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The impact of online customer reviews on consumers' decisions to engage with banks – case of CNEP bank-

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Abstract:

This study investigates the multifaceted relationship between online customer review content—including its credibility, trust, density and experience—and the purchase decision-making process of consumers when they try to engage with banks. To accomplish this objective, we conducted a field study involving a sample of customers from CNEP Bank, Agency 304 - Annaba. Data was gathered through a carefully crafted questionnaire designed to assess the influence of online customer reviews on customers' decisions to engage with CNEP Bank. The questionnaire included various questions addressing the different aspects of the study variables. Following data collection, the information was analyzed using appropriate statistical techniques to test the study's hypotheses. The analysis revealed several key findings, with the most notable being: The results collectively show that all four characteristics of electronic customer reviews are significantly and positively associated with consumers' decisions to engage with CNEP bank.

Key Words: *customer review, purchase decision, CNEP Bank Agency 304*

JEL Classification: *XN1 ،XN2*

1. ***Introduction***

The widespread use of the Internet by the majority of the global population, particularly for fulfilling daily needs such as buying and selling online, searching for information, and obtaining recommendations about products and services offered by banks. In addition to evaluating, providing feedback, or lodging complaints regarding any issues encountered during transactions has led researchers and marketers alike to focus on the marketing opportunities presented by this medium. It is considered as a fertile and suitable ground for promoting their products.

Customer reviews on social media platforms exert a profound influence on the banking sector by shaping consumer decision-making, engagement, and overall satisfaction. As customers increasingly utilize social media not only to express their feedback but also to consult the experiences of others, these reviews play a critical role in fostering trust and loyalty towards banking institutions. Such online evaluations contribute to enhanced transparency and authenticity, factors that significantly affect consumers' selection of financial services.

Problem statement:

to influencing consumer behavior, social media feedback provides banks with valuable insights into customer preferences and pain points, enabling them to refine their products, services, and marketing strategies to better align with client expectations. In the other hand the impact of these collectively sourced opinions is unequivocal, as consumers progressively prioritize transparency and authenticity in their decision-making processes. In light of the foregoing, the following question is proposed:

To what extent do online customer reviews on social media platforms influence consumers' decisions to engage with CNEP bank?

Research questions:

These following sub-questions fall under the previous main question of the study:

- Does the **credibility aspect** of online customer reviews on social media have a statistically significant impact on the consumers' decisions to engage with **CNEP** bank?
- Does the **trust aspect** of online customer reviews on social media have a statistically significant impact on the consumers' decisions to engage with **CNEP** bank?
- Does the **density aspect** of online customer reviews on social media have a statistically significant impact on the consumers' decisions to engage with **CNEP** bank?
- Does the **experience aspect** of online customer reviews on social media have a statistically significant impact on the consumers' decisions to engage with **CNEP** bank?

Hypothesis

In order to answer these sub-questions, the following hypotheses were formulated:

- There is no statistically significant effect of the **credibility aspect** of online customer reviews on social media on the consumers' decisions to engage with CNEP bank
- There is no statistically significant effect of **the trust aspect** of online customer reviews on social media on the consumers' decisions to engage with CNEP bank
- There is no statistically significant effect of the **density aspect** of online customer reviews on social media on the consumers' decisions to engage with CNEP bank
- There is no statistically significant effect of the **experience aspect** of online customer reviews on social media on the consumers' decisions to engage with CNEP bank

Aim of the study:

The significance of this study stems from the critical relevance of its focus. Customer reviews and feedback on social media platforms play a fundamental role in shaping consumer engagement, satisfaction, and decision-making within the banking sector. Previous Empirical evidences underscore that the strategic deployment of social media marketing, alongside the proactive management of online reviews, substantially enhances banks' brand visibility, strengthens customer loyalty, and positively impacts overall organizational performance.

Research objectives:

- Revealing the nature of the impact of customer reviews on social media on customers decisions to engage with CNEP bank
- To address the research problem, an electronic questionnaire was directed to customers of CNEP Bank to assess the degree to which online customer reviews affect their decision to engage with the bank.

Previous studies:

1. ***Mohamed reza jalivand, sharif skekachizadeh esfahani and neda samiei, (2011):***

This paper focuses on online interpersonal influence, commonly referred to as electronic word of mouth (eWOM), highlighting its critical role in shaping consumer purchasing decisions. Word-of-mouth (WOM) is widely acknowledged as one of the most powerful channels for information dissemination. Traditionally, WOM communication has been restricted by the limits of social interactions within personal networks. However, with the rapid development of information technology and the rise of online social networking platforms, the transmission of information has evolved beyond these conventional constraints.

