
**UNDERSTANDING THE IMPACT OF SERVICE RECOVERY
AND SWITCHING COSTS ON THE CUSTOMER LOYALTY IN
INDIAN RETAIL BANKS**

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ABSTRACT

Understanding the impact of Service Recovery and Switching Costs on the Customer Loyalty in Indian retail banks

Customer retention has become a critical issue for Indian bank managers in recent years due to liberalized economy, amplified competition and decreasing switching costs. Correspondingly, complaints against banks have noticeably increased. Therefore, the main purpose of this academic research is to explore and investigate the factors influencing Customer Loyalty in Indian Retail banks after Service Failure and Recovery efforts.

Based on Adams's Justice theory and typologies of Switching Costs, a conceptual model was developed encompassing constructs of Perceived Justice, Switching Costs and Customer Loyalty. For data collection, an online questionnaire envisaging five - point Likert scale was deployed by the researcher to inquire Indian customers about their Service Recovery experience. Thereafter, responses were analyzed using Structural Equation Modelling (SEM) technique in SPSS AMOS software.

Subsequently, the results indicated that there was logical and empirical support for the argument that, all three factors (viz. Dimensions of Perceived Justice, Service Recovery Satisfaction and Switching Costs) affects Customer Loyalty. Judging from the findings, Distributive Justice (DJ) was found to be having strongest relationship with Service Recovery Satisfaction compared to the other two dimensions. On the other hand, considering the types of Switching Costs, Relational Switching Costs (RSC) was found to be most effective in preventing customer defection to other banks.

However, perhaps the most noteworthy contribution of this research was the revelation that, Switching Costs helps more in retaining customers than Service Recovery Satisfaction. Thus, bank managers can prevent customer defection not only offering by fast and fair compensation, but also by increasing Relational Switching Costs.

Inarguably, this is amongst the few investigations, which simultaneously examined the impact of all three types of Switching Costs on Customer Loyalty in Indian banks. Similarly, the study exhibits novelty as it proposed and tested new conceptual model.

Keywords: *India, Retail Banks, Service Failure, Service Recovery, Perceived Justice, Service Recovery Satisfaction, Switching Costs and Customer Loyalty*

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LIST OF ABBREVIATIONS

CL	CUSTOMER LOYALTY
EDP	EXPECTATION DISCONFIRMATION PARADIGM
DJ	DISTRIBUTIVE JUSTICE
IJ	INTERACTIONAL JUSTICE
PJ	PROCEDURAL JUSTICE
RBI	RESERVE BANK OF INDIA
SC	SWITCHING COSTS
SEM	STRUCTURAL EQUATION MODELLING
SRS	SERVICE RECOVERY SATISFACTION

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CHAPTER ONE: INTRODUCTION

1.1. INTRODUCTION

The following chapter will introduce the overall subject area of the research. The background of the topic and justification for choosing the topic will be elaborated. Further, the author will briefly present the research objectives and the methodology to achieve them. Lastly, an overview of the structure of this dissertation will be presented in the Table 1.

1.2. RESEARCH BACKGROUND

For an emerging market like India, banking plays a pivotal role due to growing credit demand and push for more financial inclusion of unbanked citizens by Indian Government. The Retail Credit market of India is valued at U\$281 billion, 4th largest in the emerging markets. After market liberalization in the 1990s, the banking sector in India has become oversaturated, comprising not only of 47 public banks, 21 private banks, and 49 foreign banks but also includes 86 regional banks, 94,384 rural cooperative banks, 1562 urban cooperative along with some small credit institutions (IBEF, 2018). This market structure has forced the traditional banks to recognize the importance of retaining customers and thus consequently shift their focus towards adopting more customers-centric strategy.

Moreover, in recent few years, the Government has tweaked regulatory policies in favor of more competition by granting licenses to new category of payment banks and small-finance banks. Correspondingly, lucrative schemes are drafted to welcome foreign players in setting up wholly owned subsidiaries in India (Sharma et al., 2017). Also, other government institutions such as India Post has entered the banking sector to provide access to unbanked Indians by leveraging its postal network in remote areas of the country. Unsurprisingly, the India Post Payments Bank (IPPB) achieved success within three months of its opening by attracting 1.9 million customers (Chakrabarty, 2019). Thus, traditional Indian banks are now facing growing competition.

At the same time, complaints against banks are increasing sharply. A recent report “The Trend and Progress of Banking in India 2017-2018” by Reserve Bank of India (2018) highlighted that the complaints against banks have shot up by 20% in just one year. The most noteworthy was more than 50% jump in complaints pertaining to Debit and Credit cards. Many customers had to sought help from external banking ombudsman as majority of banks have lax internal grievance redressal system (Reserve Bank of India, 2018).

1.3. RESEARCH RATIONALE

Although Service Failures in banking services are inevitable, they cannot afford to be complacent about the rising complaints in the event of an increasingly competitive market. Authors have claimed that banking Service Failures can result in customer dissatisfaction and defection (Li-hua, 2012; Vyas and Raitani, 2014). Hence, it is not surprising that Indian Banks face issues when keeping up with Customer Loyalty (Ernst & Young, 2012).

According to de Matos, Henrique, and de Rosa (2013) and Tahir, Buttar and Ahmad (2018), Customer Loyalty is also affected by the Switching Costs i.e. high Switching Costs will result in high Customer Loyalty and vice-versa. There are also some evidence of decreasing Switching Costs in Indian Banking Industry. For example, Indians have tendency to open multiple bank accounts. About 83% of Indians have two or more banking service provider (Ernst & Young, 2012). Also, the RBI is deliberating about allowing customers to switch banks without changing their account number – called as Account Number Portability (The Economic Times, 2017). Thus, it would be valuable to investigate whether decreasing Switching Costs can magnify the perceived impact of Service Failure in Indian Banking Sector and ultimately affecting the Customer Loyalty.

Nevertheless, multiple studies have argued that by adopting proper Service Recovery mechanism, banks can simultaneously address the grievances of affected customers and induce their satisfaction levels which may be even

higher than when customers face no problem at all and ultimately increase Customer Loyalty (Komunda and Osarenkhoe, 2012; Binh *et al.*, 2013; Mansori, Tyng and Ismail, 2014). This phenomenon is known as Service Recovery Paradox (Garg, 2013). Additionally, the same authors studied Service Recovery through the prism of Perceived Justice component of Justice theory and have confirmed that the effect of Service Recovery on Customer Loyalty significantly depends upon how the affected customers perceive about the justice being done to them through Service Recovery.

1.4. RESEARCH OBJECTIVES AND METHODOLOGY

Despite rising issues of Service Failure, only a few academic studies have been carried out in India to investigate the role of Service Recovery in Retail Banking Industry (Garg, 2013; Gautam, 2013). And surprisingly none of them examined the role of Perceived Justice and Switching Costs. Thus, in order to fill this gap and to unravel more details, the researcher conducted this investigation, with the main objectives to explore:

- 1) To determine whether any relationship exists between the three dimensions of Perceived Justice and Service Recovery Satisfaction in Indian Retail Banks in Service Recovery context. And if there is any, then which dimension is most influential.
- 2) To ascertain the impact of Service Recovery Satisfaction as an antecedent to Customer Loyalty in Indian Retail Banks in Service Recovery context.
- 3) *To investigate the extent of impact of Switching Costs on Customer Loyalty after Service Recovery in Indian Retail Banks*

To achieve these objectives, the study adopted Quantitative Methodology and used self-administered questionnaires to gather opinions from respondents who experienced Service Failure in the past 1-3 years. Later, Structural Equation Modelling (SEM) was carried out to analyze the primary numerical data. Arguably, this study provides valuable insights which ubiquitously have managerial implications and thus helps in extending the existing literature.

1.5. STRUCTURE OF DISSERTATION

The structure of the dissertation is clearly described below in the following table.

TABLE 1: STRUCTURE OF THE DISSERTATION

CHAPTERS	CONTENT
Introduction	<p>Highlights the state of the Indian Retail Banking Sector as a background for this study</p> <p>Firmly positions use of existing literature and provides well-articulated rationale for the proposed research</p> <p>Briefly mentions the research methodology and data analysis technique adopted</p> <p>Oulines the structure of whole dissertation</p>
Literature Review	<p>This chapter provides evidence of comprehensive use of theory and concepts viz. Justice theory and Expectation Disconfirmation Paradigm (EDP)</p> <p>Similarly, Justification for selecting particular theory is documented</p> <p>Application of critical analysis for review of academic articles pertaining to Service Recovery, Perceived Justice, Service Recovery Satisfaction, Switching Costs and their relationship with Customer Loyalty</p> <p>Presents shortcomings in existing academic research pertaining to Service Recovery efforts in Indian Banking Sector</p>

	Proposes a conceptual framework for further investigation into the gaps identified in existing literature
Research Question	<p>Primary and sub research questions are clearly specified</p> <p>Contemplated three main research objectives to accomplish intended outcomes</p> <p>Highlights the hypotheses proposed for this research to test the causal relationship between the latent variables</p>
Research Methodology	<p>Development of Research Methodology according to Saunders's Research Onion concept</p> <p>Selection of a particular methodological approach after weighing in both the pros and cons of all the options available</p> <p>Adopting Survey Methodology and SEM data analysis technique based on past research and practical accessibility for data collection</p> <p>Elaborating Reliability, Validity and Ethical Implications due to the adopted research methodology</p>
Analysis and Findings	<p>Articulates results of Descriptive Analysis and Structural Equation Modelling of sample responses</p> <p>Interpreting practical consequences for the bank managers from the findings</p>
Discussion	Comparison with past research and comprehending the reasons for similar or contrasting findings

	<p>Articulating the implications of similar or contrasting results</p> <p>Providing evidence for further research based on shortcomings of the present one such as use of CIT for in-depth insights</p>
<p>Conclusion and Recommendations</p>	<p>Summarizing well-focused arguments made in the Discussion chapter</p> <p>Endeavoring to provide recommendations for bank managers based on the practical implications</p> <p>Outlining scope for further research based on the limitations of the present study and from personal perspective of the researcher</p>

CHAPTER TWO: LITERATURE REVIEW

2.1. INTRODUCTION

This chapter will review academic articles written on the topics of Service Failure, Service Recovery, Service Recovery Satisfaction, Customer Loyalty, Switching Costs and their interrelationships. Firstly, the researcher will critically review a few academic articles which have examined appropriate theories and concepts pertaining to Service Recovery, Switching Costs and Customer Loyalty. Then, the relevance of these theories and concepts will be addressed and discussed with respect to the Indian Retail Banking Industry. By identifying explicit and implicit gaps, it is anticipated that this chapter will provide rationale and detailed explanations for conducting study on this topic. Furthermore, it will highlight the need for more research on the relationships between themes identified. Lastly, based on the literature review, a research model will be proposed to chalk out the appropriate methodology for this study.

2.2. REVIEW OF MAIN THEORIES AND MODELS PERTAINING TO SERVICE RECOVERY AND SWITCHING COSTS:

In this section, relevant theories and models will be compared and scrutinized. Later, most suitable theory will be identified and a research model for this study will be developed and illustrated.

2.2.1. Theories and Models pertaining to Service Recovery:

a) Expectancy-Disconfirmation Paradigm (EDP) / Disconfirmation Theory

Consumers always purchase goods and services with certain expectations and anticipate performance from them. If the expectations are met, then confirmation occurs. Else, there is Disconfirmation (Yüksel and Yüksel, 2001). The Disconfirmation theory argues that, the customers evaluate product or service satisfaction based on the magnitude of disconfirmation experienced after comparing performance against expectation (Ekinici and Sirakaya, 2004). The meta-analysis study by Szymanski and Henard (2001), found that the EDP is the finest prognosticator of customer satisfaction. This claim was also backed by Mattila and O'Neill (2003) whose research argued it be one of the top

theories for customer satisfaction. Their study also observes that, customers not only perceives the outcome of service delivered but also judge how it is delivered.

However, Yüksel and Yüksel (2001) argued about three main shortcomings of EDP. Firstly, there are some logical inconsistencies in this model. EDP assumes that customers will assess service provided by firm positively as long as it meets their expectations. However, question arises about what happens when consumers tend to consume services which they expect to be poor and they are so, in reality. In this scenario, the consumer remains unsatisfied but according to EDP they are satisfied. Secondly, the EDP considers expectations as the prime determinant of customer dis/satisfaction, however the basis of dissatisfaction may not be just the failure of confirmation of expectations alone. Lastly, the model is questionable because it assumes that customers have precise and predefined expectations. However, this assumption is wrong because when a service is new and the expectations are not defined, then there will be no utility of EDP.

b) Justice Theory

Adams (1963) postulated a new theory called as 'Justice theory' which argues that, the ratio of outputs to inputs should be constant across participants in an exchange. Also, Service Recovery related works mentions that, the Justice theory also provides theoretical framework for exploring customer's Service Recovery evaluation efforts (Kelly and Davis,1994). In the case of Service Recovery, customers input could be the costs associated with a Service Failure such as financial and physical costs, loss of time and energy (Kelley, Hoffman, and Davis, 1993). The outputs could be recovery efforts such as monetary compensation, apology, replacement and so on.

The outcomes must be perceived to be fair or just by the customers for them to be satisfied with the Service Recovery. If there is a sense of balance between the efforts made by customer and the resultant outcome from their efforts, the exchange is considered as 'fair', but if the outcomes do not meet with the person's expectations, then the result is inequity. Undoubtedly, inequity leads

to both dissatisfaction and disloyalty. Therefore, customers often use the Perceived Justice component of Justice theory to evaluate the Service Recovery effort. The Perceived Justice has three dimensions which determine overall perception of fairness (Kuenzel and Katsaris, 2009). They are –

- Procedural Justice – whether the policies and procedures used to achieve Service Recovery are perceived as fair.
- Interactional Justice - whether one's personal interactions with a firm's employees are perceived as fair.
- Distributive Justice - whether the final outcome is perceived as fair.

