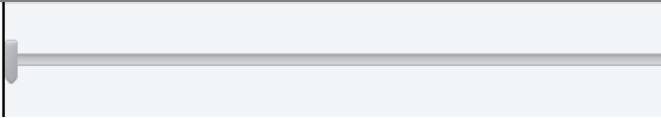
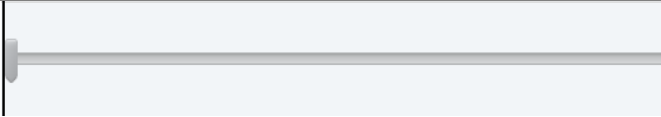
In de vorige vraag heeft u aangegeven dat X uw huisbank is. Neem deze bank in gedachten bij het beantwoorden van de onderstaande vragen en lees de vraag goed.

U krijgt de stellingen uit deel 1 nu opnieuw te zien. Kunt u door middel van het slepen van de slider aangeven in hoeverre u vindt dat de getoonde waarde X karakteriseert?

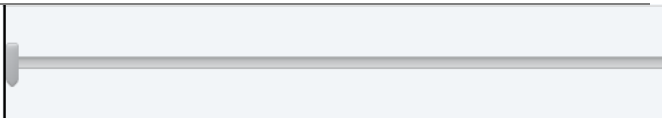
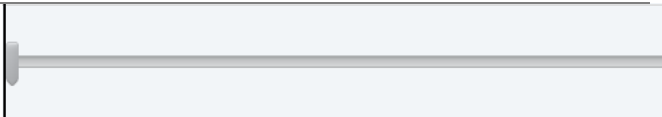
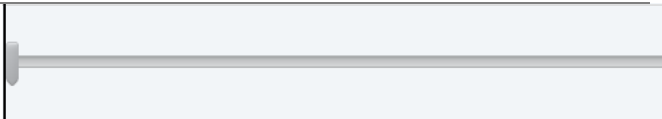
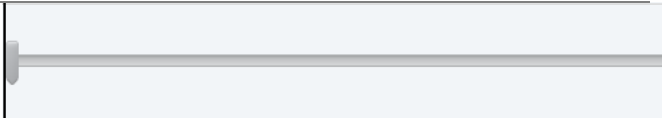

Ik vind dat X wordt gekarakteriseerd door...

	Helemaal niet mee eens	Noch eens, noch oneens	Helemaal mee eens
Sociale macht (controle over anderen, dominantie)			

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Ambitie (hardwerkend, eerezuchtig)	
Onafhankelijkheid (zelfstandig, in eigen behoefte voorzien)	
Betekenis in het leven (doel in het leven)	
Zelfrespect (geloof in eigenwaarde)	

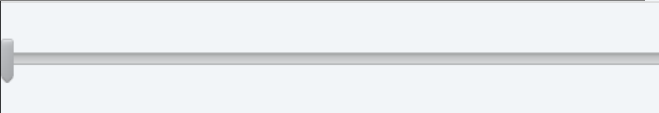
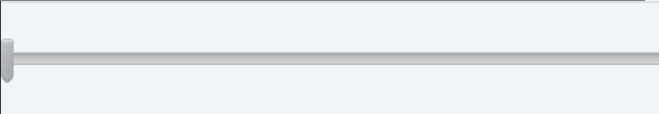
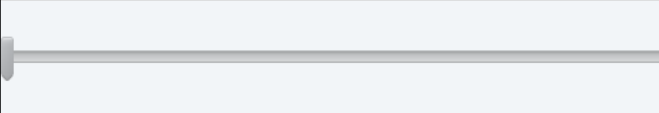
Ik vind dat X wordt gekarakteriseerd door...

	Helemaal niet mee eens	Noch eens, noch oneens	Helemaal mee eens
Intelligentie (logisch denkend, dingen overwegen)			
Sociale erkenning (respect van en goedkeuring door anderen)			
Het gevoel hebben ergens bij te horen (het idee dat anderen om mij geven)			
Gehoorzaamheid (plichtsgetrouw, verplichtingen nakomen)			
Acceptatie van het (aan)deel in het leven (overgeven aan levensomstandigheden)			

