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Article

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The mediating effect of customer experience on word of mouth and repurchase behaviours in mobile payment services in Tanzania

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ABSTRACT

One of the biggest drivers of Tanzania's economy, inclusion in the digital financial system, and reaching the unbanked population nationwide is mobile payment services. Due to the development of mobile banks and the dynamics of digital technology advances, which make it challenging to comprehend consumer behaviours, the sector, which is served by telecom firms, suffers intense competition. Unfortunately, the topic hasn't received much attention from marketing professionals, thus this study will focus on examining the connection between service quality and word-of-mouth mediated by customer experience. The second is to investigate how customer experience, through service quality, influences repurchases behaviour. With a sample of 379 Dar Es Salaam residents who utilize mobile payments, the study took a positivist stance. Moreover, the study employed convenient sampling techniques, and the data were analysed with Smart PLS 4. The analysis involved a reflective-formative measure of constructs in lower- and higher-order models and a bootstrapping method for the mediating analysis. The hypotheses were tested and revealed a significant positive relationship between the specific indirect effects of service quality and positive word of mouth and repurchasing intention. The study contributes to the digital financial service marketing sector and recommends that policymakers and managers substantiate customer experience for better communication and marketing strategies.

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1. Introduction

The dynamic improvement of technology in the mobile services sector has motivated digital markets and innovativeness within the industry. This has brought significant implications for financial services marketing strategists (Berman et al., 2022) and increased competitiveness (Alaassar et al., 2023). Experiences from China and the USA revealed that apart from cultural differences, developed and developing countries face trust and security issues, which play a role in customer attitudes toward mobile payment usage. In Sub-Saharan Africa (SSA), the m-payment services that have existed for the past 13 years are among the major contributors to economies (GSMA, 2023). With the differences in technology uptake among customers and the massive increase in service usage, there is a compelling need to understand customer experiences in m-payment services.

Customer experience is essential in the sector to help understand service encounters both with the customer using a mobile device or with service vendors, which eventually facilitate decisions to remain with the same service providers or not. The importance of customer experience cuts across what the customer experiences before using the service, during service provision and after service usage. However, building memorable customer experiences (CX) has only recently become the most modern alternative

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method for gaining customer feedback during service usage. As competition and customer expectations escalate, in the digital era, companies are deemed for better investment strategies, the ability to create long-term relationships and ultimate profitability (Imhof & Klaus, 2019; Pekovic & Rolland, 2020). One of the challenging encounters in the sector includes competition emanating from bank services, which make it important to understand the m-payment customer experience, WOM and repurchasing behaviours.

Nevertheless, some previous studies (Astou et al., 2021; Klaus, 2022; Olaleye et al., 2020; Nandonde, 2018) argued that m-payment customers in Senegal, West Africa, and Tanzania-East Africa suffer a lack of digital literacy, integration, an unstable network and financial constraints to spend more. Practitioners contend further on traditional thinking that retaining customers is critical to business based on being able to pay more and word of mouth (Teeroovengadam, 2022; Zeithaml et al., 1996). This is interesting due to the current changes in mobile technology stressing that more than customer assessment of m-payment service quality may be needed to explain WOM and repurchase behaviour.

Furthermore, recent research, such as Bapat (2022) and Ngoma and Ntale (2019), found that there are fewer studies on m-payment services that address WOM and repurchase intention behaviour. Matonya et al. (2019) focused on misconceptions in the industry that practitioners were dwelling on the customer base in determining marketing performance and suggested that m-payment providers should capitalise on creating better experiences from the service they offer. In addition, the study responds to Klaus's (2022) suggestions that emphasise more research on customer behaviour and intentions to unveil customer perspectives on digital integration.

Despite increased technological changes in the sector, such as the use of mobile apps and integration of m-payment services with several other services like m-banking, government services, and substitute telecom services, customer experience remains a new concept (Hoyer et al., 2020). Customer experience is affected by technology interference (Manthiou et al., 2020), leading to switching purchases (Olaleye et al., 2020) and contemplating that customer experience affects WOM (Raina et al., 2019). Gronroos (1984) service quality is explained by functional, reputational and outcome quality but based on medical services and saloon service. Other scholars (Putra et al., 2021; Yuan et al., 2020) consider that electronic money service quality affects loyalty and mobile food delivery services service quality-functional quality affects customer loyalty positively, while outcome quality affects customer loyalty negatively. Different from previous studies in Tanzania, Mlambiti and Mori (2020) advocated the adoption of mobile banking services but could not explain WOM and repurchase behaviour.

This study is unique in showing the mediating effect of customer experience on the link between service quality (functional quality, reputation quality, outcome quality) and WOM and repurchase behaviour. Indeed, service providers understand customer tendencies to buy services but recognise little about their emotions, perceptions and decisions when encountering products and services (Meyer & Schwager, 2007). The practice reveals that customer experience assessment is based on the mobile operator's perspective and other mobile phone services, such as calls, apps, games and retailers. Due to the infancy of literature, and theoretical and practical underpinning, it is important for empirical research on customers' experience perspectives in the service sector.

This research aims to fill the knowledge gap of knowledge on m-payment services and customer experience from a developing country perspective. The study poses two key questions: (1) How does customer experience affect the relationship service quality and WOM? (2) How does customer experience influence the relationship between service qualities and repurchase behaviour? The contribution of this study is the understanding of the mediating effect of customer experience, providing a better conceptualisation of customer experience in the service sector, digital financial services in the marketing field, and specifically m-payment services. This expands to theoretical developments in mobile service WOM and repurchasing.