However, Oliver and Swan (1989) found that, Justice Theory has only moderate impact on 'after purchase customer satisfaction'. Thus, same can be implied for satisfaction post-service recovery.

But, after weighing pros and cons of both Expectation Disconfirmation Paradigm and Justice theory, the later one seems to be more appropriate for this study. Firstly, just as Yüksel and Yüksel (2001) argue that Justice theory provides much richer picture of customer satisfaction when compared to EDP. Secondly, due to the multidimensional nature of Justice theory, its adoption for this study will be beneficial as the researcher would be able to investigate the phenomenon of Service Recovery from multiple angles. Hence, the researcher opted for Justice theory for this study.

2.2.2. Theories/Models pertaining to Switching Costs

Kim *et al.* (2004) states that, Switching Costs consists of both monetary and non-monetary costs and they operate at multiple levels. Furthermore, some authors posit that Switching Costs have multidimensional nature (Jackson, 1985; Guiltinan, 1989; Burnham, Frels and Mahajan, 2003; Barroso and Picón, 2012). And each of them, formulated their own version of conceptualization for Switching Costs, reflecting diversity of dimensions used in their development. Jackson (1985) postulated the first model which identified Switching Costs by three dimensions of psychological costs, physical costs, and economic costs.

Thereafter, Gultinan (1989) put forth second model, which classified Switching Costs into continuity costs, learning costs, and sunk costs. Jones, Mothersbaugh and Beatty (2002) extended the model of Gultinan (1989) by including six lower order factors of Switching Costs. These are Lost Performance Costs, Uncertainty costs, Pre-Switching Costs, Evaluation Costs, Post-switching Cognitive Costs and Setup Costs. The most recent attempt was made by Barroso and Picón (2012) who extended Switching Costs literature by including three new types viz. Customer-related Costs, Firm-related Costs and Industry-related Costs.

Nevertheless, perhaps the most comprehensive typology was provided by Burnham *et al.* (2003), who categorized and validated the concept of Switching Costs into three broad dimensions of Procedural Costs, Financial Costs and Relational Costs. While, the Procedural Costs primarily mean the time and effort spent on evaluation, understanding and adjusting with the functioning of new service provider, the Financial Costs refer to economic losses and expenses incurred while switching service providers. On the other hand, the Relational Costs emphasize on psychological or emotional distress arising out of switching process. The second dimension is more perceptible and economically associated type of Switching Costs, but the first and third dimensions are more sort of psychological nature and thus are often combined together (Aydin, Ozer and Arasil, 2005). These three broad dimensions reflect eight lower order factors of Switching Costs, which are grouped according to their respective dimensions.

- a) Procedural Costs: Economic Risk, Evaluation, learning and Setup
- b) Financial Costs: Benefits loss and Monetary loss
- c) Relational Costs: Loss of identify and Breaking of Bonds

Although the conceptualization of Jones *et al.* (2002) exhibits both financial and procedural types of Switching Costs, it ignores psychological costs (El-Manstrly, 2016). Similarly, the typology of Barroso and Picón (2012) is too broad for consumer-specific study, as it includes firm-related and industry-

related costs. Hence, the researcher adopted the model developed by Burnham et al. (2003) in his study.

2.3. SERVICE RECOVERY

The term 'Service Recovery' refers to the measures taken by service provider to resolve customer grievances regarding perceived service failure (Johnston, 1994), avoid permanent relationship damage and ultimately prevent customer defection (Kandampully, 1998). Service Recovery is often confused with complaint management – the latter which only focuses on addressing complaints. In contrast, Michel (2001) argues that Service Recovery is much more than a mere complaint handling process, wherein the former ensures immediate and proactive efforts to alleviate negative perceptions about service provider and turn dissatisfied ones to satisfied (Gronross, 1998).

In recent years, the importance of Service Recovery has increased substantially as managers have wisely understood the impact of Service Failures. Service Failure not only result in customer defection, but also revenue loss, and damage to brand credibility (Kelly *et al.*, 1993; Vyas and Raitani, 2014; Bougoure, Fazal-E-Hasan, 2016; Russell-Bennett). According to Gallo (2014), the cost of new customer acquisition is anywhere between five to twenty-five times more than the cost of customer retention. Therefore, it is of utmost importance for companies to emphasize on Customer Loyalty. Furthermore, there are several benefits associated with Service Recovery such as increased overall satisfaction, positive word-of-mouth, repurchase intention and loyalty to the firm (Komunda and Osarenkhoe, 2012; Garg, 2013).

2.4. PERCEIVED JUSTICE IN SERVICE RECOVERY AND ITS IMPACT ON SERVICE RECOVERY SATISFACTION

Till date, various authors have examined the impact of Perceived Justice component of Justice theory in Service Recovery context across industries (Oliver and Swan, 1989; Li-hua, 2012; Binh and Vi, 2013; Assefa, 2014;

Mansori *et al.*, 2014). Oliver and Swan (1989) were the first to demonstrate the joint influence of Perceived Justice and Disconfirmation on customer satisfaction. Since then, multiple studies have investigated the impact of Perceived Justice on customer satisfaction after Service Failure and recovery in the retail banks. All these studies found that, Perceived Justice had direct impact on recovery satisfaction and loyalty (Li-hua, 2012; Binh and Vi, 2013; Assefa, 2014; Mansori *et al.*, 2014).

Assefa (2014) examined the effect of Perceived Justice on Recovery Satisfaction and Customer Loyalty. Their study found that all three dimensions i.e. Procedural, Distributive and Interactional Justices had significant influence. Similarly, Binh and Vi (2013) scrutinized the influence of Perceived Justice in Vietnam, by conducting a survey of 215 customers and using Structural Equation Modelling (SEM) for data analysis. But the results of their study showed that, only Distributive Justice had positive impact on recovery satisfaction, and procedural and interactional justice had no impact on Service Recovery Satisfaction. On the other hand, despite using similar research methodology, study of Mansori *et al.* (2014) on Malaysian customers found that, Interactional Justice had significantly more impact on recovery satisfaction than Procedural and Distributive Justice. However, contrasting Binh and Vi (2013) and Mansori *et al.* (2014), an empirical study on Chinese banks revealed that Procedural Justice was the key determinant of recovery satisfaction (Li-hua, 2012).

From the above studies, it can be inferred that either one or all of the three dimensions of Perceived Justice can influence Service Recovery Satisfaction. Thus, it is vital to ascertain, whether which all dimensions of Perceived Justice have direct impact on Service Recovery Satisfaction in Indian Banks? Considering the presented contentions, the researcher developed below four hypotheses for further research:

H1: Perceived Justice have positive relationship with Service Recovery Satisfaction in the Indian Banks

H1a: Procedural Justice have positive relationship with Service Recovery Satisfaction in the Indian Banks.

H1b: Distributive Justice have positive relationship with Service Recovery Satisfaction in the Indian Banks.

H1c: Interactional Justice have positive relationship with Service Recovery Satisfaction in the Indian Banks.

2.5. RELATIONSHIP BETWEEN SERVICE RECOVERY SATISFACTION AND CUSTOMER LOYALTY

Oliver (1997, p.392) defines Customer Loyalty as “A deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing despite situational influences and marketing efforts having the potential to cause switching behavior”.

Indeed, Customer Loyalty is a necessity in today’s highly competitive world and banking sector is no exception. Additionally, the linkages between Service Recovery Satisfaction and Customer Loyalty is well documented. Especially pertaining to service sector industries, the marketing literature is in abundance which accepts logical connection between recovery satisfaction and loyalty (Sousa and Voss, 2009; Marimona, Yayab, and Fac., 2012; Fierro, Polo and Oliván, 2013; Wen-Chin Tsao, 2018; Etemad-Sajadi and Bohrer, 2019).

Even in banking sector, there is common consensus that customers satisfied with Service Recovery will have greater inclination towards behaviors like repurchase and positive word-of-mouth (Mansori *et al.*, 2014; Komunda and Osarenkhoe, 2012). Hence, many authors have affirmed the importance of Service Recovery Satisfaction as one of the primary antecedent to Customer Loyalty (de Matos, Henrique and de Rosa, 2009; de Matos *et al.*, 2013; Petzer, De Meyer-Heydenrych and Svensson, 2017; Chang and Hung, 2018).

Furthermore, the same authors have successfully verified the role of Service Recovery Satisfaction as Mediator between Perceived Justice (all three

individual dimensions) and Customer Loyalty (de Matos *et al.*, 2009; de Matos *et al.*, 2013; Petzer *et al.*, 2017; Chang and Hung, 2018). However, there are some authors who contest the claim of Service Recovery Satisfaction as excellent predictor of Customer Loyalty (Tax, Brown and Chandrashekar, 1998; Assefa, 2014) and their study reveals that Service Recovery Satisfaction has only moderate impact on Customer Loyalty. Similarly, investigation of Garg (2013) on Indian Banks revealed ambiguities about impact of recovery efforts. It is argued customers are sometimes averse to defect to other competitors even in case of dissatisfaction due to perceived risk in consumer-decision making process (Assefa, 2014).

Thus, after comprehending results from the above reviewed articles, it can be inferred that Service Recovery Satisfaction share either strong or moderate bond with Customer Loyalty. Therefore, it is vital to ascertain the level of influence of Service Recovery Satisfaction has on Customer Loyalty in Indian Retail Banking Industry. Hence, the following hypothesis is developed for further investigation:

H2: There is a positive relationship between Service Recovery Satisfaction (as mediator) and Customer Loyalty in the Indian Retail Banking Industry.

2.6. SWITCHING COSTS AND ITS IMPACT ON THE RELATIONSHIP BETWEEN SERVICE RECOVERY SATISFACTION AND CUSTOMER LOYALTY

Switching Costs are an category of switching barriers put up by firms to prevent customer defection (Colgate and Lang, 2001; Chebat, Davidow and Borges, 2011) and are among the factors interfering in the relationship between Service Recovery Satisfaction and Customer Loyalty (de Matos *et al.*, 2013; Tahir *et al.*, 2018). According to Jones, Mothersbaugh and Betty (2002), the main role of Switching Costs, from the perspective of firms, is to imbibe behavior of loyalty in customers.

de Matos *et al.* (2013) and Tahir *et al.* (2018) studied the effect of Switching Costs as moderator and found positive results in retail banks. In terms of

Switching Costs as a moderator, it was revealed that, when the recovery satisfaction is low and the Switching Costs is higher, then loyalty is also higher (due to high Switching Costs and not due to low satisfaction) and vice-versa on the other hand. However, the results of the study by Dagger and David (2012) found evidence of surprisingly negative effect of switching cost (as a moderator). Therefore, it can be inferred that there are mix results when it comes to the role of Switching Costs as Moderator.

Ngo and Pavelkova (2017) took a new approach to examine mediating role of Switching Costs in Vietnam by categorizing Switching Costs into positive and negative one. Negative Switching Costs (NSC) refer to the loss of time and money incurred by customers while switching from one bank to another. And, Positive Switching Costs (PSC) refer to the Switching Costs which prevent customer defection, but ultimately rewards customers for being loyal with them. This loyalty is mainly due to strong interpersonal relationship developed over the time with the bank employees (Ngo and Pavelkova, 2017). The results of this study showed that, while Positive Switching Costs had mediating effects on satisfaction-loyalty relationship, there was no impact of Negative Switching Costs. Thus, it can be said that Switching Costs (as a mediator) has only partial impact on Service Recovery Satisfaction – Customer Loyalty relationship. Furthermore, some studies reveal that the role of Switching Costs as antecedent to loyalty is more prominent (Aydin *et al.*, 2005). The findings of de Matos *et al.* (2013) also confirms that Switching Costs is an antecedent to Customer Loyalty.

On the other hand, there is no consensus on whether all types of Switching Costs have equivalent effect on Customer loyalty or not. For example, El-Manstrly (2016) studied effect of Procedural, Financial and Relational Switching Costs on Customer Loyalty as moderators and found that while Financial and Relational Switching Costs had partial impact on Customer Loyalty, Procedural Switching Costs had statistically no effect. Similarly, Jones and Farquhar (2007) studied the effect of Procedural, Lost Benefits (Financial) and Social (Relational) Switching Costs on Customer Loyalty. Their study included Affective and Calculative Commitments as mediators between

Switching Costs and Loyalty. Subsequently, results revealed that all three types of Switching Costs positively influenced Repurchase Intentions of Customers. Correspondingly, it was found that only Financial Switching Costs are enough to prevent customer defection in the study of Bergel and Brock (2018). Nevertheless, Jones and Farquhar (2007) and de Matos *et al.* (2009), advocate against unreasonably increasing Switching Costs, as it will create a lock-in situation wherein customer may unwillingly remain loyal but also will spread negative word-of-mouth against the service provider.

Thus, based on the above literature review, it can be inferred that, while Switching Costs positively affects Satisfaction-Loyalty relationship, the final impact is more obvious when Switching Costs acts as an Antecedent rather than as mediator or moderator. Also, there may be some difference in impact on Customer Loyalty with respect to the type of Switching Costs. Therefore, the researcher developed the following hypotheses for further research:

H3: Switching Cost as an Antecedent to Customer Loyalty positively impacts the relationship between Service Recovery Satisfaction and Customer Loyalty in the Indian Banks.

H3a: Procedural Switching Costs impacts the relationship between Service Recovery Satisfaction and Customer Loyalty in the Indian Banks.

H3b: Financial Switching Costs impacts the relationship between Service Recovery Satisfaction and Customer Loyalty in the Indian Banks.

