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STRUCTURAL EQUATION MODELING APPROACH TO UNDERSTAND MEDIATING IMPACT OF CUSTOMER SATISFACTION (SAT) ON ESQ-BI LINKAGE: A STUDY OF INTERNET BANKING

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ABSTRACT

In the modern competitive environment, the quest of customer's satisfaction hugely depends on the firms overall service quality (SQ) and is considered to be an essential strategy. The e-banking or any other service providers deliver e-service quality through the website. The e-service quality in the e-banking creates value for the customer where customer receive perceived value from their expectation which impacts their attitude toward the service provider positively which in turns leads to positive WOM, repeat purchase and ultimately consumer loyalty. Satisfied customers are the ambassador for an enterprise because their satisfaction can influence word of mouth effect for that particular enterprise which ultimately brings more customers for the company. In the field of mobile services, research studies show that customer satisfaction has positive effects on the intention to continue the service. The current study tested a model linking ESQ-SAT-BI to understand the mediating impact of Customer Satisfaction through an empirical investigation based on the customers perceptions toward Internet Banking. The results of the data analysis through AMOS confirmed the proposition that customer Behavioral Intentions toward Internet Banking are mediated through Satisfaction perceived from the electronic quality of net banking portal used to access the Online services of the Banks. A structural model was presented as the outcome of the study.

Keywords*: Electronic Service Quality (ESQ), Satisfaction, Behavioral Intentions, Mediation, Internet Banking, SEM, AMOS.*

Introduction:

In the new electronic environment, perceived electronic service quality is a very important part of the organization's image and can influence future behavior mediated by Customer Satisfaction. Customer satisfaction is generally defined as a post consumption evaluative judgment concerning a specific product or service (Gundersen et.al; 1996). It is the result of an evaluative process that contrasts repurchase expectations with perceptions of performance during and after the consumption experience. According to Hansemark and Albinsson (2004), "satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfilment of some need, goal or desire". If the performance falls short of expectations, negative disconfirmation occurs, resulting in a feeling of dissatisfaction. If the performance exceeds the expectations, positive disconfirmation occurs, and the consumer is highly satisfied. If the performance just matches expectations, the consumer's expectations are confirmed, and the consumer is just satisfied (Wai-Ching Poon, 2008).

Service quality is closely related with customer satisfaction (Kumar et.al. 2008; Wei and Ramalu, 2011). Both service quality and satisfaction are constructs resulting from the comparison of expectations and performance. Indeed, empirical

research by Parasuraman et al. (1985) have found several examples where consumers satisfied with a service still did not think that it was of high quality. Oliver (1993) has also suggested that customers require experience with the product or service to determine how satisfied they are with it, while quality can be perceived without actual consumption experience (Wai-Ching Poon, 2008). Though, the dimension of quality and the measurement approach of the service quality and its relationship with customer's satisfaction are still been unsettled. In spite of the ongoing debate and development of new theory numerous researchers have agreed the significances of service quality and its impact on customer satisfactions (Arambewela, 2006; Ben, 2007).

The e-banking or any other service provides e-service quality through the website. According to the Chen and Dubinsky (2003), consumer loyalty depend on the e-commerce after having experience of e-service quality through the website of e-service offering. After receiving the perceive value from the e-service quality through e-retail offering leads to customer loyalty. According to the Chang and Wang (2010), e-service quality in the e-retail offering creates value for the customer where customer receive perceived value from their expectation which impacts their attitude toward the service provider positively which in turns leads to positive WOM, repeat purchase and ultimately consumer loyalty. Hence, e-service quality enhances consumer loyalty (Carlson and O'Cass, 2010).

Dimensions of Electronic Service Quality:

E-service quality is a multi-dimensional factor. E-service quality has been defined as the extent to which a Web site facilitates efficient and effective shopping, purchasing, and delivery (Zeithaml et al. 2000, p. 11). Current study used four dimensions of ESQ in evaluating Web sites in general and service quality delivery through Web sites in particular. These include (1) ease of use or usability, (2) privacy/security, (3) functionality & (4) Customer Support. A number of studies have examined various aspects of these criteria and are presented below:

Outcomes of Quality/Satisfaction:

Loyalty/Behavioral Intentions: In general, loyalty development has been an objective traditionally aimed at by managers since it enables higher future purchase intention. To be precise, loyalty may be defined as a customer's intention or predisposition to purchase from the same organization again (Edvardsson et al., 2000), that result from the conviction that the value received from one seller is greater than the value available from other alternatives. As a consequence, loyalty has been considered to be a key factor in order to achieve company success and sustainability over time (Flavia´n et al., 2006).

