



## Evaluating the connection between customer satisfaction and strategic integrated marketing communication in Africa: The mediating role of customer expectation in Ghanaian banks

Vivian Teiko Azor<sup>1\*</sup>  
Godfrey Adda<sup>2</sup>  
Michael Yipake Banseh<sup>3</sup>  
Esther Asiedu<sup>4</sup>  
Emelia Amoako Asiedu<sup>5</sup>  
Ebenezer Malcalm<sup>6</sup>

<sup>1\*</sup>vazor@gctu.edu.gh  
<sup>2</sup>gadda@bolgatu.edu.gh  
<sup>3</sup>mbanseh20@yahoo.com  
<sup>4</sup>easaiedu011@gctu.edu.gh  
<sup>5</sup>easiedu@gctu.edu.gh  
<sup>6</sup>emalcalm@gctu.edu.gh

<sup>1</sup><https://orcid.org/0000-0002-2680-1389>

<sup>2</sup><https://orcid.org/0000-0002-9118-0750>

<sup>3</sup><https://orcid.org/0000-0003-0993-0725>

<sup>4</sup><https://orcid.org/0000-0002-4352-1282>

<sup>5</sup><https://orcid.org/0000-0002-4621-8086>

<sup>6</sup><https://orcid.org/0000-0001-6442-5188>

<sup>1,4,5,6</sup>Ghana Communication Technology University, <sup>2</sup>Bolgatanga Technical University, <sup>3</sup>CK Tedam University of Technology, <sup>1,2,3,4,5,6</sup>Ghana

**Recommended Reference:** Azor, V. T., Adda, G., Banseh, M. Y., Asiedu, E., Asiedu, E. A., & Malcalm, E. (2025). Evaluating the connection between customer satisfaction and strategic integrated marketing communication in Africa: The mediating role of customer expectation in Ghanaian banks. *African Quarterly Social Science Review*, 2(4), 283–297.

<https://doi.org/10.51867/AQSSR.2.4.28>

### ABSTRACT

In Ghana's competitive banking sector, Strategic Integrated Marketing Communication (SIMC) is becoming increasingly popular as a way to improve customer relationships and satisfaction. Nonetheless, its influence within the African context, especially regarding customer expectations, is still insufficiently examined. This study investigates the correlation between SIMC and customer expectation and satisfaction in Ghanaian banks, emphasising the mediating influence of customer expectation. The research was directed by the Integrated Marketing Communications (IMC) Theory, Expectancy Disconfirmation Theory, and Relationship Marketing Theory. A quantitative approach and a cross-sectional design were employed. The target population consisted of bank customers in the Greater Accra Region of Ghana, from whom a sample of 468 was obtained through convenience sampling. The data were gathered through Google Forms and analysed using partial least squares structural equation modelling (PLS-SEM). The results indicate that SIMC has significant effects on both customer expectation ( $\beta = 0.605$ ,  $p < 0.001$ ) and satisfaction ( $\beta = 0.542$ ,  $p < 0.001$ ). Customer expectation has a significant direct effect on satisfaction ( $\beta = 0.634$ ,  $p < 0.001$ ) and is a partial mediator in the relationship between SIMC and satisfaction, accounting for 70.85% of the total effect. The study concludes that SIMC primarily enhances customer satisfaction through the management of expectations. It suggests that Ghanaian banks use SIMC frameworks that are in line with their business goals and to ensure that communication is clear and consistent to effectively set expectations, increase satisfaction, and build customer loyalty.

**Keywords:** Africa, Customer Expectation, Customer Satisfaction, Ghanaian Banks, Strategic Integrated Marketing Communication, Structural Equation Modelling

### I. INTRODUCTION

Organisations in today's competitive business world, especially those in the banking and service sectors, need effective customer communication to achieve success (Chirwa & Boikanyo, 2022). Strategic Integrated Marketing Communication (SIMC) serves as a fundamental managerial instrument that unifies communication channels to achieve message consistency while building enduring customer relationships (Niemann, 2006). The approach of Strategic Integrated Marketing Communication (SIMC) brings together different promotional tools and messaging strategies to create a single customer-focused brand experience (Mudzanani, 2015). The integration of communication strategies



through SIMC leads to improved brand equity while simultaneously boosting customer satisfaction because it matches promotional messages to what customers want and how they perceive the brand (Barker, 2013).

Customer satisfaction is the degree to which a product or service fulfils the desires of its customers or goes beyond them; it is commonly acknowledged as a driver of customer loyalty, retention, and long-term profitability (Moraru & Duhnea, 2018). As differentiation of banks by their products is not palpable, establishing trust and strength of relationship, alongside with some incidental layers about sustainable competitive advantage, is contingent on securing high levels of satisfaction (Famiyeh et al., 2018). Communication plays a relevant role in conveying what the organisation offers about its service and benefits anchored on value to make real its brand promise (Li et al., 2021). Indeed, service delivery does not provide total satisfaction but rather is based on the expectations that are set by customers onto providers (Hosen et al., 2021). Through the integration of advertising, public relations, direct marketing, and sales promotion efforts with digital marketing efforts, firms can send coherent messages to customers that will help reduce ambiguity, build trust, and improve satisfaction (Ozatac et al., 2016). Consistency gives clear expectations to customers about what the product or service can offer when their needs are met – consistency translates into higher satisfaction – consistency brings higher satisfaction (Danijela et al., 2015). IMC helps in personalisation by utilising customer data across channels for content relevant at the right time, which creates a feeling among customers that they are valued and understood (Chiguvu & Guruwo, 2017).

According to Geissler and Rucks (2011), customer expectations are the preconceived notions and standards that clients have about how a service will be performed and delivered. Hassanein and Yeşiltaş (2021) contend that customer expectation has prior aetiology-based experiences, word-of-mouth, marketing communications, and socio-cultural factors. Solomon and Englis (2013) assert that expectations serve as filters within the SIMC's structure that evaluate communication efforts. According to earlier research by Holm (2006), value perception increases among customers when banks deliver perfectly coherent messages across multiple channels that satisfy the extremely high expectations set for their services. This is followed by the development of trust and, finally, a high level of expressed satisfaction. Regardless of the level of service quality, any communication that falls short of these extremely high standards leads to discontent (Zhu et al., 2021).

Integrated marketing communication builds up customer expectations as it delivers cohesive experiences through every interaction (Hsu et al., 2010). Businesses utilise public relations, direct marketing, social media, and personal selling in addition to the mainstream media to consistently convey messages that customers may perceive as enhancing brand recognition and elucidating value propositions (Egwuonwu et al., 2017). Customers have higher expectations for a brand's overall dependability and a smooth experience across all of its channels when it is consistent. More precisely, increased consistency raises the need for tailored, pertinent communication even more (Thaichon & Quach, 2016). Consumers want messages that are specifically tailored to their needs (Ekhlassi et al., 2012). Additionally, integrated campaigns are increasing brand credibility and trustworthiness (Keikha et al., 2020). This is because when all businesses consistently repeat the same message across all of their channels, it builds brand trust and raises expectations for overall performance, service delivery, and product quality (Kehinde, 2010).

Although SIMC has demonstrated effects that differ across industries and geographical locations worldwide, it is acknowledged as a significant factor in determining customer experience, or more accurately, as a perception enhancer wherever one may be (Peltier et al., 2013). Better customer relationships and competitive positioning have resulted from integrated communication in developed economies; however, in emerging markets, adoption has been slow (Khizar et al., 2016) because most businesses have fragmented communication strategies (Mapheto et al., 2014). In Africa, where customers are very demanding and technological change is occurring at a rapid pace, an integrated communication strategy helps banks and their clients maintain trust and close the service gap (Arou & Deyganto, 2024).

The banking industry in Ghana is now more competitive as a result of liberalisation, technological advancements, and growing customer sophistication. Strategic communication is therefore essential (Duncan, 2020). Customers want more regular and open communication, especially when it comes to digital banking, loan services, and customer support (Patrianti et al., 2022). Satisfaction and trust are undermined when unambiguous, reliable messaging is not conveyed. Communication strategies that satisfy customers' expectations are crucial for shaping perception and cultivating loyalty because banking services do not differ all that much.