H3c: Relational Switching Costs impacts the relationship between Service Recovery Satisfaction and Customer Loyalty in the Indian Banks.

2.7. STUDIES ON SERVICE RECOVERY, SWITCHING COSTS AND CUSTOMER LOYALTY IN THE INDIAN RETAIL BANKS:

In the past years, a few academic studies were carried out to explore the role of Service Recovery and switching barriers in the Indian banking Industry

(Garg, 2013; Gautam, 2013). However, but none of these studies examined the combined effects of Perceived Justice and Switching Costs on Customer Loyalty.

Garg (2013) investigated the phenomenon of Service Recovery Paradox in the Indian Banking Industry by surveying 926 respondents. Although it was evident from the study that, Service Recovery Paradox exists in the Indian Banking Industry, there was no indication that good Service Recovery effort will result in stronger repurchase intention. Rather, the effect remains the same when equated with the situation of no Service Failure. Similarly, Gautam (2013) explored the correlation between Service Recovery evaluation and switching barriers in Indian Banks. While the study provided the evidence of relationship between customer's Service Recovery evaluation and positive switching barriers, no relationship between negative switching barriers and Service Recovery evaluation was found in the study.

However, none of the above studies deliberated the impact of Switching Costs on Customer Loyalty nor assessed the role of Perceived Justice on Service Recovery Evaluation, presenting a gap in the existing literature. Indeed, there is requirement for more academic studies focusing on the Indian context which will ascertain the impact of both Perceived Justice and Switching Costs on loyalty after experiencing Service Failure and Recovery.

2.8. THE CONCEPTUAL FRAMEWORK FOR RESEARCH

Based on the above critical review of theories, and numerous previous academic articles on the research topics, three main hypotheses were developed for further research in this study. A conceptual model was postulated by the researcher is illustrated in Figure 1.

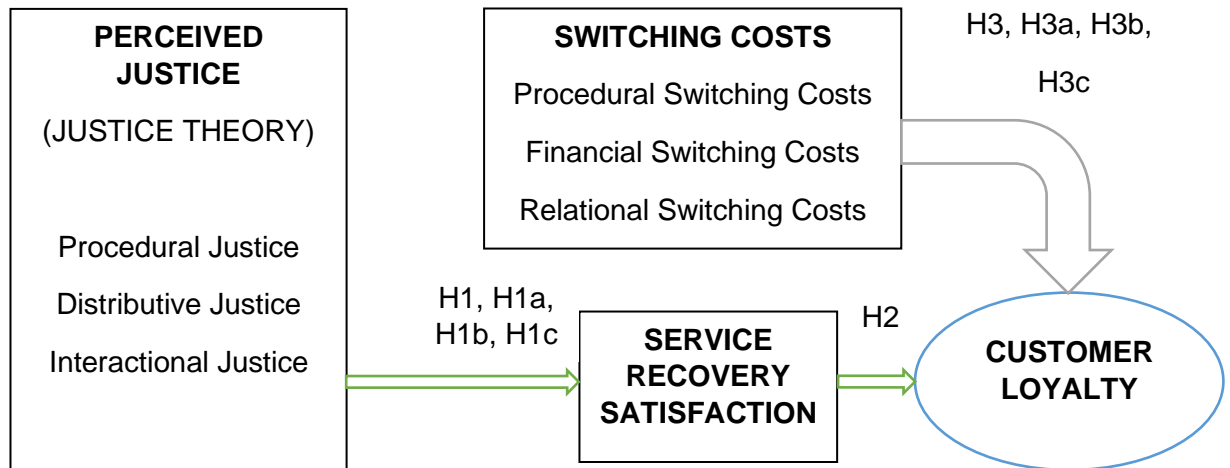


FIGURE 1: CONCEPTUAL FRAMEWORK FOR RESEARCH

In this conceptual model adopted, both Perceived Justice and Switching Costs are the Independent Variables (IV). The only dependent variable in this conceptual model is Customer Loyalty (DV), while Service Recovery Satisfaction will be the mediating variable between Perceived Justice and Customer Loyalty (MV).

2.9. CONCLUSION

This chapter critically reviewed existing literature in the relevant aspects under research. The critical review of relevant literature has not only helped in understanding of the main concepts under research and their relationships with each other. It also helped in understanding the main approaches taken by various authors to study them. The review of articles on Perceived Justice and Switching Costs has substantially reinforced the assumptions about their influence on Customer Loyalty. However, the dearth of academic studies on Service Recovery in the Indian Banking Sector, their limitations and unawareness about the role of Perceived Justice and Switching Cost have apparently made these gaps noticeable. This presents an opportunity for further research and advance the existing literature. Therefore, the researcher seeks to fill these identified gaps by using appropriate methodology and intends to explore their relevance in Indian Banking Sector.

CHAPTER THREE: RESEARCH QUESTIONS, OBJECTIVES AND HYPOTHESES

3.1. RESEARCH QUESTIONS

The broad research question is; “What is the impact of individual dimensions of Perceived Justice and Switching Costs on the Customer Loyalty in Indian Retail Banking Sector in the event of Service Failure and Recovery?”

And, the specific research questions are;

1. Is there any positive connection between the individual dimensions of Perceived Justice and Service Recovery Satisfaction in Indian Retail Banks?
2. What magnitude of impact does the Service Recovery Satisfaction have on Customer Loyalty as a mediator in Indian Retail Banks?
3. To what extent does the Switching Costs directly affect Customer Loyalty after Service Recovery in Indian Retail Banks?

3.2. RESEARCH OBJECTIVES

1. *To determine whether any relationship exists between the three dimensions of Perceived Justice and Service Recovery Satisfaction in Indian Retail Banks in Service Recovery context. And if there is any, then which dimension is most influential.*

From the literature review of past studies (Li-hua, 2012; Binh and Vi, 2013; Assefa, 2014; Mansori *et al.*, 2014), the researcher realized that, there is still no consensus on whether and which dimension of Perceived Justice is the most impactful. Therefore, in order to clarify the ambiguities and confirm its relevance in Indian Banking Sector, the researcher proposed the above objective 1 for further research.

2. *To ascertain the impact of Service Recovery Satisfaction as an antecedent to Customer Loyalty in Indian Retail Banks in Service Recovery context.*

Many authors have recognized the linear relationship between Service Recovery Satisfaction and Customer Loyalty (de Matos *et al.*, 2009; de Matos *et al.*, 2013; Petzer *et al.*, 2017; Chang and Hung, 2018). However, there are few who contest the claim that, it has high impact on Customer Loyalty (Tax *et al.*, 1998; Garg, 2013; Assefa, 2014). Therefore, many bank managers are still perplexed about its significance in Indian Banking Sector. Thus, in order to clearly determine the actual relationship between Service Recovery Satisfaction and Customer Loyalty and explore its implications for Indian bank managers, the author of this study proposes to study the above objective 2.

3. *To investigate the extent of impact of Switching Costs on Customer Loyalty after Service Recovery in Indian Retail Banks*

While few studies were conducted in past on Service Recovery topic in Indian Banking sector (Garg, 2013; Gautam 2013) none of them examined the indirect impact of Switching Costs. Thus, to overcome this loophole and manifest the importance of Switching Costs, the researcher has proposed the above objective 3.

3.3. HYPOTHESES

Hypothesis 1

H0: $\mu \neq 0$: Perceived Justice does not have positive relationship with Service Recovery Satisfaction in the Indian Banks

H1: $\mu = 0$: Perceived Justice have positive relationship with Service Recovery Satisfaction in the Indian Banks

Hypothesis 1a

H0: $\mu \neq 0$: Procedural Justice does not have positive relationship with Service Recovery Satisfaction in the Indian Banks

H1: $\mu = 0$: Procedural Justice have positive relationship with Service Recovery Satisfaction in the Indian Banks

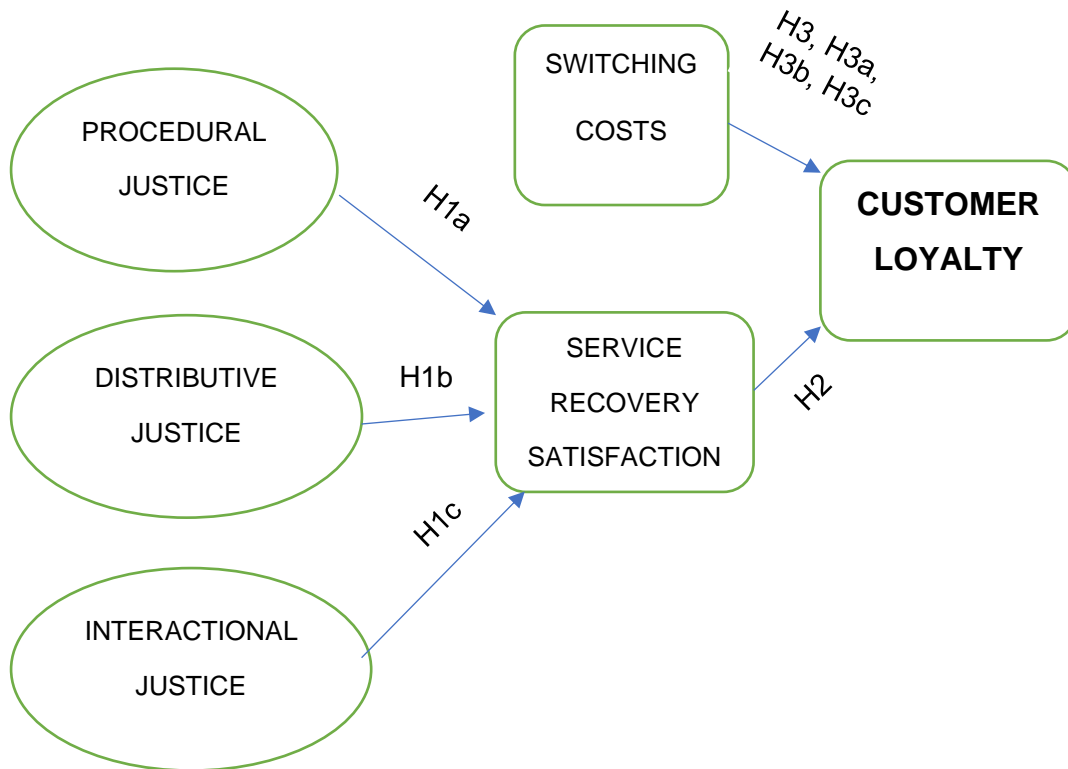


FIGURE 2: HYPOTHESIS MODEL

Hypothesis 1b

H0: $\mu \neq 0$: Distributive Justice does not have positive relationship with Service Recovery Satisfaction in the Indian Banks.

H1: $\mu = 0$: Distributive Justice have positive relationship with Service Recovery Satisfaction in the Indian Banks.

Hypothesis 1c

H0: $\mu \neq 0$: Interactional Justice does not have positive relationship with Service Recovery Satisfaction in the Indian Banks.

H1: $\mu = 0$: Interactional Justice have positive relationship with Service Recovery Satisfaction in the Indian Banks.

Hypothesis 2

H0: $\mu \neq 0$: There is a no positive relationship between Service Recovery Satisfaction (as mediator) and Customer Loyalty in the Indian Retail Banking Industry.

H1: $\mu = 0$: There is a positive relationship between Service Recovery Satisfaction (as mediator) and Customer Loyalty in the Indian Retail Banking Industry.

Hypothesis 3

H0: $\mu \neq 0$: Switching Costs as an Antecedent to Customer Loyalty does not impact the relationship between Service Recovery Satisfaction and Customer Loyalty in the Indian Banks.

H1: $\mu = 0$: Switching Cost as an Antecedent to Customer Loyalty positively impacts the relationship between Service Recovery Satisfaction and Customer Loyalty in the Indian Banks.

Hypothesis 3a

H0: $\mu \neq 0$: Procedural Switching Costs does not impact the relationship between Service Recovery Satisfaction and Customer Loyalty in the Indian Banks.

H1: $\mu = 0$: Procedural Switching Costs impacts the relationship between Service Recovery Satisfaction and Customer Loyalty in the Indian Banks.

Hypothesis 3b

H0: $\mu \neq 0$: Financial Switching Costs does not impact the relationship between Service Recovery Satisfaction and Customer Loyalty in the Indian Banks.

H1: $\mu = 0$: Financial Switching Costs impacts the relationship between Service Recovery Satisfaction and Customer Loyalty in the Indian Banks.

Hypothesis 3c

H0: $\mu \neq 0$: Relational Switching Costs does impact the relationship between Service Recovery Satisfaction and Customer Loyalty in the Indian Banks.

H1: $\mu = 0$: Relational Switching Costs impacts the relationship between Service Recovery Satisfaction and Customer Loyalty in the Indian Banks.

CHAPTER FOUR: RESEARCH METHODOLOGY

4.1. INTRODUCTION

This section will describe the proposed methodology adopted for this study. Based on the Research Onion model developed by Saunders, Lewis and Thornhill (2009) as illustrated in Figure 3, the section encompasses key elements including the research philosophy and design, population, sample size, sampling techniques, data collection & analysis, reliability and limitations.

