

Modelling the Mediation Effect of Service Recovery on the relationship between Customer complaints and Customer loyalty in Retail banking Industry

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ABSTRACT

In the last three decades, ample empirical studies have reported the significant association between customer satisfaction, customer complaints and customer loyalty in retail banking. However, the findings of such studies are far from conclusive. Initially, interviews and extensive literature review were undertaken to understand the linkages among the constructs. Anecdotal and empirical evidence indicate direct associations between the independent, mediating and the dependent variables. But, the intervening effect of service recovery is neglected by past studies. Thus, this conceptual paper proposes the mediation effect of service recovery on the relationship between customer complaints and customer loyalty in retail banking. The insights provided by this paper can assist bank managers in addressing the issues of customer switching and loyalty erosion that embattle the banking industry.

Keywords: *Customer complaint, Customer loyalty, Customer satisfaction, Retail banking, Service recovery*

INTRODUCTION

The ongoing global competition occasioned by consumer sophistication and technological advancement has called for the use of customer loyalty as a business strategic model in both the manufacturing and service sectors (Kiyani, Niazi, Rizvi & Khan, 2012; Zeithaml, Berry & Parasuraman, 1996). Retail banks, in particular, and the services industry in general, has since realized the strategic importance of customer loyalty to their survival and long term profitability (Ehiobuche & Khan, 2012; Kantsperger & Kunz, 2010). Meanwhile, customer loyalty has been defined by Oliver (1999) as a deeply held attachment to a product or brand such that the customer wish to patronize and buy the product/brand consistently in the future without recourse to factors that may cause switching behaviour such as situational factors and marketing efforts. Customer satisfaction is defined as an evaluation of the perceived discrepancy between prior expectations and the actual performance of the product (Oliver, 1980). On the other hand, service recovery is conceptualized as those deliberate actions taken to rectify problems and change the negative attitude of dissatisfied customers to eventually retain them (Kumunda & Osarenkhoe, 2012). Similarly, recovery satisfaction is defined as the extent to which a customer is satisfied with a company's transaction-specific service recovery performance (Boshoff, 1999), whereas customer complaints are construed as disputes arising between the customer and the service provider (Awwad, 2011).

While the success of a bank is contingent upon its ability to satisfy customers consistently (Webster & Sundram, 1998) and by extension create loyalty in customers (Kumunda & Osarenkhoe, 2012), it is evident that even the firms with excellent strategies and quality assurance systems could not avoid process mistakes or service failures in their day-to-day interactions with customers (Maxham III, 2001). In effect, customer complaints are natural consequences of all service encounters akin to banking transactions (Lewis & MacCann, 2004). Hence, banks must device the best means to rectify mistakes and recover service failure to enable them meet customer satisfaction and reinforce customer loyalty (Dewitt, Nguyen & Marshall et, 2007). The benefits of customer loyalty through effective complaints handling is based on the premise that retaining existing customers is more strategic than gaining new customers (Zeithaml, et al., 1996).

Loyal customers help the bank by providing positive words of mouth and referrals particularly where the bank has successfully recovered a failed service (Zeithaml et al., 1996). However, few firms including banks give the desired attention to customer complaints and effective service recovery (Kumunda & Osarenkhoe, 2012).

Previous studies have linked customer satisfaction (Ehigie, 2006; Fornell, Johnson, Anderson, Cha & Bryant, 1996; Oliver, 1980), customer complaints (Fornell et al., 1996; Johnson, Gustafsson, Andreasen, Lervic, & Cha, 2001), and service recovery (Boshoff, 1999; Kitapci & Dortyol, 2009; Kumunda & Osarenkhoe, 2012) directly to customer loyalty. Yet, very little is known about the intervening effect of service recovery on the relationship between customer complaints and customer loyalty particularly in the banking sector (Kumunda & Osarenkhoe, 2012). Consequently, firms' response to customer complaints is not always satisfactory (Orsingher, Valentini & Angelis, 2010; Vaerenbergh, Lariviere & Vermeir, 2012). This paper is written against the backdrop of customer dissatisfactions and complaints that characterize retail banking as occasioned by unsatisfactory service failure recovery. Theoretically, this conceptual paper helps to explain how customer complaints leads to customer loyalty and practically assist retail banks to effectively use service recovery to mitigate the effects customer dissatisfaction and switching in the banking industry.

Hence, the objective of this conceptual paper is to propose a model of the mediation effect of service recovery on the relationship between customer complaints and customer loyalty.

