

The Impact of Organizational Responses to Complaints on Post Purchase Behavioral Intentions via Recovery Satisfaction – The Case of Saigon Commercial Bank

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Abstract

In the context of harsh competition happening in the retail banking sector in Vietnam, the question on how to retain existing customers through offering effective responses to service failure has become a critical focus point of bank executives. Satisfactory responses to customer complaints may help to increase the volume of their repurchases and positive word of mouth intentions about the bank. Understanding the effects of organizational responses to customer complaints helps commercial banks develop more effective service recovery strategies and enhance customer satisfaction with service recovery. This research aims to explore the impacts of organizational responses to customer complaints in the context of the Saigon Commercial Bank; particularly, the study investigates the impact of apologies, attentiveness, explanation, facilitation, promptness and redress on satisfaction with service recovery. Additionally, the effect of recovery satisfaction on post purchase behavioral intentions (repurchase intentions and positive word of mouth intentions) is also examined. Structural equation model analysis was used and the results reveal that organizational responses including apologies, attentiveness, explanation, promptness and redress have a significantly positive relationship with complainant satisfaction (satisfaction with service recovery).

Keywords: Organizational responses, complainant satisfaction, commercial banks, Vietnam

Introduction

The Vietnamese economy has recently generated a growth opportunity for banking service providers due to the high economic growth rates and low penetration levels.

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Only 20% of the country's population has bank accounts, according to Viet Nam's Retail Banking Report (Year 2012). With the aim of building a more open and market-oriented economy in line with the WTO requirements, the Vietnamese Government has undertaken some key reforming approaches which include a restructuring of the banking system, a gradual opening to foreign investments through granting licenses for establishing wholly foreign-owned banks, the partial privatization of state owned banking institutions by reducing government ownership and raising the maximum stake holding rate of a single strategic foreign investor in domestic banks, and strengthening banking capitalization through increasing the minimum notional capital levels required of all credit institutions and raising the minimum capital adequacy ratio in order to strengthen and modernize the banking sector. Thus, Vietnam's retail banking industry has become a potential market for both local and foreign banks. As a result, competition in the race for capital and market shares among the banks has sharply increased.

Satisfying customers with high quality services has become much more important to banks than ever. Banks therefore try their best to provide high quality services to satisfy their customers. Despite their best efforts, complaints are inevitable because "mistakes are unavoidable features of all human endeavor and thus also service delivery" (Boshoff, 1997, p 110). Hence, service recovery which is involved in proactive and immediate efforts to minimize bad effects on service assessment (Michel, 2001) needs more serious attention. Most of the banks are aware of facilitating their customers to actively raise their voice through bank websites, call centers, emails, postal mail and suggestion boxes. However, studies concerning the relationship between organizational responses to service failure and post-purchase intentions have been limited in Vietnam, especially in the retail banking sector. This research aims to study the impacts of organizational responses to service failures on post-purchase behavioral intentions. However, this research only focused on six types of responses (apologies, attentiveness, explanation, facilitation, promptness and redress) to customer complaints, the other responses such as empowerment (Boshoff, 1999), empathy and effort (Cengiz, 2007), and others impacting on complainant satisfaction and behavioral intentions are not presented in this research. Our respondents are customers who have experienced service failures and raised their voice to Saigon Commercial Bank Branches in Ho Chi Minh City.

Literature Review

Service Failure

Service failure is defined as the results of failing to meet customer's expectations (Hoffman & Kelly, 1995). Understanding the root causes of service failure may help the firm to identify the most effective response. Lewis and Spyropoulos (2001) identified some types of service problems and recovery strategies in Greek retail banking. In the context of New Zealand and Australia's retail banking, Colgate and Hedge (2001) classified service problems into different groups in order to investigate the impact of each category of service problems on the switching decisions of banking customers. Some researchers have concluded that service failure might lead to customer dissatisfaction, which may result in voicing to a third party, increasing negative word-of-mouth intentions, or defecting to another service provider (Kelly et al., 1993; McCollough et al., 2000). Offering appropriate responses to service failures is necessary to rectify the problems and maintain customers to stay with the service providers.