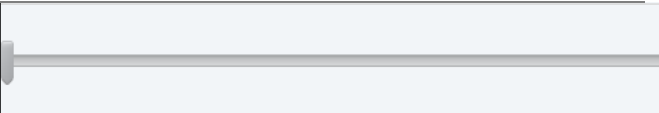
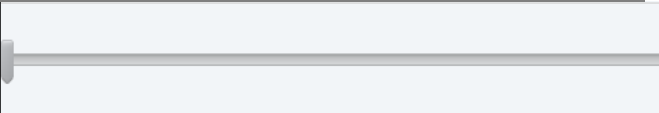
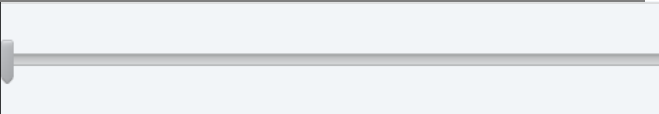
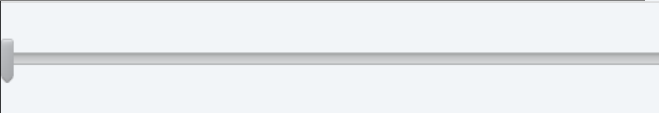
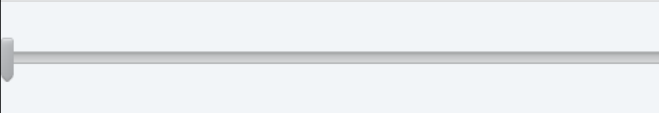
Ik vind dat X wordt gekarakteriseerd door...

	Helemaal niet mee eens	Noch eens, noch oneens	Helemaal mee eens
Verantwoordelijkheid (betrouwbaar, iemand waarop men kan rekenen)	<div><div></div></div>		
Ruimdenkend zijn (tolerant ten opzichte van andere ideeën en overtuigingen)	<div><div></div></div>		

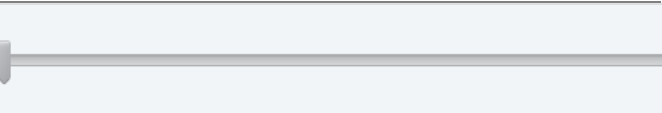
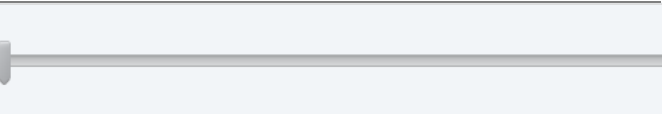
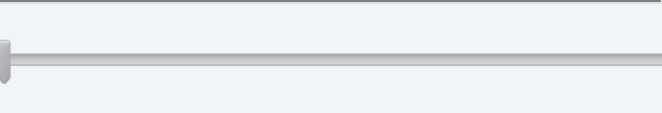
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Wijsheid (een volwassen begrip van het leven)	
Eerlijkheid (echt, oprecht)	
Matigheid (vermijden van extremen in gevoel en actie / doe maar gewoon, dan doe je al gek genoeg)	

Ik vind dat X wordt gekarakteriseerd door...

	Helemaal niet mee eens	Noch eens, noch oneens	Helemaal mee eens
Zelfdiscipline (onthouding, weerstand kunnen bieden aan verleiding)			
Nationale veiligheid (bescherming van mijn land tegen vijanden)			
Welvaart (materiële bezittingen, geld)			
Invloedrijk zijn (effect hebben op mensen en gebeurtenissen)			
Een eigen (eind)bestemming kiezen (eigen doelen selecteren)			

Ik vind dat X wordt gekarakteriseerd door...

	Helemaal niet mee eens	Noch eens, noch oneens	Helemaal mee eens
Succes (doelen bereikend)			
Mijn imago behouden (mijn gezicht niet verliezen)			
Netheid (keurig, schoon)			

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Eren van ouders en ouderen (respect tonen)	
Behulpzaamheid (werken voor andermans welzijn)	

Ik vind dat X wordt gekarakteriseerd door...

	Helemaal niet mee eens	Noch eens, noch oneens	Helemaal mee eens
Sociale rechtvaardigheid (onrechtvaardigheden corrigeren, belangstelling hebben voor de zwakken in de samenleving)			
Dienst en wederdienst (niets schuldig zijn)			
Autoriteit (het recht te leiden of te bevelen)			
Bekwaamheid (competent, effectief en efficiënt)			
Veiligheid van het gezin (bescherming naasten)			

Deel 3: Uw relatie met uw bank

U bent al over de helft van de vragenlijst !

