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A Study on the Role of the Antecedents of Cross-buying

A Banking Perspective[1]

Kaushik Mukerjee | Mahasweta Saha

11.1. Introduction

On March 17, 2025, in his inaugural address at the Annual Conference of the RBI Ombudsmen, Shri Sanjay Malhotra, Governor, Reserve Bank of India remarked: "While we have enhanced customer experience over the years, the high number of customer grievances continues to be a matter of serious concern." (refer https://www.bis.org/review/r250319j.htm). In his speech, Governor Malhotra stressed the importance of winning the trust of customers and the need for banks to stop focusing on selling and focus efforts on improving customer service. In fact, in recent times, banks in India have given a lot of importance to cross-selling of products to customers. The goal for banks is to increase the share of wallet of their customers and thereby give a boost to profitability and customer loyalty. However, banks find it a challenge to undertake cross-selling wherein the right product is offered to the right customer at the right time (Li et al., 2011). Therefore, a more prudent approach needs to be adopted in order to ensure that bank customers are well-served and are profitable from the bank's point of view. One of the ways that banks can get customers to buy more as well as ensure their satisfaction is by promoting cross-buying of additional banking products (Tung and Carlson, 2015). This paper explores the factors that can be said to be antecedents of cross-buying intention among retail customers of banks.

11.2. Literature Review

Prior research has established the importance of cross-buying and studies have shown that there are several antecedents of cross-buying. The factors that have been found to positively influence cross-buying include: user interface design (Kang, 2017); service convenience (Roy et al., 2018); brand attachment (Levy, 2022); affective commitment (Evanschitzky et al., 2017); and perceived value (Hong and Lee, 2012). The advantage for customers when they undertake cross-buying is that the bank serves as a one-stop shop. Further, when the customer undertakes cross-buying, it helps the bank reduce the cost of sales. One of the desired outcomes of cross-buying is positive word of mouth by customers. In particular, customers have been found to evangelize for the bank on social media and this kind of promotion augurs well for the bank in the current context. Further, when a customer has undertaken cross-buying and the product portfolio has increased with a bank, the loyalty of the customer can be enhanced. In this way, banks will be able to leverage the lifetime value of their customers. While banks have been focusing on cross-selling, research has shown that customers resist the bank's attempts at cross-selling resulting in a strained relationship between the bank and the customers (Ngobo, 2004). On the other hand, this study proposes that cross-buying can be a more effective tool for banks to

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increase customer loyalty, increase profits, and gain new customers through word-of-mouth referrals. However, banks need to adopt a strategic approach for promoting cross-buying. In this study, the influence of the aforementioned antecedents of cross-buying on banking customer behaviour will be investigated. In the following section, the hypotheses will be developed on the basis of prior research findings.

User Interface Design and Cross-Buying

In the current context, customers interact with service providers (e.g. banks) through digital interfaces. Therefore, the user interface design assumes importance since this is the face of the firm. Research shows that reliability, perceived control, and speed are some of the major issues that customers are concerned with while interacting through digital interfaces (Djelassi et al., 2018). Studies have shown that customer interface designs can impact loyalty among customers owing to the interactivity, layout and customization capabilities (Kang, 2017). The interface design elements have an impact on the cultivation of customer relationships whereby co-creation is enabled. In the current banking scenario, customers in India are increasingly resorting to online channels for undertaking banking apart from visiting branches (Kaur et al., 2021). One of the ways that customers leverage co-creation using the bank's online user interfaces is cross-buying. In the case of banking, the manner of interactions between customers and digital interfaces has an influence on the behaviours of customers (Li et al., 2011). Therefore, when customers enjoy interacting with the bank's user interface, it is logical that they will be more amenable to enhance their relationship with the bank (Haugeland et al., 2022). Cross-buying is one of the ways that customers can show their appreciation and the user interface can play a crucial role in building this rapport between the bank and the customers. Thus, based on this premise, a hypothesis is formulated to test the association between user-interface design and cross-buying. Thus, it is hypothesized:

H1: User-interface design positively influence cross-buying of customers

Service Convenience and Cross-buying

Service convenience is a customer's desire to reduce the time and the effort required for making a purchase. In the context of banking, it can be said that customers may prefer to buy more products from a bank if they are able to offer a wide range of products whereby customers can leverage the convenience of one-stop shopping. In India, banks are resorting to an omnichannel approach which has made it easy for customers to access the bank's services through a variety of channels (Kaur et al., 2021). Further, service convenience has been found to reduce the cognitive, emotional and physical activities involved in making purchases (Roy et al., 2018). Prior research suggests that service convenience helps in creating decision convenience as well as payment convenience whereby customers feel at ease when making purchases. Therefore, it is logical that a bank customer will prefer purchasing multiple categories of financial products (e.g. loans, investments, insurance etc.) from the same banking channel. In recent times, banks have been incorporating modern technologies (e.g. chatbots, one-click purchases etc.) to facilitate easy buying by customers (Haugeland et al., 2022). It can be said that the omnichannel approach also facilitates cross-buying since customers can even visit branches to have a discussion with the bank's staff prior to finalizing the purchase decision. Therefore, while mobile banking has made it convenient for customers to make purchases from their preferred location, the opportunity to discuss with the bank's staff at the local branch enhances the convenience of purchase since the customer's doubts can be clarified by the staff. Hence, a hypothesis is formulated to test the association between service convenience and cross-buying. Thus, it is hypothesized:

H2: Service convenience positively influence cross-buying of customers.

Brand Attachment and Cross-buying

Brand attachment refers to the emotional bond shared between a customer and a bank. Prior research based on attachment theory has established that customers consider a brand to be a human-like partner which results in gen-

erating attachment through affection and passion among customers (Shimul et al., 2024). When customers have positive brand experiences while interacting with the bank, it plays a crucial role in engendering brand attachment. Attachment leads to engagement and it has been seen that customer engagement leads to a strong emotional bond with service providers. This results in openness towards the content shared by service providers. Further, brand attachment also creates higher interest among customers to explore more products that is being offered by the service provider. In the context of banking, customers seek financial safety and security, therefore, it is logical that when customers develop brand attachment for the bank, they will wish to extend the relationship through purchase of additional products. The emotional connection shared with the bank will also result in reinforcing the loyalty (Levy, 2022). Since cross-buying is a well-accepted norm for fostering loyalty, customers will like to buy additional products from the bank owing to brand attachment. Banks are taking efforts at fostering brand attachment by regularly sending warm wishes to customers on their special occasions (e.g. birth anniversaries) and therefore, it can be said that cross-buying will be a reciprocal action by customers. Thus, based on this premise, a hypothesis is formulated to test the association between brand attachment and cross-buying. Thus, it is hypothesized:

H3: Branch attachment positively influence cross-buying of customers.

Affective Commitment and Cross-buying

Banking services builds trust among customers and prior research shows that customers can develop affective commitment which positively influences the desire to extend the relationship with the bank. Therefore, affective commitment can result in a higher tendency to satisfy the demand for purchasing additional products from the bank. The feeling of affective commitment among customers leads to a feeling of partnership between the customer and the bank. When there is a feeling of partnership, customers will repose trust in the bank and wish to show greater loyalty through cross-buying (Evanschitzky et al., 2017). In the current context, banks are building digital systems to facilitate customer interactions whereby it results in positive emotional experiences for customers. For example, banks are incorporating artificial intelligence into the customer interactions facilitated by chatbots. Through these initiatives, banks are able to build an emotional connect with customers through digital interfaces (Rizomyliotis et al., 2022). Positive emotions have been found to drive affective commitment. Since affective commitment also drives loyalty, it can be said that it will positively influence cross-buying since loyalty is also manifested through cross-buying. Hence, a hypothesis is formulated to test the association between affective commitment and cross-buying. Thus, it is hypothesized:

H4: Affective commitment positively influence cross-buying of customers.

Perceived Value and Cross-buying

Whenever a customer makes a purchase, an intuitive judgment is made to assess the value in terms of the benefits received versus the costs. This has been referred to as perceived value and has been found to be a key driver of cross-buying behaviour. Bank customers belonging to collectivist cultures (like India) have been known to be circumspect when it comes to value perceptions and social influences have been found to have an impact on bank product purchases. Therefore, when banks promote their product features to entice customers into buying, it is logical that the customer will develop expectations. Upon their purchase, they will match the expectations with the value that the product delivered. Accordingly, the customer may decide to patronize the bank again through cross-buying provided the bank has been able to deliver the value that was sought by the customer (Hong and Lee, 2012). Recent research suggests that using online channels cross-buying is being facilitated through highlighting product benefits, showcasing price attractiveness, while ensuring assortment fit with the customer's product basket (Schultz and Gorlas, 2023). Hence, the probability of cross-buying is being enhanced by service providers through focus on perceived value. Thus, based on this

premise, a hypothesis is formulated to test the association between perceived value and cross-buying. Thus, it is hypothesized:

H5: Perceived value positively influence cross-buying of customers.