WOM: In general, WOM may be defined as an informal type of communication between private parties concerning the evaluation of goods and services (Dichter, 1966) and it has been considered to be one of the most powerful forces in the market place. Indeed, WOM has been found to facilitate the sale of several products, such as movies or automobiles. To be precise, the importance of WOM resides in the fact that consumer choice is usually influenced by WOM, especially when the purchase in important.

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Review of Literature:

Parsuraman & Grewal (2000) developed a sound theoretical framework for understating the impact of Technology on *Quality- Value- Loyalty* relationship in technology based service delivery. The authors proposed a research agenda for future research by integrating "pyramid model" with "Quality-Value-Loyalty" chain. The authors raised valid research points in *Technology –Customer, Technology-Employee and Technology- Company Linkages*. The important issues pertaining to Technology-Customer Linkage require future attention in terms of understanding the impact of *customer -technology* interaction on customer participation and interaction on their perceptions of acquisition of technology based service i.e. behavioral intentions towards technology enabled service.

Caruana (2002) examined the relationship between e-SQ, Sat., & Loyalty and discovered that the direct effect of SQ on Loyalty is less as compared to mediating impact of Customer Satisfaction between SQ & Loyalty.

Zhang et. al. (2006) carried out a research study to understand the effect of various factors like site characteristics, perceived security, user computer skills, perceived convenience on electronic satisfaction and ultimately the influence of e-satisfaction on customer's intention to use online shopping services. It was discovered from the analysis that the quality of the online service represented by *perceived convenience, users' skills and experiences, and perceived security* has a positive and significant association with user satisfaction with e-services which in turn has a significant influence on customer intention to use the online services.

Chen (2008) examined the structural relations between the constructs of service quality, perceived value, satisfaction, and behavioral intentions towards the services of an International Airline Service in Taiwan. It was discovered from the analysis that Service expectation has a positive and significant influence on perceived performance, but not on satisfaction & perceived value. Also, perceived performance has a significantly positive effect on perceived value, but not on satisfaction.

Zeng et. al. (2009) on the basis of exploratory study conducted among the users of Online Banking in

Hongkong identified the five antecedents of e-satisfaction as- ease of use, customer services, fulfillment / reliability, security / privacy and product/service portfolio and examined the consequences of these factors on the overall satisfaction and thereafter the influence of Satisfaction on the various dimensions of behavioral intentions towards the online banking services. The results of the survey confirmed that except security/privacy all other antecedents share a positive & significant association with e-satisfaction. Further it was discovered from structural analysis that overall satisfaction derived from various dimensions has a significant association with recommendations, repurchase intentions & price sensitivity dimensions of Behavioral Intentions.

Research Gap/Need of the Study:

The different researchers have used various dimensions of Electronic Service Quality in different geographical & time settings to confirm the significance of ESQ-SAT-BI linkages and moderating influences of Satisfaction. However at present, especially in Country like India where Internet Banking is has just started to gain importance; research that directly linked the concepts of SERVQUAL and customer's satisfaction is lacking. Not only organization needs empirical data to understand the level of customers' satisfaction but also they need to understand how to integrate these service quality concepts into managing the customer's satisfaction and ultimately to future Behavioral Intentions. Thus the present study is an effort to confirm the validity of the proposed model (Figure 1) through an empirical investigation of data collected from the users of Internet Banking.

Model Development:

The following conceptual model based on the gaps identified above is developed for empirical analysis as the scope of current study:

Research Framework:

The following Objective is farmed to verify the proposed Model in Figure 1.

Research Objective:

To determine the mediating impact of Customer Satisfaction (SAT.) from Electronic Service Quality (e-SQ) on Behavioral Intentions (BI) towards Internet Banking services.

Hypothesis:

The Behavioral Intention towards internet banking services is not mediated by Customer Satisfaction derived from e-SQ.