The next section of this study explains the literature reviews of the empirical findings relating to this study so as to understand WOM and repurchasing behaviour and the presence of customer experience on the relationship between service quality and WOM, service quality and repurchase behaviour. This is followed by the methodology used to undertake the research, followed by results, discussion, implications of the study and recommendation.

2. Literature and hypothesis development

The purpose of this study is to examine the mediating effect of customer experience on the relationship between SQ and WOM, SQ and repurchase intention. Although literature reviews are based on the

mediation of brand experience (Matonya et al., 2019), this review considers the key perspectives on customer experience as the presence of several touchpoints with which a customer operates before acquiring the service (Jaakkola & Terho, 2021). As far as the researchers are aware, customer experience is in need of more consensus regarding definition measurements and validations (Jain et al., 2016). The dynamic nature of mobile technology should be explored to capture customer behaviours and intentions (Klaus, 2022).

2.1. The concept of customer experience, service quality, WOM and repurchase behaviour

2.1.1. The concept of customer experience

Customer experience can be understood as a customer's incautious, impulsive response and reactions to service offerings-related stimuli along the service journey (Jaakkola & Terho, 2021). The literature examines CX from several perspectives, but the most significant ones are the (Jaakkola et al., 2022; Klaus & Maklan, 2012; Komulainen & Saraniemi, 2019; Lemon & Verhoef, 2016) which conceptualise the touchpoints in service quality customer journey. These touch points in mobile service providers include online and offline, which are under the discretion of the service provider. According to Sirapricha and Tocquer (2012) CX is "an outcome of customer interactions with the service firm including; the interaction with staff, self-service technologies in interactions between service companies and customers", (p. 112). Good customer experience comes from good dealings with stakeholders during purchasing buying process, which may determine repurchasing behaviour and WOM. According to Jaakkola and Terho (2021), customer experience is related to service; thus, there is no difference between the two. The study adopted the definition by Sirapricha and Tocquer (2012) that customer experience is the result of an interaction between service providers, employees, devices and a customer.

Moreover, customer experience has four dimensions: peace of mind, the moment of truth, and outcome focus and product experience. The focus is on the customer-centric view of m-payment services offered by telecommunication service providers, understanding the interactions/experiences of customers with service employees, m-payment vendors and self-service via a mobile device. *Peace of mind* refers to the "assessment of customer interaction with the service before, during and after service"; a *moment of truth*, on the other hand, refers to "the importance of service recovery, flexibility and provider's behaviour on current and future decision of customer". In addition, the *outcome of focus* is the dimension that links "with transaction cost like qualifying new providers"; the last is *product experience*, which refers to "customer perception of having choice and the ability to compare the offerings" (Klaus & Maklan, 2012, p. 17).

2.1.2. M-payment service quality

Service quality is defined as "perceived service by the customer as a result of a comparison between expectations of the customer and his real-life experience." (Gronroos, 1984, p. 38). The real-life experiences of a customer evaluate service differently based on the service provided. Mittal and Lassar (1998) pinpoint that the service is a contact point expressed by service possessions, whereas an automobile repair service customer is quite far from the service as compared to medical services. This study brings about an important distinction of the experience part with mobile devices, which is self-service. Mobile payment service quality is imperative because it is an activity; secondly, service involves production and consumption simultaneously on the interface between the seller and employee of the provider (Hadi et al., 2019).

According to Gronroos (1984) and Kang and James (2004), service quality has three constructs: functional quality, outcome quality and reputation quality. Outcome quality, which is popularly referred to as technical quality (TQ), refers to what the customer receives from the service, meaning the outcome of the service after the delivery process. In the context of m-payment, customer expectation when sending money is receiving information or feedback that the money has been successfully sent to the receiver. Due to differences in the service delivery process and consumption outcome, quality was disregarded by researchers, which led to relying on attributes emanating from functional quality Kang and James (2004). In their study, outcome quality includes "successful completion of the call and no noise and interruption during the call" (p. 277).

Functional quality (FQ) refers to the process of the service contending how customers conceptualise outcome quality. Functional quality "is the how of the service", whereby Jun and Palacios (2016) suggested responsiveness, reliability, service competence, courtesy, communication and understanding of customers. In the context of m-payment, researchers still argue that customer evaluation of service quality can change as mobile technology alters over time (Zhang et al., 2021). Furthermore, reputation quality (RQ) explains the reputation of the company in assessing the quality of its service. According to Kang and James (2004), reputation quality is essential because customers can understand the firm's resources while obtaining the service. Even though Kang and James (2004) could not consider the moderating role of reputation quality, but instead apply reputational quality as a mediator variable. On top of that, another weakness of this model is the need for more construct measures for outcome quality.

2.1.3. Word of mouth (WOM)

WOM recommendation is a form of verbal communication which a customer can use to share information concerning the service to family members and colleagues. According to Nur et al. (2016); Weston and Gore (2006). WOM facilitate purchase decision, consumer choice and intentions. According to Zeithaml et al. (1996), WOM recommendations include saying positive things about the service. WOM is more important to other customers because it explains a person's experience information, which is easily accepted and put into action. This means WOM steer up customer attitudes towards effective usage of the service. For instance, communication is stimulated when two people try to choose a service (Mangold et al., 1999). On the other hand, in m-payment services, WOM occurs on occasions such as when a receiver may inquire from the sender of the mobile money to ensure the network type or availability of mobile payment and the vendor location in the receiver's locality.