2. ***Chaudhvy kashif Mahmood, rohaizat baharum, (2018):***

The objective of this study is to deepen the understanding of consumer purchase decision models within the context of financial services. The research begins with a review of general Consumer Decision Making (CDM) models, followed by a detailed examination of the Consumer Decision Making Model for Financial Services (CDMFS). This paper critiques earlier models on several grounds. First, most prior research has focused predominantly on tangible goods, with limited attention given to the financial services sector. Second, the concepts underlying CDM models and their interactions are complex, and although these frameworks have been developed in various configurations, they have not been adequately tailored to financial services. Third, previous studies often assume consumer decisions occur within short timeframes, whereas decisions related to financial services typically unfold over longer periods and may involve multiple unsuccessful attempts. Based on a comprehensive review of existing literature, the CDMFS emerges as the most thorough model currently available. It conceptualizes the decision-making process in financial services as an ongoing cycle, outlining three interconnected components: decision-making inputs, processes, and outcomes, each incorporating elements specific to financial services.

3. **Ritesh Gaurav, (2023)**

The research aimed to explore the consumer buying behavior process by examining the patterns and steps consumers follow when purchasing both high-involvement and low-involvement products. Utilizing a qualitative methodology, the study gathered data primarily from secondary sources, acknowledging the absence of empirical evidence to substantiate its findings. The results suggest that consumers generally make purchases in response to specific

needs. For high-involvement or costly products, consumers are more likely to engage fully in all five stages of the buying decision process. In contrast, purchases of low-involvement or routine products tend to involve skipping one or more stages of the decision-making process.

4. **Anos Chitamba, (2024):**

This study explores customer preferences in bank selection, focusing on Absa Bank in South Africa through a case study approach. Drawing on the consumer decision model, the research examines key stages including problem recognition, information search, option evaluation, purchase decision, and post-purchase evaluation. The study identifies security, convenience, assurance, accessibility, and responsiveness as pivotal criteria influencing bank choice. Employing quantitative methods, surveys were conducted with Absa Bank customers to analyze their preferences. Results indicate that transaction fees, corporate reputation, branch network, and bank size significantly impact customer decisions. The findings underscore the need for banks to address these critical factors to minimize customer attrition. The study recommends ongoing customer surveys to monitor evolving preferences and maintain competitive advantage. These insights provide valuable guidance for strategic planning and marketing within the retail banking sector.

5. ***Karleen bharej, navjit singh,(2025):***

This study reviews and contrasts recent research on electronic word-of-mouth (eWOM) using social communication theory to understand its characteristics and influence on consumer buying decisions. By integrating empirical studies and theoretical models from 2015 to 2025, the review provides a comprehensive framework of eWOM's impact on purchase intention. Key findings highlight that visual content enhances engagement and decision-making by providing tangible proof of quality. eWOM significantly builds customer trust, reduces perceived risks, improves satisfaction, and influences consumers throughout their entire purchase journey. Additionally, positive eWOM supports informed decisions and strengthens brand loyalty, which is a critical factor in the adoption of eWOM.

2. *literature review:*

2.*1 online customers' review.*

The individuals' attachment to the internet has made them use it as an important reference, relying on it for their purchasing decisions, whether simple or complex. Among the most common sources of information are customer reviews on social media, which result from their previous experiences with various institutions known as **electronic word of mouth.** This has become one of many modern marketing techniques and methods adopted by institutions, including banks, to influence customer decisions to deal with them. This is due to their certainty that customers are now guided by proven facts and not by marketing efforts**.**

The advent of the Internet has facilitated the emergence of novel communication platforms that enhance the capabilities of both providers and consumers. These platforms serve as conduits for the exchange of information and opinions, encompassing interactions from businesses to consumers (B2C) as well as consumer-to-consumer (C2C) communications. Electronic word-of-mouth (eWOM) refers to any favorable or unfavorable statements made by potential, current, or former customers regarding a product or organization, which are disseminated to a broad audience and various institutions through the Internet. (jalivand, esfahani, & samiei, 2011)