In order to test the mediating impact of Satisfaction, two step approach was used. First of all the direct significance of ESQ on BI was examined and afterwards the mediating impact through SAT was examined to analyse any significant reduction in the ESQ-BI linkage. The mediation of SAT on ESQ-BI will be conformed if the following conditions are fulfilled:

Methodology:

Geographical Extent of Survey:

The current study was limited to urban banked centers and only urban areas are considered for the study. Literacy rate of the Urban Agglomerates/Cities having population 1 lakh and above was considered as the main criteria to select two cities (with one being the most literate and other being the least literate) each from Majha, Malwa & Doaba regions of Punjab on the basis of Literacy Rate data retrieved from Census 2011. The cities selected for collecting the primary data from the respondents are- Jalandhar & Hoshiarpur (Doaba Region) , Mohali & Malerkotla (Malwa Region) and Pathankot & Amritsar (Majha Region).

Universe:

In this research the investigation is about the customers perceptions towards electronic service quality of Internet Banking services and its impact on future behavioral intentions with customer specific demographic & psychographic personality traits acting as moderators in the ESQ-SAT-BI relations .Accordingly *universe* in this research could be taken as the set of all bank consumers in the selected geographical locations, while the *population* for the study can be defined as all the banking customers in the selected cities who had used the Internet Banking services at least once in the recent past and aged above eighteen years.

Data Collection Methods:

A total of 500 customers were approached from Six cities of Punjab and 480 of them completely filled the questionnaire. In Questionnaire- ***Part one*** is consisting of questions regarding the usage, frequency of usage, type of usage and comfort level in accessing the Internet Banking services, In Part Two 21 items scale (based on literature review) was used to assess the electronic service quality of e-banking services on six dimensions (i.e. ease of use, security, functionality, availability of information, customer support and Website Design). Part Three consists of a set of questions to measure the Satisfaction and Future behavioral intention of the respondents towards the Internet Banking services offered by the banks.

Both non-probability and probability sampling methods have been used to select the respondents. The sampling methods used were convenience sampling,

random sampling, branch intercept method, mall intercept methods, purposive sampling and so on.

Data Analysis:

The above proposed model and hypothesized paths were tested on the survey data collected through IBM AMOS 20 structural equation analysis package. The following two step approach was used to test the structural paths:

a) **Assessing Direct Impact of ESQ on BI**: Four dimensions namely EOU, SEC, FUN & CS were considered to assess the ESQ of Internet Banking services and overall impact of Electronic Service Quality measured by these dimensions on BI.
b) **Assessing Mediating Impact of SAT on BI**: In order to test the indirect effect of ESQ on BI through SAT or in other words to confirm any mediation caused by SAT on ESQ-BI relation a second Structrual Model is tested through AMOS with SAT inculded as a mediating variable between ESQ-BI.

The goodness of fit of the structural models was determined using a variety of indices as shown below in Table3:

Based on Table 4, the Reliability Index values ranging from 0.757 to 0.928 exceed the cut-off value of 0.7. So, it can be concluded that the measurement is reliable.

Results of Structural Equation Modeling using AMOS:

a)Assessing Direct Impact of ESQ on BI:

First of all the significance of Electronic Service Quality on Behavioral Intentions was analyzed through AMOS modeling approach. The results of the output are presented in Figure 2. As shown, the four dimensions namely EOU, SEC, FUN & CS were considered to assess the ESQ of Internet Banking services. The structural path diagram as shown reveals that there is a very strong relationship between Electronic Service Quality of Internet Banking services & customers Behavioral Intentions towards the use of the same, with **0.95** standardized regression weight of ESQ on BI (as shown in Table 5). The Critical Ratio of ESQ-→BI path as shown in Table 6 is found to be significant with its value **>1.96** along with other structural paths linking dimensions of ESQ with Overall Electronic Service Quality and Overall ESQ with BI.

The measurement model linking ESQ & BI was tested by eliminating items with insignificant loadings and by using the Modification indices. The model is tested for its goodness of fit, reliability & validity. The model's goodness of fit is determined using a variety of indices as shown below in Table 7:

As shown above all goodness of fit measures for the model linking ESQ-BI is found to be within acceptable limits suggested by various researchers in the previous studies. The Normed Chi Square Index (Chi-Square/df ratio), Relative Fit Index (RFI), Incremental Fit Index (IFI), Comparative Fit Index (CFI), Root Mean Square Error Approximation (RMSEA) & Root Mean Square Residual (RMSR) all are found to be within stipulated recommended values and thus confirm the significance of association between ESQ & BI.

b)Assessing Mediating Impact of SAT on BI:

In order to test the indirect effect of ESQ on BI through SAT or in other words to confirm any mediation caused by SAT on ESQ-BI relation a second Structrual Model is tested through AMOS with SAT inculded as a mediating variable between ESQ-BI as shown in Figure 3.