Customer Complaint

When service failures occur, this probably drives customers to raise their voice about these problems. Complaints can be defined as a customer's protest to an organization with the goal of receiving an exchange, refund or apology (Singh and Widing, 1991). Complaint is an action taken by an individual who involves communicating something negative regarding a product or service, either to the firm manufacturing or marketing that product or service, or to some third party organizational entity, according to Garrett, Meyer, and Camey (1991). According to Day and Ash (2007), only a few of dissatisfied customers probably voice their complaints directly to firms while others are likely tell other firms or even engage in spreading something bad about the firm to their friends or their acquaintances. Therefore, encouraging dissatisfied customers to raise their voice directly to the service providers has become more crucial. Exploring the importance of customer complaints, Crie and Ladwein (2002) reported that constructive information coming from customers' complaints is likely to help the firm recognize their problems, recover their service failures and maintain customers' loyalty to the firm.

Hence, service recovery which refers to an opportunity for the firm to create satisfied customers (Johnston, 2001) is receiving increasing attention.

Service Recovery

Service recovery is involved in proactive and immediate efforts to minimize bad effects on service assessments (Michel, 2001). Bell and Ridge (1992) define service recovery as all the actions that should be taken by organizations with the aim of moving a customer from a state of disappointment to a state of satisfaction. Crie and Ladwein (2002) indicated that without customers' complaints, firms will not recognize their mistakes and think about how to retain their customers. Hence, effective service recovery is crucially important for each organization to seek successful solutions to cure service failures and customer complaints (Boshoff 1999). The benefit of service recovery is that after service failure has occurred and been put right, customer satisfaction and the loyalty of post complaint behavior are better (Bailey 1994). Therefore, Lovelock (2002) claimed that service recovery plays a crucial role in achieving and recovering customer satisfaction.

Organizational Responses

Lewis and McCann (2004) have claimed that actions taken by service providers in response to a service failure may comprise a combination of psychological and tangible activities. The organizational responses are behaviors that firms take, in response to failures, including a combination of psychological recoveries and concrete efforts (Cengiz et al., 2007). Different types of organizational responses which let firms highlight any service problems that they have caused in order to determine and assess appropriate response approaches were discovered by Johnston (1994), Tax (1998), Boshoff (1999), Davidow (2000), and Lewis and Spyropoulos (2001). In retail banking sectors, according to Lewis and Spyropoulos (2001), different banking responses are more effective for particular service failures. The strategic organizational responses in this research can be classified as: apologies, attentiveness, explanation, facilitation, promptness and redress.

Apology

Providing a sincere apology to a complainant is one of the most effective techniques in service recovery.

According to Davidow (2003), an apology is a psychological compensation given by an organization to acknowledge the complainant's inconvenience. Another definition provided by Ekiz and Arasli (2007), an apology is a psychological exchange or what is offered by service providers in place of the problem or distress which the customer suffered. Boshoff and Leong (1998) emphasized that an apology is the necessary first step in service recovery attempts. The relationship between an apology and complainant's service recovery satisfaction has been well documented, for example, Boshoff and Leong (1998) found that an apology has a strong effect on service recovery satisfaction. Similarly, Johnston and Fern (1999) found that complainants required the bank to offer an apology and emphasized that an apology plays an important role in complainants' satisfaction with a bank's service recovery efforts.

Attentiveness

Attentiveness is defined as the interaction and interpersonal communication between an organization (and its representative) and failed customers (Davidow, 2000). In the research on organizational responses to customer complaints, Davidow (2003) indicated that attentiveness refers to the care and attention by which the company demonstrates their best understanding, empathy for the customer's problem caused by a service failure and a willingness to help them. Some previous researchers reported that this dimension of recovery strategy contains a service provider's willingness to listen to the complainant (Plymire, 1991; Whitely, 1994, as cited in Davidow, 2000), their respectful treatment of complainants (Bossone, 1995; C.L. Martin & Smart, 1994, as cited in Davidow, 2000), the empathy for the complainant's inconveniences (Zemke, 1994) and the organizational representative's efforts in resolving the complainant's problem (Cengiz et al., 2007). According to Davidow (2000), the interaction between customers and organizational representatives has the largest impact of any dimension on customer satisfaction and repurchase intention. He also concluded that it is a very complex recovery strategy because it depends primarily on people, especially front staff employees who directly deal with the complainants.