Electronic word-of-mouth (eWOM) is called: the communication involving customers on their opinions and suggestions in the digital space. (bharej & singh, 2025)

Online customer reviews, a specific form of electronic word-of-mouth (eWOM), consist of customers' positive or negative evaluations regarding products available on Internet shopping platforms. This user-generated content serves as a valuable resource for purchase decision-making by offering customers access to indirect experiential information. Acting as a channel of social influence, online customer reviews fulfill dual functions as informants and as recommenders. In their informative role, these reviews supply supplementary user-centered insights, while as recommenders, they convey evaluative signals regarding the product's popularity, which may be positive or negative. (jalivand, esfahani, & samiei, 2011)

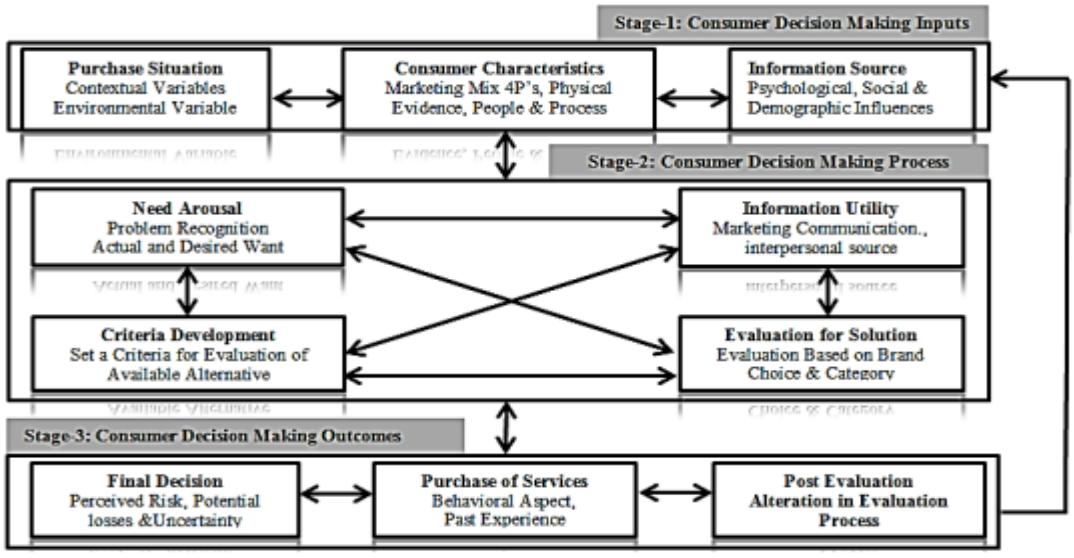
2.2 *customers purchase decision.*

Purchasing decisions refer to the process by which consumers select a product based on their needs, desires, and expectations, ultimately resulting in either satisfaction or dissatisfaction with the chosen product. (suharto, yuliansyah, & suwarto, 2021)

Over the past decade, the marketing environment has experienced profound transformations. Historically, companies and consumers functioned within distinct and largely disconnected domains. The advent of social media, however, has fundamentally altered this relationship by facilitating direct interactions not only among consumers themselves but also between consumers and firms. Social media platforms empower users to share content, recommend products, and convey their personal experiences with organizations, thereby significantly influencing the purchasing decisions of their peers. Furthermore, virtual communities have emerged as essential sources of information that shape consumer behavior. Consequently, contemporary consumers have transitioned from passive observers to active participants, a change largely driven by the pervasive adoption of social media tools. (gaurav, 2023)

Customer Decision making Model for Financial Services comprises on three stages namely: decision-making inputs, process and outcomes. ***(mahmood & baharum, 2018)*** as shown in figure 1 above.

Figure 1: Customer Decision making Model for Financial Services



Source: Chaudhry kashif Mahmood and rohaizat baharum, (2018): consumer purchase decision models: a review of financial services context, the European proceeding of social and behavioral sciences, p 485.

The Consumer Decision-Making Framework (CDMF) comprises three stages: inputs, processes, and outcomes. Stage One (Inputs) includes purchase circumstances, consumer attributes (psychological, social, demographic), and information sources such as the marketing mix, which significantly influence decision-making in financial services. Contextual factors include life events, product purpose, and environmental elements like social class and personal influence. Stage Two (Processes) involves need recognition, information gathering, criteria development, and evaluation of alternatives. Consumers often seek information to reduce perceived risk, particularly due to the complexity of financial products, and form an evoked set of choices based on available knowledge. Evaluation rules vary individually and incorporate substitute products due to financial services' substitutability. Stage Three (Outcomes) covers decision-making, purchase behavior, and post-decision evaluation, noting that consumers may delay decisions due to perceived risks. The model suggests extending post-purchase feedback mechanisms to include cases where no purchase occurs, highlighting the unique nature of financial service decisions.