2.1.4. Repurchase behaviour

Repurchase behaviour occurs when there is an unfavourable/favourable situation during service provision. Favourable circumstances make customers praise the firm and tend to forget the bond with the service provider. On the other hand, in times of unfavourable situations, a customer may perceive the service as weak and lose interest in using the service (Tsoukatos, 2007). As an aspect of behavioural loyalty, the impact can be evaluated by a customer coming back to buy the service again and again (Tsoukatos & Koulentaki, 2011). In addition, explains the impact of service quality is important in enhancing company revenues and customer retention.

Nevertheless, service quality perspectives such as functional quality and outcome quality explain further that in a higher-ordered model, service quality can influence customer's WOM and repurchasing behaviour. Furthermore, behavioural responses detected from the evaluation of the financial impact of service quality explain that repurchase behaviour is an indicator of whether the customer will remain with the company or not (Zeithaml et al., 1996). Thus, WOM entails customer attitudinal loyalty, which is a customer recommendation about the service received by others such as family, friends and colleagues. Repurchase behaviour is part of behavioural loyalty that explains the behaviours of the customer by rebuying or repurchasing the service.

2.2. Hypothesis development

2.2.1. Mediation role of customer experience in m-payment service quality and WOM

This study employed transmittal approach for hypothesis development which is mostly used when there is mediating variable (Memon et al., 2018). This approach consider formation of a single mediator without including other relationships such as; X and M and M and Y relationships. Previous research has proven that SQ directly affects WOM (Harrison-Walker, 2001; Srivastava & Srivastava, 2019). However, it is still being determined if this relationship can be mediated. The m-payment scope on board consists of several touchpoints: mobile channels and interactions with substituted services. Nevertheless, the influence of SQ on word of mouth is important in telecom services because customers rely on what previous customers share with them regarding the service (Ngoma & Ntale, 2019). For example, the brand experience revealed a positive significant relationship with word of mouth in mobile money services, but this

was on small and medium enterprises and retail banking segments (Matonya, 2020; Mukerjee, 2018). This is inconsistent with this study since the adopted constructs in the m-payment context are based on customer perspective and not brands or banks.

The literature facilitates CX among the focal points in financial marketing and service providers (Komulainen & Saraniemi, 2019), contending that social environments such as word of mouth shape experience. It is perceived to build better interactions between the service provider and customers. Likewise, customer experience is also an imperative driver of gaining customer loyalty and purchasing intentions (Brun et al., 2017).

However, Klaus and Maklan (2012) asserted that the notion between customer expectation and service perceived needs a vital component. This component is customer experience, the subjective customer response to service encounters. In the context of m-payment, customer experience during interaction with a service provider and interaction with self-service technology (mobile device) needs to be better addressed in the literature. Similarly, Becker and Jaakkola (2020) revealed that in search situations, there need to be more managerial stimuli during the interplay of customer responses with mobile devices, service vendors, and technology on customer journeys, hence calling for an empirical finding.

Several scholars have argued that SQ leads to positive word of mouth in the presence of satisfaction (Dick & Basu, 1994; Hadi et al., 2019; Khader & Madhavi, 2017; Teeroovengadum, 2022; Zeithaml et al., 1996). While customer satisfaction is highly rated in this relationship, more is needed in the context of the m-payment customer journey (purchasing journey). In m-payment services, customers are risk takers, and security issues are important to customers (Ngoma & Ntale, 2019); what they experience during self-service is a concern to enhance the understanding of dynamic changes in digital technology and consumer behaviour.

Mediating CX is important to expand the scope of the relationship between SQ and WOM, and this call for further empirical underpinning Plotkina and Rabeson (2022). On top of that, Putra et al. (2021); Mukerjee (2018) suggested the mediating effect of price and loyalty but were based on electronic money products and banking products. Since the Tanzanian context needs more evidence, specifically on customer assessment of customer experience, customers will likely exhibit different WOM recommendations and repurchasing behaviours in such a situation. For example (Matonya, 2020) regards the presence of word of mouth as enhancing the relationship between brand experience and loyalty. Much effort has been given to customers' adoption of m-payment services (Mlambiti & Mori, 2020) and is based on the demographic characteristics of mobile banking customers. Thus, the hypothesis states as follows;

H₁ Customer experience mediates the relationship between service quality and customer word-of-mouth

2.2.2. Customer experience mediates SQ and repurchase behaviour

Customers' experience in m-payment services is encountered by comparable services such as calls, text messages, mobile apps and internet services. Providing such services involves buying within the same mobile device anywhere and encountering several experiences because these services are interconnected. For example, a customer can make various transactions using an m-payment service, which extends to the environment surrounding a customer, such as paying water bills, school fees, government services and other utilities.

It is believed that repurchasing intention involves buying and rebuying the service from the same service provider. Contrary to this study, the preceding employed empathy, reliability, responsiveness, tangibility and assurance, whereas the later applied SQ dimensions employed in this study are TQ, FQ and RQ, but Kang and James (2004). On the other hand, SQ revealed a positive influence towards repurchasing intention (Chia-Hua & Nguyen, 2018; Nguyen et al., 2020). In this study, experience is built when customers continue to pay a visit to the service provider, and the continuation triggers the spreading of word of mouth (Roy, 2018).