Explanation

Explanation is related to all information provided by organizations in order to explain why a problem happened (Ekiz&Arasli, 2007) and what the firm will do to avoid the same problem again (Davidow&Dacin, 1996). According to Bitner, Booms and Tetreault (1990), demonstrating the acknowledgement that the problem occurred and giving a clear explanation can help to increase the recovery satisfaction of complainants. The same finding is given by Boshoff and Leong (1998); the best approach is taking blame by service providers themselves, rather than blaming a third party. Davidow (2003) also concluded that explanations could contribute to establish and increase organization's credibility in customers' eyes. Stressing the importance of explanation in determining the post-complaint customers' behavior, Davidow (2000) found that explanation has strong effects on recovery satisfaction, repurchases and word-of-mouth intentions. Moreover, the way the explanation is interpreted can play an important role in restoring the complainant's satisfaction. Baer and Hill (1994) claimed that explanations in written responses could help to increase satisfaction. Martin and Smart (1994) reported that higher level managers who could offer explanations have a positive effect on recovery satisfaction and repurchase intentions. In retail banking service, Johnston and Fern (1999), found that most of the customers, who had complaint experience with the banks, required written assurances that problems would not happen again and full explanations of why the errors occurred.

Facilitation

Davidow (2000) defined facilitation which refers to the policies, procedures, processes and structure that an organization has in place to encourage dissatisfied customers to raise their complaints. He also described some elements of facilitation in his research including clear complaint handling policies, a toll-free number and a consumer-friendly reputation. The importance role of facilitation in service recovery was investigated by many previous researches. Wakefield and Barnes (1995) found that the opportunity for customers to express inconvenient feelings and opinions to a company had a strong negative effect on negative word-of-mouth intentions and a positive effect on repurchase intentions. The same result was drawn from the surveys of Nyer (2000), facilitation caused increased levels of customer satisfaction with service recovery. In the survey on Turkish bank's customers, Cengiz et al. (2007) pointed out those facilitating customers to present feelings and opinions impacts positively on customers' satisfaction with service recovery.

Promptness

According to Davidow (2003), promptness refers to the speed that the company responds to the customer's complaints. Prompt responses are considered as a key successful factor in customer complaint management (SOCAP, 1994). Previous research showed that the amount of time taken to deal with the customer's complaint had a significant impact on recovery satisfaction and post-complainant behavior (Kincade, Redwine & Hancock, 1992). Davidow (2000) also emphasized that promptness had a positive relationship with customer satisfaction with service recovery.

Stressing the importance of promptness in retail banking sector, a study on UK banks' customers, Johnston and Fern (1999) pointed out that most of the complainants expected that the problem should be put right immediately or quickly. In the context of Greek banks, Lewis and Spyropoulos (2001) posited that prompt response had a positive effect on recovery satisfaction. The same result was provided by Cengiz et al. (2007) in their study on Turkish banks' customers.

Redress

According to Diener and Greysier (1978), a redress dimension refers to the "fair settlement or fix" of the problem caused by service failure. After service failures have occurred, the complainants expect to receive some value added atonement for their inconveniences caused by service failures and this also shows that the service providers demonstrate some understanding (Zemke & Bell, 1990). Davidow (2003) found that redress included "the benefits or response outcome" that a complainant received from service provider in response to the complaint. The forms of this dimension may be refunds, discounts, coupons, gifts, replacement and other forms of atonement offered to customers following a service failure (Blodgett et al. 1997; Goodwin & Ross, 1992; Tax et al., 1998). A fair fix of the problem (redress) had a dramatic impact on customers' recovery satisfaction (Blodgett et al., 1995). Similar results were reported by McCollough (2000), fairness in fixing the problem had a positive effect on recovery satisfaction.

Testing the importance of redress in retail banking, Johnston and Fern (1999) explored banking customers' expectations and indicated that banking customers who had suffered financial loss by the problem expected that the bank should provide something "extra" in atonement. That is the reason why redress is one of the most effective responses that were expected by banking customers. As the same result, Lewis and Spyropoulos (2001) also reported that the most successful way of recovering from a service failure is to make things right, eliminate the cause of dissatisfaction with the initial service, even if this involves exceptional treatment.

