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| **KMO and Bartlett's Test** | | |
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .951 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 6500.639 |
| df | 55 |
| Sig. | .000 |
| **KMO and Bartlett's Test – Customer Behavioural Intentions** | | |
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .907 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 3709.862 |
| Df | 15 |
| Sig. | .000 |

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| **KMO and Bartlett's Test – Service Quality** | | |
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .967 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 10444.570 |
| Df | 210 |
| Sig. | .000 |

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| **Rotated Component Matrix**– **Customer Trust** | | |
|  | Component | |
| 1 | 2 |
| With Ghanaian-owned banks, I obtain what I look for in financial services | .778 | .308 |
| Ghanaian-owned banks have banking resources that meet my expectations | .794 | .377 |
| I feel confidence in Ghanaian-owned banks' services | .769 | .335 |
| Ghanaian-owned banks have financial services that never disappoint customers | .767 | .326 |
| Ghanaian-owned banks constantly satisfy customers' needs | .705 | .419 |
| Ghanaian-owned banks are honest and sincere in addressing customers' concerns | .642 | .525 |
| Ghanaian-owned banks make every effort to satisfy customers | .499 | .645 |
| Ghanaian-owned banks could be relied upon to solve customers' problem | .540 | .640 |
| Customers are interested to use Ghanaian-owned banks to solve their financial problems | .294 | .834 |
| Ghanaian-owned banks can be used to compensate financial losses of customers | .368 | .725 |
| Customers are willing to use Ghanaian-owned banks to solve their financial needs | .323 | .799 |
| Extraction Method: Principal Component Analysis.  Rotation Method: Varimax with Kaiser Normalization. | | |
| a. Rotation converged in 3 iterations. | | |

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| **Rotated Component Matrix**– **Service Quality** | | | | | |
|  | Component | | | | |
| 1 | 2 | 3 | 4 | 5 |
| Ghanaian-owned banks' staff are ready to correct mistakes | .784 |  |  |  |  |
| Ghanaian-owned banks give individual attention to customers | .722 |  |  |  |  |
| Ghanaian-owned banks' staff are courteous | .743 |  |  |  |  |
| Ghanaian-owned banks' staff are tolerant | .664 |  |  |  |  |
| Ghanaian-owned banks' staff are willing to help customers | .682 |  |  |  |  |
| Ghanaian-owned banks' staff are knowledgeable in the delivery of financial services |  |  |  |  |  |
| Ghanaian-owned banks make no operational errors |  |  |  |  | .896 |
| Ghanaian-owned banks have branches with good banking facilities |  |  | .607 |  |  |
| Ghanaian-owned banks have good visual appearance |  |  | .686 |  |  |
| Ghanaian-owned banks have good interior decor |  |  | .762 |  |  |
| Ghanaian-owned banks have technological capability to deliver financial services |  |  | .577 |  |  |
| Ghanaian-owned banks have strong brands |  |  | .523 |  |  |
| Ghanaian-owned banks have branches with installed ATM services |  |  | .555 | .510 |  |
| Ghanaian-owned banks have banking locations that meet custoers' needs |  |  |  | .616 |  |
| Ghanaian-owned banks have operating hours that meet customers' needs |  |  |  | .765 |  |
| Ghanaian-owned banks have financial services that meet customers' service quality expectation |  |  |  | .545 |  |
| Ghanaian-owned banks provide security to financial transactions |  |  |  | .534 |  |
| Ghanaian-owned banks' financial services are user-friendly |  | .616 |  |  |  |
| Ghanaian-owned banks have good price for their services |  | .714 |  |  |  |
| Ghanaian-owned banks have high service speed |  | .781 |  |  |  |
| Ghanaian benefit from the operations of Ghanaian-owned banks |  | .653 |  |  |  |
| Extraction Method: Principal Component Analysis.  Rotation Method: Varimax with Kaiser Normalization. | | | | | |
| a. Rotation converged in 7 iterations. | | | | | |

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| **Total Variance Explained – Customer Behavioural Intentions** | | | | | | | | | |
| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
| Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 4.428 | 73.796 | 73.796 | 4.428 | 73.796 | 73.796 | 2.495 | 41.587 | 41.587 |
| 2 | .465 | 7.758 | 81.554 | .465 | 7.758 | 81.554 | 2.398 | 39.967 | 81.554 |
| 3 | .356 | 5.941 | 87.495 |  |  |  |  |  |  |
| 4 | .303 | 5.056 | 92.551 |  |  |  |  |  |  |
| 5 | .255 | 4.245 | 96.796 |  |  |  |  |  |  |
| 6 | .192 | 3.204 | 100.000 |  |  |  |  |  |  |
| Extraction Method: Principal Component Analysis. | | | | | | | | | |

