Service Failure, Recovery and Recovery Outcomes in the Ghanaian Banking Industry

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Abstract

This research was conducted using a sample of 135 customers of banks in Ghana who have experienced service failure and complained about the failure, to assess the effects of service recovery on recovery outcomes. The study used the purposive sampling technique to select the customers for the survey

The findings of this study indicate that customers are far from satisfied with the recovery measures that are currently being implemented by their banks. This is an indication that Ghanaian banks still have a lot to do to recover effectively from service failure, which is inevitable in their business transactions.

Keywords: Service failure, recovery outcomes, service recovery.

1. Introduction

Records obtained from the Central Bank (Bank of Ghana) indicate that there are twenty-seven (27) commercial banks in Ghana at the moment (Bank of Ghana, 2011). Aside these banks, there are as well, over one hundred and thirty-five (135) rural and community banks and nineteen (19) savings and loans companies that have been undertaking many of the traditional functions of commercial banks (Bank of Ghana, 2011).

The relatively high number of commercial banks and other non-bank financial institutions – who are essentially rendering many of the traditional banking services to their clients – has resulted in increased competition within the banking industry Hinson, Owusu-Frimpong and Dasah (2009). Customers are more likely to be retained when they are satisfied with the service they receive from their banks. Like all services, however, it is practically impossible for banks to deliver their services to the satisfaction of the customer in all service encounters. In many situations, things go wrong in spite of the service provider's efforts to deliver the service right the first time Hinson (2006). For this reason, there is the need for effective service recovery to ensure ultimate customer satisfaction.

2. Statement of the problem

Review of existing literature portray that a number of studies have been conducted on the Ghanaian banking industry. For example, Owusu-Frimpong (1999); Blankson, Cheng and Spears (2007) and Hinson, Owusu-Frimpong and Dasah (2009); Owusu-Frimpong (2008); Hinson and Hammond (2006); Dadzie, Winston and Afriyie (2003); Dadzie, Akaah and Dunson (1989) have looked at issues such as patronage behaviour of bank customers, service delivery in the banking industry, and customer satisfaction in rural banks. Other researchers such as Adenutsi (2011) and Amidu (2007) have looked at effects of migrant remittances and the capital structure of Ghanaian banks. What has not been properly addressed by researchers is the causes of service failure, recovery efforts and the outcome of the recovery on customers.

In the 'Daily Graphic' of Monday, 26th July 2010, Miss Adjoa Yeboah-Afari narrated her harrowing experience when she had to replace her expired GCB ATM card. Her experience was a clear case of service failure but she indicated in her own words that throughout her supposed recovery encounter with a female staff member, "there was no apology, no sign of regret for causing a customer inconvenience, no soothing words, but rather made it clear that I was a nuisance".

3. Objectives of the study

This research seeks to investigate whether banking institutions in Ghana have been adopting good recovery measures to recover effectively from inevitable service failure, to the ultimate satisfaction of the customer. This research therefore seeks to ascertain the following.

- Determine the major causes of service failure in Ghanaian Banks.
- Find out whether Ghanaian banks are recovering effectively from service failure to customers' satisfaction.
- Determine customers' attitude in reaction to their recovery experiences with Ghanaian Banks.

4. Research questions

In order to attain the objective of the study, the researchers sought answers to the following questions to determine the existence and effectiveness of recovery strategies in Ghanaian banking institutions.

- What are the major causes of service failure in Ghanaian banks?
- Are customers satisfied with the recovery strategies of the banks?
- How do customers behave in reaction to recovery outcomes?

5. Literature review

5.1 Service Failure in Banks

A service failure occurs when the service delivery falls short of customers' expectations Bell and Zemke (1987). According to Hoccut, Bowers and Donavan (2007), a negative service encounter, or service failure, may permanently lower consumers' overall satisfaction. Even the most customer-oriented organization with the strongest quality program is still unable to eliminate all service failures del Río-Lanza, Vasques-Caselles and Diaz-Martin (2009).