Complainant Satisfaction

Customer satisfaction is often seemed as customer behavioral judgment about purchases (Yi, 1990). According to Maxham (2001), customer satisfaction is an emotive evaluation of the experience associated with service performance. It can be defined as a customer's evaluation on a specific transaction (Bitner et al., 1990) or as a cumulative evaluation including a linear combination of satisfaction experiences associated with specific service encounters and that particular firm. The relationship between service recovery and customer satisfaction has been explored in many previous researches (Kelley & Davis, 1994; Tax et al., 1998; Zemke & Bell, 1990; Maxham, 2001). Zemke and Bell (1990) concluded that prompt and effective responses to customer's complaints increase customer's perceptions of the firm's competence and the quality of all products or services provided by the firm. Similarly, Smith and Bolton (1998) found that customers would express higher levels of satisfaction and increase their post-purchase intentions when they received excellent service recovery from the firm. Investigating the correlation between satisfaction and service recovery in retail banking sectors, Dove and Robinson (2002) indicated that banking customers who believe their problems have been resolved have much higher levels of satisfaction. Duffy et al. (2006), also studied the relationship between banks' problem resolutions and banking customers' satisfaction, concluded that excellent and effective service recovery efforts leads to enhanced customer satisfaction.

Post-Purchase Intentions

According to Davidow (2003), complaint handling is judged not by satisfaction with the organization's response, but by post-complaint customer behavior such as repurchase intentions and word-of-mouth intentions. Post-purchase intentions are usually seem as a signal for forecasting future behaviors of the customers (Kuo et al., 2009).

It can be defined as customers' future behavior commitment to repurchase a product or a service and demonstrate their experience associated with purchasing or using the product or service to their relatives (Zeithaml et al., 1996; Rundle-Thiele, 2005; Chen and Chen, 2010). The relationship between customer satisfaction and post-purchase behavioral intentions has been documented in many previous researches. For instance, Blodgett et al. (1995) pointed out that satisfaction or dissatisfaction with service recovery efforts provided by the firm would affect whether the complainant would stay with or defect from the firm and whether that person would spread positive or negative word-of-mouth about the firm. In addition, the *International Journal of Retail and Distribution Management*(1995) also reported that banking customers who raised their complaints to the bank and are satisfied with service recovery efforts offered by the bank are three times more likely to spread some positive word-of-mouth about the bank to their friends and to increase their business with the bank.

Repurchase Intention

Repurchase intention can be defined as the propensity of customers to continue to purchase/use products/services from the same service provider in the future. (Fornell, 1992; Maxham&Netemeyer, 2002). It can be viewed as a signal of customer loyalty, which is the biggest concern by any organization (Qureshi et al., 2009; Zhang et al., 2011). Several previous researches have confirmed that there is a significant positive relationship between repurchase intentions and customer satisfaction (Spreng et al., 1995; Yu & Dean, 2001; Maxham&Netemeyer, 2002). Kelly et al. (1993) and Stauss (2002) also reported that satisfaction with service recovery can lead to an increased willingness to purchase from the same service provider again.

Positive Word-of-Mouth Intention

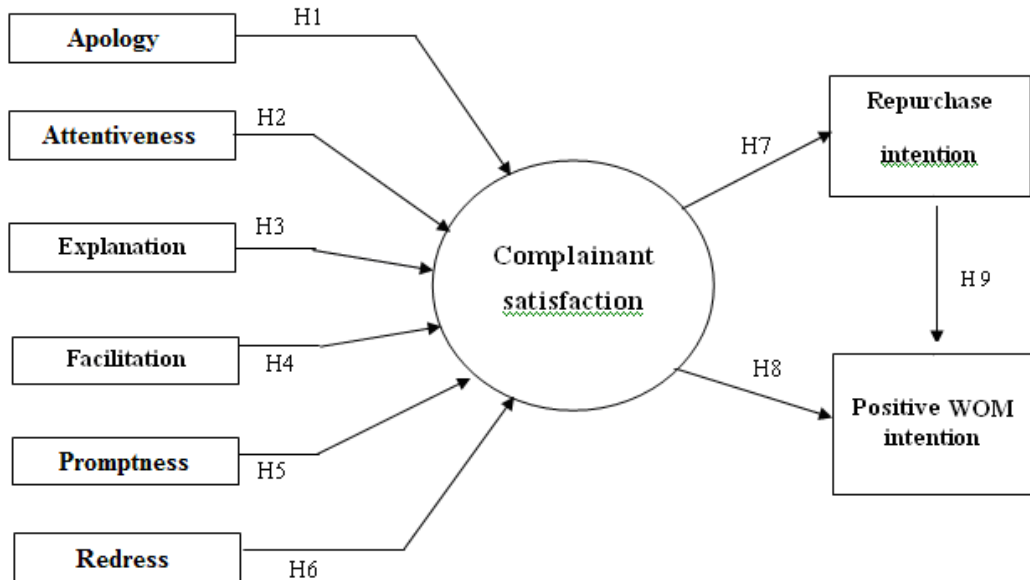
Swanson and Kelley (2001) defined word-of-mouth intentions as the act of telling to others about a satisfactory or unsatisfactory experience of the service or service provider. Some researchers have confirmed that information from word-of-mouth is highly reliable that can help to influence customers' intentions to purchase products/services from the firm, as well as their perceptions about a particular firm (Lundeen et al., 1995; Zeithaml et al., 1993, as cited in Maxham, 2001).