Although (Lemon & Verhoef, 2016) regards service quality as an element of customer experience, (Jaakkola & Terho, 2021; Becker & Jaakkola, 2020; Klaus & Maklan, 2012) oppose that and contends that service quality is insufficient in explaining customer emotions on service encounter. Customers are looking for quick, convenient and accessible services in m-payments. In this context, customer experience is explained as a moment of truth (touch points), outcome focus, product experience and peace of mind in the interaction between a customer and a telecom company.

Customer experience is viewed as an intervening variable that acts as a mediator between SQ and repurchasing behaviour as part of customer loyalty. From Maklan and Klaus's perspective, CX constructs were useful in the mortgage and insurance businesses, linking with customer loyalty and satisfaction. According to Slack et al. (2020), SQ significantly influences repurchase intention in the supermarket context. This is inconsistent with this study since the adopted constructs in the m-payment context are based on customer perspective and not brands or banks.

In the past, the customer experience took place individually, and the researchers based on service quality evaluations, what customers perceived on overall experience hence concentrated on whether the customer is satisfied and may return to the service provider. However, the current service offering includes the presence of several channels, such as customers mostly using m-payment services with their mobile device, which is different from other services like medical and saloon services. In view of all explained above, the developed hypothesis states that;

H₂ Customer experience mediates the relationship between service quality and repurchasing behaviour

2.3. Conceptual model

Figure 1 above explain the mediating relationship of the exogenous variable, service quality dimensions such as technical, functional, and reputational quality (designed as higher-order constructs) predicted to influence customer loyalty. The proposed research model further explains the endogenous variable customer loyalty, which has two dimensions; repurchase intention and word of mouth towards m-payment services. A customer is assumed to have better positive word of mouth toward the service when her experiences during service encounters (on the customer journey of purchasing it) are attended. Likewise, a customer is assumed to improve service quality assessment when her experience is attended, hence repurchasing the service and improving behavioural loyalty. This relationship is mediated by customer experience because, in digital financial services such as m-payments, the literature contends that customer quality assessment is better explained with such mediation.

- (i) Mediation relationship between m-payment service quality and WOM represented in hypothesis one
- (ii) Mediation relationship between m-payment service quality and repurchase behaviour in hypothesis two.

3. Methodology

3.1. Research design

This paper aims to determine the mediating effect of CX on the relationship between SQ and WOM and between SQ and Repurchase behaviour in m-payment services. While there is a need to do both qualitative and quantitative research on the evaluated quality of service, this study focused on the latter to

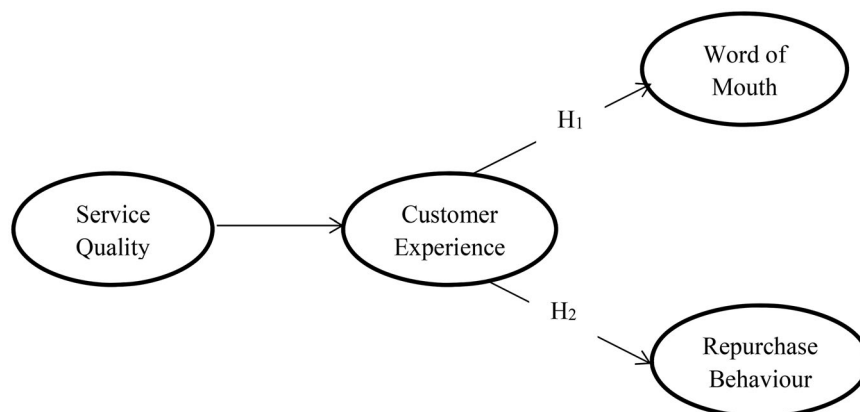


Figure 1. Research model.

validate proposed measures from the former (Komulainen & Saraniemi, 2019; Jun & Palacios, 2016). This study stands on post-positivism, which regards that an event can be studied empirically with logical scientific models that are paramount in studying the behaviour of individuals from the reality that exists (Creswell & Creswell, 2023). The study employed several measures to explain the theories governing instruments in the following section.

3.2. Survey instruments and measures

This study adapted measurement instruments validated from previous studies with permission to use the tools in the current study. The 7-point Likert-like was employed for scale ranges from “strongly disagree” (1) to “strongly agree” (7). As the higher-order construct, service quality was represented by items from the functional quality (FQ), such as understanding customers, continuous improvement, competence, communication and access adapted from Jun and Palacios (2016). Responsiveness, reliability and outcome quality (TQ); complete call and a feedback message were adapted from Kang and James (2004). These measures were also tested and validated in other previous studies such as Liana et al. (2023) and Restuputri et al. (2021). Likewise, reputation quality (RQ) explains the reputation of a service provider; the items modified were: company contribution to society, superior technology in m-payment service, honesty to the customer and good reputation which were adapted from Kang and James (2004). The instruments were also tested in previous studies including Peitzika et al. (2020) and Restuputri et al. (2021). The mediating variable, customer experience was represented by items adapted from the Experience Quality Scales (EXQ) of Klaus and Maklan (2012). The items used to measure customer experience include peace of mind, a moment of truth, outcome focus, and product experience. The overall items measures of customer experience explain meeting customer needs and requirements which was also tested and validated in Mbama and Ezepue (2018). The reason could be that in technology use, there is a difference in uptake and conversant stance among users, which is vital in enhancing repurchasing intentions and positive word of mouth (Amin et al., 2020; Ngoma & Ntale, 2019). The items measured were RQ, FQ and TQ by Kang and James (2004) and other items from Jun and Palacios (2016). Similarly, exogenous variables were employed to measure the word of mouth and repurchase behaviours of customers, items were adopted from Mandhachitara and Poolthong (2011).