Despite its high relevance, there are currently few studies within the African banking context that have been conducted on the connection between customer satisfaction and strategic integrated marketing communication. This raises questions regarding the existing findings' applicability because most IMC research is based primarily on developed western contexts, whereas the African market operates in very different cultural, technological, and regulatory environments. Amidst market consolidation and regulatory reforms, Ghanaian banks are under a lot of pressure to increase customer satisfaction. The impact of SIMC on satisfaction outcomes when expectations mediate the relationship has not been sufficiently documented. Meanwhile, customer expectations in Ghana are rapidly changing due to factors like demographic trends, international banking regulations, and digital transformation (Frimpong et al., 2023). Due to a lack of empirical data on the relationship between SIMC strategies and expectations, these pose



theoretical and practical issues. For example, banks lack empirically sound guidelines for communication optimisation, and Western frameworks might not be directly applicable in an African setting.

This study significantly closes these gaps by empirically examining the relationship among SIMC, customer expectations, and satisfaction in Ghana's banking sector. This paper makes three contributions: first, it advances theory by examining expectations as the mediating mechanism that links SIMC to satisfaction; second, it pushes IMC research into an understudied African context using data from a developing market; and third, it provides Ghanaian banks with invaluable information for developing culturally appropriate SIMC strategies that adhere to local standards while maintaining consistency across touchpoints. These results would also be more broadly applicable to African banks dealing with growing customer expectations and digital transformation. Therefore, the study provides insights for regulators and policymakers who are interested in customer satisfaction, financial inclusion, and sector development.

## 1.1 Research Objectives

- i. To investigate the effect of SIMC on customer expectation in Ghanaian banks.
- ii. To assess the influence of SIMC on customer satisfaction in Ghanaian banks.
- iii. To examine the impact of customer expectation on customer satisfaction in Ghanaian banks.
- iv. To evaluate the mediating influence of customer expectation on the relationship between SIMC and customer satisfaction in Ghanaian banks.

## II. LITERATURE REVIEW

### 2.1 Theoretical Review

#### 2.1.1 Expectancy Disconfirmation Theory (EDT)

The Expectancy Disconfirmation Theory was developed by Richard L. Oliver in the late 1970s and early 1980s as a major framework broadly used in studies of consumer behaviour and research into service quality (Elkhani & Bakri, 2012). This theory contends that customer satisfaction is a function of comparison between pre-consumption expectations and actual performance of the product or service by its provider (Van Ryzin, 2013). The basic premise around which the entire theory revolves is that consumers develop certain assumptions based on past experiences, marketing communications, and word-of-mouth before interacting with any product or service. After consumption, they assess actual performance relative to those assumptions (Choi et al., 2019). The major elements in EDT are expectations, perceived performance, and disconfirmation (Lankton & McKnight, 2012). In this context, positive or negative disconfirmation simply means whether the performance has met or not met the set expectation; that is to say if it falls short or exceeds it (Lee et al., 2022). Positive disconfirmation happens when performance exceeds expectations and leads to higher satisfaction. Negative disconfirmation happens when performance does not meet expectations and results in dissatisfaction (Sinha et al., 2020). The performance that meets the expectation is referred to as confirmation and usually results in moderate satisfaction (Filtenborg et al., 2017). EDT posits that in the determination of satisfaction; objective performance is less relevant. Rather, it is the subjective assessment of whether expectations have been met or exceeded (Morgan & Dong, 2008).

#### 2.1.2 Integrated Marketing Communication (IMC) Theory

Integrated Marketing Communication (IMC), evolved in the late 20th century as academics and practitioners, encouraged by Don E. Schultz in the early 1990s, called for better coordination of promotional tools to create a more effective brand message. This theory presupposes that consumers interact with brands through various touchpoints and disjoint messages decrease the effectiveness of marketing. Therefore, integrated advertising, public relations, sales promotion, direct marketing, personal selling and digital channels all working together under one unified strategy will create stronger brand equity and better return on investment (Schultz et al., 2007). IMC also presumes that firms can and should be customer-centric by using information about audiences to customize and synchronize messages so that they are relevant. Core components are a clear, central brand message; strategic coordination of media and promotional mix; audience segmentation and targeting; consistent creative and tonal identity; measurement and feedback systems to assess the impact of the message getting through; internal organizational alignment such that marketing, sales, and customer service act in concert (Moriarty & Schultz, 2012). IMC tries to create synergistic communications by combining tactical channels with strategic planning and measurement so that they reinforce each other to remove any possibility of confusing the customer and thereby build a long-term relationship as well as loyalty (Schultz et al., 2011).

#### 2.1.3 Relationship Marketing Theory

The Relationship Marketing theory has its roots in the 1980s and early 1990s when scholars, such as Leonard Berry and Christian Grönroos, shifted their perspectives from the importance of discrete transactions to long-term exchange. Sustainable competitive advantage is derived from ongoing customer relationships rather not from one-off sales (Hunt et al., 2006). The model prescribes that firms initiate personalized interactions with customers because most



customers prefer continuity and develop trust. A mutual commitment through two-way communication between the firm and the customer will also lead to a relationship where the retained customer will more likely yield better benefits than acquiring new customers repeatedly (Möller & Halinen, 2000). Service quality, information systems, and organizational alignment are also prescribed by this theory as areas for investment in order to build such relationships (Zinkhan, 2002). The major elements of the theory include trust, commitment, communication, satisfaction, reciprocity—that determine relationship quality; segmentation and personalized relationship strategies; value co-creation mechanisms like dialogue and feedback; metrics that emphasize customer lifetime value and retention rates (Harker & Egan, 2006; Lages et al., 2008). The theory also realizes networks and stakeholder relationships apart from just single customers, falling within both B2B and B2C contexts. Its needs inside harmonization between marketing, sales, and service to give steady, ongoing relational advantages.

## 2.2 Empirical Review and Hypothesis Development

### 2.2.1 Strategic Integrated Marketing Communication and Customer Expectation

IMC unifies all communications activities; for example, customers obtain a consistent brand experience across many platforms; this helps to establish and shape customers' perceptions by decreasing confusion and boosting brand familiarity (Ahmed et al., 2024). Because communication can improve the overall experience for customers, consistent IMC greatly increases customer satisfaction with regard to retail service (Butkouskaya et al., 2023). This provides a clear foundation for research showing that effective IMC tactics typically foster engagement and preparedness, which in turn favourably influence how customers perceive their expectations (Payne et al., 2017). Diversification in the communication mix—public relations, direct marketing, and word-of-mouth—creates synergy that enhances brand equity, which in turn increases creating favourable effects on customer expectations because it improves customer contact, claim Gabrielli and Baghi (2016). Each of these channels improves communication with consumers, increasing their interest in a brand's goods or services. Through the use of many touchpoints and an increase in two-way communication, an IMC will allow customers to correctly respond to their feedback and align their strategies with the expectations of their consumers (Wu et al., 2022). Multi-channel IMC also offers the advantage of delivering the appropriate information at the appropriate point in the customer journey, increasing the likelihood that the actual product experience will match the expectations of the consumer (Cvetkov-Čikošev et al., 2021). According to Umbreen and Ali (2013), customers' expectations are raised when their preferences for customer-oriented, interactive, and personalised IMC activities are met. IMC ensures that the target audience receives a consistent message, according to Blazheska et al. (2021). This eliminates confusion and aligns the firm's brand promise with the aspirations of its clients. Based on the above empirical findings, we hypothesize that:

*H1: Strategic Integrated Marketing Communication has a significant positive effect on Customer Expectation.*

### 2.2.2 Strategic Integrated Marketing Communication and Customer Satisfaction

Abimbola et al. (2020) discovered that in a few private institutions in South-West Nigeria, the many aspects of IMCs—public relations, online marketing, advertising, and service promotion—all considerably and favourably improve customer satisfaction. According to Adnan et al. (2021), IMC methods assist businesses in better satisfying the demands and expectations of their clients, which ultimately results in increased client satisfaction. According to Astri et al. (2024), IMC enables banks to better manage customer expectations through timely and clear communication. Customers also gain a better understanding of the bank's product advantages when IMC is implemented through a variety of communication channels, which fosters a sense of value and care that improves their overall satisfaction. According to Yeboah and Atakora (2013), businesses that can integrate their communication to satisfy customers can thrive even in highly competitive markets. Once a customer's perception aligns with their consumption experience, they are satisfied and stay loyal to the business. While customers' expressions of loyalty through repeat purchases and identification with network providers exhibited lower response levels, Egwuonwu et al. (2017) revealed that IMC techniques were more effective in creating voluntary awareness and good word-of-mouth among customers. According to Fard and Farahani (2015), companies require an effective communication system to deliver critical messages at the appropriate moment in order to develop integrated marketing communications and a strong brand image in the minds of their customers. Advertising, personal selling, sales promotions, and direct marketing are examples of IMC strategies that should be chosen and coordinated to improve particular customer relational benefits (confidence/trust, social/identification, and special treatment/price incentives), according to Hsu et al. (2010). Improving these relational benefits results in increased customer satisfaction. Despite the fact that implementing IMC components raises a company's activity costs, Burgers et al. (2000) claimed that in the long run, customers are more satisfied and drawn to the products and services offered by the business. We thus propose the hypothesis below:

*H2: Strategic Integrated Marketing Communication positively influences Customer Satisfaction.*



### 2.2.3 Customer Expectation and Customer Satisfaction

According to Almsalam (2014), customer expectations are preconceived notions about a good or service that will affect the consumer's choice before making a purchase, their attitudes while using it, and the foundation for assessing their level of satisfaction after making a purchase. Siagian (2020) demonstrates that discrepancies between client expectations and perceived service delivery have a direct impact on overall satisfaction levels; as a result, proactive gap-filling is necessary. Customer expectations are a major determinant of service quality and satisfaction, according to Rahman et al. (2017). During the service experience, service providers should determine and meet the needs and expectations of their clients in order to achieve high customer satisfaction. According to Hamza and Zakkariya (2014), expectancy-disconfirmation is the outcome of consumer happiness. Thus, a customer's level of satisfaction or discontent is ultimately determined by whether the product or service meets, surpasses, or falls short of their expectations. This disconfirmation might be positive, zero, or negative. According to Omo-Diagi and Medina (2015), expectations play a significant role in evaluating the service and determining whether or not one is satisfied. They went on to say that managing expectations results in satisfied customers. According to Van Thai (2015), this is a process of comparing perception and expectation; when perception and expectation are equal, people are happy with the service they received; when perception and expectation are different, people are delighted; and when perception and expectation are different, people are unhappy. We thus hypothesize that:

*H3: Customer expectation has a significant positive impact on customer satisfaction.*

### 2.2.4 Mediating Role of Customer Expectation

Wong and Dioko (2013) argue that customer expectations do not just precede satisfaction but rather moderate it: high expectations increase the perceived performance to satisfaction relationship, in the same way strengthening the perceived value to satisfaction relationship. Biswas et al. (2019) noted that expectation confirmation significantly mediates the relationship between website service quality and customer satisfaction. They further posited that website service quality positively influences expectation confirmation which consequently has a positive effect on customer satisfaction toward online shopping (Biswal et al., 2019). Liana et al. (2024) posited that customer experience significantly mediates the effect of service quality on both word-of-mouth recommendations and repurchase behaviours in mobile payment services. Kaguma et al. (2023) observed that customer expectations partially mediate the effect of social data on relationship quality in some selected hotels in Nairobi, Kenya. They go on to state that customer expectations largely help in cementing the nexus between data and information and relationship quality. Yi and La (2004) discovered in their study that adjusted customer expectations mediate the relationship between CS and RPI. However, they argue that the mediating process is more pronounced when the customers are of a lower degree of loyalty. Gerou's (2022) study established that customer experience mediates the effect of customers' emotions on customers' behavioural intentions. When customer experience was introduced as a mediator, both emotions and customer experience significantly predicted behavioural intentions, thereby indicating that customer experience has a very important intermediary role when emotions are translated into an effect on behaviour. Based on the above empirical evidence we propose the hypothesis below:

*H4: Customer expectation mediates the relationship between strategic integrated marketing communication and customer satisfaction.*

## III. METHODOLOGY

### 3.1 Research design, sample and data collection

The study adopted a cross-sectional survey design. A cross-sectional survey design is defined as a quantitative approach whereby data is collected from a representative sample at one point in time for the purpose of studying variable relationships, attitudes, behaviours, or characteristics within a certain population (Connelly, 2016). Cummings (2018) indicated that cross-sectional designs are very cost-effective and time-efficient as compared to any longitudinal study because data is collected at just one time point rather than at several intervals. Thus, it reduces considerably not only the financial resources but also the time investment required to carry out the study. Spector (2019) further noted that cross-sectional types of designs enable relatively quick studies with large sample sizes, hence facilitating a broader generalization of findings to the target populations and increasing the statistical power of analyses conducted. The population of interest was in the Greater Accra Region bank customers. Participants were recruited using a convenience sampling method. Data was collected via a structured online survey questionnaire created through Google Forms, and the link to the survey was shared with potential respondents over social media and email. The questionnaire used validated measurement scales of three main constructs, strategic integrated marketing communication, customer expectations, and customer satisfaction. These instruments were adapted from the already established scales used in previous research studies such that reliability and validity would be taken into consideration. A total of 468 responses



were obtained successfully from bank customers operating accounts within the study area. Participation was absolutely voluntary during data collection with strict confidentiality to keep participants' identities private; data collection ran from February 17th, 2024 up to May 30th, 2024.

### 3.2 Measures

The study questionnaire thus falls into four major sections. Demographic information constitutes section A with four questions on gender, age, educational qualification, and occupation of respondents. Strategic Integrated Marketing Communication (SIMC) Scale is introduced in Section B. Strategic Integrated Marketing Communication was measured using a full 25-item scale originally developed and validated by Porcu et al. (2017). This multidimensional tool captures the strategic nature of IMC through four different but related sub-dimensions: Message Consistency comprised four items. This dimension appraises the degree to which banks have coherent and unified message content across all communication channels and touchpoints to ensure that customers receive consistent brand messages irrespective of medium or platform used for communication. The interactivity sub-dimension comprises seven items. This part evaluates the bank's ability to hold meaningful and responsive two-way communication with customers, leading to better customer experience and relation building. The Stakeholder-Centred Strategic Focus dimension had seven items. This component rates how much banks match their communication plans with the requirements, tastes, and hopes of all types of stakeholders but more specifically customers so that all efforts in communication are planned strategically for creating value for stakeholders. There were seven items under the Organizational Alignment sub-dimension. This sub-dimension checks internal coordination and integration of marketing communication activities across different departments and organizational levels within the bank, hence ensuring seamless execution of communication strategies. Respondents rated their agreement with each SIMC item on a scale that runs from 1 to 7 where 1 means "Strongly Disagree" and 5 means "Strongly Agree," thus providing room for a fine distinction of perception concerning practices of strategic integrated marketing communication by banks.

Section C was the Customer Satisfaction Scale, an 8-item scale measured customer satisfaction and synthesized validated instruments from several recent studies conducted within the contexts of banking and service marketing. The items were carefully adapted from Zouari and Abdelhedi (2021), Kaur et al. (2021), and Haruna and Osa-Afiana (2022) to ensure topicality about cultural appropriateness for the Ghanaian banking environment. This composite approach, therefore, covered a wide aspect through which customer satisfaction could be viewed both functionally and emotionally with respect to a banking service experience. Those scales were formatted as five-point Likert scales where 1 meant "Strongly Disagree" and 5 meant "Strongly Agree." There is adequate differentiation for statistical analysis that remains easy for the respondent to understand.

Section D was the Customer Expectation Scale. A 16-item scale adapted from the work of Burgers et al. (2000) measured customer expectations. This study by Burgers et al. has been quite popular for its wide dimensional coverage regarding customer expectations in service contexts, which has made it one of the recommended works. These scales cover four important sub-dimensions that depict various aspects related to customer expectations regarding banking services. The adaptiveness sub-dimension consists of six items. In this dimension, customer expectation is about a bank's abilities to customize their services, adjust its offerings in response to changing needs, and provide flexible solutions as well as fulfil individual requirements from customers. The assurance dimension consisted of five items. This dimension evaluates expectation levels pertaining to competence, reliability, and trustworthiness of banks as well as related aspects concerning professional service delivery and risk mitigation on the part of banks. The empathy dimension was made up of three items. This dimension evaluates the customer's expectation about the bank's ability to know their individual needs, provide personalized attention, and show concern interest in the welfare of customers. This was composed of two items. This sub-dimension evaluates the expectation of customers about the expertise, credibility, and authoritative position of a bank in financial services and guidance.