The positive relationship between word-of-mouth and satisfaction with service recovery has been mentioned in several previous researches (Blodgett et al., 1997; Swanson & Kelley (2001)). Maxham (2001) similarly confirmed that customers who perceived fair and effective responses to their service failure by the firm would be engaged in positive word-of-mouth behavior.

Hypothetical Research Model

Based on the preceding discussed literature, the following conceptual model (figure 2.1) and hypothesis were proposed:

- H1: Apologies have a significant positive impact on complainants' satisfaction.
- H2: Attentiveness has a significant positive impact on complainants' satisfaction.
- H3: Explanations have a significant positive impact on complainants' satisfaction.
- H4: Facilitation has a positive significant impact on complainants' satisfaction.
- H5: Promptness has a positive significant impact on complainants' satisfaction.
- H6: Redress has a positive significant impact on complainants' satisfaction.
- H7: Complainant satisfaction has a significant positive impact on repurchase intentions.
- H8: Complainant satisfaction has a significant positive impact on positive word-of-mouth intentions
- H9: Repurchase intentions have a significant positive impact on positive word-of-mouth intentions.

Figure 1: Conceptual Model

Research Methodology

The study used a quantitative approach. The research questionnaires were sent to SCB's customers by email. Respondents are existing customers of SCB's branches in Ho Chi Minh City who had raised their complaints with SCB within a certain period (See Table1). The sample of 293 subjects was chosen randomly. The sample is not too large but it can be validated for research purposes. The information obtained from the survey was processed by SPSS18.0 and the AMOS18. SPSS software was used to analyze descriptive statistics, to test reliability of scales (Cronbach's Alpha), and to do Exploratory Factor Analysis (EFA). AMOS soft was utilized to conduct Confirmatory Factor Analysis (CFA) and Structural Equation Model (SEM) analysis. The following structural equations were tested in the research:

$$\text{Equation 1: } SA = \gamma_1 AP + \gamma_2 AT + \gamma_3 EX + \gamma_4 FA + \gamma_5 PR + \gamma_6 RED + \xi_1$$

$$\text{Equation 2: } RI = \beta_7 SA + \xi_2$$

$$\text{Equation 3: } WOM = \beta_8 SA + \beta_9 RI + \xi_3$$

Table 1: Complaint Handling Report

Time	Number of complainants
<i>Year 2012</i>	621
<i>From January 2013 to April 2013</i>	157
Total	778
Some major service failures	
<i>Bank procedures</i>	
+ Slow banking	
+ Bureaucracy	
+ Failure to keep customer fully aware of the banking situation	
<i>Employees' mistakes</i>	
+ Dealing with customers without respect	
+ Unpleasant or slow to deal with customers	
+ Do not obey certain banking procedures	
+ Knowledge of employees (inexperienced employee)	
<i>Operational mistakes</i>	
+ Problems related to ATM such as limited ATM's network, no cash out though account debited, out of work, out of money.	
+ Problems in Internet Banking services such as inaccessible, or fails to perform online transactions.	
+ Unclear account statements, mistakes on accounts.	
<i>Charges and fees</i>	
+ Non-competitive service charges (fund transfer fees, loan interest rates)	
+ Non-competitive foreign exchange rates	
<i>Inconvenience problems</i>	
+ Overcrowded parking	
+ No queuing system	
+ Out-of-date brochures	

Source: SCB's monthly complaint handling reports

Measurement Scales

As mentioned above, the research model was constructed from nine research concepts which are measured by twenty-eight measurement variables. Table 2 shows all items utilized in this study.

