



Impact of Online-Banking and Mobile-Banking Applications in Influencing Customer Experience

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Abstract:

Bank customers' happiness as a result of online and mobile banking is the focus of this research. The importance of comprehending the impact of aspects like accessibility, security, convenience, and service quality on customer experience cannot be overstated, especially in light of the growing popularity of digital financial services. Findings from this quantitative study show that customers are far more satisfied with Internet and mobile banking as a whole because of the convenience, simplicity, and decreased need for in-person banking that these services provide. The survey stresses the need of bolstering security measures and enhancing digital banking infrastructure to gain customers' confidence. We provide policy proposals to strengthen the digital banking sector's efficiency, dependability, and security based on these observations. The focus here might be on transaction costs as they relate to online banking and their impact on client satisfaction. Customers' happiness with public and private sector banks' online banking services may be affected by transaction costs, which include searching, negotiating, monitoring, and policy enforcement. By analysing the features specific to online banking, such as the user experience and service quality, the research can determine how transaction costs impact consumer satisfaction in the digital banking setting. Mobile banking's meteoric rise has revolutionised the financial services industry by providing clients with unprecedented ease, speed, and accessibility. By analysing the elements that have the most bearing on consumers' impressions of mobile banking, this study hopes to draw conclusions about the effect of mobile banking on consumer happiness. Financial apps, Account management, money transfers, bill payments, and security measures are some of the mobile banking features that this research evaluates based on primary data obtained from regional surveys.

1. Introduction

Online banking has emerged as a viable and user-friendly alternative to traditional brick-and-mortar banking services, brought about by the rapid advancement of technology in the banking industry.

Online banking offers customers unparalleled convenience and flexibility by allowing them to undertake a range of financial transactions and access banking services via digital platforms. Banks must understand the impact of online banking on customer satisfaction as the number of consumers using this channel continues to rise. The prosperity

of every financial organisation depends on happy customers. Customers that are satisfied are more inclined to return, recommend researcher's business to others, and even utilise researcher's financial services more often. In order to thrive in the cutthroat banking industry and attract new customers, institutions must understand what factors influence customer happiness while banking online. In order to find out how internet banking affects customer happiness, this research examines user experience and service quality parameters. By analysing the benefits and drawbacks of online banking, this research hopes to provide light on how financial institutions might improve their services to meet the needs of their customers and increase their level of satisfaction. There has to be research on the online banking user experience. Several aspects contribute to the user experience, including the intuitiveness, functionality, and ease of use of online banking services. By analysing the factors that influence customer happiness and pinpointing areas for improvement, banks can create digital interfaces that are both interesting and easy to use. Service quality metrics also play a big role in determining whether or not an online bank customer is satisfied. The speed with which transactions are processed, the clarity of the bank's regulations regarding online banking, the security measures in place, and the responsiveness of customer care all contribute significantly to the level of customer satisfaction. So, to find out what's wrong and how to make customers happier, it's important to examine these aspects of service quality in relation to online banking. In addition, we will compare public and private banks to see whether there is a difference in consumer satisfaction. By comparing the two industries' customer experiences, we may learn if internet banking has a different impact on consumer satisfaction[6].

With this information, banks may tailor their services to meet the specific needs of their clientele. With an emphasis on user experience and service quality characteristics, this research aims to shed light on how online banking impacts customer happiness. By facilitating the transfer of funds from savers to borrowers, banks are an essential part of the international monetary system. To name just a few examples, there are retail banks, commercial banks, investment banks, and so on. Banks, as well as central banks, each serving a distinct function. In a nutshell, banking is all about accepting deposits, lending money out, facilitating transactions, and managing people's wealth. Offering services such as savings and checking accounts, personal loans, and mortgages, retail banks primarily cater to people and small enterprises. Larger companies often cooperate with commercial banks, which provide them with