11.3. Methodology

Conceptual Model

The proposed model in Figure 11.1 represents the conceptual model with six major constructs- user interface design (UID), service convenience (SC), brand attachment (BA), affective commitment (AC), perceived value (PV), and cross buying (CB). Figure 11.1 shows these direct relationships (H1, H2, H3, H4, H5).

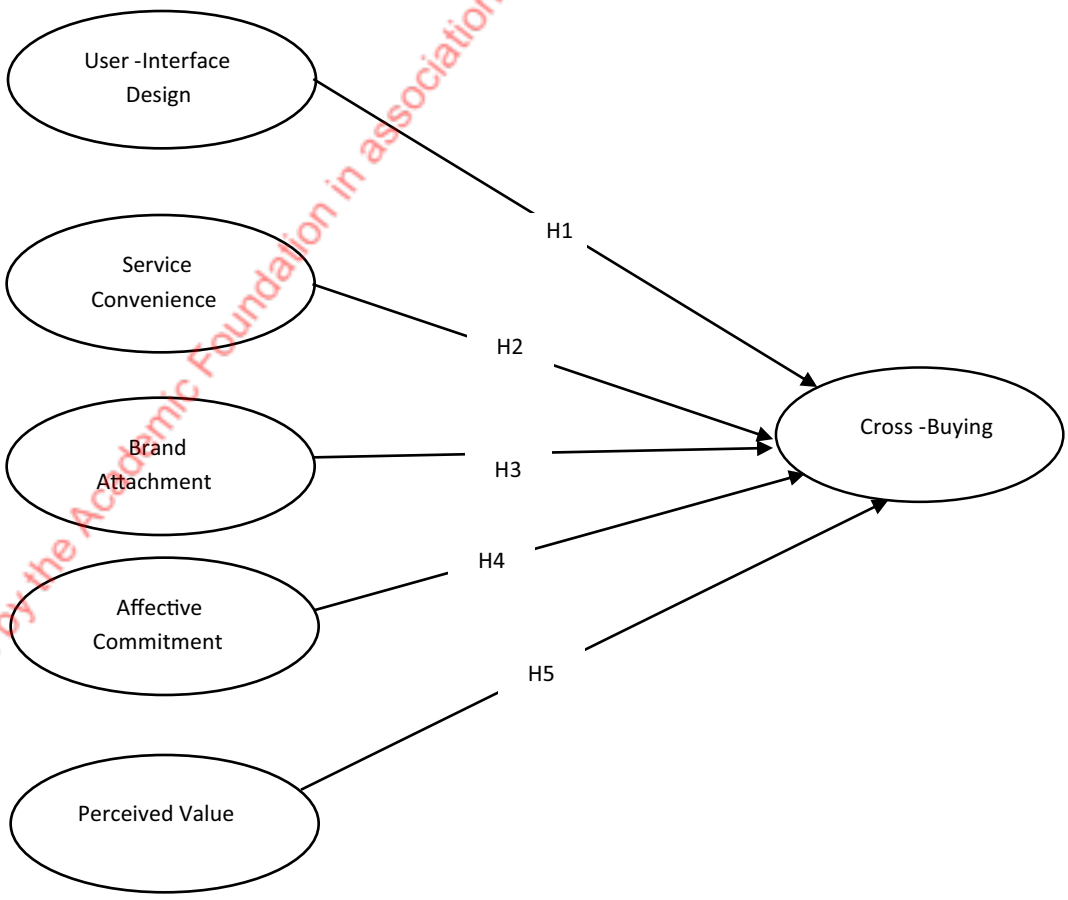
Sample and Data Collection

The sampling unit of this research work comprises the consumers who give importance to the factors like user interface design, service convenience, brand attachment, affective commitment, and perceived value and involve in cross buying. Table 11.1 provides the demographic details of the respondents who are considered in the study. The questionnaires have been administered both in online and offline modes. A total of 251 data points were accumulated from different parts of India in the year 2023-2024.