Table 2: Construct and Measurement Items

List of variables	Code	Source
Apology 1) I received a sincere "I'm sorry" from SCB. 2) SCB gave me a genuine apology. 3) I did not receive any form of apology from SCB.	AP AP1 AP2 AP3	Davidow, 2000
Attentiveness 1) SCB's employees treated me with respect. 2) SCB's employees paid attention to my concerns. 3) SCB's employees were quite pleasant to deal with.	AT AT1 AT2 AT3	Davidow, 2000
Explanation 1) SCB did not give me any explanation at all. 2) I did not believe SCB's explanation of why the problem occurred. 3) SCB's explanation of the problem was not very convincing.	EX EX1 EX2 EX3	Davidow, 2000
Facilitation 1) It was easy to determine where to lodge my complaint. 2) SCB's policies made it clear how to complain. 3) It was hard to figure out where to complain in SCB.	FA FA1 FA2 FA3	Davidow, 2000
Promptness 1) It took longer than necessary to react to my complaint. 2) SCB was very slow in responding to my problem. 3) The complaint was not taken care of as quickly as it could have been.	PR PR1 PR2 PR3	Davidow, 2000
Redress 1) SCB completes every correction when a failure occurs. 2) SCB offers fair and expedient fixes to my problem's solution. 3) SCB's response left me in a similar or improved position to where I was before the problem.	RED RED1 RED2 RED3	Cengiz et al, 2007

4) The outcome that I have received from SCB returned me to a situation equal to or greater than before the complaint.	RED4	
Satisfaction with service recovery	SA	Maxham&Netemeyer (2002)
1) In my opinion, SCB provided a satisfactory resolution to my banking problem.	SA1	
2) I am satisfied with SCB's handling of the particular problem.	SA2	
3) Regarding the particular event (most recent banking problem), I am satisfied with SCB.	SA3	
Repurchase intention	RI	Maxham&Netemeyer (2002)
1) I intend to use SCB's services in the future.	RI1	
2) If I were in the market for additional banking services, I would be likely to use those services from SCB.	RI2	
3) I will use SCB as my service provider in the near future.	RI3	
Positive word-of-mouth intention	WOM	Maxham&Netemeyer (2002)
1) I would recommend SCB to my friends.	WOM1	
2) I am likely to spread positive word-of-mouth advertisements about SCB.	WOM2	
3) If my relatives or friends were looking for a banking service provider, I would tell them to use SCB's services.	WOM3	

Data Collection

Collecting data was carried out by structured questionnaires with two parts. The first part included questions related to respondents' detailed information, such as age, gender, education which are only used in this research and strictly confidential. The second part consisted of questions related to key research concepts, such as organizational responses, satisfaction with service recovery and post-purchase behavioral intentions. Each concept was measured by a number of different observed variables (items). The seven- point Likert scale – from (1) “strongly disagree” to (7) “strongly agree” was utilized. All questions were translated into Vietnamese. The researcher has paid much attention on the wording used in the questionnaires in order to make sure that it is easy for participant to understand and fulfill. To ensure that respondents have the right meaning of questionnaires, the pre-test stage with ten respondents chosen was conducted for further adjustment.

Sample Description

Table 3. Presents the Structure and Characteristics of the Sample as Below

Table 3: Descriptive Statistics of Qualitative Variables

Attributes	Characteristics	Frequency	Percent (%)	Cumulative percent
<i>Gender</i>	Female	149	50.9	50.9
	Male	144	49.1	100.0
<i>Age</i>	Less than 22	18	6.1	6.1
	From 22 to less than 30	90	30.7	36.9
	From 30 to less than 50	128	43.7	80.5
	Over 50	57	19.5	100.0
<i>Education</i>	High school	15	5.1	5.1
	College	93	31.7	36.9
	University	133	45.4	82.3
	Postgraduate	52	17.7	100.0
<i>Income</i>	Less than 5 millions	42	14.3	14.3
	From 5 to less than 10 millions	78	26.6	41.0
	From 10 to less than 20 millions	127	43.3	84.3
	Over 20 millions	46	15.7	100.0
<i>Job</i>	Officer	133	45.4	45.4
	Entrepreneur	90	30.7	76.1
	Student	36	12.3	88.4
	Housewife	11	3.8	92.2
	Other	23	7.8	100.0
<i>Length of relationship</i>	Less than 06 months	22	7.5	7.5
	From 06 months to less than 12 months	48	16.4	23.9
	From 1 year to less than 3 years	127	43.3	67.2
	Over 3 years	96	32.8	100.0

Data Analysis and Findings

This part presents all the results of data analysis and hypothesis testing.