Literature Review and Conceptual Model

To the best of the authors' knowledge, only customer satisfaction surveys have modelled and reported in some detail the effect of customer complaints on the association between customer satisfaction and customer loyalty (Fornell et al., 1996), while service recovery researches have emphasized the influence of recovery satisfaction on customer loyalty (Boshoff, 1999; Dewitt, Nguyen & Marshall, 2007; Mattila, 2000; McCollough, Berry & Yabad, 2000; Vaerenbergh, Lariviere & Vermeir, 2012). However, no noticeable attempt has been made in the past to explain the mechanism by which complaints impact loyalty particularly in the banking industry.

Customer Loyalty

As noted earlier, Oliver (1999) construed customer loyalty as a deeply held commitment to a product or brand such that the customer wishes to patronize and purchase the product/brand consistently in the future without recourse to switching factors and marketing appeals. He posits that the concept consists of two main components, namely behavioural and attitudinal. Two years earlier, Oliver (1997) contended that customer loyalty has four stages and that attitudinal loyalty in particular grows through three phases (i.e cognitive, affective and conative) and that action or behavioural loyalty develops after the passage of the three stages. Oliver (1999) described this action as the dream of the business. However, Evanschitzky & Wunderlich, (2006) noted that "action" does not automatically leads to buying since not all intentions are translated into action. Thus, Beerli, Martin & Quintana (2004) distinguished between true brand loyalty and loyalty based on "inertia." True brand loyalty constitutes the target of retail bank customer relations (Beerli, et al., 2004).

In the retail banking sub-sector the tenure of the relationship between banks and their customers is naturally long (Santonen, 2006). The practice in the banking industry and other financial houses has been a deliberate and calculated approach to establishing long term relationship consistent with efficiency building and long run profitability even though researchers do not agree on the rationale for such tendency (Hamidzadeh, Jazani, Hajikarami & Ebrahimi, 2011). In this paper, customer loyalty is measured using six items adapted from four sources (table 1.0) on 5 point Likert Scales ranging from 1= strongly disagree to 5= strongly agree.

Table 1.0: Customer loyalty measurement items and sources

<i>Items</i>	<i>Sources</i>
I conduct all my banking affairs with my bank	(Beerli, <i>et al.</i> , 2002;
I never seriously considered changing bank	Caceres, <i>et al.</i> , 2007; Ehigie, 2006;
I would recommend my bank to friends and relatives	Zeithaml, <i>et al</i> , 1996),
I prefer to pay my bank higher prices than leave for a competitor	
I like to say positive things about my bank to other people	
I will consider my bank as my first choice in future	

Customer Satisfaction

Over the last four decades, there has been incremental research interest in analyzing the antecedents of customer loyalty (Kantsperger & Kunz, 2010). The most significant of such antecedents is customer satisfaction (Beerli et al., 2004; Ehigie, 2006). Extant literature has debated extensively on customer satisfaction (Churchill & Surprenant, 1982) in which various definitions have emerged without consensus. Thus, Oliver (1997, p.13) noted that "everyone knows what [satisfaction] is until asked to give a definition. Then it seems nobody knows".

However, all customer satisfaction definitions concur that the concept implies the presence of the customer wants to attain as a necessary condition (Molina, Martin-Consuegra & Esteban (2007). Previous studies have acknowledged that both cognition (Ehigie, 2006; Oliva, 1980) and affect (Oliver, 1993; Westbrook, 1987) significantly predict satisfaction evaluations. Nonetheless, services marketing literature has traditionally defined customer satisfaction from a cognitive-based phenomenon perspective (Westbrook, 1987).

Accordingly, Oliver (1980) conceptualized satisfaction as an evaluation of the perceived discrepancy between prior expectations and the actual performance of the product. He also defined it as pleasurable fulfilment (Oliver, 1999). Impliedly, satisfaction is the consumer’s judgement that consumption give results against a benchmark of pleasure versus displeasure (Ceceres & Paparoidamis, 2007). This paper measures customer satisfaction using six items adapted from four sources (table 2.0) on 5 point Likert scales anchored on 1= strongly disagree and 5= strongly agree.

Table 2.0: Customer satisfaction Measurement items and Sources

<i>Items</i>	<i>Sources</i>
I am satisfied with the services I receive from my bank	(Armstrong & Seng, 2000; Bennet & Rundle-Thiele, 2004; Hau & Ngo, 2012; Liverin & Liljander, 2006)
I believe my bank treats me fairly	
My bank services meet my expectations	
I am proud of my relationship with my bank	
My experiences with my bank have always been good	
I am completely happy with my bank	