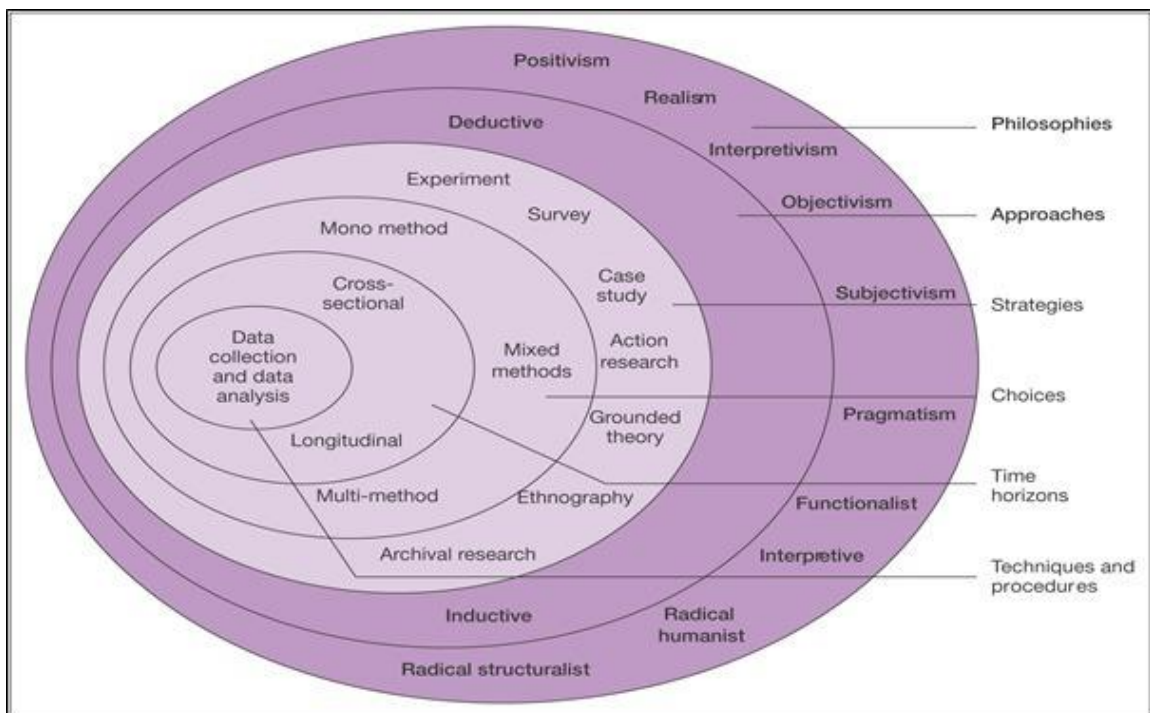


FIGURE 3: “RESEARCH ONION” BY SAUNDERS ET AL. 2009

4.2. RESEARCH PHILOSOPHY

The term ‘Research Philosophy’ refers to the nature of knowledge developed while carrying out research study (Saunders *et al.*, 2009). It is vital for researcher to be conscious of the philosophy as it has profound impact on what they are investigating (Johnson and Clark, 2006). The two primary perspectives concerning the conduct of research study are ontological and epistemological perspective. While the former is concerned with researcher’s view of nature of reality or truth, the latter puts emphasis on what should be or is considered

acceptable knowledge in the field of study (Saunders *et al.*, 2009). The researcher opines that this study will adopt epistemological outlook to accomplish the research objectives outlined. With respect to research philosophy, it would be more suitable to adopt positivism approach. Remenyi *et al.* (1998) described Positivism as a philosophical system which recognizes only verifiable and logical proof. This study intends to gather facts & data required for objectively testing the causal relationships between variables. Also, the focus of study is on generalization and simplifications of phenomenon. Therefore, this research will reflect Positivism stance.

4.3. RESEARCH APPROACH

Every research involves certain level of theory usage, but whether the use of theory in the study explicit or not is dependent on the research design. Hence, it becomes imperative to be clarified about the research approach before starting with actual research. According to Saunders *et al.* (2009) there are two main approach viz. Deductive Approach and Inductive Approach. While Deductive Approach envisages developing hypothesis from existing theories and later testing them, Inductive Approach means collecting data and developing theory based on results.

Considering the nature of the research objectives outlined and addressed in the Chapter 3, this study adopts Deductive Approach (Saunders *et al.*, 2009). This adoption of a Deductive Approach attempts to understand the existing theories, formulate and test the hypotheses developed through collecting and analyzing data and revisit and revise existing theories.

Generally, Deductive Approach is a highly structured approach wherein sufficient size of sample is required to derive conclusions and controls are applied to obtain valid data. According to Robson (2002), there are five key stages involved in a research which adopts a Deductive Approach:

- a) Deducting Hypothesis
- b) Expressing relationship between variables and how they are to be measured
- c) Testing the hypothesis
- d) Analyzing outcome
- e) If required, making modifications in existing literature

Therefore, this study will be progressing according to aforementioned stages.

4.4. RESEARCH DESIGN

After covering two outer layers of the Research Onion, this section of Research Design will uncover next four layers viz. Research Type, Research Strategy, Research Method Choice and Time Horizon.

4.4.1. Research Type

The research design is classified into three types viz. Descriptive, Exploratory and Explanatory (Saunders *et al.*, 2009). While Exploratory study tries to understand what is happening and assess the phenomenon (Robson, 2002), Descriptive study is interested in portraying accurate picture/profile of person, event or situation and explanatory research is concerned with studying a problem by establishing causal relationship between variables.

This study can be considered combination of both **Exploratory and Explanatory research** because it intends to derive valuable insights by investigating the subject and involves establishing casual relationships between the variables.

4.4.2. Research Strategy

According to Saunders *et al.* (2009), there are total seven strategies to conduct a study viz. Experiment, Survey, Case Study, Action Research, Grounded Theory, Ethnography, Archival Research. Even though each strategy can be used for exploratory, descriptive and explanatory research (Yin, 2003), not every strategy can be allocated to both Deductive and Inductive Approach

(Saunders *et al.*, 2009). While some clearly belong to Deductive research, some relate with Inductive research.

In this study, the strategy of conducting **survey** is adopted. Commonly used in business research, this strategy is frequently used to answer exploratory and descriptive questions (Saunders *et al.*, 2009). This strategy is highly feasible to conduct large sample study within short-time span in an economical way. Since, the researcher intends to accomplish this study within few months in an economical way and at the same time reach out to geographically dispersed population, the researcher used self-administered questionnaires to gather responses. Self-administered questionnaires are the questionnaires completed by respondents without any intervention by interviewer. They are mostly distributed using Internet, Post or by hand.

According to Saunders *et al.* (2009), conducting survey is an efficient way of collecting opinions as each participant is asked the same set of questions. Also, opinions can be collected in automated manner without any need of interviewer. Furthermore, self-administered questionnaires allow interested participants to participate in the study at their time of convenience i.e. neither the participant nor the interviewer is required to take out time for participation in the survey.

4.4.3. Method Choice

According to Saunders *et al.* (2009), the study can employ either Multiple Methods or Mono Methods. While Multiple Methods use more than one technique for data collection and analysis, Mono Method use only one procedure. Since, this study uses only surveys for data collection, the discussed research belongs to Mono Method.

In Mono Method, a study can involve either Quantitative Data or Qualitative Data. While Quantitative Methodology refers to data collection and analysis procedure dealing with numerical data, Qualitative Methodology. predominantly

deals with non-numerical data. From previous literature review, it is observed that, the majority of the previous studies on the topic of Service Recovery and Customer Loyalty in Banks adopted Quantitative Methodology (Komunda and Osarenkhoe, 2012; Binh and Vi, 2013; de Matos *et al.*, 2013; Garg, 2013; Petzer *et al.*, 2017; Bergel and Brock, 2018; Tahir *et al.*, 2018). Furthermore, it is argued that Quantitative Methodology facilitates collection of less biased opinions in a scientific way (Wright, 2006).

On the other hand, Qualitative Methodology was discarded for being too time consuming and due to its drawback of obtaining opinions from only limited number of people (Mcleod, 2014). Therefore, after extensive deliberation, the researcher adopted Quantitative methodology.

4.4.4. Time Horizon

Studies are also classified into two types according to their time horizon. While research carried out at one particular time to study a particular phenomenon is called as Cross-sectional study, research which observes same phenomenon (people or event) over the time is called as Longitudinal study. Since, his research attempts to test the hypotheses, and investigate data within a particular time horizon, this study can be classified as cross-sectional research (Bryman, 2006; Saunders *et al.*, 2009).

4.5. INSTRUMENT DESIGN:

This section will lay out how the instrument was developed, and criteria was used for variable selection. The research was survey based because it is mostly commonly used in Cross-sectional studies (Easterby-Smith *et al.*, 2008). The data was gathered by using self-administered questionnaire envisaged of 5 sections.

The first section consisted of the questionnaire **list questions** for details regarding demographic profile of the respondents and **categorical questions**

to inquire about customer's experience of Service Failure and subsequent Service Recovery. The variable of majority of the questions in this section was **Attribute Variable**. Attribute variables collect data about respondents' characteristics such as age, occupation etc. (Dilman, 2007) and used to investigate whether opinions differ according to individual characteristics and to ascertain whether data collected is illustrative of total population.

In the second, third and fourth section, data of opinions and behaviors on research topics was collected and therefore, the nature of questions were **Rating questions** (Saunders *et al.*, 2009). A five-point **Likert scale** ranging from "strongly agree" to "strongly disagree" vis-à-vis Perceived Justice, Service Recovery Satisfaction, Switching Costs, and Customer Loyalty was adopted in the second, third and fourth sections. This section consisted of both **Opinion** and **Behavioral Variables**. While **opinion variables** record data about person's sentiments or whether they find something right or wrong, **behavioral variables** collect data about how individual will react or act in future to given situation (Dilman, 2007).

Furthermore, the questionnaire envisaged following variables:

- a) Independent Variables - Distributive Justice, Procedural Justice, Interactional Justice, Procedural Switching Costs, Financial Switching Costs and Relational Switching Costs
- b) Dependent Variables - Service Recovery Satisfaction, Switching Costs and Customer Loyalty
- c) Categorical Variables - Age Group, Gender, Occupation, Service Failure Type

The last section consisted of one **open ended question**. This question allowed participants to give any other suggestion, feedback or overall view on the circumstances presented. According to Saunders *et al.* (2009, p.375), open questions in Exploratory research record "*what is upper-most in the*

respondent's mind". However, the authors also recommend it to be kept minimum as it is extremely time consuming to code. Thus, this questionnaire included only one open ended question.

For further information about the constructs of the Questionnaire, please refer Table 2, and for information about Questionnaire used for the data collection, please see Appendix B.

TABLE 2: QUESTIONNAIRE CONSTRUCT

Constructs	Sources
Perceived Justice	Petzer et al. (2017), Tax <i>et al.</i> (1998), Garg (2013), and Komunda and Osarenkhoe (2012)
Service Recovery Satisfaction	Binh and Vi (2013) de Matos et al. (2013), Garg (2013), Komunda and Osarenkhoe (2012)
Switching Costs	de Matos et al. (2013) and Bergel and Brock (2018)
Customer Loyalty	Binh and Vi (2013), de Matos et al. (2013), Garg (2013), Bergel and Brock (2018) and Komunda and Osarenkhoe (2012)

4.6. PILOT TEST

In order to ascertain the relevance of the questionnaire to the participant, it was imperative to conduct a mock study. Additionally, it helped in unraveling the blind spots which were unnoticed by the researcher. Furthermore, it helped the researcher in appropriately design the interface of survey instrument prior to the actual deployment for main study. Thus, to achieve a lucid version of

questionnaire, a pilot version of research instrument was tested by collecting responses from 5 individuals.

This pilot test helped in clearing out confusing terms and adding relevant answer choices in the questionnaire. Some of the changes incorporated into the final version of survey instrument were as follows (Appendix A):

- Removed “Retail”
- Added “Temporary Unemployed” in Occupation
- Added “Failure of internet banking or Mobile banking” option in Service Failure question
- Added “Cheque bouncing issues” option in Service Failure question
- Removed “Demat” option in Service Failure question
- Initially, the researcher added clip arts in descriptive questions with intention to make questionnaire more interactive. e.g. in questions on gender, occupation, etc. However, during the pilot test, one participant commented stating that “*Maybe clip arts are making survey too long to load in mobile browser*” which made the researcher to ponder over. Hence, the researcher decided to go ahead with simple questionnaire.

4.7. POPULATION AND SAMPLE SIZE

The researcher intended to imitate the strategy used by Mansori *et al.* (2014) and Tahir *et al.* (2018) in their studies. Therefore, the data was collected from respondents who have at least one account in retail banks in India. Similarly, it was aimed to collect responses from at least 300 customers who have experienced Service Failure and Recovery from their respective banks in the past 3 years.

During the research process, one of the key issues to consider was reach out to the target population. After discussion with the supervisor, accessing

customers through relevant bank branches was deemed to be an appropriate and efficient method. The researcher planned to collect total 300 responses from various bank branches located across the country. According to the official secondary data published, the researcher identified a list of the main banks in India, presented as follows (Reserve Bank of India, 2019):

- 1) State Bank of India
- 2) Bank of India
- 3) Bank of Baroda
- 4) ICICI Bank
- 5) Axis Bank
- 6) HDFC Bank
- 7) Dena Bank
- 8) Punjab National Bank
- 9) Allahabad Bank
- 10) Central Bank of India

At the beginning, great effort and time was taken by the researcher to approach a few branch managers from above banks in India mainly through emails. However, the researcher was successful only in convincing one manager of one SBI branch located in Mumbai for assistance in reaching out to their branch customers for the survey. As addressed previously, this study aimed to obtain geographically diverse opinions on the research topic. Hence, the methodology of collecting sample responses only from customers of one branch located in the Mumbai was found to be insufficient. After exhaustive discussion with the supervisor, it was decided to conduct survey in two ways:

- a) Collecting responses from customers via branch manager, as intended originally
- b) Collecting responses from random customers via social media

4.8. SAMPLING

According to Saunders *et al.* (2009), the choice of sampling technique should not be dependent only on research question and objectives but should also consider feasibility and practicality of data collection.