De volgende drie vragen gaan over uw relatie met X.

Kunt u aangeven in hoeverre u het eens of oneens bent met de stellingen?

Stelling	Helemaal niet mee eens	Niet mee eens	Enigszins mee oneens	Noch eens, noch oneens	Enigszins mee eens	Mee eens	Helemaal mee eens
In vergelijking met andere banken, ben ik erg tevreden met X.	1	2	3	4	5	6	7
Op basis van mijn ervaring met X, ben ik erg tevreden.	1	2	3	4	5	6	7
Ik heb altijd prettige ervaringen gehad met X.	1	2	3	4	5	6	7
Over het algemeen ben ik tevreden met X.	1	2	3	4	5	6	7

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Kunt u aangeven in hoeverre u het eens of oneens bent met de stellingen?

Stelling	Helemaal niet mee eens	Niet mee eens	Enigszins mee oneens	Noch eens, noch oneens	Enigszins mee eens	Mee eens	Helemaal mee eens
Ik heb het gevoel dat ik X kan vertrouwen.	1	2	3	4	5	6	7
X is oprecht in haar beloften.	1	2	3	4	5	6	7
X is eerlijk en waarheidsgetrouw tegenover mij.	1	2	3	4	5	6	7
X behandelt mij eerlijk en rechtvaardig.	1	2	3	4	5	6	7
Ik heb het gevoel dat ik op X kan rekenen wanneer ik hulp nodig heb.	1	2	3	4	5	6	7

Kunt u aangeven in hoeverre u het eens of oneens bent met de stellingen?

Stelling	Helemaal niet mee eens	Niet mee eens	Enigszins mee oneens	Noch eens, noch oneens	Enigszins mee eens	Mee eens	Helemaal mee eens
Ik voel mij emotioneel verbonden met X.	1	2	3	4	5	6	7
Ik voel mij als een deel van de familie van X.	1	2	3	4	5	6	7
Ik heb een sterk gevoel van verbondenheid met X.	1	2	3	4	5	6	7
X heeft een grote persoonlijke betekenis voor mij.	1	2	3	4	5	6	7

Deel 4: Uw online interactie met uw bank

Dit laatste deel van de vragenlijst gaat over uw online interactie met X.

Kunt u aangeven in hoeverre u het eens of oneens bent met de stellingen?

Stelling	Helemaal niet mee eens	Niet mee eens	Enigszins mee oneens	Noch eens, noch oneens	Enigszins mee eens	Mee eens	Helemaal mee eens
Ik zeg online positieve dingen over X tegen andere mensen.	1	2	3	4	5	6	7
Ik beveel X online aan als mensen hierover advies vragen.	1	2	3	4	5	6	7
Ik moedig vrienden en familieleden online aan om zaken te doen met X.	1	2	3	4	5	6	7

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Kunt u aangeven in hoeverre u het eens of oneens bent met de stellingen?

Stelling	Helemaal niet mee eens	Niet mee eens	Enigszins mee oneens	Noch eens, noch oneens	Enigszins mee eens	Mee eens	Helemaal mee eens
Ik vind het leuk om online mijn mening te geven om zo bij te dragen aan het verbeteren van de financiële dienstverlening van X.	1	2	3	4	5	6	7
Ik vind het leuk om online mee te doen aan het ontwikkelen van nieuwe producten/diensten van X.	1	2	3	4	5	6	7
Ik vind het leuk om online nieuwe ideeën voor te stellen aan X.	1	2	3	4	5	6	7

De volgende vragen gaan over de social media van uw huisbank. Denk hierbij aan de pagina of het account van uw bank op Facebook, Twitter, Instagram en LinkedIn.

Hoe vaak bezoekt u de social media van X?

Stelling	Dagelijks	4-6 keer per week	1-3 keer per week	2-3 keer per maand	1 keer per maand of minder vaak	Nooit	NVT
Facebook	1	2	3	4	5	6	7
Twitter	1	2	3	4	5	6	7
Instagram	1	2	3	4	5	6	7
LinkedIn	1	2	3	4	5	6	7
Website (blog)	1	2	3	4	5	6	7

Hoe vaak leest u berichten op de social media van X?

Stelling	Vaak	Regelmatig	Soms	Bijna nooit	Nooit	NVT
Facebook	1	2	3	4	5	6
Twitter	1	2	3	4	5	6
Instagram	1	2	3	4	5	6
LinkedIn	1	2	3	4	5	6
Website (blog)	1	2	3	4	5	6

Hoe vaak geeft u een like op social media berichten van X?