As is clear from the figure, the Standardized Regression weight between ESQ-BI is reduced drastically ***(i.e. from 0.95 to 0.23)*** with SAT acting as mediator variable between ESQ-BI. The Standarized Regression output for all paths of the model are given in table 8 below:

Before reaching at final conclusion, the structural model presented in Figure 6.2.2 is tested for its validity through Confirmatory Analysis in accordance with Hatcher (1994). The measurement model linking ESQ-SAT-BI was tested by eliminating items with insignificant loadings and by using the Modification indices. The model is tested for its goodness of fit, reliability & validity. The model's goodness of fit is determined using a variety of indices as shown below in Table 10.

As shown above all goodness of fit measures for the model linking ESQ-SAT-BI are found to be within acceptable limits suggested by various researchers in the previous studies. The Normed Chi-Square Index (Chi-Square/df ratio), Relative Fit Index (RFI), Incremental Fit Index (IFI), Comparative Fit Index (CFI), Root Mean Square Error Approximation (RMSEA) & Root Mean Square Residual (RMSR) all are found to be within stipulated recommended values and thus confirm the significance of the occurrence of complete Mediation by SAT between ESQ-BI.

Conclusion:

It can be concluded from the above analysis that Satisfaction (SAT) plays a Mediating Role in the relationship linking Electronic Service Quality (ESQ) with future Behavioral Intentions (BI) towards the Internet Banking services. The Banks must understand the significance of various dimensions of Electronic Service Quality i.e. Security, Functionality, Customer Support & Ease of Use in particular in shaping the Satisfaction Level of the online users. This could lead to increase faith among the users toward the Electronic medium of delivering the Banking services. In order to develop strong futuristic Behavioral Intentions (i.e. Loyalty) among the customers,

Satisfaction resulting from the Quality of e-services is a prerequisite. It has a significant implication for the Banks in the sense that a satisfied customer perceives the Electronic Service Quality of the online medium to develop behavioral intentions for the service provider.

Implications for Future Research:

An assessment of the applicability of developed model could be verified through a study to analyze customers perceptions toward Mobile Banking; an alternative to Internet Banking & being used & promoted very swiftly by Banks for online transactions. Secondly, the data collection for present study deals with PRE-DEMONETIZATION trends prevailing in the country. So a study to understand the perceptions of users in POST-DEMONETIZATION regime is very essential, considering the huge increase of online service transactions post 08th Nov., 2017.

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Electronic Service Quality Dimensions Used in the Study for Analysis

Table 1 : Analysis of e-Service Quality Dimensions

Dimension	Author & Year
Security	Yoo and Donthu, (2001); Zeithaml et al. (2000, 2002), Srinivasan et al., (2002); Van Riel et al., (2001); Wolfinbarger and Gilly, (2002, 2003); Madu and Madu, (2002), Santos, (2003), Gummerus, et al. (2004); Lee and Lin, (2005); Collier and Bienstock, (2009); Chang, Wang and Yang, (2009); Wu. K.W, (2011).
Customer Support/ Responsiveness	Parasuraman et al. (2005); Barnes and Vidgen, (2001); Yoo and Donthu, (2001); Van Riel et al., (2001); Srinivasan et al. (2002); Zeithaml, Parasuraman, and Malhotra, (2000, 2002); Wolfinbarger and Gilly, (2003) eTailQ; Gummerus, Liljander, Pura and Riel, (2004); Lee and Lin, (2005); Bauer, Falk, and Mammerschmidt (2006); Chang, Wang and Yang, (2009); Wu. K.W, (2011).
Ease of Use	Yoo and Donthu, (2001), Zeithaml et al. (2001), Van Riel et al., (2001); Zeithaml et al. (2000, 2002); Srinivasan et al. (2002; Wolfinbarger and Gilly, (2002); Wolfinbarger and Gilly (2003); Barnes and Vidgen, (2002); Gummerus, Liljander, Pura and Riel, (2004)
Functionality/ Fulfillment	Van Riel et al., (2001); Srinivasan et al. (2002); Wolfinbarger and Gilly, (2002, 2003); Zeithaml, Parasuraman and Malhotra, (2002); Gummerus, Liljander, Pura and Riel, (2004); Sahadev and Purani, (2008); Chang, Wang and Yang, (2009); Wu. K.W, (2011)