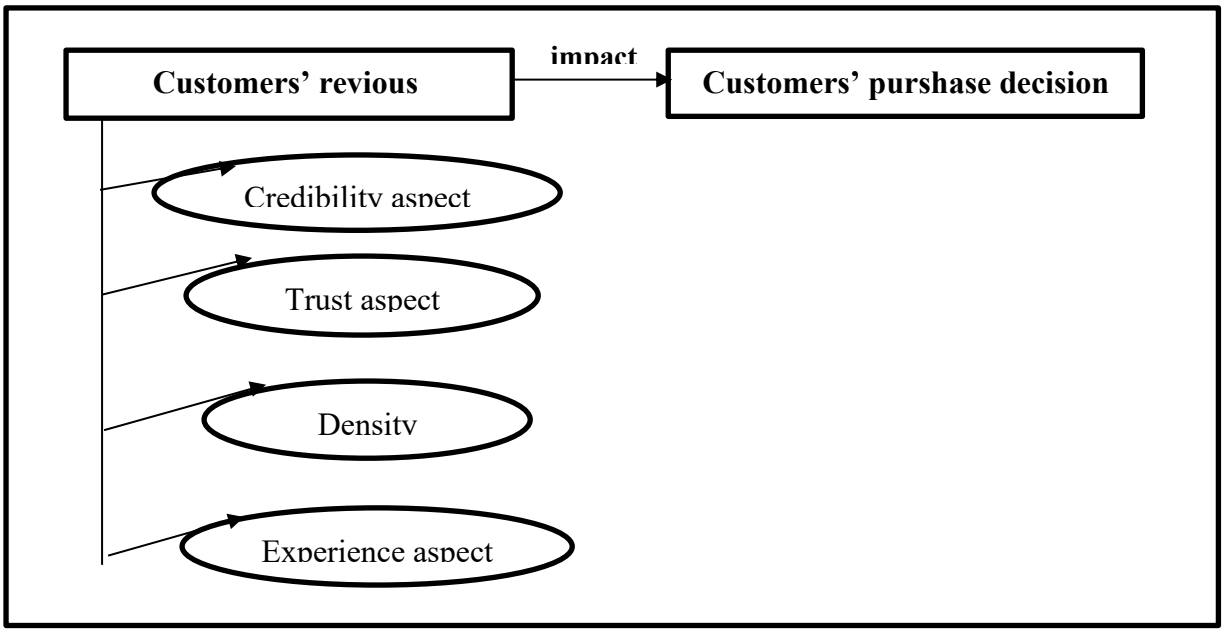
3. Research Method

This study utilized a quantitative research design; Data were collected through a structured questionnaire employing a five-point Likert scale to measure respondents' levels of agreement or disagreement. The research was conducted at the CNEP Bank ANNABA branch in 304 agency. A total of 228 participants from banks' customers were selected via convenience sampling, randomly chosen for its practicality and cost-efficiency.

3.1 Hands-on study model

Based on the problem statement and objectives outlined in the study—which principally aim to examine the influence of electronic customer reviews on social media on customers' decisions to engage with CNEP Bank—a conceptual model has been developed. This model, synthesized from a review of existing literature, is proposed for the current research by the two authors. As depicted in the figure below, the model illustrates the relationships among the variables and elucidates their interconnections.

Figure 2: study model



Source: made by authors based on previous studies.

3.2 data analysis

The collected data were coded and subjected to statistical analysis using the Statistical Package for the Social Sciences (SPSS) software. To evaluate the internal consistency of the questionnaire, Cronbach's alpha coefficient was employed with reliability coefficients ranging from 0.60 to 0.70 or above deemed acceptable. Cronbach's alpha values were calculated for all sections of the instrument as shown in the table above.

Table 1. alpha Cronbach test's results

Number	number of items	Study axes	Cronbach's Alpha
1	20	Dimensions of online customers' review	0.705
2	8	customer decions making	0.650
∑	**28**	**all idems**	**0.688**

Source: The results of the statistical analysis for SPSS Statistics 25.