3.3. Data collection and analysis

Data were collected in Dar Es Salaam City as, one of the largest cities in Tanzania, from February to March 2021, and printed copies were distributed to m-payment customers. The permission to undertake research was granted by the Directorate of Research and Postgraduate Studies (DRPS). Other ethical considerations, such as requesting a research clearance letter, submitting for approval from the Moshi Cooperative University (MoCU), and authorisation by the vice chancellor, were undertaken in January 2021. The letter was forwarded and approved by the Dar Es Salaam Regional Administrative Secretary (RAS) to allow undertaking data collection in the region. Questionnaires were initially approved to be used in this study. The respondents were selected from three major telecom service providers in the country, and before presenting questionnaires, prior to responding, verbal consent was presented. The researcher presented a cover letter from RAS, read the consent details, and respondents who were willing responded and started answering questions. Besides, it was during the COVID-19 outbreak that other precautions, such as social distancing and wearing masks, were observed. In addition, confidentiality and privacy were adhered to in the entire research process. The questionnaires had two parts: questions related to respondents' characteristics and measured variables. Initial analysis was undertaken to study the constructs and check the quality of the constructs by using SPSS version 26. Data analysis employed multivariate analysis and structural equation modelling (SEM) using smart PLS4 (Ringle et al., 2022). The software was obtained through as smart PLS4 professional, a free trial version which is provided for 30 days. The model is useful in testing relationships among variables, extend existing theories and build new theories (Hair et al., 2017). The study computed a measurement model assessment for lower-order constructs (LOC), then a measurement model assessment for higher-order constructs (HOC) and bootstrapping for testing hypothesis and mediation analysis.

3.4. Descriptive analysis

The descriptive analysis explains respondents' characteristics whereby age was divided in terms of young and old customers while daily, weekly and monthly users elaborate on frequency usage of service.

Table 1 indicate that, Young customers were slightly over presented with 78% compared to 22% old customer. Male representation was 53% which is slightly higher compared to 47% of female. The daily users were almost half of the respondent (46%) compared to the weekly users (37%) and monthly (17%).

4. Results and discussion

4.1. First order constructs and results

In PLS-SEM the path model is explained by measurement model and structural model which enables to explain the strength of the constructs (Hair et al., 2019). For the first order constructs the psychometric properties in Table 2 explain the composite reliability (CR) which measures reliability, the Average Variance Extract (AVE) which measures convergent validity and the outer loadings. According to Sarstedt et al. (2020) the threshold value for CR is 0.7, AVE is 0.5 and loadings is 0.7. The results illustrated in the Table 2 depict that all constructs meet the required threshold hence the formative model is suitable for further analysis.

Table 1. Descriptive analysis.

No	Measure	Details	Frequency%	Percentage %
1	Age	Young	295	78
		Old customers	84	22
2	Gender	Male	199	53
		Female	179	47
3	Frequent usage of m-payment	Daily	174	46
		Weekly	139	37
		Monthly	64	17

Table 2. Psychometric constructs.

Items	Loadings >.7
Word Of Mouth (CR = 0.866, 0.685)	0.890
WOM 1. I will say positive things about my m-payment providers	
WOM2. I always consider my m-payment provider as my first choice	0.868
WOM 4. I consider myself to be a loyal customer	0.714
Repurchase Behaviour (CR = 0.844, AVE = 0.643)	0.831
RB 5. I will keep using m-payment service provider	
RB 6. I will use this provider the next time, I need a new service	0.808
RB 8. I will do most of my m-payments with the same provider as I have now	0.766
Customer Experience(CX)	
CX1: <i>Peace of mind</i> (CR=0.806, AVE = 0.580)	0.744
CX1.1 POM 1 I am confident with mobile payment service	
CX 1.2 POM 2 My dealing with this provider is easy	0.733
CX 1.3 POM3 My service provider provide free advice on which service will suit my needs	0.807
CX2. <i>Outcome of focus</i> (CR = 0.849, AVE = 0.653)	0.775
CX 2. 1 OUF The provider gives me better offers, then why should I worry; here I know I will get it	
CX 2.2 OUF Mobile payment service gives me what I need swiftly	0.813
CX 2.3 OUF I prefer my mobile payment service provider over their competitor	0.836
CX 3. <i>Moment of truth</i> (CR = 0.796, AVE = 0.662)	0.744
CX 3.1 MOT Mobile payment service provider gives me good customer service	
CX 3.2 MOT The service provider keeps me informed with each new information coming	0.855
Service Quality(SQ)	
SQ 1 <i>Technical Quality</i> (CR = 0.887, AVE= 0.797)	0.932
SQ 1.1 My mobile payment services provider complete service successfully	
SQ 1.2 Mobile payment services can be completed without interruption	0.851
SQ 2: <i>Functional Quality</i> (CR = 0.797, AVE = 0.663)	0.848
SQ 2.1 My provider keep me informed on important information	
SQ 2.2 My provider address my complains in a friendly way	0.778
SQ 3: <i>Reputation Quality</i> (CR = 0.850, AVE= 0.587)	0.767
SQ 3.1 My provider provide an excellent service	
SQ 3.2 My service provider is a successful service provider	0.801
SQ 3.3 My provider is sincere to her customers	0.769
SQ 3.4 My providers has a good reputation	0.726