According to Casado-Diaz et, Mas-Ruiz and Kasper (2007), service failures are quite frequent in the banking industry, leading to reduction in customer satisfaction and, on occasions, customer complaints.

Although banks try to provide error-free services, the service delivery process is complicated by simultaneous production and consumption and high employee involvement. Consequently, service failures are quite frequent in the banking industry with the subsequent reduction in customer satisfaction and, on occasions, customer complaint Varela-Neira, Vasquez-Cassielles and Iglesias (2010). According to Anton, Camarero and Carrero (2007), it is very essential for banks to have a full understanding of service failure, as customers are becoming increasingly intolerant of mediocre services, and may therefore defect when they experience negative service encounters.

Lewis and Spyrakopoulos (2001) observe that although service failure has the potential to destroy customers' loyalty, the successful implementation of service recovery strategies may prevent the defection of customers who experience a service failure.

Modern customers are more demanding in their interactions with service providers due to the increased abundance of choices Casado et al.(2011). This development is particularly evident in retail banking, for which the risk of losing customers is increasing Roos (2002). Colgate (2001) however, revealed that a predominant feature of the banking industry is that only a relatively small number of customers exit from their main bank annually.

5.2 Customers' reaction to service failure

Research suggests that customers have different emotions following service failure, including anger, discontent, disappointment, self-pity, and anxiety Zeithaml et al (2005). A few of such customers may complain, providing the service provider an opportunity to recover Fitzsimmons and Fitzsimmons (2006). Dissatisfied customers may engage in activities directed against the organization, including customer switching and negative word-of-mouth (NWOM) behaviour, in which customers can tell others about their dissatisfaction, thereby tarnishing the reputation of the organization Holloway and Beatty (2003). Although customers may decide to switch service providers for a number of reasons, service failure and poor service recovery are often the cause of such behaviour Zeithaml et al, (2006).

5.3 The concept of service recovery

Various researchers and writers have proposed various theories to explain the service recovery concept as well as what customers expect in the recovery process. Some of these theories are the justice theory, attribution theory, and disconfirmation theory. The justice theory has been used to explain what the customer expects in the service recovery process Folger and Cropanzano (1998); Goodwin and Ross, (1992), Tax et al., (1998). The justice theory explains that customers evaluate service recovery on their perception of fairness using three factors. These are (a) Outcomes such as apologies, discounts and compensation – distributive justice Adams, (1965); Greenberg, (1987); Speed and ease of recovery procedures – procedural justice Folger and Greenberg (1985) and treatment during the service recovery interaction with employees – interactional justice Mattila (2001). Colquitt (2001) however proposes that a four dimensions model is significantly better than the three-dimensional model. Thus, perceived justice comprises distributive justice, procedural justice, interactional justice and informational justice Ambrose, Hess & Ganesan (2007). Attribution theory provides a framework for the study of how customers assign blame Folkes (1988). Whenever a service failure occurs, consumers tend to either blame themselves or the firm, or some combination of the two.

Service failures present a challenge to organizations, but also create an opportunity to interact with customers and restore customer satisfaction Shapiro and Nieman-Gonder (2006). Research suggests that successful recovery strategies cannot only restore, but also enhance perceptions of the organization's competence and serve to increase customer satisfaction, retention, positive word-of-mouth behaviour, and ultimately long-term profitability Jones and Sasser(1995; Swanson and Kelley (2001). Service recovery has been identified as one of the key ingredients for achieving customer loyalty Andreassen (2001).