services such as financial management and business loans. Investment banks provide guidance on M&A deals and assist businesses in raising capital. On the other hand, monetary policy, bank regulation, and the upkeep of financial stability are the responsibilities of a country's central bank. The banking sector promotes savings, investment, and the generation of new employment opportunities, all of which are essential to economic expansion. But there are obstacles that banks must overcome, such as the need to manage risks, adapt to new fintech technologies, and safeguard themselves from cybersecurity threats. How banks serve their clients and companies in the future will be shaped by digital banking and sustainability, two factors that are gaining importance due to the rapid pace of technological progress. In today's economy, banking is still quite important. Banking has been revolutionised by the combination of Internet and mobile banking services, which provide users with more accessibility, convenience, and efficiency[2].

2. Background of the Study

Digital technologies have changed the banking industry drastically due to their quick development. Revolutionising the way clients engage with financial institutions, internet banking and mobile banking apps stand out as the most important advancements. Consumers used to have to put in a lot of time and effort to do transactions since banks were only open during certain hours and consumers had to physically visit the locations. Customers may now do a variety of banking tasks, including transfers of funds, payments of bills, applications for loans, and account maintenance, whenever it is most convenient for them, thanks to the proliferation of digital platforms. Not only has this change simplified banking procedures, but it has also altered consumer expectations, making speed, accessibility, customisation, and security more important. Rising smartphone ownership, more accessible and inexpensive internet, and a general inclination for digital financial services have all contributed to a meteoric rise in the use of mobile and online banking in many nations, especially those with developing economies[5]. In order to appeal to and keep consumers who are comfortable with technology, banks have made significant investments in user-friendly, secure, and feature-rich online platforms and mobile apps. Gaining an advantage in a congested market is one of the main goals of these developments, along with increasing consumer pleasure and loyalty. And much as with e-commerce and internet firms, consumers today expect frictionless digital interactions. As a result, digital banking service quality is now one of the most

important factors influencing customers' opinions and entire experience. There are a lot of upsides to digital banking, but there are also some downsides that might affect client trust and happiness, such as cybersecurity, technological issues, user education, and digital inclusion. Banks also need to make sure their platforms are broad enough to meet the demands of their customers, who range from tech-savvy millennials to older generations who aren't as comfortable with technology, all while keeping service quality high. Banks must comprehend the impact of internet and mobile banking apps on customer experience in order to successfully customise their digital strategy. In order to inform digital banking's future advancements and consumer engagement initiatives, this research will investigate how these technologies affect customers' happiness, loyalty, and behavioural intentions[3].

3. Purpose of the Study

This study's main objective is to analyse how banking customers' experiences have changed as a result of the rise of online and mobile banking. Understanding the impact of digital platforms on customer satisfaction, trust, and loyalty is crucial for financial institutions in this age of rapidly changing consumer expectations brought about by digital transformation. The purpose of this research is to identify the elements that influence the quality of the customer experience in mobile and online banking settings, including usability, responsiveness, security, personalisation, and dependability. The research also aims to find out what factors make customers happy or unhappy while using various digital platforms. This is all in an effort to help banks better understand their customers, enhance the quality of their services, and develop lasting connections with them via the use of digital tactics. More specifically, the study will look at how various demographics of users engage with online banking systems, shedding information on demographic differences in consumer preferences and expectations. Researchers and developers working to improve user-centric financial technology, as well as regulators and banking experts, would all benefit from this study's conclusions. In the end, this research hopes to help us understand how customers behave in the digital era so we can provide banking services that are more accessible, efficient, and easy to use.