Descriptive Statistics of Variables

The result of descriptive statistics in Table 4 shows that the majority of items in this research have mean values higher than four, except RED1 (SCB does every correction when a failure occurs) receiving the least mean value of 3.87. Item AP2 (SCB gave me a genuine apology) obtained the highest mean of 5.3, and the standard deviation of these variables is from 1.557 to 1.893.

The dependent variables in this research are three variables: satisfaction with recovery (SA), repurchase intentions (RI), and positive word-of-mouth intentions (WOM). Each variable was constructed from three measurement items. Table 4 indicates that all measurement variables obtained high mean values ranging from 4.25 to 4.76, and the range of standard deviation of these items was from 1.617 to 1.893.

Table 4: Descriptive Statistic of Quantitative Variables

Items	N	Minimum	Maximum	Mean	Std. Deviation
AP1	293	1	7	5.17	1.557
AP2	293	1	7	5.30	1.579
AP3	293	1	7	5.10	1.573
AT1	293	1	7	4.71	1.685
AT2	293	1	7	4.82	1.674
AT3	293	1	7	4.81	1.735
EX1	293	1	7	4.79	1.597
EX2	293	1	7	4.97	1.615
EX3	293	1	7	4.93	1.709
FA1	293	1	7	4.68	1.692
FA2	293	1	7	4.63	1.732
FA3	293	1	7	4.53	1.803
PR1	293	1	7	4.54	1.646
PR2	293	1	7	4.59	1.582
PR3	293	1	7	4.69	1.709
RED1	293	1	7	3.87	1.656
RED2	293	1	7	4.55	1.847
RED3	293	2	7	4.39	1.807
RED4	293	2	7	4.24	1.685
SA1	293	1	7	4.57	1.784
SA2	293	1	7	4.70	1.851
SA3	293	1	7	4.76	1.809
RI1	293	1	7	4.25	1.833
RI2	293	1	7	4.25	1.843
RI3	293	1	7	4.29	1.893
WOM1	293	1	7	4.47	1.675
WOM2	293	1	7	4.41	1.617
WOM3	293	1	7	4.51	1.711
Valid N (listwise)	293				

Reliability Testing

Cronbach's Alpha analysis technique was used to test the reliability of the measurement scales. The items which had a Corrected Item-Total Correlation less than 0.5 were eliminated, and the results are shown in Table 5.

Table 5: The Result of Reliability Testing

Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach's Alpha
Apology – AP					
AP1	10.40	8.652	.853	.852	0.913
AP2	10.27	8.816	.808	.889	
AP3	10.47	8.805	.814	.884	
Attentiveness – AT					
AT1	9.63	10.823	.856	.926	0.940
AT2	9.52	10.655	.888	.902	
AT3	9.52	10.326	.881	.908	
Explanation - EX					
EX1	9.90	9.996	.813	.894	0.916
EX2	9.72	9.612	.852	.862	
EX3	9.76	9.218	.830	.881	
Facilitation – FA					
FA1	9.16	11.437	.843	.907	0.929
FA2	9.21	11.022	.863	.891	
FA3	9.31	10.598	.860	.894	
Promptness – PR					
PR1	9.27	9.617	.841	.872	0.916
PR2	9.23	9.841	.862	.856	
PR3	9.13	9.579	.794	.912	
Redness - RED					
RED2	12.49	17.744	.784	.752	0.926
RED3	12.66	18.020	.787	.751	
RED4	12.81	18.342	.843	.730	
Complainant Satisfaction – SA					
SA1	9.46	12.324	.882	.913	0.942
SA2	9.33	11.833	.888	.909	
SA3	9.27	12.280	.868	.924	
Repurchase Intention – RI					
RI1	8.54	13.284	.928	.950	0.966
RI2	8.54	13.298	.919	.956	
RI3	8.50	12.792	.935	.944	
Positive WOM Intention - WOM					
WOM1	8.92	10.077	.840	.900	0.926
WOM2	8.98	10.363	.849	.893	
WOM3	8.88	9.715	.859	.885	

Confirmatory Factor Analysis

Confirmatory Factor Analysis was conducted to confirm the constructs that were extracted from the EFA analysis. Model fitness which referred to the fitness between the hypothetical model and the sample data is the most concern in implementing the CFA. The results of unidimensionality, convergent validity, discriminant validity as well as construct validity are displayed as follows:

- Unidimensionality

Table 6 shows that all the model fit indices satisfied common acceptance standards, indicating that the measurement model obtained a good fit with the sample data. The model has CMIN = 426.072, df = 288 and P-value = 0.000. Although the P-value does not meet the standard of fitness (> 0.05), all other measures are satisfied. In fact, CMIN/df = 1.479 (< 2), TLI = 0.977, CFI = 0.981 and IFI = 0.981 (> 0.9), RMSEA = 0.041 (< 0.08). Therefore, the model fitness is acceptable, and all measurement scales in the measurement model exhibited unidimensionality.