### 3.3 Data analysis

The study used Partial Least Squares-Structural Equation Modelling (PLS-SEM) in WarpPLS version 7.0 software. The choice of PLS-SEM was also made very strategically, keeping a view of several methodological advantages related to the objective of this research and the characteristics of data. Firstly, PLS-SEM has demonstrated an excellent capacity for managing complex theoretical models with multiple interrelated constructs and thus highly appropriate for studying multifaceted relationships considered in the present study. Secondly, it is more robust with small sample sizes than any alternative Covariance-Based Structural Equation Modelling and ensures reliable parameter estimation in the presence of inadequate data as well. Third, one other area wherein PLS-SEM fits extremely well is when data do not adhere strictly to assumptions pertaining to multivariate normality since real-world research contexts seldom respect such distributional requirements. The analytical framework had turned out to be very useful for this study, which aimed not only to explore the direct linkages between constructs but also the rather complicated indirect paths through which relationships are manifested (Henseler et al., 2015).



The data analysis utilized a careful two-stage process and matched the most recommended practices for PLS-SEM methodology. This detailed framework involved a Measurement Model Assessment, then a Structural Model Assessment. It began with an evaluation of the psychometric properties of the measurement model by an intensive reliability and validity check. Internal consistency reliability has also been strictly appraised through indicators such as Composite Reliability (CR) and Cronbach's alpha (CA), both set against 0.7 as minimum thresholds to indicate acceptable levels of reliability (Fornell & Larcker, 1981; Nunnally & Bernstein, 1994). Therefore, this would support that items under each construct are indeed measuring the intended theoretical concept. The convergent validity was assessed based on average variance extracted (AVE) in which a minimum threshold value of 0.5 was set for acceptable convergent validity (Fornell & Larcker, 1981). This threshold means that more than half of the variance for its indicators has been explained and therefore there is better association between the items with their intended construct rather than with measurement error. Two complementary approaches were used toward establishing discriminant validity and testing whether every construct was empirically different from the other constructs in the model. The traditional Fornell-Larcker was applied in addition to a more stringent criterion, Heterotrait-Monotrait ratio (HTMT) suggested by Henseler et al. (2015) as providing enhanced capabilities in assessing discriminant validity. More particularly, individual indicator loadings are above 0.5 which indicates strong item reliability (Memon & Rahman, 2014) so that each indicator meaningfully contributes to its construct.

Comprehensive testing of the hypothesized relationships between constructs in the structural model was carried out. Path coefficients together with their respective t-values and p-values were used to determine if the relationships proposed in the model were statistically significant, as well as how strong they might be in practical terms. This provided valuable information on what magnitude and direction effects might flow between various theoretical constructs. Also included was an evaluation of R<sup>2</sup> values for all endogenous constructs to describe how much variance could be explained by predictor variables in this particular model (Cohen, 1988) as another indicator of the utility of this model structure. Another test of this utility was predictive relevance or Q<sup>2</sup> of Stone-Geisser that checks availability for prediction about indicator values on endogenous constructs outside sample data (Geisser, 1974; Stone, 1974).

A particular focus in this study involved the examination of customer expectations as a mediator within the conceptual framework. Just as described by Hair et al. (2017), mediation relationships were tested using the VAF-Variance Accounted For approach, thus making a strong provision for testing any indirect effect hypothesis. It therefore allows an understanding of detailed routes through which sustainability integration influences organization decision-making processes and performance outcomes, hence offering a good overview of some important underlying mechanisms that drive such relationships.

### 3.4 Ethical Considerations

Ethical considerations were taken into account to protect the rights, dignity, and well-being of all individuals who were involved, or rather participated, in the research study process. Their participation was subject to a clear consent statement that was appended at the beginning of the online questionnaire describing the purpose and objectives of the study as well as the procedures involved and any potential risks or benefits accruable from it. Explicit information regarding their right to withdraw at any point without any negative consequences was communicated to them. Net banking on whether or not they participate in this study will have no effect whatsoever on their relationship with their bank. All information obtained relating to individuals shall remain strictly confidential and anonymous in every circumstance. No names, account details, or contact number will be taken; all responses are analysed together so there is no way traceability can ever be connected with any particular individual respondent. Access is secured for only one researcher when a questionnaire is online and therefore, access by anyone else for viewing or analysing data. In keeping with the provisions of the Data Protection Act 2012 (Act 843) of Ghana and general rules on data protection, all electronic and physical records were securely stored with access limited only to the researcher and some authorized personnel. In addition, the respondents were assured that the information they provided would be used strictly for academic purposes and would never find its way to a third party.

## IV. FINDINGS & DISCUSSION

### 4.1 Descriptive Results

The demographic profile of the study participants is displayed in Table 1 below. The gender distribution of the sample was nearly equal, with women taking a slightly larger percentage at 52.4% (n = 245) than men did at 47.6% (n = 223). More precisely, the majority of respondents fall into middle-aged categories, with the largest segment being those between the ages of 41 and 50 (26.9%; n = 126), followed by those between the ages of 31 and 40 (23.9%; n = 112), and those between the ages of 51 and 60 (20.7%; n = 97). Young respondents between the ages of 18 and 30 made up around sixteen percent of the sample as a whole, while those over sixty made up just about twelve percent. The sample's high level of education was indicated by tertiary qualifications. First-degree holders made up the greatest percentage of respondents (34.6%; n = 162), although postgraduate degree holders came in second (31.2%; n = 146).



15.2% (n = 71) of the sample had a senior high school, vocational, or technical school education, whereas 19.0% (n = 89) had a Higher National Diploma or Diploma qualifications. According to the occupational profile, the largest group was entrepreneurs (30.6%; n = 143), followed by employees of the government sector (26.3%; n = 123) and those of the private sector (23.3%; n = 109). Students made up the smallest occupational category with only over 6% of the respondents, while pensioners made up nearly 14%. Banks that are privately held are preferred by the majority of respondents over those that are government owned.

**Table 1**

*Demographic Characteristics of Respondent.*

Variable	Category	Frequency	Percentage
Gender	Male	223	47.6
	Female	245	52.4
Age group	18-30 years	76	16.2
	31-40 years	112	23.9
	41-50 years	126	26.9
	51-60 years	97	20.7
	Above 60 years	57	12.2
Educational level	SHS/Vocational/Technical School	71	15.2
	Higher National Diploma/Diploma	89	19.0
	First Degree	162	34.6
	Postgraduate Degree	146	31.2
Occupation	Student	28	6.0
	Private Sector Employee	109	23.3
	Government Sector Employee	123	26.3
	Entrepreneur	143	30.6
	Pensioner	65	13.9
Type of Bank	Private Owned Bank	291	62.2
	Government Owned Bank	177	37.8

#### 4.1.1 Measurement Model Assessment

Table 2 below presents the results of the reliability, variance inflation factor (VIF), factor loadings, and convergent validity for the constructs of Strategic Integrated Marketing Communication (SIMC), Customer Expectation (CEXP), and Customer Satisfaction (CSAT). The VIF values for all constructs were below the threshold of 5, indicating the absence of multicollinearity concerns. The outer loadings for SIMC ranged from 0.618 to 0.808, for CEXP from 0.617 to 0.804, and for CSAT from 0.618 to 0.808, demonstrating adequate indicator reliability. Cronbach's alpha (CA) values were above the acceptable threshold of 0.70 for all constructs, with SIMC at 0.786, CEXP at 0.857, and CSAT at 0.828, suggesting internal consistency. Similarly, the composite reliability (CR) values for SIMC (0.804), CEXP (0.883), and CSAT (0.870) exceeded the recommended threshold of 0.70, further confirming reliability. The Dijkstra's PLSc reliability (DPR) values were also satisfactory, ranging from 0.839 to 0.879. Moreover, the average variance extracted (AVE) for all constructs was above the 0.50 benchmark, with SIMC at 0.582, CEXP at 0.571, and CSAT at 0.659, thereby establishing convergent validity. Note: VIF = Variance Inflation Factor; CA = Cronbach's Alpha; CR = Convergent Reliability; DPR = Dijkstra's PLSc reliability; AVE = Average Variance Extracted

**Table 2**

*Reliability, VIF, Loadings and Convergent Validity*

Construct	No. of items	Outer VIF	Outer loadings range	CA	CR	DPR	AVE
SIMC	25	1.607	0.618–0.808	0.786	0.804	0.879	0.582
CEXP	16	2.434	0.617–0.804	0.857	0.883	0.869	0.571
CSAT	8	2.191	0.618–0.808	0.828	0.870	0.839	0.659

Table 3 below presents the correlations between latent variables based on the Fornell–Larcker criterion. The results show that the square root of the average variance extracted (AVE), which is represented by the diagonal values, was higher than the corresponding inter-construct correlations. Specifically, the square root of AVE for Customer Satisfaction (CSAT) was 0.812, for Customer Expectation (CEXP) was 0.756, and for Strategic Integrated Marketing Communication (SIMC) was 0.763. These values were greater than the off-diagonal correlations between constructs, such as the correlation between CSAT and CEXP (0.727), CSAT and SIMC (0.534), and CEXP and SIMC (0.597). This



indicates that the constructs demonstrated discriminant validity, as each construct shared more variance with its indicators than with other constructs.