Some researchers support the notion of a "recovery paradox", which states that the occurrence of a failure may, if the recovery is highly effective, offer an opportunity to acquire higher satisfaction ratings from customers than if the failure had never happened Magnini, Ford, Markowski and Honeycutt, (2007); Hocutt, Bowers & Donovan (2006). For instance, Hart, Heskett and Sasser (1990, p. 148) state: "A good recovery can turn angry, frustrated customers into loyal ones. It can, in fact, create more goodwill than if things had gone smoothly in the first place". According to McCollough *et al.* (2000), satisfaction judgment on service recovery, vary by the severity of the failure. Many service problems that customers experience can be characterized as only mildly annoying McDougall and Levesque (1998), but still others can range to very severe. Consequently, the existence of a recovery paradox is conditional upon the magnitude of the failure. Weak recovery efforts compound the negative effects of the service failure Shapiro and Nieman-Gonder, (2006). Conversely, customer satisfaction increases when a moderate or high recovery effort is provided, showing that a strong recovery effort can restore levels of satisfaction and promote positive future intentions Maxham (2001).

Studies have shown that the service recovery paradox phenomenon may only exist after one service failure Zeithaml et al., (2006). If a customer experiences a second service failure, the likelihood that this customer will be delighted or satisfied with the recovery efforts is quite minimal. Research shows that more than half of attempted recovery efforts only reinforce dissatisfaction Hart *et al.*, (1990). If the service recovery process does not take place successfully, the customer suffers service failure again during the recovery process, resulting in double failure, referred to as "double deviation.

Bitner *et al.* (1990, p. 80) define a double deviation as "a perceived inappropriate and/or inadequate response to failures in the service delivery system". Double deviation generates a state of strong emotional tension that motivates the consumer to want to inflict injury on the service provider. Only when the customer believes that he or she has inflicted sufficient injury on the company will he or she stop feeling angry Casado et al, (2011). According to Varela-Niera et al., (2010), if customers perceive that the service recovery is not enough, they may experience more intense negative emotions than after the service failure, whereas if they consider the service recovery adequate, they may feel positive emotions. With services that are prone to failures, an excellent reputation becomes an important insulator, protecting a firm from some of the negative consequences of failures Nikbin, Ishmaili, Marimuthu and Abu-Jarad, (2011).

Service recovery research has found that effective recovery is essential to maintaining a steady customer base Rinberg, Odekerken, & Christensen, (2007). This steady customer base translates into steady cash inflows that may enhance the survival and prosperity of the business.

6. Methodology

The critical incident technique (CIT), used previously in numerous marketing and management studies (e.g. Bitner *et al.*, 1990; Keaveney, 1995); Gremler (2004) was adopted for this study. According to Casado et al. (2011), the critical incident techniques is very useful method in service research, especially in investigations of service failure and recovery and customer switching behaviour. Casado et al. (2011) defined a critical incident as the most recent problem of special relevance that a customer had experienced during his or her relationship with the service provider.

6.1 Population

Respondents of this study were Ghanaian bank customers who had experienced service failure within the past two years, and complained in one form or the other, thereby giving the bank the chance to recover from the failure. The focus was on customers, as they determine the success or otherwise of the service encounter, and the period of having experienced service failure was limited to two years to ensure that the respondents could vividly recall the recovery process and their evaluations.

6.2 Sample Size

A convenience sample of 135 was used for this study. Due to the fact that only a small minority of customers who experience service failure do complain, only 135 customers who had experienced service failure, complained in one form or another, as well as being willing to be part of this study were obtained within the three month period of primary data collection.

6.3 Sampling Technique

The study used the purposive sampling technique to select the customers who could be part of the survey. According to McBurney and White (2004), a purposive sample is selected non-randomly but for a particular reason. The reason in this case was that only customers who had experienced service failure and complained to enable the banks either recover from the service failure or do nothing at all were considered suitable for this study. This would make it possible to test for recovery outcome, which is an essential component of this research.

6.4 Questionnaire Design

The questionnaire had four sections, covering background of respondents, major causes of service failure,

service recovery and recovery outcomes. The first section, containing nine (9) questions, covered the background of the respondents.

The second section also had eight (8) questions in a five point Likert scale. Respondents were requested to pick an option from the five point Likert scale on their level of agreement with a number of statements on causes of service failure in banks. The third section likewise, had seven (7) questions in a five point Likert scale covering service recovery. The fourth section had five (5) questions also with five point Likert scale options, from which respondents were expected to choose appropriate options on the recovery outcomes.