Measures

The first section of the instrument had respondent's demographic information and the second section had statements related to various constructs considered in the study. The respondents are requested to provide their ratings on a 7-point Likert scale. The user interface design was measured using 4 items, adapted from Jimenez-Barreto and Campo-Martinez (2018).

FIGURE 11.1
Conceptual Model



Source: Authors' Construction.

TABLE 11.1

Demographic Profile of the Respondents

Variable	*Description*	*Frequency (n=251)*	*Percent (%)*
Gender	Male	163	64.9%
	Female	88	35.1%
Age (in years)	18-25	170	67.7%
	26-35	60	23.9%
	36-45	11	4.4%
	46+	10	4.0%
Education	SSC/HSC	10	4.0%
	Graduate-General (BA, Bcom, BSc)	86	34.3%
	Post Graduate-General (MA, MSc, Mcom)	38	15.1%
	Post Graduate-Professional (MBA, Mtech)	60	23.9%
	Graduate-Professional (Btech, BBA)	57	22.7%
Occupation	Student	150	59.8%
	Housewife	12	4.8%
	Employed (Senior, Middle, Entry, Executive level)	68	27.1%
	Retired	5	2.0%
	Shop Owner	9	3.6%
	Self-employed	5	2.0%
	Skilled Worker	2	0.8%

Source: Authors' Construction.

Service convenience was measured using 4 items, adapted from Kaura et al. (2015). The brand attachment was measured using 3 items was adapted from Japutra et al. (2019). The affective commitment was measured using 3 items which was adapted from Dean (2007). The perceived value was measured using 3 items, adapted from Prodanova et al. (2019). Cross buying was measured using 4 items, adapted from Soureli et al. (2008).

11.4. Results

A confirmatory factor analysis and path analysis is performed using IBM AMOS Version 22 to evaluate the measurement model and structural model. Structural Equation Modelling has been has been preferred in this study since it provides broad, integrative approach which enables synergy and complementarity among other statistical methods and offers more benefits compared with tools like multiple regression (Bagozzi and Yi, 2012)

Assessment of the Measurement Model

It was determined whether the measurement model's convergent validity, and internal reliability (Cronbach's alpha) met the criteria. The construct validity was assessed using the factor loadings, average variance extracted (AVE), and Cronbach reliabilities (α). Table 11.2 presents AVE, Cronbach alpha, and standardized loadings. It can be seen from Table 11.2 that the AVE values of all the constructs ranged from 0.500 to 0.507 and found to be greater than 0.5 (Hair et al., 1998). Each construct's Cronbach's alpha (α) coefficients ranged from 0.700 to 0.787 and found to be above 0.7, which was considered satisfactory (Nunnally and Bernstein, 1994).

Table 11.3 shows the discriminant validity of each of the constructs using the measurement model evaluation. The discriminant validity was calculated for each of the constructs using the measurement model evaluation. The discriminant validity helped conclude that the factors are distinct and ensures robustness in terms of the scale validity whereby the results can be trusted. For discriminant validity, Fornell and Larcker (1981) suggest that the square root of the Average Variance Extracted (AVE) for a given construct should be greater than the absolute value of the standardized correlation of the given construct with any other construct in the analysis. It was found that the square root of AVE ranged from 0.707 to 0.712 and standardized correlation between the constructs ranged from 0.412 to 0.603. Hence, this criterion was supported establishing the discriminant validity of the questionnaire.

Assessment of Structural Model and Direct Effects

Table 11.4 represents the parameter estimates of the hypothesized models through direct