4. Literature Review

Research on the effects of online banking on consumer happiness has expanded substantially in recent years, mirroring the rapid pace of digital

transformation in the banking industry. A large body of research has examined the factors of user experience and service quality in relation to online banking and customer satisfaction. According to research, customer satisfaction is highly dependent on the quality of the user experience when it comes to online banking. Customers were more satisfied with their online banking experiences when they reported a positive user experience, which included things like easy navigation, speedy transaction processing, and a straightforward interface. Customers are more likely to be satisfied with a bank if they have a positive experience using the bank's online platform, which is why banks should work to enhance their user interface design and usability[9]. When it comes to internet banking, service quality is a major factor in determining customer happiness. Online banking security has become an increasingly important concern for customers. When banks implemented stringent security measures to safeguard their customers' financial information, including encryption methods and multi-factor authentication, the customers were more satisfied overall. The speed with which customer service responds is another important factor in service quality that impacts customer happiness. Prompt and efficient customer assistance in resolving technical issues or answering enquiries has a substantial influence on consumers' satisfaction with online banking services. There may be variances in customer satisfaction levels in the context of online banking, and studies comparing public and private banks have offered crucial insights into this[1]. The term "customer satisfaction" refers to the subjective feeling that a buyer gets from using a service or purchasing a product. How contentment shows up depends on a lot of things, including the service's quality, the customer's financial situation, and their mental health. In very competitive businesses, customer satisfaction is crucial since satisfied consumers are more likely to remain loyal, buy from the firm again, and spread good word of mouth. A bank's loyalty and prosperity are highly dependent on the happiness of its customers. Improved service quality is key to increasing customer happiness, and banks may do this by making good use of self-service technologies like mobile banking and online banking. Customers may save time and feel more satisfied with these technologies since they enable them to do financial transactions whenever they want. The entire user experience, security measures, and dependability of the service all play a role in determining consumer happiness. Customers' interactions with banks have been drastically altered by the proliferation of digital technology. Online and mobile banking have become essential instruments for providing efficient and convenient services.

Factors such as 24/7 availability, safe transactions, simplicity of use, and fast access to services are crucial in boosting customer experience, according to several research. Modern banking app and website users anticipate streamlined navigation, individualised service, and instantaneous updates. Although these platforms have enhanced consumer involvement and happiness, there are still certain obstacles that need to be addressed. These include rare technical problems, users' lack of digital understanding, and worries about data security and privacy. Users in rural locations or those who are old may have trouble adjusting to digital platforms, therefore not all client groups get the same benefits. Given the dynamic nature of the financial sector, this emphasises the importance of doing more research on the ways in which digital banking services affect the user experience of various user groups[10].

5. Research Question

What is the influence of Online banking on customer experience?

6. Methodology

Research Design:

The quantitative data analysis used SPSS version 25. The odds ratio and 95% confidence interval were used to evaluate the strength and direction of the statistical association. The researchers established a statistically significant threshold of $p < 0.05$. A descriptive analysis was conducted to ascertain the principal features of the data. Quantitative approaches are often used to evaluate data obtained from surveys, polls, and questionnaires, as well as data analysed using statistical computing tools.

Sampling

An uncomplicated sampling technique was employed for the study. The research employed questionnaires to gather data. The Rao-soft software determined a sample size of 551. A total of 710 questionnaires were issued; 667 were returned, and 43 were discarded owing to incompleteness. A total of 649 questionnaires were employed during the study.

Data and Measurement:

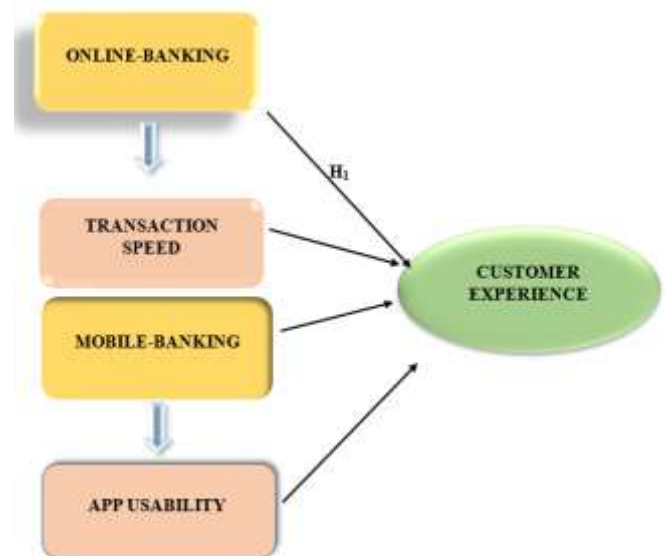
A questionnaire served as the primary data collection instrument for this study. Part A of the survey solicited fundamental demographic information, whereas Part B employed a 5-point Likert scale to gather responses about attributes associated with online and offline channels. A multitude of sources,