**Table 3**  
*Correlations between Latent Variables (Fornell-Larcker Criterion).*

	CSAT	CEXP	SIMC
CSAT	<b>0.812</b>		
CEXP	0.727	<b>0.756</b>	
SIMC	0.534	0.597	<b>0.763</b>

Table 4 below presents the Heterotrait–Monotrait (HTMT) ratio of correlations among the latent constructs. The results indicate that all HTMT values were below the conservative threshold of 0.85 and the more lenient threshold of 0.90, confirming discriminant validity. The HTMT ratio between Customer Satisfaction (CSAT) and Customer Expectation (CEXP) was 0.862, between CSAT and Strategic Integrated Marketing Communication (SIMC) was 0.641, and between CEXP and SIMC was 0.735. These findings demonstrate that the constructs are empirically distinct and meet the required criteria for discriminant validity.

**Table 4**  
*Heterotrait-Monotrait (HTMT) Ratio*

	CSAT	CEXP	SIMC
CSAT			
CEXP	0.862		
SIMC	0.641	0.735	

**4.1.2 Structural Model Path Coefficient**

Table 5 below presents the results of the path analysis for the hypothesized relationships among the constructs. The findings show that all proposed hypotheses were statistically significant and accepted at  $p < 0.001$ . Specifically, Strategic Integrated Marketing Communication (SIMC) had a strong positive effect on Customer Expectation (CEXP) ( $\beta = 0.605$ ,  $t = 14.070$ ,  $SE = 0.043$ ), supporting H1. Similarly, SIMC significantly influenced Customer Satisfaction (CSAT) ( $\beta = 0.542$ ,  $t = 12.605$ ,  $SE = 0.043$ ), confirming H2. Customer Expectation also demonstrated a significant positive relationship with Customer Satisfaction ( $\beta = 0.634$ ,  $t = 14.744$ ,  $SE = 0.043$ ), supporting H3. Furthermore, the mediating effect of Customer Expectation in the relationship between SIMC and CSAT was significant ( $\beta = 0.384$ ,  $t = 12.387$ ,  $SE = 0.031$ ), confirming H4. Collectively, these results suggest that both direct and indirect effects of SIMC are critical in enhancing Customer Expectation and ultimately improving Customer Satisfaction.

**Table 5**  
*Path Analysis*

Hypothesis	Hypothesized Path	Path Coefficient	t-value	SE	Decision
H1	SIMC → CEXP	0.605***	14.070	0.043	Accepted
H2	SIMC → CSAT	0.542***	12.605	0.043	Accepted
H3	CEXP → CSAT	0.634***	14.744	0.043	Accepted
H4	SIMC → CEXP → CSAT	0.384***	12.387	0.031	Accepted

Note: \*\*\* $p < 0.001$ , \*\* $p < 0.01$ , \* $p < 0.05$ ; SE = Standard Error

**4.1.3 Mediating Effects**

Table 6 below presents the results of the mediation analysis. The findings indicate that Customer Expectation (CEXP) partially mediates the relationship between Strategic Integrated Marketing Communication (SIMC) and Customer Satisfaction (CSAT). The indirect effect of SIMC on CSAT through CEXP was 0.384, while the total effect was 0.542. The variance accounted for (VAF) was 70.849%, which falls between 0.20 and 0.80, thereby confirming partial mediation according to the guidelines of Hair et al. (2017). This suggests that SIMC not only directly influences CSAT but also exerts a substantial indirect effect through CEXP, highlighting the crucial role of customer expectations in explaining the pathway between integrated marketing communication and satisfaction outcomes.

**Table 6**  
*Mediating Effect*

Path	Indirect Effect	Total Effect	VAF (%)	Mediation type
SIMC → CEXP → CSAT	0.384	0.542	70.849	Partial



Table 7 below presents the coefficient of determination ( $R^2$ ), adjusted  $R^2$ , and predictive relevance ( $Q^2$ ) for the endogenous constructs. The results indicate that Strategic Integrated Marketing Communication (SIMC) explained 36.6% of the variance in Customer Expectation (CEXP) ( $R^2 = 0.366$ ; Adj.  $R^2 = 0.365$ ), while SIMC and CEXP together explained 54.8% of the variance in Customer Satisfaction (CSAT) ( $R^2 = 0.548$ ; Adj.  $R^2 = 0.546$ ). Both  $R^2$  values exceed the threshold of 0.25 recommended for moderate explanatory power in social sciences, suggesting that the model has substantial predictive capability. Additionally, the  $Q^2$  values for CEXP (0.366) and CSAT (0.547) were greater than zero, demonstrating predictive relevance of the model (Hair et al., 2017). Collectively, these results indicate that the structural model demonstrates adequate explanatory and predictive power for the endogenous constructs.

**Table 7***Coefficient of Determination and Predictive Relevance*

Construct	$R^2$	Adj. $R^2$	$Q^2$ predict
CEXP	0.366	0.365	0.366
CSAT	0.548	0.546	0.547

Table 8 below presents the model fit indices for the structural model. The results demonstrate that the model achieved acceptable and robust levels of fit across multiple indices. The average path coefficient (APC = 0.466,  $p < .001$ ), average R-squared (ARS = 0.457,  $p < .001$ ), and average adjusted R-squared (AARS = 0.455,  $p < .001$ ) were all statistically significant, indicating strong explanatory power. Multicollinearity was not a concern, as the average block VIF (AVIF = 1.563) and the average full collinearity VIF (AFVIF = 2.077) were below the threshold of 5 and within the ideal benchmark of 3.3. The Tenenhaus goodness-of-fit index (GoF = 0.394) exceeded the recommended cut-off for large effect sizes ( $\geq 0.36$ ), suggesting a strong global model fit. Additionally, the Simpson's paradox ratio (SPR = 1.000), R-squared contribution ratio (RSCR = 1.000), statistical suppression ratio (SSR = 1.000), and nonlinear bivariate causality direction ratio (NLBCDR = 1.000) all met or exceeded their recommended thresholds, further supporting the robustness of the model. Collectively, these indices confirm that the structural model demonstrates strong explanatory, predictive, and overall fit quality.

**Table 8***Model Fit Indices*

Model Fit Index	Test Statistic	p-value	Criterion
Average path coefficient (APC)	0.466	$p < .001$	Acceptable if $< 0.05$
Average R-squared (ARS)	0.457	$p < .001$	Acceptable if $< 0.05$
Average adjusted R-squared (AARS)	0.455	$p < .001$	Acceptable if $< 0.05$
Average block VIF (AVIF)	1.563	–	Acceptable if $\leq 5$ , ideally $\leq 3.3$
Average full collinearity VIF (AFVIF)	2.077	–	Acceptable if $\leq 5$ , ideally $\leq 3.3$
Tenenhaus GoF (GoF)	0.394	–	Small $\geq 0.1$ , Medium $\geq 0.25$ , Large $\geq 0.36$
Simpson's paradox ratio (SPR)	1	–	Acceptable if $\geq 0.7$ , ideally = 1
R-squared contribution ratio (RSCR)	1	–	Acceptable if $\geq 0.9$ , ideally = 1
Statistical suppression ratio (SSR)	1	–	Acceptable if $\geq 0.7$
Nonlinear bivariate causality direction ratio (NLBCDR)	1	–	Acceptable if $\geq 0.7$

## 4.2 Discussion

The findings validated that strategic integrated marketing communication can greatly raise customer expectations. The results revealed that banks could directly raise the patient's expectations for their products and services through the successful implementation of SIMC. This may be done by ensuring consistent messaging, coordinated cross-channel communication, and aligned brand positioning. In simple terms, a bank that communicates to its clients that it is trustworthy and competent in delivering to meet their demands on high quality and prompt response—and overall positive experience—will set clienteles who have such high standards for its offerings. The more expertly a bank manages and integrates its communication to match exactly what type of offerings those clients are looking for, the offerings they will be expecting. This finding also validates what was argued before by Mihart (2012) that customer expectation becomes an ultimate crucial standard against which product performance is measured in the final stage of the consumer's decision-making process. It is these expectations that can shape buying behaviour going forward and guide IMC strategies. The findings of this study also corroborate the argument advanced by Mihaela (2015) that for communication efforts to be more effective and efficient, IMC strategies and messaging should pay great attention to existing consumer expectations—in addition to new ones that need to be fulfilled.