Source: Various Articles

Fig. 1: Proposed Mediating Model

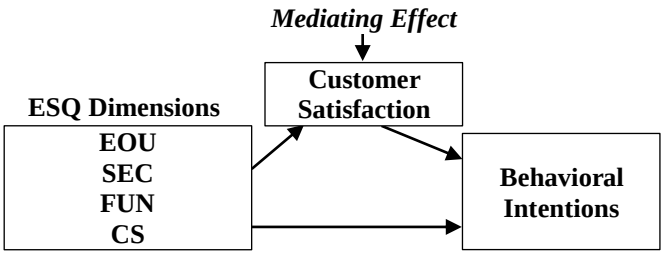


Table: 2: Conditions for Mediation

Condition	Relation	Beta Coefficient	Result
1	ESQ-BI structural linkage is Significant without SAT as mediator variable.	Large & Significant	Complete Mediation Occurs
2	ESQ-SAT-BI structural linkages are significant & ESQ-BI structural linkage becomes Insignificant with the introduction of SAT as mediator.	Beta coefficient between ESQ-BI reduces significantly.	
3	ESQ-SAT-BI structural linkages are significant & ESQ-BI structural linkage also significant.	Beta coefficient between ESQ-BI reduces significantly.	Partial Mediation Occurs

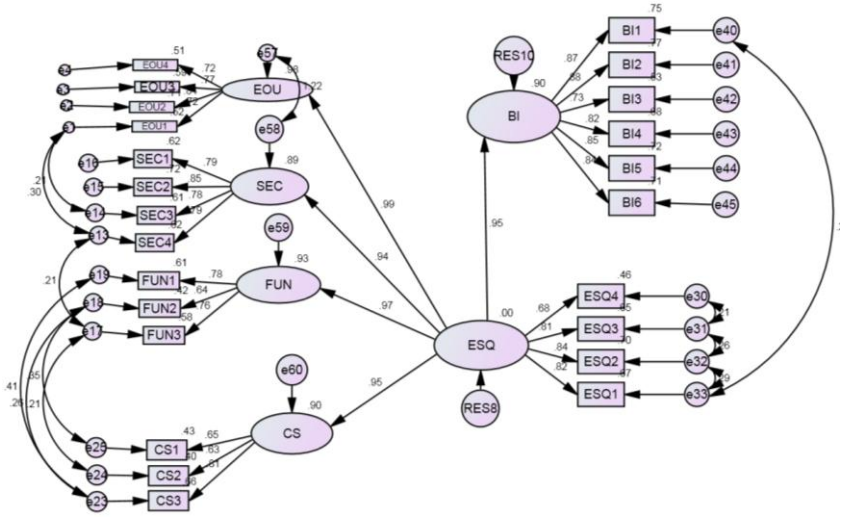
Table 3: Goodness of Fit measures for Testing Structural Linkages

Index	Recommended Values
Chi Square/DF ratio	<=3 , Bagozzi & Yi (1988)
RFI	>=0.90, Anderson & Gerbing (1988)
CFI	>=0.90, Anderson & Gerbing (1988)
IFI	>=0.90, Anderson & Gerbing (1988)
NFI	>=0.90, Anderson & Gerbing (1988)
RMR	<=0.11, Hatcher(1994)
RMSEA	<=0.10, Hatcher (1994)

Table 4: Reliability Analysis of the Scale

Sr. No.	Scale	Construct	No. of Items	Reliability Indices (Cronbach Alpha)
1	Ease of Use	ESQ	4	0.837
2	Security		4	0.871
3	Functionality		3	0.782
4	Customer Support		3	0.757
5	Information Availability		3	0.788
6	Website Design		4	0.832
7	Satisfaction	SAT	6	0.846
8	Behavioral Intentions	BI	6	0.928