particularly internet databases, supplied the secondary data.

Statistical Software: The statistical analysis was conducted using SPSS 25 and MS-Excel.

Statistical Tools: Descriptive analysis was employed to comprehend the essential nature of the data. The researcher must analyse the data with ANOVA.

7. Conceptual Framework



8. Result

Factor Analysis

A common use of Factor Analysis (FA) is to uncover latent variables within observable data. In the absence of definitive visual or diagnostic indicators, it is customary to use regression coefficients for assessments. In FA, models are crucial for success. The objectives of modelling are to identify errors, intrusions, and discernible connections. The Kaiser-Meyer-Olkin (KMO) Test is a method for evaluating datasets generated by multiple regression analyses. The model and sample variables are confirmed to be representative. The data exhibits redundancy, as seen by the statistics. Reducing the proportions enhances the clarity of the data. The KMO output ranges from zero to one. A KMO value ranging from 0.8 to 1 indicates a sufficient sample size. These delineate the allowable limits, as per Kaiser: The supplementary admission standards established by Kaiser are as follows:

A pitiful 0.050 to 0.059, below average 0.60 to 0.69 Middle grades often fall within the range of 0.70-0.79.

With a quality point score ranging from 0.80 to 0.89. They marvel at the range of 0.90 to 1.00.

Table1: KMO and Bartlett's Test

Testing for KMO and Bartlett's

Sampling Adequacy Measured by Kaiser-Meyer-Olkin .863

The results of Bartlett's test of sphericity are as follows: approx. chi-square

df=190

sig.=.000

This confirms the veracity of claims made just for sampling purposes. Researchers used Bartlett's Test of Sphericity to assess the significance of the correlation matrices. The Kaiser-Meyer-Olkin measure indicates that a score of 0.863 reflects sample adequacy. The p-value obtained from Bartlett's sphericity test is 0.00. A positive outcome from Bartlett's sphericity test indicates that the correlation matrix is not an identity matrix.

Table 1: KMO and Bartlett's

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.863
Bartlett's Test of Sphericity	Approx. Chi-Square	3252.968
	df	190
	Sig.	.000

The Bartlett Test of Sphericity validated the overall significance of the correlation matrices. The Kaiser-Meyer-Olkin measure of sampling adequacy is 0.863. Researchers determined a p-value of 0.00 via Bartlett's sphericity test. The researcher acknowledges the invalidity of the correlation matrix, since Bartlett's sphericity test produced a significant result.

Independent Variable

Online Banking

A variety of terms describe the same system that allows clients of a bank or other financial organisation to do a variety of financial operations via the website or mobile app of that institution. These terms include internet banking, virtual banking, online banking, and home banking. This has surpassed all other methods of account access since the beginning of the 2010s. Frankfurter Volksbank captured in a screenshot displaying financial transactions conducted using electronic financial systems consumers may access banking services using the bank's online banking system,