The researcher gathered opinions from two different sample sets viz. SBI Mumbai branch customers and random sample set. Hence, two duplicate questionnaires were created in Google Forms and separately distributed. One questionnaire was distributed to SBI Branch Manager and another questionnaire was distributed randomly by the researcher.

In both samples, responses were collected using non-probability sampling technique such as convenience sampling and snowball sampling. Firstly, for SBI customers, convenience sampling technique was employed. The branch manager emailed the questionnaire to a total 312 branch customers and responses were then collected from them. Convenience Sampling (also known as Haphazard sampling) is a type of non-probability technique (Saunders *et al.*, 2009).

Secondly, for random participants, the researcher used both convenience sampling and snowball sampling techniques. The online forms were shared publicly using WhatsApp, Facebook and Twitter. The researcher initially started with convenience sampling and had no plans of employing snowball sampling. However, after 1 month of commencement of survey, the researcher was still not able to gather adequate responses. Hence, in order to obtain large sample in as quickest way as possible, the researcher requested his initial contacts and participants to share the questionnaire to their known contacts.

4.9. PRIMARY DATA COLLECTION AND STORAGE

The sources and stages of primary data collection for this academic research, was as follows:

- a) Collected responses from 4 random individuals and one bank staff for **Pilot Study**
- b) Collected responses from SBI Branch Customers and Random Customers for **Main Study**

Storage:

All the primary data collected for this research, was securely stored in Google Drive. Only the researcher had access to the files. And, the data pertaining to the participant's contact details was kept confidential.

4.10. DATA ANALYSIS

Subsequent to data cleaning, the study employed descriptive statistics to analyze demographics and problems faced by the respondents. These descriptive results were obtained from Google Forms as well as through analysis conducted in SPSS software. Later, the study further proceeded for inferential statistics to determine relationship between variables by incorporating the same data analysis technique of Assefa (2014) i.e. by using Structural Equation Modeling (SEM) to test the relationship between variables. For SEM analysis, the researcher used SPSS AMOS software. The results of these analysis will be presented in the following chapter 5.

Although, most researchers use Multiple Regression as a preferred tool for testing the hypotheses, the author of this study chose to opt for other alternative for couple of reasons. Firstly, in this study, relationships are tested between unobserved latent variables such as Service Recovery Satisfaction, Switching Costs, etc. However, according to Ngo and Pavelkova (2017), Multiple Regression is not capable of handling theoretical constructs (Latent Variables). Secondly, simultaneous analysis of all the variables is not possible in Multiple Regression (Fornell, 1984) and must be done separately. These two main features are available in second generation multivariate analysis technique of

SEM. Hence, to overcome the two main drawbacks of Multiple Regression and obtain results with minimal error, SEM was conducted in this study.

4.11. RELIABILITY AND VALIDITY

Firstly, to ensure that the questionnaire is relevant and clear to the respondent, the researcher requested the supervisor to examine it. Additionally, a pilot study was conducted to check the **Content Validity** before data collection.

Also, in order to have a reliable questionnaire i.e. being consistent, this study checked used **internal consistency test** as employed by de Matos *et al.* (2013). This test checked consistency using Cronbach's alpha by correlating responses to every question with each other (Saunders *et al.*, 2009).

Apart from the above-mentioned, this study also conducted Confirmatory Factor Analysis (CFA) to ascertain the Discriminant Validity and Convergent Validity of the indicators. While, Discriminant Validity ensures that results of indicators are not overlapping with each other (Fornell and Larcker, 1981), Convergent Validity guarantees satisfactory interrelation between the constructs. The results of these tests and analysis will be presented in the following chapter 5

4.12. LIMITATIONS

With respect to the limitations of this study, the researcher has identified a few limitations, mostly relating to the methodology adopted. Firstly, the opinion of customers who lack English language skills were not captured as the data was collected only by distributing English-language questionnaire. Also, there is possibility of receiving biased response from some respondents.

Secondly, this research only gathered opinions of customers. Views of bank managers or staff during Service Recovery process were not collected due to

lack of access. It would have been helpful, if the bank managers or staff could also had confirmed the testimony provided by their customers.

Lastly, this study only investigated customers of Retail Banks. Issues pertaining to commercial banks and other Non-Banking Financial Corporations (NBFCs) were not questioned.

4.13. ETHICAL CONSIDERATION

The researcher maintained the privacy and confidentiality of all the respondents during the whole period of research. The participants were never obliged to provide their name, Email ID or any other contact details. Moreover, the researcher applied for ethical approval from college before the commencement of survey and secured it without any issues. Therefore, this study didn't pose any privacy threat to the participants as all ethical standards and protocols were followed.

4.14. CONCLUSION

This chapter identified and thoroughly reviewed the available methodological options for achieving the intended objectives mentioned in Chapter 3. The author of this study not only presented the argument in favor/against the mentioned choices while selecting appropriate methodology, but also made concentrated effort to understand its ethical implications and limitations. Subsequent to data collection, data analysis was carried out and the results for those are presented in the next chapter 5.

CHAPTER FIVE: ANALYSIS AND FINDINGS

5.1. INTRODUCTION

After gathering desired number of survey responses, the researcher proceeded further with data analysis, which is presented in this chapter. Firstly, descriptive analysis was carried out in SPSS 25 to obtain Mean and Standard Deviation statistics. Secondly, Confirmatory Factor Analysis was performed to test the reliability and validity of Constructs and to check fitness of the proposed model. Later, regression test of Structural Model was carried out to test the hypothesized relationship between the latent variables. Therefore, in this section, the results of both Descriptive analysis and Inferential analysis (Regression and Confirmatory Factor Analysis) are presented with detailed description. Furthermore, analysis of additional comments gathered through Question 24 in both the surveys are also presented.

5.2. DESCRIPTIVE OVERVIEW

The profile of participants observed from the responses obtained through survey of SBI Branch Customers and Random respondents are presented in the following sections:

5.2.1. Profile of SBI Mumbai Branch Respondents:

The researcher approached a total 311 SBI Mumbai branch customers, but only 91 customers participated in survey. Therefore, the response rate was 29.2 percent. And, out of 91 SBI respondents, about 51 (56 percent) were female and 40 (44 percent) were male. An overwhelming majority of participants belonged to age group of 18-30 (60.4 percent), followed by 31-40 (22 percent), 41-60 (13.2 percent) and more than 60 representing merely 4.4 percent participants. Considering the Occupation, 60.4 percent were doing service job; 15 percent were business owners; 5.5 percent were engaged in self-employment; housewife represented 6.6 percent, students and retired participants both represented 5.5 percent and finally only 1.1 percent were temporary unemployed.

In response to the survey question of ‘What sort of problem/service failure you faced from the bank?’, the most commonly reported Service Failure was Debit / Credit card issues at 20.9 percent, followed by ATM issues at 19.8 percent, Cheque / Fund bouncing issues at 15.4 percent, Deposits issues at 11 percent, Account and fund transfer issues both at 8.8 percent. Other minor problems reported were Loan issues at 6.6 percent, Internet Banking issues at 3.3 percent, Mutual Fund issues at 2.2 percent, and Mobile Banking issues at 1.1 percent. Participants also reported some unique problems like Account opening and Jewelry Deposit issues both at 1.1 percent.

FIGURE 4: PROBLEMS FACED BY SBI BRANCH RESPONDENTS

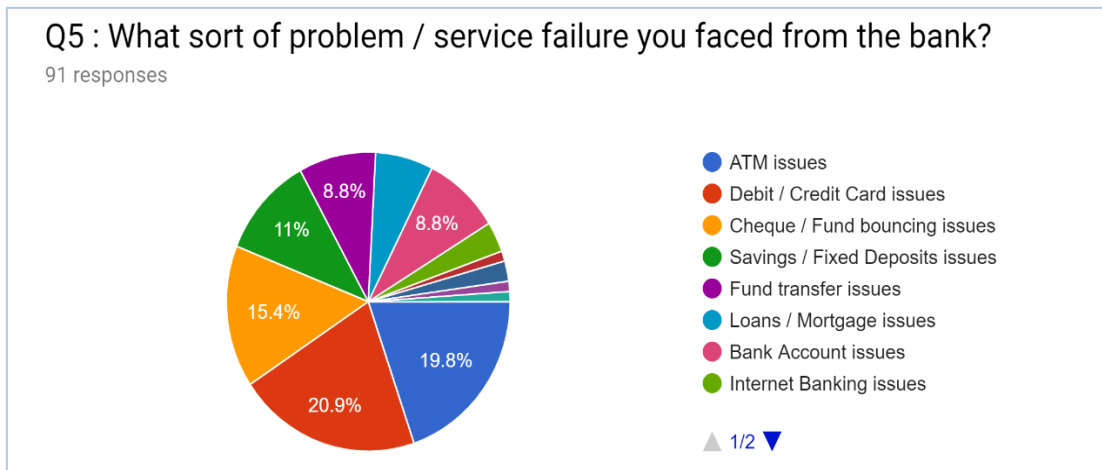


TABLE 3: DESCRIPTIVE STATISTICS OF SBI BRANCH RESPONSES

CONSTRUCTS	SAMPLE (N)	MEAN	STANDARD DEVIATION
<i>PERCEIVED JUSTICE</i>			
Q8PJ	91	2.24	0.96
Q9PJ	91	2.19	1.01
Q10PJ	91	2.35	1.12
Q11IJ	91	2.53	1.10
Q12IJ	91	2.34	1.08
Q13DJ	91	2.40	1.03
Q14DJ	91	2.41	1.04
<i>SERVICE RECOVERY SATISFACTION</i>			

Q15SRS	91	2.37	1.06
Q16SRS	91	2.34	1.01
<i>SWITCHING COSTS</i>			
Q18PSC	91	2.85	1.12
Q19PSC	91	2.70	1.13
Q20FSC	91	2.87	1.14
Q21RSC	91	2.79	1.14
<i>CUSTOMER LOYALTY</i>			
Q22CL	91	2.25	0.96
Q23CL	91	2.44	1.00
Q24CL	91	2.42	1.09

Source: Own Study

The descriptive statistics in the Table 3 demonstrate that, for Perceived Justice constructs, mean is varying between 2.19 and 2.53, indicating minimal sense of justice delivered by the banks after Service Failure. Additionally, values around 2.30 for Service Recovery Satisfaction denotes favorable inclination of respondents towards their current bank. Furthermore, Switching Costs numbers between 2.70 and 2.87 exhibit respondent's perplexity about switching to another bank. On the same lines, respondents voted to stick with their current bank by insignificant margin, as values lie between 2.25 and 2.44.

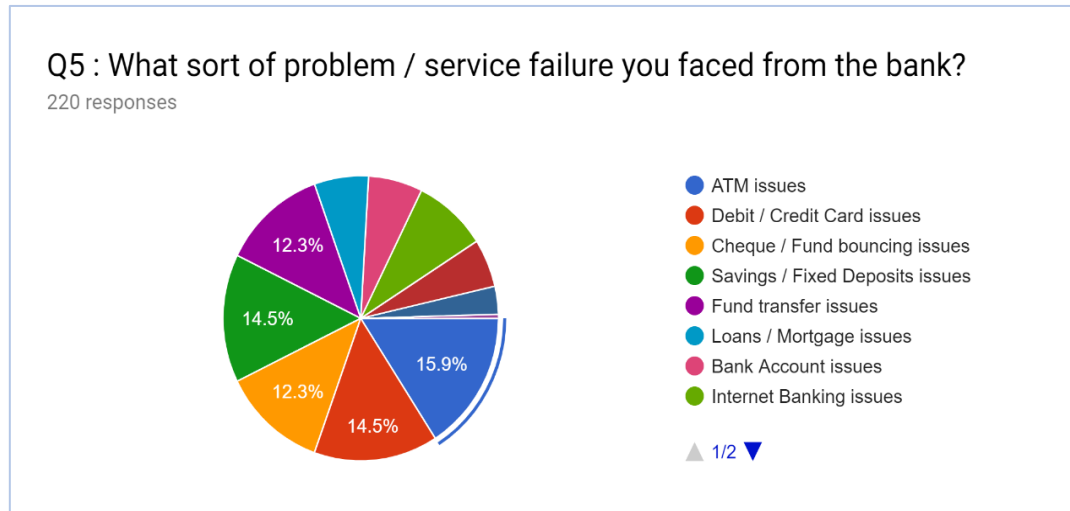
5.2.2. Profile of Random Respondents

In the cohort of 220 random respondents, it is evident that participants are approximately equally divided based on gender, with 52.7 percent being male and 47 percent being female. Similarly, the number of participants from 18-30 age group is observed to be outnumbering all other age groups at 45 percent, followed by 31-40 age category at 26.8 percent, 41-60 at 21.4 percent and more than 60 at 6 percent.

Regarding the type of Service Failure experience by respondents, 15.9 percent reported ATM issues as the most common problem, followed by Card and Deposit issues equally split at 14.5 percent. Similarly, Cheque bouncing, and fund transfers were equally found to be problematic for 12.3 percent participants. Other less commonly observed Service Failures reported were Internet Banking issues at 8.6 percent, Loan and Account issues both at 6.4

percent, mobile banking issues at 5.5 percent and Mutual Fund Issues at 3.2 percent.