Stelling	Vaak	Regelmatig	Soms	Bijna nooit	Nooit	NVT
Facebook	1	2	3	4	5	6
Twitter	1	2	3	4	5	6

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Instagram	1	2	3	4	5	6
LinkedIn	1	2	3	4	5	6
Website (blog)	1	2	3	4	5	6

Hoe vaak reageert u op social media berichten van X?

Stelling	Vaak	Regelmatig	Soms	Bijna nooit	Nooit	NVT
Facebook	1	2	3	4	5	6
Twitter	1	2	3	4	5	6
Instagram	1	2	3	4	5	6
LinkedIn	1	2	3	4	5	6
Website (blog)	1	2	3	4	5	6

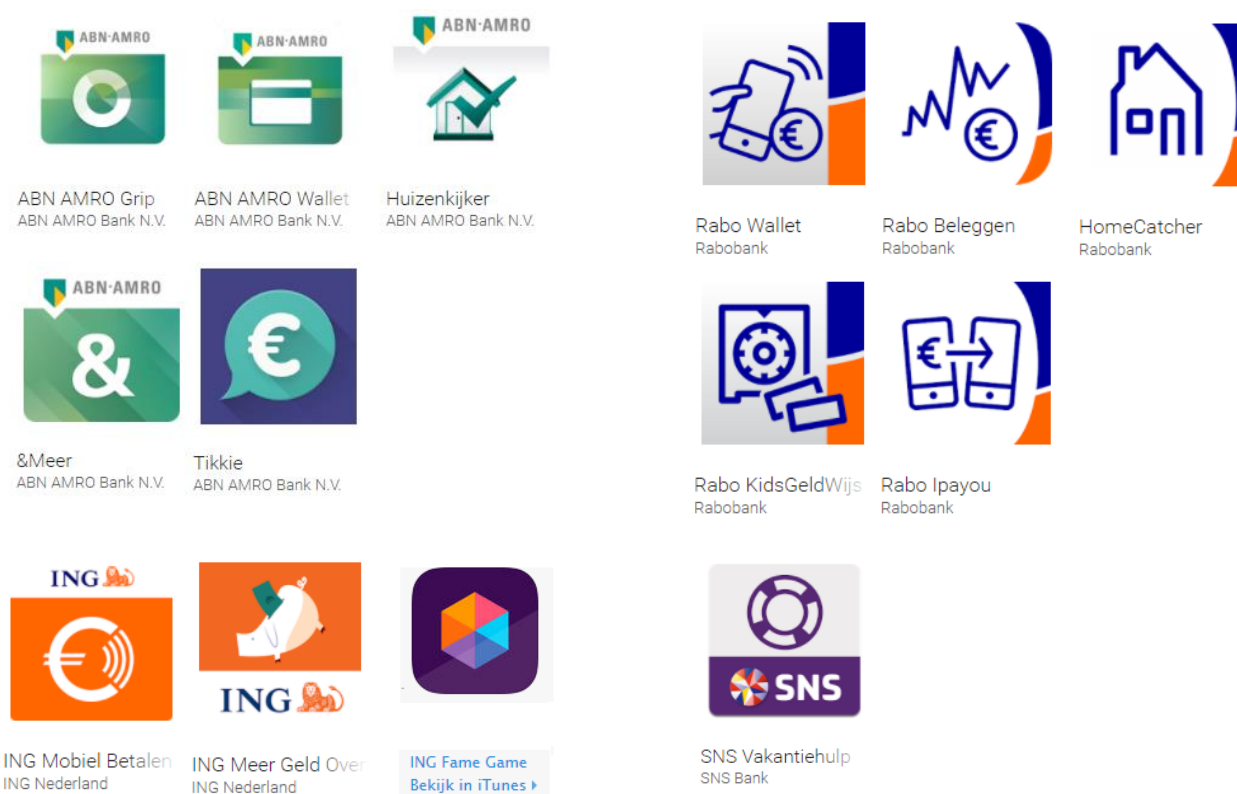
Bent u in het bezit van een smartphone geschikt voor het downloaden van apps?

- ☐ Ja
- ☐ Nee

De volgende vragen gaan over uw gebruik van mobiele apps van uw huisbank X.