Strategic integrated marketing communication positively influences customer satisfaction. This means that banks practicing strategic IMC are not just good at marketing but also build gratifying relationships with their customers,

which is essential in sustaining profitability in the long run amidst a highly competitive market. The results of this study hence corroborated the findings of Wantara and Prasetyo (2023), who indicated that integrated marketing communications significantly influenced the satisfaction of tourists visiting natural tourism sites at Sampang Regency, Indonesia. This was strongly supported statistically via a path coefficient of 0.812, t-value 89.927, and p-value <0.001. More accurate marketing messages create consumer responses that boost visitor satisfaction as well. The clearer and more precise any marketing communications are, then favourably will the client respond with heightened satisfaction. It is, therefore, most useful to maintain coherence and uniformity of communications across various channels.

The findings of the study also validated significant effects of customer expectations on customer satisfaction. The results indicate that a customer's performance, goods, or quality of services delivered by his bank play a significant part in deciding whether he will be happy with his actual banking experience or not. These results support the findings made by Almsalam in 2014, that consumer expectations positively influence customer satisfaction. This is because failure to meet or overtake the expectations of consumers leads to dissatisfaction as well as loss of clients; therefore, marketers need to know these expectations in advance. For instance, adequate information on what customers expect will help the bank fill effectively the gaps between the service performance and customer expectation (Almsalam, 2014). The study findings also align with those of Ofosu-Boateng and Agyei (2020), who found out that consumer expectations have a very strong influence on customer satisfaction. They posit that managing expectations is key to achieving a high level of customer satisfaction, and that expectations of customers are an important factor in the satisfaction

The study findings also indicated that the relationship between customer happiness and strategic integrated marketing communication is partially and strongly mediated by customer expectations. This finding agrees with Fu et al. (2020) who noted that pre-usage expectations have an indirect effect on customer satisfaction through confirmation. They argue that in this case, confirmation is influenced by the customer's original expectation as well as perceived performance after usage. This finding also supports Habel et al., (2016) who noted that service expectations have an indirect positive effect on perceived performance (via a placebo effect) as well as a direct negative effect on satisfaction (via disconfirmation). The indirect effect is less salient when consumers process information systematically. The findings of this study corroborate the assertions made by Yi and La (2004) that it is adjusted expectations which mediate the relationship between customer satisfaction and repurchase intention. Since future intentions are more influenced by episodic events and recent transactional experiences in the minds of non-loyal customers, this mediation will most probably be more significant for them.

## V. CONCLUSION & RECOMMENDATIONS

### 5.1 Conclusion

The study implemented a careful probing of the complex links between SIMC and customer satisfaction in the Ghanaian banking sector, giving particular attention to the mediating effect of customer expectation. Results compellingly prove that strategic integrated marketing communication plays an important role in driving both customer expectations and satisfaction within the African banking environment. The research clearly indicates that strategic integrated marketing communication positively influences customer expectation, showing that banks using coordinated consistent messaging through different channels raise customer expectation about service quality as well as the overall bank experience. This finding brings to light how powerful well-planned communication strategies are in forming perceptions and setting performance benchmarks against which relationships with banks will be judged. It also verified the direct positive relationship between strategic integrated marketing communication and customer satisfaction which underscores that banks who deploy broad IMC strategies are essentially better at delivering satisfying experiences to customers. This goes beyond just being more effective at marketing to the development of meaningful long-term relationships with customers which is very important for competitive advantage in the banking sector. The results, therefore, bring out strongly the role that customer expectations play in determining satisfaction. The finding above sits well with what has been offered regarding the importance of managing customer expectations as a part of overall holistic management of customer relationships in banking. Perhaps more importantly, it confirmed customer expectation as a partial yet significant mediator between strategic integrated marketing communication and customer satisfaction. These findings shed light on the mechanism of SIMC's influence on satisfaction, not only by its direct effect but more importantly by an intervening variable that first affects customer expectations and then their resultant satisfaction.

### 5.2 Recommendations

Strategic Integrated Marketing Communication (SIMC) frameworks should be tailored so that message consistency is well articulated at the level of customer touchpoints, harmonizing digital platform alignments, branch communications, and advertising campaigns as well as interactions through unified brand experiences for all banks in Ghana and other financial institutions in Africa. The program incorporates expectation management programs with standards setting compelling but realistic by establishing transparent communication of service, product, and delivery time to the customers about what they will be receiving. Such a relationship monitoring system that would measure

respondent feedback sessions as well as focus groups can further enhance the strengthening of customer relationships in the application of improved Strategic Integrated Marketing Communication (SIMC) strategies with its results used for fine-tuning the present systems. Training integrated communication strategy for customer-facing staff has to be trained throughout an institution on how to maintain consistency. Also, using new customer relationship management (CRM) systems and marketing automation tools will join channel talk and give clues about what customers are thinking. In the end, groups should check their talk plans often to make sure message steadiness and fit across different stages. When done in a set way, these tips can help Ghana banks and other African money groups make the best use of planned joined marketing talk, boost customer happiness, and finally build trust and long-term profit.

## REFERENCES

- Abimbola, A. E., Oluwole, B. A., & Kolawole, A. G. (2020). Effect of integrated marketing communications on customer satisfaction of selected private universities in South-West Nigeria. *International Journal of Marketing Studies*, 12(2), 78.
- Adnan, M., Khan, A. U., & Hayee, R. (2021). Integrated marketing communication and customer satisfaction as a function of customer loyalty with the moderating role of product innovation moderation. *Sustainable Business and Society in Emerging Economies*, 3(2), 133–148.
- Ahmed, S., Sur, S., Chakraborty, M., Das, A., Ghosh, G., & Mondal, A. (2024). Harmonizing messages, engaging audiences: Exploring effective strategies and outcomes of integrated marketing communication in the digital age. *International Journal of Research in Marketing Management and Sales*, 6(1), 142–147. <https://doi.org/10.33545/26633329.2024.v6.i1b.164>
- Almsalam, S. (2014). The effects of customer expectation and perceived service quality on customer satisfaction. *International Journal of Business and Management Invention*, 3(8), 79–84.
- Arou, J. A., & Deyganto, K. O. (2024). The effect of integrated marketing communications on the performance of private banks in Juba, South Sudan. *Innovations*, 2(3), 1–6.
- Astri, A., Nasution, J., & Syafina, L. (2024). The effect of integrated marketing communication, brand image and experiential marketing on customer satisfaction. *SERAMBI: Jurnal Ekonomi Manajemen dan Bisnis Islam*, 6(3), 199–208.
- Barker, R. (2013). Strategic integrated communication: An alternative perspective of integrated marketing communication? *Communication*, 39(1), 102–121.
- Biswas, K. M., Nusari, M., & Ghosh, A. (2019). The influence of website service quality on customer satisfaction towards online shopping: The mediating role of confirmation of expectation. *International Journal of Management Science and Business Administration*, 5(6), 7–14.
- Blazheska, D., Ristovska, N., & Klimoska, A. M. (2021). The impact of integrated marketing communication on customer behavior. *UTMS Journal of Economics*, 12(1), 40–50.
- Burgers, A., de Ruyter, K., Keen, C., & Streukens, S. (2000). Customer expectation dimensions of voice-to-voice service encounters: A scale-development study. *International Journal of Service Industry Management*, 11(2), 142–161.
- Butkouskaya, V., Oyner, O., & Kazakov, S. (2023). The impact of omnichannel integrated marketing communications (IMC) on product and retail service satisfaction. *Journal of Economics, Finance and Administrative Science*, 28(56), 319–334. <https://doi.org/10.1108/jefas-09-2022-0237>
- Chiguvu, D., & Guruwo, P. T. (2017). Impact of customer satisfaction on customer loyalty in the banking sector. *International Journal of Scientific Engineering and Research (IJSER)*, 5(2), 55–63.
- Chirwa, M., & Boikanyo, D. H. (2022). The role of effective communication in successful strategy implementation. *Acta Commercii*, 22(1), 1–13.
- Choi, I. Y., Moon, H. S., & Kim, J. K. (2019). Assessing personalized recommendation services using expectancy disconfirmation theory. *Asia Pacific Journal of Information Systems*, 29(2), 203–216.
- Cohen, J. (1988). *Statistical power analysis for the behavioral sciences* (2nd ed.). Routledge. <https://doi.org/10.4324/9780203771587>
- Connelly, L. M. (2016). Cross-sectional survey research. *Medsurg Nursing*, 25, 369–370.
- Cummings, C. L. (2018). Cross-sectional design. In M. Allen (Ed.), *The SAGE encyclopedia of communication research methods* (pp. 342–344). SAGE Publications, Inc.
- Cvetkov-Čikošev, T., Domazet, I., & Vukmirović, V. (2021). Customer experience and integrated marketing communication in the automotive lubricants market. *Economic Analysis*, 54(2), 68–81.
- Danijela, R., Jasminka, V., & Srečko, D. (2015). Customer satisfaction impact on banking services and relationship management innovation. *Int. Rev.*, 1(2), 83–93.
- Duncan, D. D. (2020). A framework of strategic integrated communication of banks in Accra, Ghana [Doctoral dissertation, University of South Africa]. University of South Africa Institutional Repository.