which is connected to or part of the core banking system. This allows consumers to bank in addition to or instead of traditional branch banking. By eliminating the need for a physical branch network, online banking helps banks save money and gives customers more flexibility—they can do their banking whenever it's most convenient for them, even when the bank is closed (like on weekends or holidays) or outside of regular business hours. Features such as electronic payment processing, account balance viewing, statement retrieval, transaction history review, and fund transfers are all part of the personal and business banking services offered by internet banking. Rather than maintaining a physical presence in their communities, some financial institutions have gone the "direct bank" or "neobank" route, doing all of their business online or via a combination of the internet and telephone. Researcher may access this online service at any time. Streamlined electronic fund transfer using a single interface and several applications. Customers are able to keep tabs on their transactions with relative ease thanks to banking services. With many levels of protection in place, the transaction is risk-free. If researcher have access to a computer or laptop with an internet connection, researcher can manage researcher's funds anywhere using online banking. The capabilities of a bank's online banking platform determine what can be done online. Viewing recent transactions and moving funds across accounts are examples of fundamental banking tasks. While traditional bank branches still provide many of the same services, many customers find that banking online is more convenient[7].

Dependent Variable

Customer experience

Throughout the customer journey—from discovery and research to purchase, usage, and post-purchase support—customers connect with a business, product, or service. This cumulative impression and emotion is referred to as customer experience. Quality of customer service, simplicity of use of goods or services, efficacy of communication, and emotional connection all contribute to this metric, which incorporates every touchpoint a client has with the organisation. The term "customer experience" is used to describe how a customer feels and what they think about digital banking systems after using them. The whole user experience is included by it, beginning with the login process and continuing through service navigation, transaction processing, support enquiries, and finally, the logout process. Personalised service, quickness, dependability, security, and simplicity of use are the

pillars upon which a satisfied client base rests. Digital platforms that are easy to use, respond quickly, and validate transactions make clients feel appreciated and encourage them to use the service often. Customers' expectations of banks in the digital age go beyond those of traditional banks. Nowadays, people are looking for experiences that are easy to use, tailored to their specific needs, and intuitive, much like the ones supplied by the best IT businesses. User happiness and retention are both adversely affected by banking apps that crash often, are hard to use, or Miss Key functionality. Conversely, trust, loyalty, and long-term engagement are all enhanced by platforms that provide consistent, secure, and easy experiences. Therefore, in the banking industry, customer experience is becoming a critical differentiation. If they want to keep up with the competition and succeed, banks need to innovate in response to changing user demands and behaviours, listen to input from customers, and enhance their digital channels on a constant basis[4].

Relationship between Online Banking and Customer experience

Since banks and consumers primarily communicate via digital platforms, there is a strong correlation between online banking and customer experience. With online banking, customers no longer need to physically visit a branch to conduct a wide range of financial operations, including but not limited to: transferring funds, monitoring accounts, paying bills, and requesting services. The total client experience is greatly influenced by this ease. Customers are more satisfied with their online banking experience when it is quick, safe, and easy to use, which in turn saves them time and effort and gives them more agency over their own money. Nevertheless, there are a number of aspects that contribute to the overall quality of an online banking experience, including the design of the website or app, the speed of loading, the security of transactions, and the accessibility of support services. Customers' trust and loyalty to the bank are boosted when these aspects are optimised since it makes them feel respected and empowered. However, customers' impressions of the bank could take a hit if they have technological difficulties, poor performance, or unclear interfaces. There is a clear correlation between the quality of online banking and the satisfaction of clients, as digital service quality is becoming an increasingly important metric by which customers evaluate banks. So, in order to make sure that everyone has a good, smooth, and safe digital experience, banks need to keep investing in their online platforms[8].

Following the aforementioned argument, the researcher proposed a hypothesis to examine the relationship between Online Banking and Customer experience.

"H₀₁: There is no significant relationship between Online Banking and Customer experience"

"H₁: There is a significant relationship between Online Banking and Customer experience"

Table 2: H₁ ANOVA Test

ANOVA					
Sum	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	39588.620	220	4655.517	865.659	.000
Within Groups	492.770	428	5.378		
Total	40081.390	648			

This investigation will provide substantial results. The F value is 865.659, indicating significance with a p-value of .000, which is below the .05 alpha threshold. The hypothesis posits: "H₁: There is a significant relationship between Online Banking and Customer experience" The alternative hypothesis is accepted, whereas the null hypothesis is rejected.