6.5 Pre-testing

Churchill (2001) suggests that data collection should not begin without an adequate pre-test of the questionnaire. The questionnaire was therefore pre-tested among a total of 15 people made up of 8 students from the Dansoman campus of the Methodist University College and 7 members of the Maranatha Congregation of the Presbyterian Church of Ghana, Ashaiman (Tema).This enabled the researchers to restructure some questions and decide to administer the questionnaires in person to enable them explain the concepts of service failure and service recovery to respondents with low academic backgrounds to enable them be a part of the study.

7. Data analysis and discussion of results

The data collected from this study was analysed using the SPSS statistical software. Descriptive statistic analysis involving the mean and standard deviation were used to evaluate the responses from the respondents of the study on the various questions on the questionnaire. Cronbach's coefficient α was used to test the reliability of the questions. Regression analysis was also used to test the mediation effect of service recovery in the relationship of service failure and recovery outcomes.

This research was conducted using a sample of 135 customers of banks in Ghana who have experienced service failure and complained about the failure, to assess the effects of service recovery on recovery outcomes. 129 out of the 135 questionnaires received were considered valid for analysis, and the remaining 6 were rejected. 4 were incomplete and 2 had some inconsistencies. This gave a valid response rate of 95.65%.

7.1 Service Failure

The means and standard deviations of the variables under service failure are shown in table 4.3.

Table 4.3: Service failure (Descriptive statistics)

Service failure	Mean	S.D.
Bad employee attitude to customer concerns	3.30	1.34
Slow service delivery	3.81	1.19
Failure of computer systems and equipment	3.55	1.33
Cumbersome procedure at the bank	3.49	1.21
Unfavourable bank policies (e.g. granting loans)	3.50	1.20
High bank charges	3.51	1.23
Long queues at the banking hall	3.90	1.29
Uncomfortable banking hall	2.90	1.39
Total	**3.50**	**0.70**

From table 4.3, it can be observed that there is clear evidence of service failure in the areas identified since the overall mean (3.50) is approximately 4. Comparatively, the area where there is clearest evidence of service failure is long queues at the banking hall (3.90). This is followed by slow service delivery (3.81), failure of computer systems and equipment (3.55), high bank charges (3.51), unfavourable bank policies (3.50), cumbersome banking procedures (3.49), bad employee attitude to customer concerns (3.30) and uncomfortable banking hall (2.90) respectively. The customers had most similar views regarding slow service delivery as a service failure (least standard deviation).

7.2 Service Recovery

The means and standard deviations of the variables under service recovery are shown in table 4.4.

Table 4.4: Service recovery (Descriptive statistics)

Service recovery	Mean	S.D.
They did not argue with me	3.55	1.18
They acted fast in resolving the problem	3.10	1.27
They showed concern for my problem	3.41	1.16
They apologized for my inconvenience	3.27	1.23
They kept me informed of what they were doing to resolve the problem	2.85	1.21
They gave me some form of compensation for my troubles	1.74	1.09
They asked if I was satisfied with what they had done to resolve the problem	2.44	1.17
Totals	**2.90**	**0.78**

From table 4.4, it can be observed that there is no clear evidence of service recovery in the areas identified since the overall mean (2.90) is approximately 3. Comparatively, the area where there is clearest evidence of service recovery is not arguing with customers. This is followed by showing concern for customers' problems, apologizing for inconveniences, acting fast in resolving problems, keeping informed of banks measures to solve problem, asking if satisfied with measures adopted to solve problem and giving compensations for troubles caused. The customers had most similar views regarding the non-existent nature of compensations for troubles caused (least standard deviation).

7.3 Recovery Outcomes

The means and standard deviations of the variables under service recovery are shown in table 4.5.