- Egwuonwu, T. K., Adeniran, J. A., & Egwuonwu, C. O. (2017). Integrated marketing communications and customer loyalty in Nigeria's telecommunications industry. *International Business and Management*, 14(2), 18–28.
- Ekhlassi, A., Maghsoodi, V., & Mehrmanesh, S. (2012). Determining the integrated marketing communication tools for different stages of customer relationship in digital era. *International Journal of Information and Electronics Engineering*, 2(5), 761–765.
- Elkhani, N., & Bakri, A. (2012). Review on “expectancy disconfirmation theory”(EDT) model in B2C E-Commerce. *Journal of Information Systems Research and Innovation*, 2(12), 95–102.
- Famiyeh, S., Asante-Darko, D., & Kwarteng, A. (2018). Service quality, customer satisfaction, and loyalty in the banking sector: The moderating role of organizational culture. *International Journal of Quality & Reliability Management*, 35(8), 1546–1567.
- Fard, M. B., & Farahani, T. (2015). Integrated marketing communication and its impact on the development of customer-based brand equity in the insurance industry (Case study: Pasargad Insurance). *Indian Journal of Fundamental and Applied Life Sciences*, 5(Special Issue 2), 2231–6345. <http://www.cibtech.org/sp.ed/jls/2015/02/jls.htm>
- Filtborg, A. F., Gaardboe, F., & Sigsgaard-Rasmussen, J. (2017). Experimental replication: An experimental test of the expectancy disconfirmation theory of citizen satisfaction. *Public Management Review*, 19(9), 1235–1250.
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39–50.
- Frimpong, F. K. S., Hope, E. K., Acheampong, K. O., Kwame, J. A. J., & Puttick, C. P. (2023). Evaluating the impact of marketing communication mix on customer satisfaction: The mediating role of service quality delivery. *International Journal of Entrepreneurial Knowledge*, 11(2), 67–88.
- Fu, X., Liu, S., Fang, B., Luo, X. R., & Cai, S. (2020). How do expectations shape consumer satisfaction? An empirical study on knowledge products. *Journal of Electronic Commerce Research*, 21(1), 1–20.
- Gabrielli, V., & Baghi, I. (2016). Online brand community within the integrated marketing communication system: When chocolate becomes seductive like a person. *Journal of Marketing Communications*, 22(4), 385–402.
- Geisser, S. (1974). A predictive approach to the random effect model. *Biometrika*, 61(1), 101–107.
- Geissler, G. L., & Rucks, C. T. (2011). The overall theme park experience: A visitor satisfaction tracking study. *Journal of Vacation Marketing*, 17(2), 127–138. <https://doi.org/10.1177/1356766710392480>
- Gerou, A. (2022). Examining the mediating effect of customer experience on the emotions–behavioral intentions relationship: Evidence from the passenger transport sector. *Behavioral Sciences*, 12(11), 419.
- Habel, J., Alavi, S., Schmitz, C., Schneider, J. V., & Wieseke, J. (2016). When do customers get what they expect? Understanding the ambivalent effects of customers' service expectations on satisfaction. *Journal of Service Research*, 19(4), 361–379.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM)* (2nd ed.). Sage Publications Inc.
- Hamza, V. K., & Zakkariya, K. A. (2014). A study on the dimensions of customer expectations and their relationship with cognitive dissonance. *Journal of Management*, 8(1), 1. <https://doi.org/10.4038/jm.v8i1.7547>
- Harker, M. J., & Egan, J. (2006). The past, present and future of relationship marketing. *Journal of Marketing Management*, 22(1–2), 215–242.
- Haruna, A. D., & Osa-Afiana, D. D. (2022). The development and validation of customer satisfaction questionnaire in the Nigerian hospitality industry. *Open Access Library Journal*, 9(8), 1–11.
- Hassanein, Z., & Yeşiltaş, M. (2021). The influence of CRS practices on Lebanese banking performance: The mediating effects of customers' expectations. *Sustainability*, 14(1), 268. <https://doi.org/10.3390/su14010268>
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modelling. *Journal of the Academy of Marketing Science*, 43(1), 115–135.
- Holm, O. (2006). Integrated marketing communication: From tactics to strategy. *Corporate Communications: An International Journal*, 11(1), 23–33.
- Hosen, M. N., Lathifah, F., & Jie, F. (2021). Perception and expectation of customers in Islamic bank perspective. *Journal of Islamic Marketing*, 12(1), 1–19.
- Hsu, T. H., Chiu, Y. T. H., & Tang, J. W. (2010). An evaluation model for selecting integrated marketing communication strategies for customer relationship management. In *Marketing Intelligent Systems Using Soft Computing: Managerial and Research Applications* (pp. 227–254). Springer Berlin Heidelberg.
- Hunt, S. D., Arnett, D. B., & Madhavaram, S. (2006). The explanatory foundations of relationship marketing theory. *Journal of Business & Industrial Marketing*, 21(2), 72–87.
- Kaguma, M. M., Korir, J., & Bor, T. (2023). Social data and relationship quality: The mediating role of customer expectations matter. Empirical evidence from five-star hotels in Nairobi, Kenya. *Journal of Hospitality and Tourism Management*, 6(3), 23–40.
- Kaur, B., Kiran, S., Grima, S., & Rupeika-Apoga, R. (2021). Digital banking in Northern India: The risks on customer satisfaction. *Risks*, 9(11), 209.