TABLE 11.2

Reliability and Validity Estimates

Constructs	*Standardized loading*
User Interface Design (UID) (Cronbach alpha (α): 0.787, AVE: 0.500)	
UID1. The bank's app/website is attractively designed.	0.693
UID2. The bank's app/website is well organized.	0.738
UID3. The bank's app/website uses suitable contents.	0.663
UID4. The colours used in the bank's app/website are appropriate.	0.675
Service Convenience (SC) (Cronbach alpha (α): 0.723, AVE :0.500)	
SC1. The information I receive from this bank maes it easy for me to choose what to buy.	0.657
SC3. I am able to complete the purchase of my service quickly with this bank.	0.689
Brand Attachment (BA) (Cronbach alpha (α): 0.700, AVE :0.500)	
BA1. I have affection for the bank's brand.	0.658
BA2. I feel that this bank's brand is friendly.	0.684
BA3. I feel connected to this bank's brand.	0.642
Affective Commitment (AC) (Cronbach alpha (α): 0.752, AVE :0.504)	
AC1. I really care about the fate of the bank.	0.753
AC2. I feel a great deal of loyalty towards this bank.	0.701
AC3. I am willing to put in effort to help this bank become successful.	0.652
Perceived Value (PV) (Cronbach alpha (α): 0.744, AVE :0.500)	
PV1. The experience of using the bank's services is good.	0.696
PV2. The value offered by the bank through its products/services is good.	0.694
PV3. The outcomes derived through the bank is good use of my time and money.	0.739
Cross-Buying (CB) (Cronbach alpha (α): 0.734, AVE :0.500)	
CB1. I intend to buy more products from the bank.	0.685
CB3. I intend to increase my volume of business with the bank.	0.681

Source: Authors' Construction.

TABLE 11.3

Measurement Model Evaluation: Discriminant Validity

Factors	*User-Interface Design*	*Service Convenience*	*Brand Attachment*	*Affective Commitment*	*Perceived Value*	*Cross-Buying*
User-Interface Design	0.711					
Service Convenience	0.412	0.707				
Brand Attachment	0.464	0.526	0.707			
Affective Commitment	0.572	0.438	0.504	0.710		
Perceived Value	0.442	0.571	0.570	0.484	0.712	
Cross-Buying	0.574	0.589	0.586	0.551	0.603	0.707

Source: Authors' Construction.

effects through assessment of structural model. It can be seen from table 1 that there is a positive association between user interface design (UID) and cross buying (CB) (β_{UID-CB}=0.334, p < 0.001). Hence, H1 was supported. The study results reveal that service convenience (SC) have a positive impact on cross buying (CB) (β_{SC-CB}=0.443, p<0.001). Hence, H2 was confirmed. The findings show that brand attachment (BA) does have a significant positive

TABLE 11.4

Parameter Estimates of the Hypothesized Models

Direct Effects			
Estimated Path		*Path coefficient (β)*	*p-value*
H1: User Interface Design	→ Cross-Buying	0.334	***
H2: Service Convenience	→ Cross-Buying	0.443	***
H3: Brand Attachment	→ Cross-Buying	0.370	***
H4: Affective Committment	→ Cross-Buying	0.272	***
H5: Perceived Value	→ Cross-Buying	0.251	***

Notes: *p<0.1; **p < 0.05; ***p < 0.01; n.s. refers to non-significant. 95% CI refers to the 95% Confidence Interval obtained using bootstrapping procedure (conducted with 5,000 sub-samples); "β" refers to the standardized path (beta) coefficient.

Source: Authors' Construction.

impact on cross buying (CB) ($\beta_{BA\text{-}CB}$=0.370, p<0.001). Hence, H3 was supported. Additionally, the findings reveal that affective commitment (AC) does have a significant positive impact on cross buying (CB) ($\beta_{AC\text{-}CB}$=0.272, p<0.001). Therefore, H4 was supported. Moreover, the findings reveal that perceived value (PV) does have a significant positive impact on cross buying (CB) ($\beta_{PV\text{-}CB}$=0.251, p<0.001). Hence, H5 was supported.

11.5. Conclusions

Prior research has established the importance of cross-buying in the context of banking services and highlighted aspects like satisfaction, trust, and commitment as antecedents of cross-buying. On the other hand, bank customers will nurture switching intentions when they are not satisfied with their bank's services. The current study has extended previous research but showcasing the importance of several antecedents of cross-buying – perceived value, service convenience, brand attachment, affective commitment and user interface design. Results reveal that service convenience has the strongest influence on cross-buying, followed by brand attachment and user interface design. The other factors like affective commitment and perceived value have lesser impact on cross-buying. Thus, banks need to improvise their service quality for providing hassle-free and convenient service, strengthen brand attachment and through marketing and operational strategies. Further, they should set up systems for regular monitoring and receiving feedbacks on their user interface design from customers.