Figure 2: AMOS Path Analysis for ESQ-BI Linkage



Standardized Regression Weights: (Group number 1 - Default model)

Table 5: Standardized Regression Coefficients for ESQ-BI Structural Linkage

Path Analysis			Estimate
EOU	<---	ESQ	.989
SEC	<---	ESQ	.944
FUN	<---	ESQ	.965
CS	<---	ESQ	.947
BI	**<---**	**ESQ**	**.949**
EOU1	<---	EOU	.723
EOU2	<---	EOU	.844
EOU3	<---	EOU	.766
EOU4	<---	EOU	.717
SEC4	<---	SEC	.785
SEC3	<---	SEC	.784
SEC2	<---	SEC	.851
SEC1	<---	SEC	.789
FUN3	<---	FUN	.764
FUN2	<---	FUN	.645
FUN1	<---	FUN	.779
CS3	<---	CS	.809
CS2	<---	CS	.633
CS1	<---	CS	.653
ESQ1	<---	ESQ	.680
ESQ2	<---	ESQ	.808
ESQ3	<---	ESQ	.836
ESQ4	<---	ESQ	.821
BI1	<---	BI	.866
BI2	<---	BI	.875
BI3	<---	BI	.727
BI4	<---	BI	.822
BI5	<---	BI	.849
BI6	<---	BI	.843

Regression Weights: (Group number 1 - Default model) - ESQ-BI
Table: 6: Critical Ratio & Significance Level of Structural Paths for ESQ-BI

Path Analysis			Estimate	S.E.	C.R.	P
EOU	<---	ESQ	1.000			
SEC	<---	ESQ	1.088	.049	22.121	***
FUN	<---	ESQ	1.134	.062	18.325	***
CS	<---	ESQ	1.171	.061	19.296	***
BI	**<---**	**ESQ**	**1.254**	**.058**	**21.486**	*******
EOU1	<---	EOU	1.000			
EOU2	<---	EOU	1.303	.058	22.297	***
EOU3	<---	EOU	1.016	.052	19.384	***
EOU4	<---	EOU	.883	.050	17.736	***
SEC4	<---	SEC	1.000			
SEC3	<---	SEC	1.001	.053	18.835	***
SEC2	<---	SEC	1.132	.053	21.177	***
SEC1	<---	SEC	1.103	.058	19.156	***
FUN3	<---	FUN	1.000			
FUN2	<---	FUN	.893	.062	14.313	***
FUN1	<---	FUN	1.013	.057	17.720	***
CS3	<---	CS	1.000			
CS2	<---	CS	.803	.056	14.377	***
CS1	<---	CS	.852	.057	14.911	***
ESQ1	<---	ESQ	1.000			
ESQ2	<---	ESQ	1.147	.051	22.548	***
ESQ3	<---	ESQ	1.175	.054	21.820	***
ESQ4	<---	ESQ	1.188	.056	21.240	***
BI1	<---	BI	1.000			
BI2	<---	BI	1.041	.039	26.462	***
BI3	<---	BI	1.008	.052	19.217	***
BI4	<---	BI	1.031	.044	23.488	***
BI5	<---	BI	1.011	.041	24.920	***
BI6	<---	BI	1.154	.047	24.637	***

Model Fit Indices (ESQ-BI)
Table: 7: Goodness of Fit measures for ESQ-BI Linkage

Index	Values Obtained	Recommended Values
Chi Square/DF ratio	2.84	<=3 , Bagozzi & Yi (1988)
RFI	0.92	>=0.90, Anderson & Gerbing (1988)
CFI	0.95	>=0.90, Anderson & Gerbing (1988)
IFI	0.95	>=0.90, Anderson & Gerbing (1988)
NFI	0.93	>=0.90, Anderson & Gerbing (1988)
RMR	0.06	<=0.11, Hatcher(1994)
RMSEA	0.06	<=0.10, Hatcher (1994)

