

## Review of: "Effect of Employees' Commitment on Customer Satisfaction of Banks in Africa"

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Potential competing interests: No potential competing interests to declare.

Overall, I find the introduction weak. If I may suggest, use a bit of a funnel approach indicating value of commitments as competitive tool, link that to satisfaction, and then bring in the African banking as environment where these apply. Also source the intro better with recent and relevant citations. Banking in Africa has significantly changed in their service approach since the pandemic, moving from an in-store to an electronic remote service industry.

## Add the null hypothesis

The theory on customer satisfaction is very weak, 3 sources all dated. See comment above regarding pandemic. There is also no theoretical link explaining why commitment is linked to satisfaction. Likewise, there is no substantiation for the hypotheses from the theory. This needs to be corrected. For example, the only reference is "Recent research conducted by the International Journal of Bank Marketing has found that employees' commitment to customer satisfaction can have a significant effect on commercial banks' performance." These citations should prove that these relationships exist and now this study tests these relationships in African banking.

Ok now I see this is more structural issue. Authors added some reference to the hypotheses under empirical review. In this case then move the hypotheses to below the theoretical foundation or delete above. Also, source better these relationships. I still miss the relationship to banking theory.

The research design is poorly explained. Sample is a stratified (random?) sample. How selected. What is the population, the inclusive and exclusive criteria for being part of the population? Also, how many of the targeted respondents answered the questionnaire. How was the questionnaire designed? Did you use a standardised or custom-drafted questionnaire? Likert scale or how did you capture the data?

There is no such thing as a Cornbrash alpha value - it is Cronbach's coefficient alpha! Also correct the spelling in the CVI formula - "INDEX" not "INDENX", and in table 2 "STANDARD" deviation - another spelling error.

It is incorrect to post the sample size in Table 2 - the number of actual respondents and the response rate should be reported. Also add the alpha coefficients for each of the sub-divisions (e.g., Customer satisfaction, affective staff commitment, etc.).

Table 3 should be correctly discussed. "Table 3 was displayed that the dependent variable Customer satisfaction significantly correlates positively with all three independent variables, namely Affective employees' commitment (r=.595;



p $\leq$ 0.01), Continuance staff employees' commitment (r=.513; p $\leq$ 0.01), and Normative staff commitment (r=.612; p $\leq$ 0.01) at the 99% confidence level."

Why did this study choose to use R2 by Nagelkerke and not the other authors' R? Substantiate your choice from the theory that this is the best R to use (not because it is the highest).

Were there any checks done that the data from different countries can be combined? Surely country specific factors must play a role. By merely combining data from a stratified sample ends up with mean values witch mask valuable trends.

Africa is a huge continent with remarkably diverse cultures and habits.

Unfortunately, I do not believe this article is suitable for publishing. Bothy theory and empirical analysis is weak and not comprehensive. There is poor language use and spelling errors. Data is incorrectly presented in some cases.

The article is rejected - I do not believe it is fixable except with total reworking of the data.