FIGURE 5: PROBLEMS FACED BY RANDOM RESPONDENTS



Source: Own Study

TABLE 4: DESCRIPTIVE STATISTICS OF RANDOM RESPONSES

CONSTRUCTS	SAMPLE (N)	MEAN	STANDARD DEVIATION
<i>PERCEIVED JUSTICE</i>			
Q8PJ	219	2.62	1.15
Q9PJ	219	2.52	1.12
Q10PJ	219	2.61	1.11
Q11IJ	219	2.61	1.13
Q12IJ	219	2.50	1.14
Q13DJ	219	2.55	1.06
Q14DJ	219	2.53	1.07
<i>SERVICE RECOVERY SATISFACTION</i>			
Q15SRS	219	2.55	1.10
Q16SRS	219	2.53	1.06
<i>SWITCHING COSTS</i>			
Q18PSC	219	2.81	1.08
Q19PSC	219	2.95	1.08
Q20FSC	219	2.84	1.01
Q21RSC	219	2.92	1.10

<i>CUSTOMER LOYALTY</i>			
Q22CL	219	2.61	0.92
Q23CL	219	2.64	0.96
Q24CL	219	2.64	1.00

Source: Own Study

In similar lines, the descriptive data on the random respondents, reveal that, for Perceived Justice items the mean ranges from 2.50 to 2.62, signifying modest feeling of justice received by respondents. Service Recovery Satisfaction items also present shy results, with values floating around 2.53-2.55. Furthermore, values for Switching Costs hover around 2.81-2.95, indicating neutrality or ambiguity regarding switching decisions. Similarly, decisions pertaining to Customer loyalty also indicate slight inclination towards loyalty with current bank with values constant around 2.60.

5.3. INFERENCE STATISTICS

5.3.1. RELIABILITY AND VALIDITY OF THE CONSTRUCT

In order to conduct reliability and validity testing of the questionnaire items, confirmatory factor analysis (CFA) was performed in SPSS Amos. The three tests conducted are Reliability Testing, test for Convergent Validity and the test for Discriminant Validity. And to check the overall reliability and validity of the constructs, a combined sample of total 311 respondents was used.

Firstly, Reliability of the constructs refers to the degree of stability and consistency of the indicators reflecting a given construct. In most of the literature reviewed, Cronbach's Alpha was used as a measure to ascertain the reliability of the constructs and hence this study also adopts the same. As indicated in table 5, it can be observed that for all constructs (viz. Procedural Justice, Distributive Justice, Interactional Justice, Service Recovery Satisfaction, Financial & Procedural Switching Costs, Relational Switching Costs and Customer Loyalty) the value of Cronbach's Alpha exceeds 0.8. This satisfies minimum recommended criteria of 0.70 as suggested by Cronbach

(1951) and Nunnally and Bernstein (1994). Hence, it is proved reliable for analysis.

Secondly, Convergent Validity is carried out to check that different indicators of a construct are converging (Ngo and Pavelkova, 2017). This ensures that indicators of a construct are inter-related to each other. According to Fornell and Larcker (1981), Convergent Validity can be examined by analyzing Average Variance Extracted (AVE) of constructs. From the data presented in the table 5, the Average Variance Extracted for every construct is exceeding the threshold value of 0.5. Thus, convergent validity of the scale is demonstrated.

TABLE 5: RELIABILITY AND CONVERGENT VALIDITY OF CONSTRUCTS

Constructs	Cronbach's Alpha	AVE
Procedural Justice (PJ)	0.950	0.852
Distributive Justice (DJ)	0.923	0.741
Interactional Justice (IJ)	0.961	0.832
Service Recovery Satisfaction (SRS)	0.911	0.951
Switching Costs (SC)	0.971	0.854
Customer Loyalty (CL)	0.896	0.951

Source: Own Study

TABLE 6: SQUARE CORRELATIONS OF THE CONSTRUCTS (R²)

	PJ	DJ	IJ	SRS	SC	CL
PJ	<u>0.912</u>					
DJ	0.645	<u>0.915</u>				
IJ	0.682	0.499	<u>0.831</u>			
SRS	0.666	0.541	0.576	<u>0.945</u>		
SC	0.656	0.512	0.781	0.521	<u>0.888</u>	
CL	0.647	0.760	0.687	0.645	0.661	<u>0.921</u>

Source: Own Study

Finally, test for Discriminant Validity was checked using similar approach adopted by Fornell and Larcker (1981). Check for Discriminant Validity is done to ensure that all indicators across different constructs are not highly co-related to each other, thereby preventing overlapping of constructs. This examination is done by comparing square root AVE value of each construct with its square correlation with other constructs (Fornell and Larcker, 1981). As shown in Table 6, the square correlation value is less than the square root of AVE value of each construct. Thus, Discriminant Validity was found to be present in all relationships.

From the above illustration of the reported findings, it can be inferred that the constructs adopted in this study are reliable and valid for hypothesis testing. Based on these results, the study proceeded to test the fitness parameters and later test the Structural Model, which are presented in the following sections.

5.3.2. FITNESS OF MODEL PARAMETERS

TABLE 7: MODEL FITNESS SUMMARY

MEASURE	VALUE	THRESHOLD (Hair et al. (2006))
χ^2	622.624	-
DF	282	-
χ^2 / DF	2.208	≤ 5 <i>Permissible</i> ; < 3 <i>Good</i>
GFI	0.9	≥ 0.9
RMSEA	0.044	≤ 0.5 <i>Good</i> ; $0.05-0.10$ <i>Moderate</i> ; > 0.10 <i>Bad</i>
PCLOSE	0.980	> 0.05
CFI	0.944	> 0.95 <i>Great</i> ; > 0.90 <i>Good</i> ; > 0.80 <i>Permissible</i>

Source: Own Study

It is pointless to test the hypotheses, if the sampling data is unable to support the conceptual model. Hence, in order to be certain that the values are under the threshold, the conceptual model was tested using Goodness of Fit

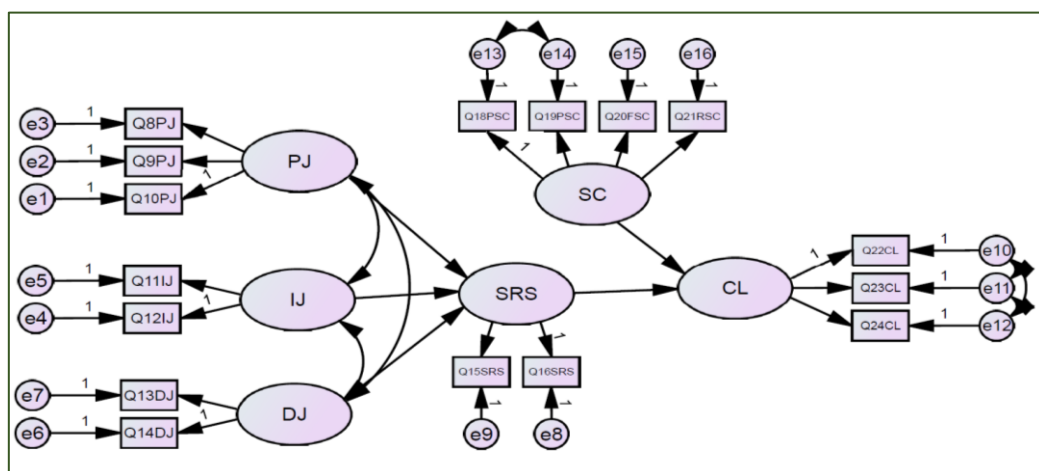
measures. Testing Model using Goodness of Fit measures is also recommended under Confirmatory Factor Analysis.

Since majority of the previous studies employed more than one Goodness of Fit measures to test the model (Binh and Vi; 2013; de Matos *et al.*, 2013; Bergel and Brock, 2018), this study also seeks to adopt the same strategy. Thus, test for both the Absolute and Incremental fitness was conducted in SPSS AMOS while executing analysis. The satisfactory limits for Goodness of Fit measures prescribed by Hair *et al.* (2006) are presented in Table 7.

As shown in Table 7, all the Goodness of Fit indicators were satisfactory. The chi-square is significant: $\chi^2 = 622.624$, the relative chi-square: $\chi^2 / DF = 2.208$ (d.f = 282, $p = 0.00$) is also well under the permissible threshold of 5. In the same way, values of other primary indices such as GFI = 0.9, root mean square error of approximation RMSEA = 0.044, PCLOSE = 0.980 and comparative fit index CFI = 0.944 denote that conventional threshold norms are adhered. In sum, the above fitness parameters indicate that conceptual model is well supported by sample data collected from both the Random retail bank customers of India and SBI Mumbai branch customers.

5.3.3. TEST OF STRUCTURAL MODEL (HYPOTHESIS TESTING)

FIGURE 6: CONCEPTUAL MODEL DESIGNED USING SPSS AMOS 26



Source: Own Study

As graphically represented in Figure 6, the relationships between the latent variables (PJ – SRS, IJ – SRS, DJ – SRS, SRS – CL, and SC – CL) were tested using Structural Equation Modelling (SEM) technique. The results derived from the test are described below in Table 8 and Table 9.

TABLE 8: TEST OF STRUCTURAL MODEL – SBI CUSTOMERS

RELATIONSHIP	ESTIMATE	S. E (β)	C.R	P VALUE	RESULT
SRS <--- PJ	0.223	.164	1.364	.173	X
SRS <--- DJ	1.246	.221	5.642	***	✓
SRS <--- IJ	0.010	.167	.059	.953	X
CL <--- SRS	0.258	.092	2.798	.005	✓
CL <--- SC	0.439	.161	2.734	.006	✓
Q18PSC<---SC	1.000				✓
Q19PSC<---SC	1.148	.211	5.434	***	✓
Q20FSC<---SC	1.677	.305	5.492	***	✓
Q21RSC<---SC	1.710	.311	5.493	***	✓
Q10PJ<---PJ	1.000				✓
Q9PJ<---PJ	.781	.111	7.011	***	✓
Q8PJ<---PJ	.727	.106	6.863	***	✓
Q12IJ<---IJ	1.000				✓
Q11IJ<---IJ	.978	.087	11.246	***	✓
Q14DJ<---DJ	1.000				✓
Q13DJ<---DJ	1.107	.102	10.824	***	✓
Q16SRS<---SRS	1.000				✓
Q15SRS<---SRS	1.029	.087	11.785	***	✓

RELATIONSHIP	ESTIMATE	S. E (β)	C.R	P VALUE	RESULT
Q22CL<---CL	1.000				✓
Q23CL<---CL	1.128	.285	3.956	***	✓
Q24CL<---CL	1.500	.310	4.835	***	✓

Source: Own Study

From the above Table 8, it can be observed that, for the majority of hypothesis under consideration, the relationships were found to be existent. Firstly, significant path was found for the association between Distributive Justice and Service Recovery Satisfaction i.e. H1b ($P = 0.000$, Standardized loading = 1.246 and $\beta = 0.167$). Secondly, it was evident from the Inferential data ($P = 0.000$, Standardized loading = 0.258 and $\beta = 0.161$) that, H2 is also confirmed which signifies substantial dependency of Customer Loyalty on Service Recovery Satisfaction. Similarly, with positive results derived from the test of H3 ($P = 0.006$, Standardized loading = 0.439 and $\beta = 0.161$), H3a ($P = 0.000$, Standardized loading = 1.148 and $\beta = 0.211$), H3b ($P = 0.000$, Standardized loading = 1.677 and $\beta = 0.305$) and H3c ($P = 0.000$, Standardized loading = 1.710 and $\beta = 0.311$), it was evident that higher the Switching Costs, higher will be the Customer Loyalty.

However, there were some exceptions too. Firstly, the proposed hypothesis H1a (the relationship between Procedural Justice and Service Recovery Satisfaction) was proved untrue as $P = 0.173$, Standardized loading = -0.223 and $\beta = 0.164$. Secondly, with $P = 0.953$, Standardized loading = 0.010 and $\beta = 0.167$, failure of H1c demonstrated that there is no effect of Interactional Justice on Service Recovery Satisfaction of SBI Branch customers. These results resonate with the findings of Binh and Vi (2013) and reflects that, only Distributive Justice affects Service Recovery Satisfaction in banks. Overall, it can be inferred that Customer Loyalty in SBI Branch is primarily influenced by Switching Costs rather than by Service Recovery Satisfaction.

TABLE 9: TEST OF STRUCTURAL MODEL – RANDOM CUSTOMERS

RELATIONSHIP	ESTIMATE	S.E. (β)	C.R.	P VALUE	RESULT
SRS<---PJ	.535	.192	2.790	.005	✓
SRS<---DJ	.733	.116	6.322	***	✓
SRS<---IJ	.589	.240	2.458	.014	✓
CL<---SRS	.354	.068	5.161	***	✓
CL<---SC	.466	.125	3.729	***	✓
Q18PSC<---SC	1.000	-	-	-	✓
Q19PSC<---SC	1.110	.195	5.698	***	✓
Q20FSC<---SC	1.405	.241	5.835	***	✓
Q21RSC<---SC	1.470	.252	5.832	***	✓
Q10PJ<---PJ	1.000	-	-	-	✓
Q9PJ<---PJ	.827	.068	12.153	***	✓
Q8PJ<---PJ	.881	.069	12.820	***	✓
Q12IJ<---IJ	1.000	-	-	-	✓
Q11IJ<---IJ	.946	.066	14.348	***	✓
Q14DJ<---DJ	1.000	-	-	-	✓
Q13DJ<---DJ	.867	.050	17.305	***	✓
Q16SRS<---SRS	1.000	-	-	-	✓
Q15SRS<---SRS	1.203	.068	17.757	***	✓
Q22CL<---CL	1.000	-	-	-	✓
Q23CL<---CL	1.054	.188	5.620	***	✓
Q24CL<---CL	.780	.172	4.527	***	✓

Source: Own Study

Unlike the findings of the analysis of SBI Branch respondents, the results of the random sample indicate that the regression test for all hypothesis (H1, H2 and H3) were found to be positive. Firstly, the figures suggest that the Service Recovery Satisfaction is influenced by all three dimensions of Perceived Justice viz. Procedural Justice (P=0.005, Standardized loading= 0.535 and $\beta = 0.192$), Distributive Justice (P=0.000, Standardized loading= 0.733 and $\beta = 0.116$), and Interactional Justice (P=0.014, Standardized loading= 0.589 and $\beta = 0.240$). These regression results are consistent with the revelations of Assefa (2014) which indicated that, all three dimensions of Perceived Justice viz. Procedural Justice, Distributive Justice and Interactional Justice are effective in raising satisfaction levels after recovery. Furthermore, Service Recovery Satisfaction was confirmed as an antecedent of Customer loyalty due to the positive coefficient values (P=0.000, Standardized loading= 0.354 and $\beta = 0.068$). Lastly, Switching Costs was also found to be substantially associated with Customer Loyalty (P=0.000, Standardized loading= 0.466 and $\beta = 0.068$).