3.2.1 Analysis and assessment of survey data findings

The following section presents the results of the statistical analysis derived from the field study, encompassing both descriptive and inferential statistics. The sample's characteristics and attributes are outlined through the computation of frequencies and percentages of respondents' answers. Additionally, the descriptive statistics, including means and standard deviations, are reported to reflect participants' perceptions regarding the questionnaire items.

- ***Description and analysis of the results related to the characteristics of the study sample.***

This distribution provides an overview of the participants' profiles and their preferred communication channels, which is useful for understanding the context of the study and interpreting results related to customer's online reviews and purchase decision-making.

Table 2. Description of gender variables, age, education level, method of information exchange, type of customer.

Variable	Category	Frequency	Percentage %
Gender	Male	102	44.7%
	Female	126	55.3%
Total Gender		228	100%
Age	18-28	89	39%
	29-39	93	40.8%
	40-50	40	17.5%
	51-61	6	2.6%
Total Age		228	100%
Educational Level	Primary	5	2.2%
	Intermediate	46	20.2%
	Secondary	120	52.6%
	University	45	19.7%
	Postgraduate	12	5.3%
Total Educational Level		228	100%

Information Exchange Method	Email	105	46.1%
	Social Media	100	43.9%
	Website	23	10.1%
Total Information Exchange Method		228	100%
Customer Type	Individuals	101	44.3%
	Institutions	26	11.4%
	Professionals	29	12.7%
Total Customer Type		228	100%

Source: The results of the statistical analysis for SPSS Statistics 25.

The table presents demographic and behavioral characteristics of the study sample consisting of 228 respondents. It includes:

- Gender: 44.7% male and 55.3% female participants.
- Age groups: Majority fall between 18-39 years old (79.8%), with smaller proportions in older categories.
- Educational level: Most respondents have either secondary (52.6%) or university-level education (19.7%), with fewer in primary or postgraduate levels.
- Information exchange methods: Participants primarily use email (46.1%) and social media (43.9%) to exchange information, with fewer using websites.
- Customer type: The sample includes individual customers (44.3%), professionals (12.7%), and institutions (11.4%).

- ***Examination and explanation of the findings regarding the sample individuals' perceptions of electronic customer reviews using descriptive analysis.***

The descriptive analysis of the sample respondents' opinions towards electronic customer reviews reveals a generally moderate level of agreement across several key dimensions. The average scores for the key attributes — credibility, trust, density, and experience — all fall within a moderate range, indicating a balanced but not strongly polarized perception among the participants.

Table3. The statistical indicators related to the variable dimensions of online customer reviews.

Customers' review dimension	Arithmetic Mean	Standard Deviation	Degree of Agreement
Credibility	3.09	1.231	Moderate
Trust	3.21	1.221	Moderate
Density	3.25	1.215	Moderate
Experience	3.20	1.237	Moderate

Source: The results of the statistical analysis for SPSS Statistics 25.

- Credibility received an average score of 3.09, with a standard deviation of 1.231. This suggests that respondents perceive the credibility of electronic customer reviews to be moderately reliable, though there is some variation in opinions.
- Trust scored slightly higher, with a mean of 3.21 and a standard deviation of 1.221, reflecting a moderate level of confidence placed in these reviews by users.
- Density, referring likely to the quantity and richness of the reviews, had an average of 3.25 and a standard deviation of 1.215, indicating a moderate appreciation for the amount and detail of available reviews.
- Finally, Experience was rated at 3.20 on average, with a standard deviation of 1.237. This denotes a moderate acknowledgment of the value that customer experience adds to the reviews.

Overall, the moderate mean values and the similar standard deviations indicate a consistent pattern of moderate approval rather than strong positive or negative feelings towards electronic customer reviews among the sample. This suggests that while users recognize the usefulness of electronic reviews, they may also remain cautiously critical, highlighting areas for improvement in enhancing trust and credibility.

- ***Descriptive analysis of the sample individuals' views on the purchasing decision.***

Table4. The statistical indicators related to the phrases of the purchasing decision variables.