Figure 3: AMOS Path Analysis for ESQ-SAT-BI Linkage

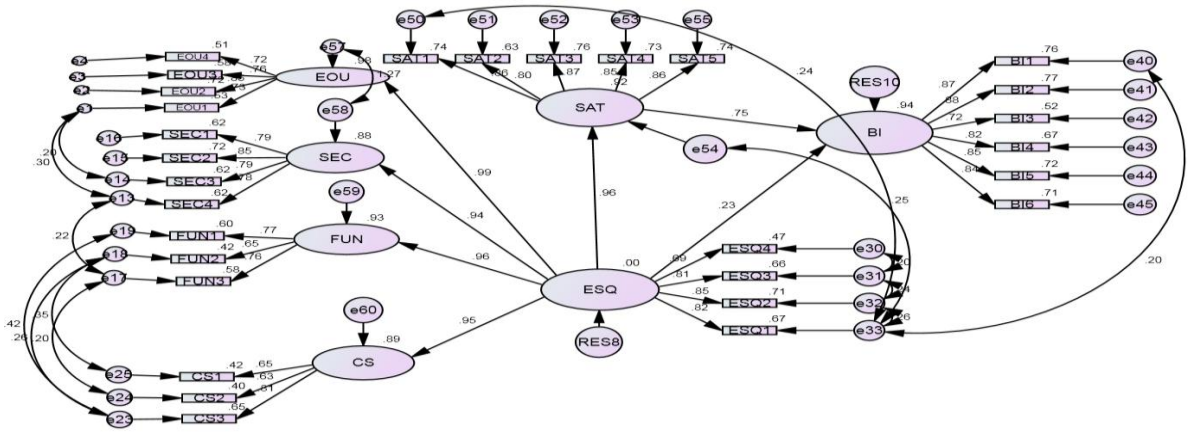


Table: 9: Critical Ratio & Significance Level of Structural Paths of ESQ-SAT-BI

Structural Paths			Estimate	S.E.	C.R.	P
SAT	<---	ESQ	1.152	.053	21.759	***
EOU	<---	ESQ	1.000			
SEC	<---	ESQ	1.078	.049	22.179	***
FUN	<---	ESQ	1.127	.061	18.436	***
CS	<---	ESQ	1.160	.060	19.350	***
BI	**<---**	**ESQ**	**.303**	**.156**	**1.945**	**.052**
BI	<---	SAT	.826	.133	6.216	***
EOU1	<---	EOU	1.000			
EOU2	<---	EOU	1.300	.058	22.583	***
EOU3	<---	EOU	1.005	.052	19.373	***
EOU4	<---	EOU	.877	.049	17.820	***
SEC4	<---	SEC	1.000			
SEC3	<---	SEC	1.006	.053	18.929	***
SEC2	<---	SEC	1.130	.054	21.092	***
SEC1	<---	SEC	1.103	.058	19.143	***
FUN3	<---	FUN	1.000			
FUN2	<---	FUN	.897	.062	14.416	***
FUN1	<---	FUN	1.004	.057	17.594	***
CS3	<---	CS	1.000			
CS2	<---	CS	.807	.056	14.406	***
CS1	<---	CS	.849	.057	14.803	***
ESQ1	<---	ESQ	1.000			
ESQ2	<---	ESQ	1.150	.050	22.871	***
ESQ3	<---	ESQ	1.181	.053	22.381	***
ESQ4	<---	ESQ	1.174	.055	21.205	***
BI1	<---	BI	1.000			
BI2	<---	BI	1.032	.038	27.258	***
BI3	<---	BI	.990	.051	19.286	***
BI4	<---	BI	1.013	.043	23.654	***
BI5	<---	BI	1.001	.039	25.464	***
BI6	<---	BI	1.141	.045	25.135	***
SAT1	<---	SAT	1.000			
SAT2	<---	SAT	.951	.043	22.168	***
SAT3	<---	SAT	1.118	.043	26.126	***
SAT4	<---	SAT	1.067	.043	25.046	***
SAT5	<---	SAT	1.056	.041	25.492	***

Model Fit Indices (ESQ-SAT-BI)

Table 10: Goodness of Fit measures for ESQ-BI Linkage

Index	Values Obtained	Recommended Values
Chi Square/DF ratio	2.64	<=3 , Bagozzi & Yi (1988)
RFI	0.91	>=0.90, Anderson & Gerbing (1988)
CFI	0.95	>=0.90, Anderson & Gerbing (1988)
IFI	0.95	>=0.90, Anderson & Gerbing (1988)
NFI	0.93	>=0.90, Anderson & Gerbing (1988)
RMR	0.05	<=0.11, Hatcher(1994)
RMSEA	0.05	<=0.10, Hatcher (1994)

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