The findings of the current study suggest that banks need to focus with greater intent on the aforementioned antecedents of cross-buying. First, banks need to create unbeatable customer value to enhance the perceived value among customers. This can be done by enabling customization of banking products, launching innovative products, and ensuring lower costs of ownership. For example, the loan repayments can be structured to suit the income variances across the loan repayment period. Second, the service convenience needs to be focused upon to bridge the gap between fintechs and banks when it comes to the digital customer experience. Service convenience can be enhanced through incorporation of latest technologies (e.g. immersive technologies) in facilitating customers through digital channels. On the other hand, the branch experience can be streamlined so that visits to branches are pleasant experiences for customers. Most importantly, grievance redress should be a one step process for customers with low turnaround times.

Third, brand attachment needs to be focused on in order to ensure a continued presence in the hearts of minds of customers. In particular, digital branding strategies by banks needs to ensure high degree of customer engagement. In the current context, banks are signing up digital influencers to reach out to the younger customers. Perhaps the time has come for banks to play a more meaningful role in the lives of customers to ensure brand attachment. For example, banks can host seminars for MSME customers whereby they are able to understand how to enhance their competitiveness in the

market. For the retail customers, banks can partner with a host of agencies to fulfil their aspirations while providing access to banking products (e.g. online events by educational institutions for easy admissions for prospective students). Fourth, the role of affective commitment will be important for the banks in times to come. The key to ensuring affective commitment is to fulfil all requests for customers with easy tracking through digital interfaces. When customers feel that the bank cares about them they will start showing affective commitment. Finally, the role of user interfaces becomes crucial since most customers have become adept at using them for accessing myriad services. Banks will need to appoint specialists and use phenomenological research inputs to ensure that customers are able to navigate through ease and enjoy their banking experiences.

In order to increase the cross-buying, banks can identify customers who have submitted grievances related to the bank's products. By analysing the grievances, banks can improve their products and the experience of customers. Thereafter, the innovated products can be offered to customers – in this way banks can promote cross-buying among customers. While it is true that loyalty and trust gets built over time, banks can leapfrog in this journey by promoting cross-buying. Further, a kind of chain reaction can be designed through well-orchestrated word of mouth programmes. In consultation with digital marketing agencies, suitable digital campaigns can be planned through social media whereby existing customers may be incentivized to offer positive word of mouth on behalf of the bank. These posts are likely to attract new customers as well as existing customers to engage with the bank. In this way, one customer's positive cross-buying experience can be leveraged to trigger a series of positive outcomes for the bank without having to spend large sums on mass media promotions. Customers who promote the bank online can also be given digital badges which they can add to their social media profiles. This can be an aspirational appeal for bank customers to evangelize the bank on social media and thereby enhance their own social media profiles.

Prior research has shown that cross-buying is most effective when customers of one category of products start exploring the products belonging to other categories. In the case of banking, a customer who may have previously purchased asset products may be tempted to try the liability products offered by the bank, which gives a boost to cross-buying (Maenpaa, 2012). Therefore, banks may take appropriate efforts to educate customers about all the products available with the bank.

Banks and financial institutions can use predictive AI to improve the experience of customers and provide actionable insights. A continuous analysis of customers' daily transactions can provide important insights to encourage cross-buying. AI tools can provide data insights that may help banks in launching personalised campaigns for customers by offering products and services for distinct segments of customers. The AI-powered models will help banks to identify newer growth opportunities and optimize engagement strategies by developing different customer segments that have similar needs. Promoting cross-buying has to be executed ethically; otherwise, it may result in reputation loss. Thus, banks and financial institutions should remain cautious of fraudulent practices while onboarding customers for cross-buying.

In conclusion, it needs to be mentioned that this study is not without its limitations. First and foremost, the study relied on a cross-sectional survey method for coming up with the findings. Future studies in cross-buying can adopt longitudinal methods for studying the customer behaviour over a period of time. Second, the study depended on the responses by retail customers in India. Future studies may focus on other markets and/or on other categories of customers. Third, the current study adopted a quantitative approach for testing the proposed hypotheses. Future studies can adopt qualitative or experimental approaches for testing other variables related to cross-buying behaviour of customers. Fourth, the study was undertaken using self-reported questionnaires and future studies may be undertaken using the data available with the banks on the cross-buying approaches of customers.

The study has made an attempt to ascertain the influence of the chosen variables – user interface design, service convenience, brand attachment, affective commitment and perceived value on cross-buying intentions of customers. It can be said that as banks focus on promoting cross-buying the customer experience will acquire new dimensions and thereby provide opportunities for banks to enhance the services and hopefully it will usher in customer delight in days to come.

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