- Kehinde, O. J. (2010). Integrated marketing communications: Pathway for enhancing client–customer relationships. *Manager*, 7(12), 117–129.
- Keikha, A., Nouridelavar, M., & Keikha, H. (2020). The effect of integrated marketing communication (IMC) on customer relationship management in private banks in Zahedan City. *Public Management Researches*, 12(46), 279–304.
- Khizar, N., Farooqi, S., Rehmat, M., & Naz, F. (2016). Effect of integrated marketing communication components on brand awareness and customer loyalty in beverage sector. *Paradigms: A Research Journal of Commerce, Economics, and Social Sciences*, 10(2), 64–73.
- Lages, L. F., Lancaster, A., & Lages, C. (2008). The B2B-RELPERF scale and scorecard: Bringing relationship marketing theory into business-to-business practice. *Industrial Marketing Management*, 37(6), 686–697.
- Lankton, N. K., & McKnight, H. D. (2012). Examining two expectation disconfirmation theory models: Assimilation and asymmetry effects. *Journal of the Association for Information Systems*, 13(2), 1.
- Lee, C. P., Hung, M. J., & Chen, D. Y. (2022). Factors affecting citizen satisfaction: Examining from the perspective of the expectancy disconfirmation theory and individual differences. *Asian Journal of Political Science*, 30(1), 35–60.
- Li, F., Lu, H., Hou, M., Cui, K., & Darbandi, M. (2021). Customer satisfaction with bank services: The role of cloud services, security, e-learning and service quality. *Technology in Society*, 64, 101487.
- Liana, P., Jaensson, J. E., & Mmari, G. (2024). The mediating effect of customer experience on word of mouth and repurchase behaviours in mobile payment services in Tanzania. *Cogent Business & Management*, 11(1), 2365426.
- Mapheto, L. M., Oni, O. A., & Matiza, T. (2014). The utilisation of integrated marketing communication strategies by small retailers in Mankweng, South Africa. *Mediterranean Journal of Social Sciences*, 5(15), 111–118.
- Memon, A. H., & Rahman, I. A. (2014). SEM-PLS analysis of inhibiting factors of cost performance for large construction projects in Malaysia: Perspective of clients and consultants. *The Scientific World Journal*, 2014(1), 165158.
- Mihaela, O. O. E. (2015). The influence of the integrated marketing communication on the consumer buying behaviour. *Procedia Economics and Finance*, 23, 1446–1450.
- Mihart, C. (2012). Impact of integrated marketing communication on consumer behaviour: Effects on consumer decision-making process. *International Journal of Marketing Studies*, 4(2), 121.
- Möller, K., & Halinen, A. (2000). Relationship marketing theory: Its roots and direction. *Journal of Marketing Management*, 16(1–3), 29–54.
- Moraru, A. D., & Duhnea, C. (2018). E-banking and customer satisfaction with banking services. *Strategic Management*, 23(3), 3–9. <https://doi.org/10.5937/StraMan1803003M>
- Morgan, M., & Dong, X. D. (2008). Measuring passenger satisfaction of interpretive programming on two Amtrak trains in the Midwest: Testing the expectancy disconfirmation theory. *Journal of Interpretation Research*, 13(2), 43–58.
- Moriarty, S., & Schultz, D. (2012). Four theories of how IMC works. In *Advertising theory* (pp. 521–535). Routledge.
- Mudzanani, T. (2015). A review and analysis of the role of integrated marketing communication message typology in the development of communication strategies. *African Journal of Marketing Management*, 7(8), 90–97.
- Niemann, I. (2006). Strategic integrated communication implementation: Towards a South African conceptual model (Doctoral dissertation, University of Pretoria).
- Nunnally, J. C., & Bernstein, I. H. (1994). The assessment of reliability. In *Psychometric theory* (3rd ed., pp. 248–292).
- Ofosu-Boateng, I., & Agyei, S. D. (2020). Effect of customer satisfaction and marketing communication mix on customers' loyalty in the Ghanaian banking industry. *European Journal of Management and Marketing Studies*, 5(4), 23. <https://doi.org/10.46827/ejmms.v5i4.891>
- Omo-Diagi, H., & Medina, I. G. (2015). The impact of customer expectation and satisfaction on repeat patronage in Nigerian fast-food restaurants. *Paripex-Indian Journal of Research*, 4(9), 178–179.
- Ozatac, N., Saner, T., & Sen, Z. S. (2016). Customer satisfaction in the banking sector: The case of North Cyprus. *Procedia Economics and Finance*, 39, 870–878.
- Patrianti, T., Dhamayanti, M., Pratiwi, N. I., Seituni, S., & Ginting, R. (2022, January). Integrated marketing communications sharia banking economy. In *International Conference on Social, Economics, Business, and Education (ICSEBE 2021)* (pp. 83–86). Atlantis Press.
- Payne, E. H. M., Peltier, J. W., & Barger, V. A. (2017). Omni-channel marketing, integrated marketing communications and consumer engagement. *Journal of Research in Interactive Marketing*, 11(2), 185–197. <https://doi.org/10.1108/jrim-08-2016-0091>
- Peltier, J., Zahay, D., & Krishen, A. S. (2013). A hierarchical IMC data integration and measurement framework and its impact on CRM system quality and customer performance. *Journal of Marketing Analytics*, 1(1), 32–48.



- Porcu, L., Del Barrio-Garcia, S., & Kitchen, P. J. (2017). Measuring integrated marketing communication by taking a broad organisational approach: The firm-wide IMC scale. *European Journal of Marketing*, 51(3), 692–718.
- Rahman, M., Hossain, I., Mitu, F., Mustafi, M. A. A., & Miah, M. (2017). An examination of the effects of customer expectation, perceived quality, and customer satisfaction on customer loyalty: A case study on KFC restaurant. *International Journal of Engineering and Applied Sciences*, 4(12), 257310.
- Schultz, D. E., Patti, C. H., & Kitchen, P. J. (2011). *The evolution of integrated marketing communications*. Routledge.
- Schultz, D., Kerr, G., Kim, I., & Patti, C. (2007). In search of a theory of integrated marketing communication. *Journal of Advertising Education*, 11(2), 21–31.
- Siagian, V. (2020). Customer expectation and customer satisfaction: Reviewing service quality of Uber. *JKBM (Jurnal Konsep Bisnis Dan Manajemen)*, 6(2), 209–217.
- Sinha, S., Jawahar, I. M., Ghosh, P., & Mishra, A. (2020). Assessing employers' satisfaction with Indian engineering graduates using expectancy-disconfirmation theory. *International Journal of Manpower*, 41(4), 473–489.
- Solomon, M. R., & Englis, B. G. (2013). Consumption constellations: Implications for integrated communication strategies. In *Integrated communication* (pp. 65–86). Psychology Press.
- Spector, P. E. (2019). Do not cross me: Optimizing the use of cross-sectional designs. *Journal of Business and Psychology*, 34(2), 125–137.
- Stone, M. (1974). Cross-validatory choice and assessment of statistical predictions. *Biometrika*, 61(3), 509–515. <https://doi.org/10.1093/biomet/61.3.509>
- Thaichon, P., & Quach, T. N. (2016). Integrated marketing communications and their effects on customer switching intention. *Journal of Relationship Marketing*, 15(1–2), 1–16.
- Umbreen, U., & Ali, T. (2013). Impact of integrated marketing communication on consumers purchase decisions. *JISR Management and Social Sciences & Economics*, 11(1), 25–40.
- Van Ryzin, G. G. (2013). An experimental test of the expectancy-disconfirmation theory of citizen satisfaction. *Journal of Policy Analysis and Management*, 32(3), 597–614.
- Van Thai, V. U. (2015). Determinants of customer expectations of service: Implications for fostering customer satisfaction. In *Proceedings of ISER-Science Plus International Conference* (Vol. 1, No. 4).
- Wantara, P., & Prasetyo, A. S. (2023). Influence of integrated marketing communication on revisit intention with visitor satisfaction as a mediator. *European Journal of Business and Management Research*, 8(6), 59–66.
- Wong, I. A., & Dioko, L. D. A. (2013). Understanding the mediated moderating role of customer expectations in the customer satisfaction model: The case of casinos. *Tourism Management*, 36, 188–199.
- Wu, L., Danko, Y., Chen, F., Yao, X., & Zhang, F. (2022). Mapping the literature of integrated marketing communications: A scientometric analysis using CiteSpace. *Innovative Marketing*, 18(1), 152–167.
- Yeboah, A., & Atakora, A. (2013). Integrated marketing communication: How can it influence customer satisfaction? *Marketing*, 5(2), 34–39.
- Yi, Y., & La, S. (2004). What influences the relationship between customer satisfaction and repurchase intention? Investigating the effects of adjusted expectations and customer loyalty. *Psychology & Marketing*, 21(5), 351–373.
- Zhu, T., Liu, B., Song, M., & Wu, J. (2021). Effects of service recovery expectation and recovery justice on customer citizenship behaviour in the e-retailing context. *Frontiers in Psychology*, 12, Article 658153. <https://doi.org/10.3389/fpsyg.2021.658153>
- Zinkhan, G. M. (2002). Relationship marketing: Theory and implementation. *Journal of Market-Focused Management*, 5(2), 83–89.
- Zouari, G., & Abdelhedi, M. (2021). Customer satisfaction in the digital era: Evidence from Islamic banking. *Journal of Innovation and Entrepreneurship*, 10(1), 9.