Table 3 explains the first order constructs and their relationships whereby service quality (SQ) dimensions as independent variable, Customer Experience (CX) as mediating variable and repurchase behaviour (RB) and Word of Mouth (WOM) as dependent variable. The results revealed that all relationships were significant except the relationship between; moment of truth (MOT) and WOM, Outcome quality (TQ) and outcome of focus (OUF), together with TQ and peace of mind (POM).

4.2. The higher order constructs

4.2.1. Reflective measurement model assessment

This study applied PLS-SEM to validate the reflective measurement model and formative models because the constructs employed are characterised by lower- and higher-order constructs. The lower order constructs have been explained in the previous section and the higher order constructs entails reflective model for the independent variable and formative model for mediating variable. The reflective model involved the dimensions of service quality and customer experience. According to Hair et al. (2019), an initial step involved is the presentation of factor loadings, followed by reliability (CR), convergent validity (AVE) and indicator multicollinearity (VIF). This is explained in Table 4.

In this stage, the PLS algorithm identifies the reliability and validity of the constructs. According to Hair et al. (2019), indicator loading should be above 0.708, explaining that each construct's representation exceeds 50 per cent. The indicator loading in this study was above the threshold, enhancing the reliability. Composite reliability assesses internal consistency based on the degree to which the items in the latent construct indicate, and the results were beyond 0.7 thresholds. The computed results in Table 4 explain that the loadings, CR, AVE and VIF were acceptable for further analysis.

The discriminant validity was demonstrated by utilising Heterotrait-Monotrait (HTMT) correlations. The HTMT is guided by a rule of thumb which is below the threshold of 0.9, which assures discriminant validity (Henseler et al., 2015). In Table 5 the values are below 0.9 which explains that the reflective formative model is acceptable for further analysis.

4.2.2. Formative model

The second-order model in this study was formed by customer experience (CX) is represented by POM-CX1, OUF-CX2 and MOT-CX3. PLS-SEM validates the model regarding outer weight, variation inflation factor and statistical significance, as shown in Table 6.

Table 3. First order relationships.

Relationships	Coefficient (β)	Confidence Interval BCa		<i>p</i> -values	Significance
		LL 2.5%	UL 97.5%		
FQ -> MOT	0.163	0.016	0.277	0.018	Yes
FQ -> OUF	0.209	0.060	0.329	0.002	Yes
FQ -> POM	0.210	0.096	0.302	0.000	Yes
MOT -> WOM	0.098	-0.033	0.242	0.168	No
MOT -> RB	0.255	0.117	0.392	0.000	Yes
OUF -> WOM	0.391	0.227	0.532	0.000	Yes
OUF -> RB	0.244	0.101	0.371	0.000	Yes
POM -> WOM	0.211	0.070	0.356	0.004	Yes
POM -> RB	0.174	0.050	0.287	0.004	Yes
RQ -> MOT	0.382	0.270	0.491	0.000	Yes
RQ -> OUF	0.427	0.318	0.529	0.000	Yes
RQ -> POM	0.348	0.227	0.481	0.000	Yes
TQ -> MOT	0.103	0.016	0.201	0.030	Yes
TQ -> OUF	0.066	-0.047	0.185	0.266	No
TQ -> POM	0.074	-0.022	0.180	0.151	No

LL-Lowest Level, UL-Upper Level.

Table 4. Reflective model assessment.

Constructs	Codes	Loadings	C.R0.7	AVE>.5	VIF <5
Service Quality	SQ 1	0.759	0.795	0.569	1.341
	SQ 2	0.613			1.140
	SQ 3	0.869			1.327

Table 5. Discriminant validity -Heterotrait-monotrait ratio (HTMT).

Constructs	Customer experience	Repurchase behaviour	Service quality	Word of mouth
Customer Experience				
Repurchase behaviour	0.811			
Service Quality	0.821	0.636		
Word of Mouth	0.795	0.594	0.555	

Table 6. Formative model assessment.

Variable	Code	Loading> 7	Outer Weight 0 + > 1	VIF <5	Convergent Validity(AVE)
Customer Experience	CX 1	0.771	0.368	1.533	0.657
	CX 2	0.874	0.493	1.611	
	CX 3	0.779	0.366	1.516	

AVE = Average Variance Extract, VIF = Variation Inflation Factor.

The Table 6 summarises quality criteria for a formative model assessment, including outer loadings above 0.5 (Hair et al., 2017), explaining the robustness of the constructs under study. Likewise, VIF obtained is within the threshold of less than 5 that assures the model is recommendable.

Figure 2 explains that the reflective measurement model as an exogenous variable includes latent scored variables such as functional quality and technical quality. Mediating variable as a formative construct includes moment of truth, peace of mind and outcome of focus. The endogenous variables are word of mouth and repurchase behaviour. All the models are recommendable for further analysis as depicted in previous sections.