For satisfaction to affect loyalty, cumulative satisfaction, rather than transaction-specific satisfaction is a pre-condition so that individual specific transactions becomes aggregated or blended. Extant literature has amply demonstrated the effect of customer satisfaction on customer loyalty. For example, customer loyalty has been traced to customer satisfaction in the context of American firms (Fornell et al., 1996), American banks (Hallowell, 1996), corporate customer customers of banks in Singapore (Armstrong & Seng, 2000), and direct marketing firms in Romania (Foteal, Fotea & Poli (2011). Several other studies, in different contexts, have documented the relationship between customer satisfaction and customer loyalty (e.g., Awwad, 2011; Caruana & Mitta, 2000; Churchill & Surprenant, 1982; Kantsperger & Kunz, 2010; Leverin & Liljander, 2006; Oliver, 1980; Yuksel & Rimmington, 1998). Also, the impact of customer satisfaction on customer complaints has been reported by extant literature (e.g., Awwad, 2011; Fornell et al., 1996; Zeithaml et al., 1996). Therefore, on the basis of the preceding literature evidence, we hypothesized as follows:

- H1: Customer satisfaction is significantly related to customer loyalty.
- H2: Customer satisfaction is significantly related to customer complaints

Customer Complaints

Customer complaints are directly related to customer loyalty (Zeithaml et al., 1996). Customer complaint is construed to mean dispute or conflict between the customer and the service provider (Awwad, 2011). In this paper, customer complaints is measured using 4 items adapted from three sources (table 3.0) on 5 point Likert scales anchored on 1= strongly disagree and 5 strongly agree.

Table 3.0: Customer complaints Measurement items and Sources

<i>Items</i>	<i>Sources</i>
If I experience a problem with my bank, I inform other customers	(Fornell et al., 1996; Santanon, 2007; Zeithaml et al.,1996)
If I experience a problem with my bank, I complain to my bank employees	
If I experience a problem with my bank, I complain to external body	
If I experience a problem with my bank, I simply switch to another bank	

The association between customer complaints and customer loyalty is well established in literature (Johnson, Gustafsson, Andeesson, Lervic & Cha, 2001; Ryzin, Muzzio, Immerwahr, Gulick & Martinez, 2004; Lobato-Callers, Rivera, Serrato, Gomez & Carvantes, 2013; Teleghani, Largani, Gilaninia & Mousavian, 2011). While satisfied customers can create additional buyers for the business through positive words-of- mouth (WOM) and referrals (Zeithaml et al., 1996), dissatisfied customers may react differently such as switching, negative WOM or complain to the firm (Fornell et al., 1996), Thus, satisfied customers become loyal (Awwad, 2011) and the dissatisfied customers complain (Teleghani et al., 2011) and if satisfied with the complain handling (i.e service

recovery), their loyalty is reinforced (Dewitt et al., 2007; Patterson, Cowley & Parasongsukan, 2006). From the foregoing, we drive the following hypotheses:

H4: Customer complaints are significantly related to service recovery

H5: Customer complaints are significantly related to customer loyalty

H6: Customer complaints mediate the relationship between customer satisfaction and customer loyalty

Possible Mediation Effect of Service Recovery

In spite of the ample empirical evidence of the role of satisfaction in predicting loyalty (e.g., Armstrong & Seng, 2000; Blomer & Schroder, 2007; Kantsperger & Kunz, 2010), there are equally literature evidence showing otherwise (e.g., Gurbuz, 2008). Many bank customers, for instance, who are satisfied, are not loyal at the same time (Leverin & Liljander, 2006). A possible explanation could be that the customer complaints are ignored or customers are not satisfied with their complaint handling, which is service recovery. Service recovery is defined as the extent to which a customer is satisfied with a company's transaction-specific service recovery performance after service failure has occurred (Boshoff, 1999). This paper measures service recovery with four items adapted from Webster and Sundaram (1998) as shown on table 4.0 below, using 5 point Likert scales anchored on 1= strongly disagree and 5= strongly agree

Table 4.0: Service recovery Measurement items and Sources

<i>Items</i>	<i>Sources</i>
I am satisfied with my bank's response to service failure recovery	Webster and Sundaram (1998)
My bank's service recovery quality exceeds my expectation	
My bank's service recovery quality is high	
My bank's service recovery gives me pleasant feelings	

The effect of service recovery on customer loyalty is documented in literature (e.g, Boshoff, 1999; Boshoff & Leong, 1998; Dewitt et al., 2007; Kumunda & Osarenkhoe, 2012; McCollugh et al., 2000; Vaerenbergh et al., 2012). When complaining customers are satisfied with failure recovery, they become loyal (Dewitt, 2007), if not more loyal than in situation of no failure (Lewis & MacCann, 2004; MacCole, 2004).