Phrases	Arithmetic Mean	Standard Deviation	Degree of Agreement
The features of the banking service influence my decision to choose it	3.28	1.262	Moderate
I feel confident and secure when using this banking service	3.36	1.218	Moderate
I trust the bank's reputation when making financial decisions.	3.53	1.047	Moderate
The bank's transparency about terms and conditions affects my decision	3.34	1.248	Moderate

I consider the bank's digital tools and online services important in making my decision.	3.01	1.395	Moderate
The quality of customer support plays a role in my decision to maintain the banking servic	3.21	1.175	Moderate
The bank's past service experience motivates me to continue using its services	3.31	1.158	Moderate
I would recommend this banking service to others based on my experience.	3.31	1.196	Moderate

Source: The results of the statistical analysis for SPSS Statistics 25.

3.2.2 Testing the study hypotheses.

The study hypotheses were evaluated using the results of a simple regression analysis conducted on the study variables. These results are summarized collectively in the following table**.**

Table5. Analysis outcomes of the simple regression test exploring the impact of customer review dimensions in the decision-making process for selecting CNEP bank.

Variables	R	R^2	Coefficient β	T-value	Sig
Credibility of electronic customer reviews in decision to deal with CNEP bank	0.674	0.454	0.700	4.993	0.000
Trust in electronic customer reviews in decision to deal with CNEP bank	0.653	0.424	0.700	4.993	0.000
Density of electronic customer reviews in decision to deal with CNEP bank	0.647	0.418	0.727	4.489	0.000
Experience of electronic customer reviews in decision to deal with CNEP bank	0.677	0.474	0.809	2.872	0.000

Source: The results of the statistical analysis for SPSS Statistics 25.

The simple regression analysis was conducted to evaluate the influence of various dimensions of electronic customer reviews—credibility, trust, density, and experience—on customers' decisions to engage with CNEP bank.

- Credibility of Customer Reviews:

The analysis revealed a strong positive relationship between the credibility of electronic customer reviews and the decision to deal with CNEP bank (R = 0.674). Credibility explained 45.4% of the variance in the decision-making process (R^2 = 0.454). The standardized regression coefficient (β = 0.700) with a T-value of 4.993 indicated a highly significant effect ($p < 0.001$), highlighting credibility as a critical factor in influencing customer decisions.

There is no statistically significant effect of the credibility aspect of online customer reviews on social media on the consumers' decisions to engage with CNEP bank (rejected)

- Trust in Customer Reviews:

Trust was also found to significantly impact decision-making, with a correlation coefficient of R = 0.653 and an explained variance of 42.4% (R^2 = 0.424). The beta coefficient (β = 0.700) and T-value of 4.993 confirmed the statistical significance ($p < 0.001$), underscoring the essential role of trust in electronic reviews in shaping customer behavior.

There is no statistically significant effect of the trust aspect of online customer reviews on social media on the consumers' decisions to engage with CNEP bank (rejected)

- Density of Customer Reviews:

Review density exhibited a substantial positive association with the decision to deal with CNEP bank (R = 0.647), accounting for 41.8% of the variance (R^2 = 0.418). The dimension showed a slightly stronger effect (β = 0.727) relative to trust and credibility, with a significant T-value of 4.489 ($p < 0.001$), demonstrating that the volume or richness of reviews also influences decision-making.

There is no statistically significant effect of the density aspect of online customer reviews on social media on the consumers' decisions to engage with CNEP bank (rejected)

- Experience Derived from Customer Reviews:

Experience associated with electronic reviews showed the strongest correlation (R = 0.677) and explained the highest proportion of variance in the decision process (R^2 = 0.474). The regression coefficient β = 0.809 indicated the largest impact, and the relationship was statistically significant (T = 2.872, $p < 0.001$), emphasizing experience as the most influential component among the studied dimensions.

There is no statistically significant effect of the experience aspect of online customer reviews on social media on the consumers' decisions to engage with CNEP bank (rejected)

4. *CONCLUSION*

In conclusion, this study found that electronic customer reviews play a pivotal role in influencing customers' decisions to engage with banks. The results demonstrated that different dimensions of electronic reviews—such as credibility, trust, density, and experience—exert varying effects, all of which contribute to shaping the overall brand image in the minds of customers.

This highlights the importance of communication strategies through digital platforms, which have become key venues for exchanging opinions and experiences that directly affect

purchasing decisions and customer trust. Among the tools banks can leverage in this context is electronic word-of-mouth, considered the most cost-effective and low-risk instrument available to attract customers and earn their trust.