4.2.3. Structural model and hypothesis testing

Structural model results are obtained after path analysis and bootstrapping. To assess the model fit, we initially consider the coefficient of determination R^2 , which explains the measure of model predictive power. According to Damberg et al. (2022) and Shmueli et al. (2019), the R^2 value ranging between 0.25 and 0.5 is satisfactory, WOM= 0.368, Repurchase behaviour= 0.52 and CX= 0.340. The results of the r-square for dependent variable in this model explain that the model is recommendable. On the other hand, the effect size of the construct (f^2) explained; the relationship between CX \rightarrow RB =0.542, CX \rightarrow WOM =0.583, SQ \rightarrow CX= 0.516 illustrates that repurchase behaviour have higher predictive relevance than WOM and CX; all have good explanatory fit, which is acceptable in social sciences (Shmueli et al., 2019).

4.2.4. Mediation analysis

In this study mediation analysis employed a bootstrapping method to test the relationships between CX on the relationship between (i) service quality and repurchase behaviour and (ii) SQ and word of mouth. The results depicts that the specific indirect effect of SQ link with WOM when mediated with CX in hypothesis (H_1), was found to be significant ($\beta=0.356$, $t=7.750$, $p=0.000$). Consequently, the relationship between SQ and repurchase behaviour mediated by CX shows that in hypothesis (H_2) ($\beta=0.344$, $t=7.538$, $p=0.000$), all hypotheses were supported.

This study opted for a bootstrapping method for mediation analysis conducted with PLS-SEM, which estimates models with multiple mediators (Ringle et al., 2022). The findings in Table 7 indicate the direct relationships and indirect relationships of the exogenous and endogenous variables. The direct relationship includes; CX to RB with path coefficient (0.591), CX to WOM (0.611), SQ to CX (0.582), SQ to RB (0.344 and SQ to WOM (0.356) were all significant. Furthermore, the table depict a significant relationship between an exogenous variable and an endogenous variable on the mediation relationship between SQ and WOM and between SQ and repurchase behaviour. According to Zhao et al. (2010) and a specific indirect effect, statistical significance with a 2-tailed t-statistic and a p-value greater than 0.05 implies mediation attained. In addition, the findings in Table 7 explain the mediation effect of CX on the relationship between SQ and WOM, showing that the bias-corrected confidence interval is not equal to zero (LL = 0.271, UL = 0.450) while on mediation with repurchase behaviour (LL = 0.261, UL = 0.441) (Preacher & Hayes, 2008). The hypothesis is accepted, which explains that there is partial mediation whereby customer experiences are important in enhancing the relationship between SQ and WOM. According to

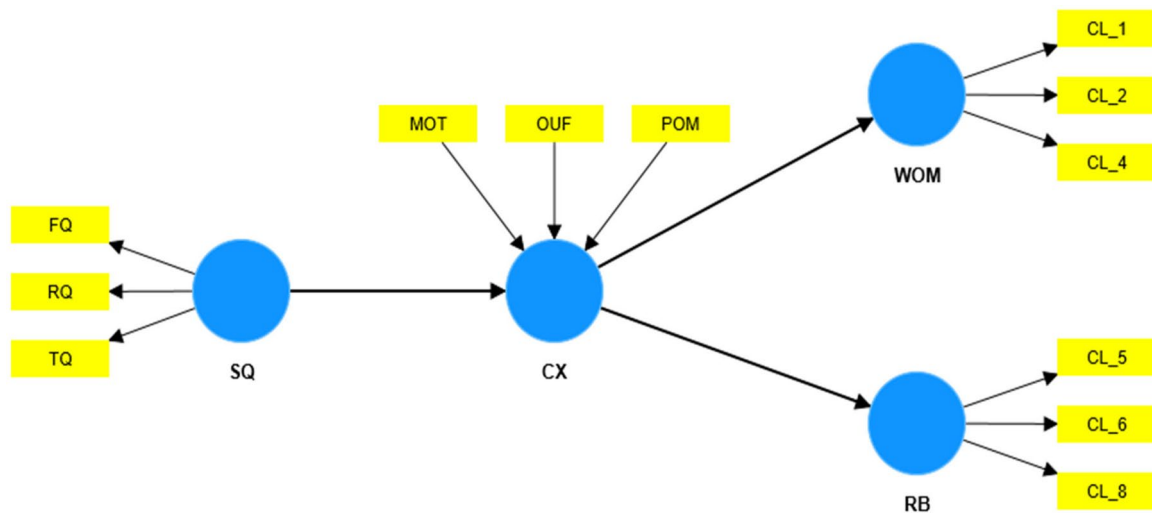


Figure 2. Higher order constructs.

Table 7. Structural model results-Mediation analysis.

Relationships	Coefficient (β)	Cia LL = 2.5%	Cia UL= 97.5%)	T-values	p values
Direct effect					
CX -> RB	0.591	0.468	0.710	9.557	0.000
CX -> WOM	0.611	0.469	0.739	8.778	0.000
SQ -> CX	0.582	0.498	0.676	12.569	0.000
SQ -> RB	0.344	0.261	0.441	7.538	0.000
SQ -> WOM	0.356	0.271	0.450	7.750	0.000
Specific indirect effect					
SQ -> CX -> RB	0.344	LL2.5%, 0.261	UL 97.5%, 0.441	7.538	0.000
SQ -> CX -> WOM	0.356	LL2.5%, 0.271	UL 97.5%, 0.450	7.750	0.000

Zhao et al. (2010), the analysis entails partial mediation when the direct path is positively significant and the indirect path is positively significant. The study used the bootstrapping method, which is also consistent with Gonu et al. (2023) and Khoo (2022).