Let op! Het gaat hier over extra mobiele apps naast uw normale mobiel bankieren app van X.

- Voorbeelden van dit soort extra mobiele apps van ABN AMRO zijn: ABN AMRO Grip, ABN AMRO Wallet, Huizenkijker, &Meer, Tikkie.
- Voorbeelden van dit soort extra mobiele apps van ING zijn: ING Mobiel betalen, ING Meer geld overhouden, ING Fame Game.
- Voorbeelden van dit soort extra mobiele apps van Rabobank zijn: Rabo Wallet, Rabo Beleggen, HomeCatcher, Rabo KidsGeldWijs, Rabo Ipayou.
- Een voorbeeld van dit soort extra mobiele apps van SNS Bank is: SNS Vakantiehulp.



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De volgende vragen gaan over het gebruik van mobiele apps van X.

Let op! Het gaat hier over extra mobiele apps naast uw normale mobiel bankieren app.

Kunt u aangeven in hoeverre u het eens of oneens bent met de stellingen?

Stelling	Helemaal niet mee eens	Niet mee eens	Enigszins mee oneens	Noch eens, noch oneens	Enigszins mee eens	Mee eens	Helemaal mee eens
Ik ben geïnteresseerd om mobiele apps van X te gebruiken.	1	2	3	4	5	6	7
Ik zou nieuwe mobiele apps van X downloaden en gebruiken als die worden aangeboden.	1	2	3	4	5	6	7
Ik gebruik mobiele apps van X regelmatig.	1	2	3	4	5	6	7

Welke extra mobiele apps van X heeft u al op uw smartphone staan?

Hoe vaak gebruikt u deze extra mobiele apps van X?

Stelling	Dagelijks	4-6 keer per week	1-3 keer per week	2-3 keer per maand	1 keer per maand of minder vaak	Nooit	NVT
Ik gebruik extra mobiele apps van X...	1	2	3	4	5	6	7

Algemene vragen

Tot slot een aantal algemene vragen.

Wat is uw geslacht?

- ☐ Man
- ☐ Vrouw

Wat is uw hoogst voltooide opleiding?

- ☐ Basisonderwijs
- ☐ Voortgezet onderwijs (VMBO, HAVO, VWO)
- ☐ Middelbaar beroepsonderwijs (MBO)
- ☐ Hoger beroepsonderwijs (HBO)
- ☐ Wetenschappelijk onderwijs (WO)

Ik ben momenteel...

- ☐ Student
- ☐ Werkend

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- Huisman of huisvrouw
- Werkzoekend
- Arbeidsongeschikt
- Gepensioneerd
- Anders, namelijk _____

Wilt u kans maken op een Bol.com bon t.w.v. 50 euro en de resultaten van het onderzoek ontvangen? Laat dan uw e-mailadres hier onder achter.

Dit is het einde van de vragenlijst, bedankt voor het invullen.

Research Integrity Form - Master Thesis

Name: Rosalie Verkeek	Student number: S4086735
RU e-mail address: rosalie.verkeek@student.ru.nl	Master specialisation: Marketing

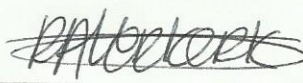
Thesis title: The impact of customer-bank brand value congruence on online customer engagement behaviour.
Brief description of the study: Investigates the impact of value congruence on online positive word, participation in online co-creation projects, community participation and mobile banking app usage in the context of Dutch retail banks. Satisfaction, trust, and affective commitment are tested as mediators.

It is my responsibility to follow the university's code of academic integrity and any relevant academic or professional guidelines in the conduct of my study. This includes:

- providing original work or proper use of references;
- providing appropriate information to all involved in my study;
- requesting informed consent from participants;
- transparency in the way data is processed and represented;
- ensuring confidentiality in the storage and use of data;

If there is any significant change in the question, design or conduct over the course of the research, I will complete another Research Integrity Form.

Breaches of the code of conduct with respect to academic integrity (as described / referred to in the thesis handbook) should and will be forwarded to the examination board. Acting contrary to the code of conduct can result in declaring the thesis invalid

Student's Signature:  Date: June 19, 2017

To be signed by supervisor

I have instructed the student about ethical issues related to their specific study. I hereby declare that I will challenge him / her on ethical aspects through their investigation and to act on any violations that I may encounter.

Supervisor's Signature: _____ Date: _____