9. Discussion

Insightful data about the effects of internet banking on customer satisfaction is provided by this research. The results highlight the importance of factors including website design, responsiveness, efficacy, system availability, fulfilment, and connection in determining customer satisfaction with a business. The results show that these are the most important factors for banks to focus on if they want to increase customer happiness and make online banking better for everyone. Furthermore, private banks surpass public banks when comparing client satisfaction levels, indicating that there are differences. Based on these results, financial institutions may better plan how to meet the digital banking needs of their customers and enhance their online banking services. Internet banking significantly impacts client happiness, according to the report. Internet banking is essential for digital transactions and provides customers with several advantages. Customers also need to be enrolled for online banking before they may use mobile banking. This exemplifies how internet banking is fundamental to the digital financial services ecosystem as a whole. The study also shows that mobile banking greatly affects consumer happiness. Customers are flocking to mobile banking services for the convenience, simplicity, and quick access they provide. Customers get a lot out of mobile banking as it gives them access to a variety of digital services whenever

and wherever they choose, rather than requiring them to visit a physical bank. The survey emphasises that customers are much improved by online and mobile banking due to the ease, quickness, and accessibility available at all times. Secure transactions and user-friendly interfaces create confidence and happiness among customers. But there are still problems, such as technological difficulties and a general lack of computer literacy among some demographics. A competitive advantage goes to banks whose digital platforms are constantly being upgraded. When it comes to providing a smooth and pleasant experience for customers, digital banking is now king.

10. Conclusion

This study concludes that online banking has an effect on customer satisfaction by focussing on service quality and user experience characteristics via based reporting and calculations. Findings show that website design, timeliness, connection, system availability, fulfilment, and efficiency have a substantial impact on customer satisfaction with online banking. Customers' perceptions and interactions with businesses are greatly influenced by these elements, which is why it's important to provide a smooth and easy-to-use online banking experience. Customers' faith in the privacy safeguards implemented by banks gives the impression that privacy issues influence customer pleasure, even if this is not always the case. The digital channel was the most common use case for mobile banking. The reliability and quickness of mobile banking were further praised. Good enough to pass. Technology has become crucial to contemporary businesses in order to survive in the cutthroat business environment of today. With the use of mobile banking technologies, the Forty-four different banking sectors are improving the quality and efficiency of their work. Mobile banking speeds up retail banking operations. Customers want to utilise this kind of technology since it makes their lives simpler and provides them with quick and easy services. The use of this tech-focused service satisfies modern consumers. One of the primary goals of marketing is to make sure that customers are happy. There can be no company success if the customers aren't happy. Customers' happiness with mobile banking services is affected by several elements, according to this research. These characteristics include accessibility, convenience, Customers' happiness seems to be most affected by privacy, security, design, content, and speed. There has been a dramatic and revolutionary shift in the way customers are served via online and mobile banking. Customers can now do financial

transactions whenever and wherever they choose thanks to these digital platforms, which has revolutionised ease. Customer happiness and loyalty are greatly influenced by features like quick transactions, security, simplicity of use, and personalised services. Problems, such as technological problems, cybersecurity worries, and obstacles encountered by users with lower levels of digital literacy, are also highlighted by the research. Keep innovating, make researcher's user experience better, and make sure researcher's digital services are very reliable and secure if researcher want researcher's bank to stay ahead of the competition. Making platforms accessible to people of all ages and locations is just as crucial as educating consumers. Maintaining customers in the face of the ongoing digital transformation will depend on providing an experience that is both smooth and responsive. In today's financial landscape, internet and mobile banking are essential features, not extras.

Author Statements:

- **Ethical approval:** The conducted research is not related to either human or animal use.
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