4.3. Discussion

This study initially analysed the demographic profile shown in Table 1, indicating that the age, gender and frequency usage of service in the descriptive analysis provides an understanding of customer experience and loyalty towards telecom companies. The results found that the instrument measures employed in this study have acceptable reliability and validity for reflective and formative constructs. Similarly, the reflective and measurement model was fit to enhance structural analysis for the exogenous variable-positive word of mouth and repurchasing behaviour.

Moreover the lower order constructs explains the importance of the model in relation to the direct relationship between dimensions of service quality and WOM and dimension of service quality with RB which were empirically tested and represented in theoretical model. Besides the key dimensions of customer experience found out the important influence to WOM and repurchase behaviour. Contrary to previous study (Moliner et al., 2023) moment of truth has no influence on WOM which implies that in m-payment context whereby the service experiences involve customer and mobile device may hinder service recovery promptly as expected by a customer.

The primary objective of this study was to examine the linking between service quality and word-of-mouth mediated by customer experiences. The second was to investigate how customer experience, through service quality, influences repurchases behaviour. The mediation effect of CX explains the relationship between SQ and WOM and also between SQ and repurchases behaviour. The results presented a partial mediation role to the relationship, which implies that m-payment customers can give a positive word of mouth to others, such as family members. Equally, repurchasing the service and responding to

a better assessment of service quality when encountering a better experience. In addition, not only on quality but also on the experience itself as to how they render service to customers so that service encounters can build memorable experiences. The mediation effect of customer experience on the relationship between m-payment service quality on WOM and repurchasing is explained by 45% of its coefficient of determination. Telecoms should concentrate on enhancing customer experiences while working on customer expectations, providing better service quality as an important factor influencing customer attitudes and behaviours. These results are also supported by Alok and Srivastava (2013), Klaus and Maklan (2012), and Teeroovengadum (2022) contending that the relationship is subject to psychological reasons for customer judgement and decision-making. The results are also consistent with previous studies, which reveal a positive relationship between m-payment customer experience and customer loyalty (Plotkina & Rabeson, 2022; Raina et al., 2019). This means that service quality explains WOM and repurchase behaviour at best when incorporating customer experience.

Furthermore, implies that CX is explained more with word of mouth spread across customers. For example, when one wants to send money to a friend, there is the possibility of communicating how and when to send the money. Previous scholars also supported the relationship, which supports repurchasing intentions and word of mouth, contending that the mediator has an important role in explaining such a relationship because mobile technology triggers various perceptions (Srivastava & Srivastava, 2019; Zhang et al., 2021). According to studies from previous researchers, in m-payment, customer experience is different from previously conceptualised because of the presence of other mobile channels (Fan et al., 2018; Jun & Palacios, 2016).

5. Conclusions and recommendations

5.1. Theoretical conclusion

Based on Tanzanian perspectives, the study contributes to the LOC and HOC from the SEM, extend the knowledge from service quality linking customer assessment of experience with word of mouth and repurchase behaviour. In addition, the path coefficients explain that word of mouth is more influential in the presence of customer experience compared to repurchasing behaviour. The study concludes that word of mouth, which is spreading from friends, colleagues and family members, is explaining customer experiences in m-payment services.

Moreover, the study contribute to the digital financial service marketing sector knowledge by determining customer experience assessment and its effect on WOM and repurchase behaviour.

5.2. Recommendations for managers and policymakers

Findings obtained in this study indicate that customer experience is important in understanding WOM recommendation and repurchase behaviours. The most potential fact is that the customers in m-payment services are obtaining the service with self-owned mobile devices and from service vendors. Word of mouth regarding experience from the service is shared among customers. Moreover, customer experience is important in improving customer behaviours toward a service such as purchasing and repurchasing. In circumstances whereby a customer experience is objected to by network, which means this study emphasises customer assessment of their experiences during service encounters/customer purchasing journey in the m-payment services context. Future studies can employ other variables and test the PLS model in other research context.

This study suggests that managers should closely work on customer experiences in the purchasing journey, working on customer expectations toward the service and interactions with technology and responding promptly. The reason behind this is customers' interactions with service providers (Astou et al., 2021), but in this context, because of interaction with mobile devices, managers should improve communication strategies through help centres to ensure word of mouth and repurchasing. Policymakers like the Tanzania Telecommunication Regulatory Authority (TCRA) consider customer concerns when there are network communication flaws.

We can highlight that the mediation effect on the link between service quality dimensions and customer loyalty is open to further studies. Future studies should extend conceptualisation by differentiating

other dimensions of customer loyalty to enhance the scope of the m-payment context. The analysis is quantitative; thus, other studies can employ a mixed-method approach.

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Author's contributions

PLN drafted the work for important intellectual content, collected data, designed the methodology and wrote all sections in the manuscript under the guidance of JJ and GM. All authors agreed to the publication of this work.

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Data availability statement

The data employed in the present study are mainly obtained by individually visiting m-payment point of sales, vendors and referrals from previous respondents within Dar-es-salaam city, namely; Ilala, Temeke and Kinondoni. A total of 400 questionnaires were distributed and 379 questionnaires were used for further analysis. Data will be available upon request via pamela.liana2013@gmail.com

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