Table 4.5: Recovery outcomes (Descriptive statistics)

Recovery outcomes	Mean	S.D.
I was satisfied with how they resolved my problem	3.09	1.27
I was more satisfied than I would have been if there had not been a problem	2.57	1.19
I have been talking to my friends and relatives on the good way and manner they resolve problems	2.84	1.25
I am now a much more loyal customer of bank as a result of the way and manner they resolve problems	3.02	1.23
I am not considering switching to another bank	3.17	1.35
Total	**2.95**	**0.91**

From table 4.5, it can be observed that there is no clear evidence of a very positive recovery outcomes in the areas identified since the overall mean (2.95) is approximately 3. Comparatively, the area where there is the most positive outcome is not switching to another bank. This is followed by satisfaction with how problem was resolved, much more loyal customer as a result of how they resolved problems, and I am more satisfied than I would have been if there had not been a problem. The customers had most similar views regarding being more satisfied than they would have been if there had not been a problem (least standard deviation).

8. Key findings

(i) The research findings identified long queues in banking halls as the highest cause of service failure in Ghanaian banks. This was followed by slow service delivery, failure of computer systems and equipment, high bank charges and unfavourable bank policies that deny customers access to loans respectively. It is however evident that the three major causes of service failure in Ghanaian banks are interrelated. This is because failure in computer systems and equipment may lead to slow service delivery, which may also lead to long queues in the banking hall. Out of the 8 factors included in the questionnaire, respondents agreed that 6 caused service failure in banks. They were however not certain whether uncomfortable banking halls and bad customer attitude to

customer concerns caused service failure in their banks. The mean on all the factors (3.50 ≈ 4.0) however indicate that respondents on the whole agreed that the listed factors cause service failure in Ghanaian banks.

(ii) On service recovery, the objective was to determine whether recovery measures adopted by the banks in response to service failure were adequate in leading to customer satisfaction. In this regard, the following factors examined: not arguing with complaining customers, acting fast in resolving customer problems, showing concern for customer problem, apologising for customer inconvenience, keeping customers informed of the recovery process, giving some form of compensation, and finding out if customers are satisfied with the recovery. Considering the individual factors, not arguing with customers received the best score (3.55 ≈ 4.0) and giving some form of compensation received the lowest score (1.74 ≈ 2.0). Thus, the respondents agreed that the bank employees did not argue with them and did not agree that they were given some form of compensation. The overall mean of all the factors (2.90) on a 5 point Likert scale indicated that respondents were not certain that the banks had undertaken good recovery.

(iii) To determine respondents' evaluation of the recovery and their reactions, the questionnaire sought to determine the following: respondents' satisfaction with how their problems were resolved, whether they were more satisfied after the recovery than they would have been if there had not been any failure in the first place, if they were giving good word-of-mouth, whether they were loyal customers as a result of the good recovery strategies of their banks, that they were considering switching. The mean of all the factors (2.95) did not indicate positive attitude towards the recover strategies of the banks. As to whether they were considering switching however produced a mean of 3.17, indicating that majority of the respondents were not sure they were considering switching to other customers. This is in line with the findings of Casado et al. (2011), where majority of the respondents indicated they were dissatisfied with the services of their banks, but were not considering switching. This might be due to the fact that majority of the respondents (56.6%) had more than one bank account, supporting anecdotal evidence that many Ghanaians practice multiple banking to cope with poor services in their banks. The service recovery paradox was not manifested in this study, possibly due to unsatisfactory recovery strategies adopted by the banks. The service recovery paradox only comes into play when excellent recovery has been effected to the delight of the customer.

9. Managerial Implications

It is evident from the research findings that currently, customers are not satisfied with the recovery measures adopted by Ghanaian banks. The banks should therefore adopt a recovery culture which is championed by management, with full support and participation of all employees. Management commitment has been found, to be linked with service recovery performance, through employees' affective commitment and job satisfaction (Babakus et al., 2003; Ashill et al., 2006). It seems Ghanaian banks have not been attributing the required importance to service failure in their drive to improve upon their service quality and this needs to be addressed.