Hence, from the above studies it can be concluded that, likewise the findings of SBI Branch responses, the Random respondents also have inclination towards Switching Costs and consider it to be having profound impact on Customer Loyalty in comparison to Service Recovery Satisfaction.

5.4. ANALYSIS OF Q24 RESPONSES:

Since, the items of questionnaire were designed only to gather closed-ended answers, it didn't allowed participants to openly reveal complete details. Therefore, the rationale behind Q24 was to allow participants express opinions which were beyond the scope of the closed-ended questionnaire. Following are some of the feedbacks from respondents of both SBI Branch Survey and Random Survey

5.4.1. Analysis of additional comments from SBI Branch Survey

'It's difficult to decide whether to switch bank or not.'

- (SBI Customer 54, Male and Service Job)

‘It’s very premature to say whether I will continue buying future products and services from my bank. It all depends on my need and overall value proposition rather than my current experience of service issue with the bank.’

■ (SBI Customer 67, Female and Service Job)

From the total 91 responses collected from SBI branch customers, 5 answers were obtained in responding to the survey question 24. The above are two selected comments, and from those it can be inferred that some of the customers might get perplexed about switching bank irrespective of their Service Recovery experience with present bank. Furthermore, it implies that a customer can continue purchasing products/services from the same bank even after poor Service Recovery if the value proposition is comparatively better. Thus, the experience with past Service Failure/Recovery might not have due relevance during future purchase decisions of Indian customers.

5.4.2. Analysis of Q24 comments from Random Responses:

‘This was my experience with public banks not private’

■ (Random Customer 33, Female and Service Job)

‘Even though I am not satisfied with my current bank, however I can’t trust other banks too. I think ... all banks are the same!’

■ (Random Customer 118, Male and Business Owner)

‘Overall value for money of the banking services in India had always been lowest from customer’s point of view, compared to global standards, owing to deeply creeping over complacency and strong employee union culture’

■ (Random Customer 136, Male and Business Owner)

In the cohort of 220 responses, 18 answers were obtained in responding to Question 24. Above 3 are some of the selected comments. From the above comments it can be observed that, rather than identifying exact reason behind their satisfaction/dissatisfaction or loyalty/disloyalty with banks, respondents have instead opined their general dissatisfaction with Indian Banking System.

Hence, the researcher is unable to derive any conclusive insights from the comments in Random Survey.

5.5. CONCLUSION

This chapter exhaustively reviewed the findings obtained from results. Firstly, the examination of descriptive statistics revealed that, the respondents from both samples rated 'ATM' and 'Debit/Credit card' issues as the two most irritating service problems faced by them. This is in agreement with the reports of Reserve Bank of India (2018). Therefore, there is a serious need for overhaul of ATM and Card services in India.

Secondly, results of Structural Equation Modelling (SEM) revealed that, while good Service Recovery efforts undertaken by banks are unfailingly appreciated, low Switching Costs can substantially undermine it and ultimately lead to customer defection. This signifies need for substantial mobilization of bank resources in order to create high switching barriers.

Lastly, based on the qualitative observations from Question 24, it was observed that customers seldom make decisions about switching banks without comprehending the actual value proposition of other banks. Also, displeasure with respect to overall Indian banking sector was evident from the feedback. Therefore, bank strategists can take note out of this feedback and channelize their resources to roll out lucrative offerings for customers.

However, to understand the severity of this issue, a comprehensive debate is needed. Therefore, based on the similar or differentiating observations, managerial implications for Indian Banks will be deliberated in the next chapter after comparing them with the findings of past literature.

CHAPTER SIX: DISCUSSION

6.1. INTRODUCTION

The purpose of this chapter is to review the findings obtained through Self-Administered Questionnaires and discuss the results which emerged from the Structural Equation Modelling in light of existing literature on the pertinent areas. By exploring the opinions of Indian Retail Banking customers, the general conversation about Service Recovery and Switching Costs is now apparent. This section will present the discourse around Service Recovery topic, with the aim of addressing the objectives of this investigation.

6.2. DISCUSSION PERTAINING TO RESEARCH OBJECTIVE 1:

Research Objective 1

<i>To determine whether any <u>relationship</u> exists between the three dimensions of perceived justice and Service Recovery satisfaction in Indian Retail Banks in Service Recovery context. And if there is any, then <u>which dimension</u> is the most influential.</i>
--

Firstly, considering the findings of SBI Branch survey, it is confirmed that Perceived Justice is positively associated with Service Recovery. However, it is evident that only Distributive Justice dimension of Perceived Justice is enough to convince customers that their complaint has been redressed. Compared to Distributive Justice, Procedural Justice and Interactional Justice have insignificant effect on customer satisfaction. This implies that SBI Branch customers view receiving right, fast and fair compensation for their service problem to be of utmost importance while seeking complaint resolution. This is in line with findings of Binh and Vi (2013) which suggested that, customers were satisfied with Service Recovery when they experience higher levels of Distributive Justice. Furthermore, this indicates that, while banks are nowadays much focused on enhancing their employee's personal interaction with customers by emphasizing on elements such as politeness, empathy,

manners, etc., these efforts (mostly referring to Interactional Justice) may not help in swaying customer's opinion towards satisfaction/dissatisfaction as argued by a past few researchers (Tax *et al.*, 1998; Assefa, 2014; Mansori *et al.*, 2014).

On the other hand, the empirical results from the responses of Random customers exhibited that all three dimensions (Procedural Justice, Distributive Justice and Interactional Justice) of Perceived Justice exerted unequivocal influence on customer Service Recovery Satisfaction. This is similar to the findings of Assefa (2014), which reported that resultant Service Recovery Satisfaction is a product of combined effect of all three dimensions of Perceived Justice. Amongst the three, Distributive Justice (Standardized loading = 0.733) appears to have more pronounced influence over Service Recovery Satisfaction, followed by Interactional Justice (Standardized loading = 0.589) and Procedural Justice (Standardized loading = 0.535) in this investigation. This implies that, in the banking industry restoring long-term relationship with existing affected customers can be achieved through satisfactory Service Recovery. And this effective recovery mechanism can be brought up by concentrating all three dimensions of Perceived Justice: 1) Reasonable and Fair compensation (DJ), 2) Empathetic communication with Customers (IJ) and 3) Clear and easily comprehensible procedures for Service Recovery (PJ).

Again, coming back to the question of dissimilarity between the findings of the two samples. While the respondents of Random survey valued all three dimensions of Perceived Justice for Service Recovery Satisfaction, the respondents of SBI branch survey considered only Distributive Justice to be paramount. There are two probable explanations for this discrepancy. Firstly, it is plausible that, SBI Mumbai branch may already have simplified procedures for complaint filing and deployed sophisticated redressal system. At the same time, employees of SBI branch may have been taking efforts for friendly interactions with their customers ever since they are providing service to them. Therefore, the customers of SBI did not had any strong urge for seeking

Procedural Justice and Interactional Justice for the problem faced by them. Contrariwise, it is also possible that, most of the SBI branch respondents may not had faced problem which needed extensive complaint filing process or interaction with customer service representatives, for instance, when encountering problems such as non-functional ATMs. In this case, a customer can simply visit another ATM in the adjacent neighborhood or visit the nearest branch. There is seldom any need of complaint filing or exhaustively dealing with the bank staff, thus rendering Procedural and Interactional Justices to be irrelevant under such circumstances.

6.3. DISCUSSION PERTAINING TO RESEARCH OBJECTIVE 2:

Research Objective 2
<i>To ascertain the impact of Service Recovery Satisfaction on Customer Loyalty in Indian Retail Banks in service recovery context</i>

Indeed, this study finds that Service Recovery Satisfaction affects Customer Loyalty in Indian Retail Banks after Service Failure and Recovery. This is an incontrovertible finding from the data collected from both surveys (SBI Branch and Random) as affirmative relationship was found to be in existent between Service Recovery Satisfaction and Customer Loyalty after the data analysis ($P = 0.005$ in SBI Branch survey and $P = 0.000$ in Random Survey). This finding is in agreement with findings of most of the prior studies carried out in countries other than India (Li-hua., 2012; Binh and Vi, 2013; Mansori *et al.*, 2014).

On the other hand, the finding of this study reverberates the significance of Service Recovery Satisfaction as a vital link between Perceived Justice and Customer Loyalty. These mediating results of Service Recovery Satisfaction are similar to the outcomes of Chang and Hung (2018) and Petzer *et al.* (2017). In sum, the proposition that Service Recovery Satisfaction is one of the

necessary components to achieve customer Loyalty is proven through the findings of this study.

However, this is in contrast with the findings of Garg (2013), who carried out similar investigation in Indian Banking Industry. Therein, it was inconclusive to determine whether good service recovery effort will result in stronger repurchase intention. Instead the effect remained the same when equated with the situation of no Service Failure, manifesting ambiguities in the findings of Garg (2013). Assefa (2014) also affirms similar results in Ethiopia, which reveals that the extent of impact on Customer Loyalty is moderately strong. And, the probable justification for this can be the associated risk during consumer decision making process.

6.4. DISCUSSION PERTAINING TO RESEARCH OBJECTIVE 3:

Research Objective 3
<i>To investigate the extent of impact of Switching Costs on Customer Loyalty after Service Recovery in Indian Retail Banks</i>

Past research has supported the assumption that Customer Loyalty is significantly influenced by Service Recovery Satisfaction (Li-hua., 2012; Binh and Vi, 2013; Mansori *et al.*, 2014; Petzer *et al.*, 2017; Chang and Hung, 2018). However, a satisfied customer cannot guarantee loyalty with his/her existing bank. In fact, even a dissatisfied customer can continue their relationship with their present bank (Aydin *et al.*, 2005; Ngo and Pavelkova, 2017; Tahir *et al.*, 2018).

Among the various factors interfering the relationship between Service Recovery Satisfaction and Customer Loyalty in Retail Banks, Switching Costs has received the most attention (de Matos *et al.*, 2013). Hence, this study

adopted research model which also envisaged Switching Costs as an antecedent of Customer Loyalty. Furthermore, after discovering the variations within the Switching Costs such as Procedural Switching Costs (PSC), Financial Switching Costs (FSC) and Relational Switching Costs (RSC), it became even more important to delve into and determine which Switching Costs is most responsible for encouraging dissatisfied customers to stay with their banks.

Using this approach, the current study examined how Switching Costs affect Customer Loyalty in Indian Banking Sector after Service Recovery. Subsequently, the results revealed that Switching Costs have substantial influence during overall Service Recovery process and they have a positive effect on Customer Loyalty as an antecedent. This is consistent with the findings of Aydin *et al.* (2005). In other words, higher the Switching Costs for Customers, higher will be a tendency to keep their accounts open in the bank and maybe continue purchase more products and services in the future.

In terms of the type of Switching Costs being most influential, which can also be considered as another major contribution of this study, the results from both the surveys (SBI Branch and Random) suggested that, Customers were mostly blocked by high Relational Switching Costs (RSC) to change their banks, followed by Financial Switching Costs (FSC) and Procedural Switching Costs (PSC) respectively. This is consistent with the results of Ngo and Pavelkova (2017), which posited that mediating effect of 'Positive Switching Costs' such as strong customer-employee bond guarantees loyalty of customers with their existing bank. This implies that, Indian customers value the personalized relationship developed with their bank staff and tend to emotionally nurture them over the years. In addition, it can also be inferred that, strong employee-customer engagement culture, present since the inception of a new branch, can act as a deterrent against flight of customers to other banks in the event of Service Failure.

6.5. CONCLUSION

This chapter critically evaluated the findings of this study in the light of previous research. By linking back to the research base, similar and contrasting evidences were documented. Besides, for the latter (i.e. contrasting results) some probable explanations were provided. Thus, insightful and practical implications have been emerged out of these arguments.

Although, it is now obvious that all the postulated Independent Variables (viz. Perceived Justice, Service Recovery Satisfaction and Switching Costs) had direct or indirect effect on Customer Loyalty. However, there was one lingering question which remained unanswered. It is still unknown whether 'how' and 'why' an independent variable affects Customer Loyalty. For instance, When a participant identified 'Relational Switching Costs' as primary switching obstacle, they were not provided with option to give explanation for the same. Therefore, future researchers can employ both Critical Incident Technique (CIT) and Quantitative questionnaires as done by Bergel and Brock (2018) to extensively inquire customers about their problem. With the help of CIT, academic researcher could gauge the severity of problem.

CHAPTER SEVEN: CONCLUSION AND RECOMMENDATIONS

7.1. INTRODUCTION:

This chapter will firstly revisit the background of this study. Secondly, the inferences derived from the findings and discussion on the topics under research will be presented. Thirdly, contributions and some practical implications for Indian Banks will be discussed, followed by recommendations for bank managers. Lastly, the chapter will explore if there is any room to extend the scope of research to other areas or to overcome the limitations of the current research.