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| **Total Variance Explained – Customer Trust** | | | | | | | | | |
| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
| Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 7.023 | 63.849 | 63.849 | 7.023 | 63.849 | 63.849 | 4.191 | 38.100 | 38.100 |
| 2 | .760 | 6.913 | 70.762 | .760 | 6.913 | 70.762 | 3.593 | 32.662 | 70.762 |
| 3 | .537 | 4.884 | 75.646 |  |  |  |  |  |  |
| 4 | .494 | 4.495 | 80.142 |  |  |  |  |  |  |
| 5 | .423 | 3.849 | 83.990 |  |  |  |  |  |  |
| 6 | .362 | 3.295 | 87.285 |  |  |  |  |  |  |
| 7 | .325 | 2.957 | 90.241 |  |  |  |  |  |  |
| 8 | .308 | 2.799 | 93.040 |  |  |  |  |  |  |
| 9 | .282 | 2.561 | 95.602 |  |  |  |  |  |  |
| 10 | .251 | 2.279 | 97.881 |  |  |  |  |  |  |
| 11 | .233 | 2.119 | 100.000 |  |  |  |  |  |  |
| Extraction Method: Principal Component Analysis. | | | | | | | | | |

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| **Total Variance Explained – Service Quality** | | | | | | | | | |
| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
| Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 10.691 | 50.910 | 50.910 | 10.691 | 50.910 | 50.910 | 3.838 | 18.274 | 18.274 |
| 2 | 1.245 | 5.928 | 56.839 | 1.245 | 5.928 | 56.839 | 3.218 | 15.325 | 33.599 |
| 3 | 1.057 | 5.032 | 61.870 | 1.057 | 5.032 | 61.870 | 3.185 | 15.168 | 48.767 |
| 4 | .890 | 4.240 | 66.110 | .890 | 4.240 | 66.110 | 2.999 | 14.280 | 63.047 |
| 5 | .641 | 3.050 | 69.161 | .641 | 3.050 | 69.161 | 1.284 | 6.114 | 69.161 |
| 6 | .586 | 2.792 | 71.953 |  |  |  |  |  |  |
| 7 | .545 | 2.593 | 74.546 |  |  |  |  |  |  |
| 8 | .514 | 2.449 | 76.995 |  |  |  |  |  |  |
| 9 | .496 | 2.361 | 79.356 |  |  |  |  |  |  |
| 10 | .468 | 2.228 | 81.583 |  |  |  |  |  |  |
| 11 | .436 | 2.078 | 83.661 |  |  |  |  |  |  |
| 12 | .416 | 1.979 | 85.640 |  |  |  |  |  |  |
| 13 | .385 | 1.834 | 87.474 |  |  |  |  |  |  |
| 14 | .370 | 1.762 | 89.236 |  |  |  |  |  |  |
| 15 | .370 | 1.761 | 90.997 |  |  |  |  |  |  |
| 16 | .355 | 1.692 | 92.690 |  |  |  |  |  |  |
| 17 | .345 | 1.643 | 94.333 |  |  |  |  |  |  |
| 18 | .329 | 1.568 | 95.901 |  |  |  |  |  |  |
| 19 | .304 | 1.450 | 97.351 |  |  |  |  |  |  |
| 20 | .294 | 1.401 | 98.752 |  |  |  |  |  |  |
| 21 | .262 | 1.248 | 100.000 |  |  |  |  |  |  |
| Extraction Method: Principal Component Analysis. | | | | | | | | | |

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| **Reliability Statistics – Customer Care** | |
| Cronbach's Alpha | N of Items |
| .887 | 5 |

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| **Reliability Statistics – Tangible Value – Tangible Value** | |
| Cronbach's Alpha | N of Items |
| .879 | 6 |

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| **Reliability Statistics – Operational Value** | |
| Cronbach's Alpha | N of Items |
| .847 | 4 |

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| **Reliability Statistics – Product Value** | |
| Cronbach's Alpha | N of Items |
| .847 | 4 |

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| **Reliability Statistics – Fiability** | |
| Cronbach's Alpha | N of Items |
| .900 | 5 |

|  |  |
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| **Reliability Statistics - Intentionality** | |
| Cronbach's Alpha | N of Items |
| .908 | 6 |

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| **Reliability Statistics - Action** | |
| Cronbach's Alpha | N of Items |
| .895 | 3 |

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| --- | --- |
| **Reliability Statistics – Advocacy** | |
| Cronbach's Alpha | N of Items |
| .857 | 3 |