We argue that complaints on their own right could not produce loyalty except through the efficacy of service recovery. In other words, service recovery provides explanation for the processes and mechanisms by which customer complaints predict customer loyalty (Boshoff & Leong, 1998). The propose mediation effect has satisfied the condition provided in Baron and Kenny (1986) in that we have shown the effect of customer complaints on service recovery and customer loyalty and service recovery also affect customer loyalty exclusive of customer complaints. In the light of the preceding literature, we hypothesize as follows:

H7: Service recovery is significantly related to customer loyalty

H8: Service recovery mediates the relationship between customer complaints and customer loyalty

Underpinning Theory: Expectation/disconfirmation theory

Customer satisfaction is understood within the theoretical foundation of the confirmation/disconfirmation paradigm according to which expectations originate from the customer's belief about the level of performance a bundle of benefit would provide (Caruana & Matta, 2000; Churchill & Surprenant, 1982; Oliver, 1980). It is contended that a vast majority of satisfaction studies are anchored on expectancy/disconfirmation paradigm (Caruana, 2000).

The confirmation/disconfirmation theory (Churchill & Surprenant, 1982; Oliver, 1980) explains our proposed model. According to the theory, consumers compare their perceptions of products' performance with a given benchmark (e.g expectations or other norms of performance). Confirmation emerges when the expected performance equal or surpassed standard, whereas disconfirmation arises from discrepancy between the expected and the actual performance (Caruana & Matta, 2000). Confirmation/disconfirmation is expected to explain the relationship among the proposed model constructs. Incremental satisfactions with bank services over time leads to customer loyalty (Oliver, 1999) and customers choose to remain with a service provider where they expect the benefit of staying to surpass the cost of exiting. Customer complaints are signals of customer dissatisfaction with the bank offerings (Zeithaml et al., 1996) Customer loyalty may be generated if customers are satisfied with the handling of their complaints (Fornell et al., 1996) through service recovery satisfaction (Dewitt, 2007; Kumunda & Osarenkhoe, 2012).

Research Framework

From the above literature review and theoretical underpinnings, the research model shown on figure 1.0 is derived. The model exhibits that customer satisfaction leads directly to customer loyalty indicating that bank customers are happy with the services they receive (Awwad, 2011; Hallowell, 1996; Kantsperger & Kunz, 2010). Conversely customer dissatisfaction leads to customer complaints (Fornell et al., 1996; Zeithaml et al., 1996). Furthermore, complaining customers who are satisfied with the handling of their complaints, become loyal (Dewitt et al., 2007) or even more loyal (Lewis & MacCan, 2004), otherwise, they exit (Zeithaml et al., 1996). However, the model fills a literature gap by further clarifying that service recovery construct is the one that conceptualizes and explains how customer complaints predict customer loyalty. In other words, service recovery mediates the link between customer complaints and customer loyalty in retail banking.

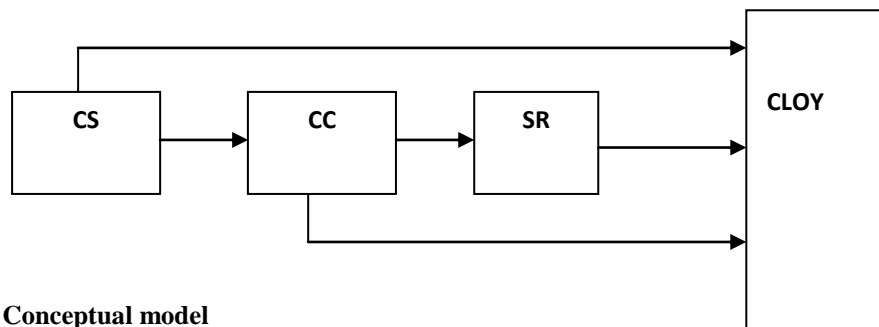


Figure 1.0 Conceptual model

CS = Customer satisfaction CC=Customer complaints
 SR = Service recovery CLOY= Customer loyalty

CONCLUSIONS

An overview of the foregoing reveals that despite the research evidence on customer satisfaction and customer loyalty association (e.g., Fornell et al., 1996; Kantsperger & Kunz, 2010; Kiyani et al., 2012; Labato-Calleros et al., 2013; Leverin & Liljander, 2006; Oliver, 1980), still very little is known about the mediation role of service recovery particularly in the banking industry; a sector that is still battling with conflicts between customers and their service providers (Kumunda & Osarenkhoe, 2012). The main contribution of this conceptual paper is that based on the literature review, this is perhaps the first time the intervening effect of service recovery on the relationship between customer complaints and customer loyalty is modelled. However, the main limitation of this paper is that the proposed model has not been verified empirically. Again, the propositions of the paper are limited to one sector. To rectify these shortcomings, while the authors intend to verify the model empirically, future studies should replicate the study in different industry like airlines and healthcare sectors.

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