



Press Release – For Immediate Release

To: Assignment Editor/Editor of Education and Local News Sections

23 December 2025

HSUHK study shows consumer protection helps build bank customer trust and loyalty

A recent study, “Effects of financial consumer protection on brand love and brand advocacy”, published in the *Journal of Financial Services Marketing* (Volume 30, Issue 2) reveals that effective consumer protection practices by banks significantly enhance customer trust, emotional attachment, and positive word-of-mouth recommendations. Co-authored by Dr Shirie Ho Pui-shan of the School of Transdisciplinary Studies at The Hang Seng University of Hong Kong (HSUHK), and her counterpart, Dr Matthew Chow Yau-choi from the University of Lincoln in the United Kingdom, the research suggests retail banks should prioritise their marketing strategies on fairness, transparency, and data privacy protection.

In the era of online and digital banking, customers are increasingly concerned about how banks treat them, how clearly information is explained and how safely their personal data are handled. This research looks closely at these concerns and examines how they influence the way customers feel about their banks, and whether they are willing to recommend them to others.

Based on an online survey of 300 retail banking customers in Hong Kong from different age groups and backgrounds, the study asked participants about their views on bank practices such as fairness in customer treatment, clarity of information, protection of personal data and overall satisfaction with their bank. The researchers then analysed the responses using advanced statistical methods to understand how these factors are connected.

The findings indicate that customer satisfaction is strongly correlated with fair treatment, clear and transparent product and service information, and robust protection of personal and financial data. These factors matter more for customer satisfaction than internal governance arrangements, which are often less visible to the public.

According to findings, customer satisfaction also played a key role in shaping how people feel about their banks. When customers are satisfied, they are more likely to develop a strong emotional attachment to their bank and to speak positively about it to friends, family and others. This emotional connection, described as “brand love”, makes customers more willing to recommend their bank and defend it against criticism.

Dr Ho explains that the results highlight the importance of customer protection in everyday banking experiences, she says “When people feel secure, respected and well informed, they are more likely to trust their bank and build a lasting relationship.” These positive experiences do not only benefit customers but also help banks build a stronger reputation through genuine recommendations from satisfied customers.



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The findings underline why consumer protection matters in practical terms. Clear information, fair treatment and strong data protection are not just regulatory requirements, but factors that directly affect customer confidence when using banking services. For banks, the research suggests that putting customers first and communicating openly can help build trust and long-term loyalty in an increasingly competitive and digital financial environment.

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Photo:



Photo caption: A study conducted by Hsuhk reveals that effective consumer protection practices by banks significantly enhance customer trust, emotional attachment, and positive word-of-mouth recommendations.

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About The Hang Seng University of Hong Kong

The Hang Seng University of Hong Kong (HSUHK) is a non-profit private liberal-arts-oriented university with six Schools (Business, Communication, Decision Sciences, Humanities and Social Science, Translation and Foreign Languages, and Transdisciplinary Studies), and over 7,000 full-time undergraduate and postgraduate students. With its unique “Liberal + Professional” education model, HSUHK nurtures young talent with critical thinking, innovative minds, caring attitudes, moral values and social responsibility.

Aspiring to be a leading private university in the region, HSUHK prioritises stellar undergraduate education, top-quality faculty members, award-winning green campus facilities, innovative degree programmes, a unique residential college system that combines living and learning, interactive small-class teaching, close student-teacher relationships, impactful research, and excellent student development and support services.

HSUHK has earned international recognition across multiple prestigious ranking exercises. In the AppliedHE’s ALL ASIA Private University Ranking 2026, it secured 7th place in the Greater China region. HSUHK also ranked 22nd in Social Sciences and Humanities and 33rd in Economics and Finance among China’s top universities in the Research.com Top Universities and Top Scientists Rankings 2025. The MSc in Global Supply Chain Management programme achieved 84th place globally in the QS International Trade Rankings 2025. Additionally, HSUHK’s School of Business obtained AACSB International accreditation, a mark of excellence held by only 6% of the world’s leading business schools.