From the findings, long queues in banking halls is considered the highest cause of service failure in the Ghanaian banking industry. The fact that this is a perennial problem puts the banks in a bad situation. This is a situation customers believe is not beyond the control of management. The continued occurrence of the problem suggests the banks are either insensitive to customer concerns, or totally inept in devising strategies to overcome this phenomenon.

From the research findings, respondents agreed that other factors such as slow service delivery, failure of computer systems and equipment, high bank charges and unfavourable bank policies are causes of service failure in Ghanaian banks. With the stiff competition in the Ghanaian banking industry and high profits declared by the banks, it should not be too difficult for banks to take advantage of these findings and expand their banking halls; train and motivate their employees to deliver quick services with the proverbial constant smile; upgrade their computer systems and network, acquire the necessary backups to ensure constant electrical power and continuous access to computer files; reduce bank charges; and ensure that procedures and policies match advertised promises.

It was evident from the research findings that the respondents were not enthused about current recovery strategies of the banks. A study conducted by Duffy et al. (2006) in the United States of America has however proven that it is possible to obtain high customer satisfaction after service recovery in the banking industry. One can therefore say that Ghanaian banks are not adopting the best recovery strategies. For recovery strategies to obtain full customer satisfaction, it is recommended that they should involve all the aspects of fairness (justice) such as procedural fairness, outcome fairness, interaction fairness and informational fairness Zeithaml et al., (2005).

The banks should therefore ensure that employees do not argue with customers who suffer service failure or try to blame the customers or others for the failure; act fast in resolving the problem; show concern for

complainants' problems; apologise for inconvenience suffered by customers; keep customers informed of the causes of failure and what is being done to correct the problem; give compensations where customers have experienced severe failure and as a result are very angry, anxious and disappointed; and follow up after the recovery by finding out if customers are satisfied with the recovery measures undertaken. This follow-up will give very good information on what customers expect in the recovery process.

10. Conclusion

It can be concluded from the findings of this study that like many service industries, service failure is a real problem in the Ghanaian banking industry. One would therefore expect the banks to focus on good recovery strategies to recover effectively from these failures. Unfortunately, the recovery measures adopted by Ghanaian banks do not lead to customer satisfaction as ideally expected. The inference is that either the banks are undertaking poor recoveries or they have been ignoring the complaints of customers who suffer service failure. The banks might therefore be losing out on the positive outcomes of service recovery which include enhanced corporate image, customer loyalty, customer lifetime value, and good word-of-mouth communication from customers. Although Colgate (1999) revealed that a predominant feature of the banking industry is that only a relatively small number of customers exit from their main bank annually, it will be quite suicidal for Ghanaians banks to put their hopes in this phenomenon and undertake poor service recoveries.

Relating the fact that majority of the respondents were not certain they were going to switch in spite of their obvious dissatisfaction with their banks to the evidence of multiple banking practiced by most of the respondents, it could be concluded that majority of the customers are spuriously loyal to their banks. Such customers are known to be eventually harmful to the service organisation, in that, they do not defect possibly due to some high switching costs, but stay and give bad word of mouth to the detriment of the organisation. It will therefore be dangerous for Ghanaian banks to use customer defection as the main indicator of customer dissatisfaction with frequent service failures coupled with poor or no recoveries.

11. Future research areas

This study was conducted within the Accra and Tema metropolitan areas in Ghana, and all the respondents were customers of the 27 commercial banks in the country. There are however major second tier banks such as major savings and loans companies which have been undertaking most of the core functions of a bank. There are as well over 135 rural and community banks spread all over the country. Future research may seek to widen the scope to include these categories of banks and their customers.

This study examined service failure, recovery and recovery outcomes in the Ghanaian banking industry from the customer's perspective. Future studies may be conducted from the banks and their employees' perspectives, to ascertain whether they have any formal recovery strategies and guidelines in place to be implemented in cases of service failure, and whether these strategies have been leading to customer satisfaction.

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