7.2. CONCLUSION:

As outlined in the Chapter 1, in recent years complaints against banks have dramatically risen. At the same time, free market regulatory approach adopted by the Indian Government, has led to hyper competition in the Indian Retail banking sector. Thus, retaining customers has become an arduous task for Indian Banks. Furthermore, increasing public awareness about new payment banks and their value proposition in comparison to traditional banks, has put the latter at a disadvantage. On the other hand, proposed measures such as Account Number Portability will empower customers in future to have smooth transition from one bank to another by lowering Procedural Switching Costs. Hence, it is now vital for Indian banks to realize that lingering service issues and other violation of consumer rights can lead to flight of customers to other banks. Although Service Failures are inevitable, satisfactory recovery measures can persuade customers to stay loyal to their existing banks.

Thus, this research was conducted to understand how Service Recovery measures can prevent customer defection after Service Failure and whether Switching Costs have any role in altering the net effect of Service Recovery Satisfaction on Customer Loyalty. To achieve these objectives, this study embarked upon investigation by reviewing existing academic articles on the concerned topic. Subsequently, three specific research questions were identified for further investigation based on the gaps observed in literature

review. By integrating two branches of literary compositions, Justice theory and typologies of Switching Costs, the author was able to develop a comprehensive model for research.

After receiving adequate sample responses from Indian Customers, descriptive examination was carried out. First and foremost, the results of descriptive study converge with the findings of “The Trend and Progress of Banking in India 2017-2018” report by Reserve Bank of India (2018) which posited that, most of the Indian Customers are bothered by Debit and Credit card issues. During this survey, most participants also reported Debit/Credit card issues when inquired about the frequent problems they faced from their service provider.

Subsequent to detailed examination of conceptual model using Structural Equation Modelling (SEM) technique, most of the hypotheses were proved valid. Following are some of the conclusions emerging from the inferential results:

Conclusion pertaining to Research Question 1:

Is there any positive connection between the individual dimensions of Perceived Justice and Service Recovery Satisfaction in Indian Retail Banks?

Indeed, the findings of this research confirms the universally supported assumption that, Perceived Justice component of Justice theory is significantly relevant to Service Recovery context. Amongst the three dimensions of Perceived Justice, only one dimension (Distributive Justice) was found to be possessing ability to inculcate a sense of justice and satisfaction in the minds of Indian bank customers after Service Failure. Hence, banks should mobilize resources to augment existing capacity, draft customer-centric policies and offer proportionate compensation in order to assuage disenchanting customers.

Conclusion pertaining to Research Question 2:

What magnitude of impact does the Service Recovery Satisfaction have on Customer Loyalty as a mediator in Indian Retail Banks?

This study also reaffirms the assumption that there is an affirmative affiliation between Service Recovery Satisfaction and Customer Loyalty in Indian Banks. The regression results of this study resonate with findings of past literature and reveal that, Customer Loyalty is linearly related with Service Recovery Satisfaction. That means, high or medium levels of recovery will result in proportionate levels of Customer Loyalty with existing banks. Therefore, coming back to the research question about the magnitude of impact of Service Recovery Satisfaction on customer retention, the answer is inarguably dependent on the banks's Service Recovery efforts and their ability to appease affected customers.

Conclusion pertaining to Research Question 3:

To what extent does the Switching Costs directly affect Customer Loyalty after Service Recovery in Indian Retail Banks?

Undoubtedly, Switching Costs eclipse Service Recovery Satisfaction when it comes to the situation of Service Failure. This is the most important finding of this study which demonstrate that, whether satisfied or dissatisfied, a customer will always be forced to retain their existing bank account if there exist detrimental costs for switching. Furthermore, it can be implied that high Switching Costs may also derail the phenomenon of 'Service Recovery Paradox' in certain circumstances. This especially plausible when there is high Relational Switching Costs such as fear of losing relationship developed over the years with the employees of existing bank. Therefore, these results arguably invite attention from stakeholders such as Banks, Consumer protection bodies and Industry associations such as Indian Banking Association (IBA).

In sum, concentrated effort by banks, encompassing features such as high Switching Costs and effective Service Recovery measures can deliver above-expected customer retention figures. Which can be demonstrated by, offering proportionate and dignified compensation (Distributive Justice) and sympathetically nurtured relationship between the bank staff and customers (Relational Switching Costs).

7.3. RECOMMENDATIONS FOR MANAGERS

After a comprehensive investigation on the topic of Service Recovery in Indian Context, several insights have been emerged. Apart from contribution to existing literature, this investigation also propounds some discerning implications and recommendations for bank managers in India.

Firstly, in order to enhance and smoothen the overall procedural formalities for consumer redressal process, frontline employees can be delegated with powers to effectively oversee customer complaints. Front line employees (e.g. cashiers) are easy to access and customers can voice their complaints with minimum effort. By empowering staff to resolve customer complaints on the spot and encouraging participation of frontline staff in problem solving process, banks can expedite the complaint redressal process and make it less bureaucratic. Ultimately, customer can experience heightened sense of Procedural Justice.

Secondly, to make Interactional Justice seemingly less perfunctory for customers, bank management can persuade bottom staff to be more empathetic towards their clients. Seldom banks are proactive in realizing the emerging gaps between customer expectations and recovery performance, due to lack of communication between staff and customers. Thus, it is imperative for banks to invest in training and development programs to inculcate an approach of “Customer is the King” in their work culture. This will result in employees to be more humane than being mere robotic line workers.

Thirdly, sometimes a dissatisfied customer refrains from filing a complaint and prefers to tolerate minor service problems. However, if banks gracefully welcome complaints from dissatisfied customers, it will help the bank managers in comprehending more about consumer decision making process in the recovery context. Later, from these learnings, managers can tweak their work process for a better.

Lastly, based on the most important inference derived from the study i.e. Switching Costs are more influential than Service Recovery Satisfaction, bank

managers can engineer a 'lock in situation' wherein banks can administer high Switching Costs to prevent customer defection, which are caused by detrimental fallout of Service Failures. Even though, it cannot be guaranteed that the customers will refrain from switching, it is possible to retain them in the case of minor Service Failures. However, this measure must be executed with extreme caution to avoid unnecessary repercussions. For example, customers may spread negative word-of-mouth while staying loyal to their existing banks. Moreover, this strategy must not be devised to replace the existing Service Recovery programs of banks, as both can go hand-in-hand and implemented together.

7.4. RECOMMENDATIONS FOR FURTHER RESEARCH

Although, this study made several noteworthy contributions to the existing literature pertaining to Service Recovery in India, there are still some lingering gaps which may require further elucidation.

Firstly, in this study, information was gathered only from single source i.e. customers. It would be instrumental, if the future researchers are able to amass opinions from both managers/staff and customers. By including perspectives of bank employees, probable blindspots by customers can be identified. Besides, it will help in distinguishing between genuine and spurious complaints by customers.

Secondly, prospective researchers can make an extra effort to investigate the probable divergence in opinions with respect to gender, occupation, generation, etc. It is possible that, the researcher may receive two contrasting opinions from 'Baby Boomers' and 'Millennials' in his/her/their study.

Thirdly, as this research exclusively focused on customers of Retail Banks in India, customers of other banking institutions were left out. Therefore, there is scope for further extending this research to include clients of Commercial Banks, customers of Credit Unions and newly emerged payment and postal banks.

Fourthly, from Question 24 responses, it was evident that Value Proposition of existing bank can also help in mitigating negative feelings arising out of the service problem encountered by customers and ultimately prevent customer defection. Therefore, the next research can be carried out to ascertain the impact of Value Proposition on Customer Loyalty in case of Service Failures and Recovery.

Another opportunity is to gauge loyalty based on the type of problem faced. Sometimes minor Service Failure may not result in customer defection, but major problem probably would. Hence, it cannot be ruled out to obtain dissimilar results from the same hypothesis in a proposed model for different types of Service Failures.

Lastly, as earlier stated in Chapter 6, quantitative nature of this study limits the generalizability of these results. Hence, it would be better if the future researchers could also incorporate qualitative investigation in their study. By embracing mix methodology in the research inquiry, investigators can secure diverse viewpoints and in-depth knowledge on the topic. Also, they can discover the gist of the argument using Critical Incident Technique (CIT).

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APPENDIX

INTERNET MEDIATED QUESTIONNAIRE (GOOGLE FORM)

Effect of the Service Failure and Switching Costs on Customer Loyalty in Indian Banks

Dear Participants,

My name is Shubham Dhakate, a master student in International Business from the National College of Ireland. Along with Dr. Yanyi Wang from the National College of Ireland, we are conducting research regarding the effect of service failure and switching costs on customer loyalty in the Indian banks.

In this survey, you would have to recall any experience of service failure from your current or previous bank and comment on how the complaint was resolved. Only those who have experienced service failure in past 3 years can participate. It would take about 5-8 minutes to complete the survey. All participation is anonymous, and the responses will be kept highly confidential. And participants are free to withdraw at any stage during the survey. It would be great if you agree to participate in this survey and contribute to our research.

* Required



Section A - Introduction

1. Q1 : Your age *

Mark only one oval.

- 18 - 30
- 31-40
- 41-60
- More than 60

2. Q2 : Gender *

Mark only one oval.

- Male
- Female
- Other

3. Q3 : Occupation *

Mark only one oval.

- Service
- Business
- Self - Employed
- Student
- Housewife
- Retired
- Temporary Unemployed
- Other: _____

4. Q4 : For how long have you have been customer for this Bank? *

Mark only one oval.

- Less than a year
- 1 - 2 years
- More than 2 year

5. Q5 : What sort of problem / service failure you faced from the bank? *

Mark only one oval.

- ATM issues
- Debit / Credit Card issues
- Cheque / Fund bouncing issues
- Savings / Fixed Deposits issues
- Fund transfer issues
- Loans / Mortgage issues
- Bank Account issues
- Internet Banking issues
- Mobile Banking issues
- Mutual Fund issues
- Other: _____

6. Q6 : Did you lodge complaint with your bank?

Mark only one oval.

Yes

No

7. Q7 : Was the problem solved?

Mark only one oval.

Yes

No

Section B- Service Failure and Service Recovery

Please indicate the appropriate response from strongly agree to strongly disagree on the scale of 1 to 5 where

1 : Strongly Agree

2 : Agree

3 : Neutral

4 : Disagree

5 : Strongly Disagree

8. Q8 : It was easy to lodge complaint and I had opportunities to express my views on the problem *

Mark only one oval.

1 2 3 4 5

Strongly Agree Strongly Disagree

9. Q9 : I was given reasonable account as to why the original problem occurred *

Mark only one oval.

1 2 3 4 5

Strongly Agree Strongly Disagree

10. Q10 : The bank regularly updated me on the complaint status *

Mark only one oval.

1 2 3 4 5

Strongly Agree Strongly Disagree

11. Q11 : The bank employees showed real concern and were interested in solving my problem *

Mark only one oval.

1 2 3 4 5

Strongly Agree Strongly Disagree

12. Q12 : The bank responded timely and worked hard as could be expected to resolve my problem *

Mark only one oval.

1 2 3 4 5

Strongly Agree Strongly Disagree

13. Q13 : Given the time and effort put in the compliant, the outcome I received was positive *

Mark only one oval.

	1	2	3	4	5	
Strongly Agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Disagree

14. Q14 : Given the inconvenience caused by problem, the solution / compensation I received was fair and right *

Mark only one oval.

	1	2	3	4	5	
Strongly Agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Disagree

15. Q15 : I am satisfied with how my bank handled the most recent banking problem *

Mark only one oval.

	1	2	3	4	5	
Strongly Agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Disagree

16. Q16 : I am now overall satisfied with this bank *

Mark only one oval.

	1	2	3	4	5	
Strongly Agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Disagree

Section C- Switching Costs

Please indicate the appropriate response from strongly agree to strongly disagree on the scale of 1 to 5 where

- 1 : Strongly Agree
- 2 : Agree
- 3 : Neutral
- 4 : Disagree
- 5 : Strongly Disagree

17. Q17 : I believe that after experiencing the service failure and recovery, it would be better to change the bank *

Mark only one oval.

	1	2	3	4	5	
Strongly Agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Disagree

18. Q18 : The services that are currently provided by my bank cannot be easily replaced by other banks *

Mark only one oval.

	1	2	3	4	5	
Strongly Agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Disagree

19. Q19 : I believe that in case I switched to another bank, it would be difficult to get used to or to adapt to the services provided by another bank *

Mark only one oval.

	1	2	3	4	5	
Strongly Agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Disagree

20. Q20 : I believe, changing bank would require a lot of time, money and effort *

Mark only one oval.

	1	2	3	4	5	
Strongly Agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Disagree

21. Q21 : If I switched the service provider, I might lose the relationship that I have developed with the employees of my current bank *

Mark only one oval.

	1	2	3	4	5	
Strongly Agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Disagree

Section D- Customer Loyalty

Please indicate the appropriate response from strongly agree to strongly disagree on the scale of 1 to 5 where

- 1 : Strongly Agree
- 2 : Agree
- 3 : Neutral
- 4 : Disagree
- 5 : Strongly Disagree

22. Q22 : I intend to continue using my bank after the service failure and recovery *

Mark only one oval.

	1	2	3	4	5	
Strongly Agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Disagree

23. Q23 : I would highly recommend my bank to other people *

Mark only one oval.

	1	2	3	4	5	
Strongly Agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Disagree

24. Q24 : If I am looking for any additional banking products / services, I would prefer to purchase them from my current bank in the future *

Mark only one oval.

	1	2	3	4	5	
Strongly Agree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Strongly Disagree

Section E

25. Any additional information you wish to share?

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