The main findings derived from both theoretical and empirical analysis of the topic can be summarized as follows:

- The results collectively show that all four characteristics of electronic customer reviews are significantly and positively associated with consumers' decisions to engage with CNEP bank.
- Among these, customer review experience has the strongest influence on the decision, explaining nearly half of the variance. This suggests that prospective customers rely heavily on the perceived experience communicated through reviews.
- Credibility, trust, and density also play crucial roles and should be considered key factors in shaping customer perceptions.
- The strong statistical significance (all Sig = 0.000) across variables confirms the robustness of these relationships.
- These findings imply that banks like CNEP can enhance customer acquisition by improving the quality, reliability, and richness (density) of online customer reviews and highlighting customer experience testimonials

Recommendations and suggestions.

- The bank must pay close attention to electronic customer reviews due to their significant impact on customers' decisions to engage with the bank, especially given the intangible and sensitive nature of banking services, which often leads to customer hesitation in making a purchase.
- It is essential to address negative customer reviews by striving to avoid delivering poor services and focusing on their improvement, particularly because negative reviews tend to spread more rapidly among customers than positive ones, owing to the sensitivity customers have towards banking services.
- The bank should integrate electronic customer review communications into its marketing communications strategy, positioning them as a fundamental pillar for marketing the bank's services, products, and brand.
- It is necessary for specialists within the bank to continuously monitor and measure electronic customer reviews to understand the general sentiment expressed through these online discussions and comments regarding the quality of services provided.
- The bank should leverage the influential role of electronic word-of-mouth by structuring, organizing, and presenting it attractively and in a manner that facilitates sharing among customers, thereby maximizing customer trust and loyalty.

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6. *Appendices*

I. Phrases related to online Customer's reviews

num	**phrase**	**degree of agreement**				
dimensions		**strongly agree**	**agree**	**neutral**	**disagree**	**strongly disagree**
credibility aspect						
1	The electronic comments or ratings about cnep Bank across various digital platforms are characterized by accuracy and reliability.					
2	The information circulated electronically about cnep Bank is convincing and credible					
3	I trust the individuals or entities who leave their comments or advice online about cnep bank					
4	The comments I rely on as information sources are supported by evidence such as photos and videos					
5	I believe that the repetition of comments about a specific service by multiple individuals gives a reassuring impression about cnep bank.					
trust aspect						
1	I trust the information I receive from various digital platforms regarding CNEP Bank					
2	Electronic comments help increase engagement and build trustworthy connections among the customers of cnep bank					
3	The chat boot available on the CNEP Bank website responds to all my inquiries and helps me extract information from the site					
4	I rely on the widely circulated conversations about CNEP Bank, and they influence my opinion of it.					

5	I rely on the opinions and evaluations of other customers on digital platforms in my dealings with CNEP Bank.					
density aspect						
1	I communicate electronically with a large number of individuals who have previously dealt with CNEP Bank in order to seek information.					
2	When I find abundant information across various digital platforms, I realize the strength and reputation of CNEP Bank					
3	Information about the services offered by CNEP Bank is continuously circulated and shared electronically among its customers.					
4	The rapid circulation and sharing of information about CNEP Bank's services through customer comments help in forming impressions about the bank					
5	The electronic comments about the bank are lengthy and contain a large amount of information that can be relied upon to form an impression					
experience aspect						
1	I know the individuals who recommend CNEP Bank’s services and products to me, and I trust them.					
2	I am able to share my experience with CNEP Bank across various digital platforms by leaving a comment.					
3	I have previously dealt with CNEP Bank as a result of being convinced by the opinions and recommendations I received about it online.					
4	Customer comments and evaluations about CNEP Bank result from their repeated and ongoing interactions with the bank.					
5	I obtain sufficient information on how to benefit from the bank's					

	services through the detailed explanations I find in the comments of previous customers of CNEP Bank.					

II. Phrases related to the decision to deal with CNEP Bank

1	The features of the banking service influence my decision to choose it					
2	I feel confident and secure when using this banking service					
3	I trust the bank's reputation when making financial decisions.					
4	The bank's transparency about terms and conditions affects my decision					
5	I consider the bank's digital tools and online services important in making my decision.					
6	The quality of customer support plays a role in my decision to maintain the banking servic					
7	The bank's past service experience motivates me to continue using its services					
8	I would recommend this banking service to others based on my experience.					

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