Table 6: Estimate Unidimensionalty of Measurement Scales

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	90	426.072	288	.000	1.479
Saturated model	378	.000	0		
Independence model	27	7714.211	351	.000	21.978

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.945	.933	.981	.977	.981
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

- Convergent validity

Convergent validity refers to the degree to which a measure is correlated with other measures. According to Gerbing and Anderson (1988), a measurement scale obtains convergent validity if all its standard regression weights are greater than 0.5 and statistically significant at p-values less than 0.05. Table 6 shows that all standard regression weights satisfy the above respective standard (the smallest is 0.830) demonstrating that all measurement scales in this research hypothetical model attained convergent validity.

- Discriminant validity

Koufteros (1999) reported that testing discriminant validity is one important analysis which should be conducted. Discriminant validity means that measures of different constructs or concepts that should not be related are not in reality related. According to Fornell and Larcker (1981), one can assess discriminant validity by comparing the Average Variance Extracted (AVE) and Shared variance. AVE measures the amount of variance in the specified indicators accounted for by the latent construct. If they are, this indicates that the measured variables have more in common with the construct they are associated with than they do with the other constructs. From the results shown at Table 7, the AVEs for the latent variables range from 0.779 to 0.905 and the AVE for each construct is significantly higher than its individual squared correlation. It can be concluded that discriminant validity between each two constructs is supported.

Table 7: Correlations and Squared Correlations between Constructs

	AVE	AP	AT	EX	FA	PR	RED	SA	RI	WOM
AP	0.779	1.00								
AT	0.839	0.397 (0.158)*	1.00							
EX	0.786	0.249 (0.062)*	0.057 (0.003)*	1.00						
FA	0.815	0.127 (0.016)*	0.281 (0.079)*	0.189 (0.036)*	1.00					
PR	0.79	0.081 (0.007)*	0.237 (0.056)*	-0.084 (0.007)*	0.066 (0.004)*	1.00				
RED	0.808	0.326 (0.106)*	0.536 (0.287)*	0.148 (0.022)*	0.336 (0.113)*	0.090 (0.008)*	1.00			
SA	0.845	0.397 (0.158)*	0.610 (0.372)*	0.204 (0.042)*	0.198 (0.039)*	0.203 (0.041)*	0.620 (0.38)*	1.00		
RI	0.905	0.248 (0.062)*	0.436 (0.19)*	0.069 (0.005)*	0.119 (0.014)*	0.170 (0.029)*	0.442 (0.195)*	0.542 (0.294)*	1.00	
WOM	0.807	0.215 (0.046)*	0.343 (0.118)*	0.132 (0.017)*	0.071 (0.005)*	0.138 (0.019)*	0.353 (0.125)*	0.456 (0.208)*	0.668 (0.446)*	1.00

(*) The parentheses are square correlation between constructs.

- Construct Validity

Construct reliability (or also called composite reliability) – CR is a measure of the overall reliability of a collection of heterogeneous but similar items. The construct reliability estimates the extent to which a set of latent construct indicators share in their measurement of a construct. Construct reliability can be computed using the pattern coefficients estimated by exploratory or confirmatory factor analysis. Construct reliability also offers a more retrospective approach in overall reliability estimates consistency of the construct itself including stability and equivalence of the construct (Hair et al., 2010). Table 8 shows that all indices utilized to evaluate the reliability of the constructs exceeded the respective common acceptance levels. Particularly, Cronbach's alpha of each factor is greater than 0.7; the composite reliability of all constructs is greater than 0.7 (the smallest is 0.802); and the value of AVE of each factor is also greater than 0.5 (the smallest is 0.764). Hence, all constructs in the hypothetical model reach a high reliability.

Table 8: Construct Reliability, Factor Loading and AVE in CFA

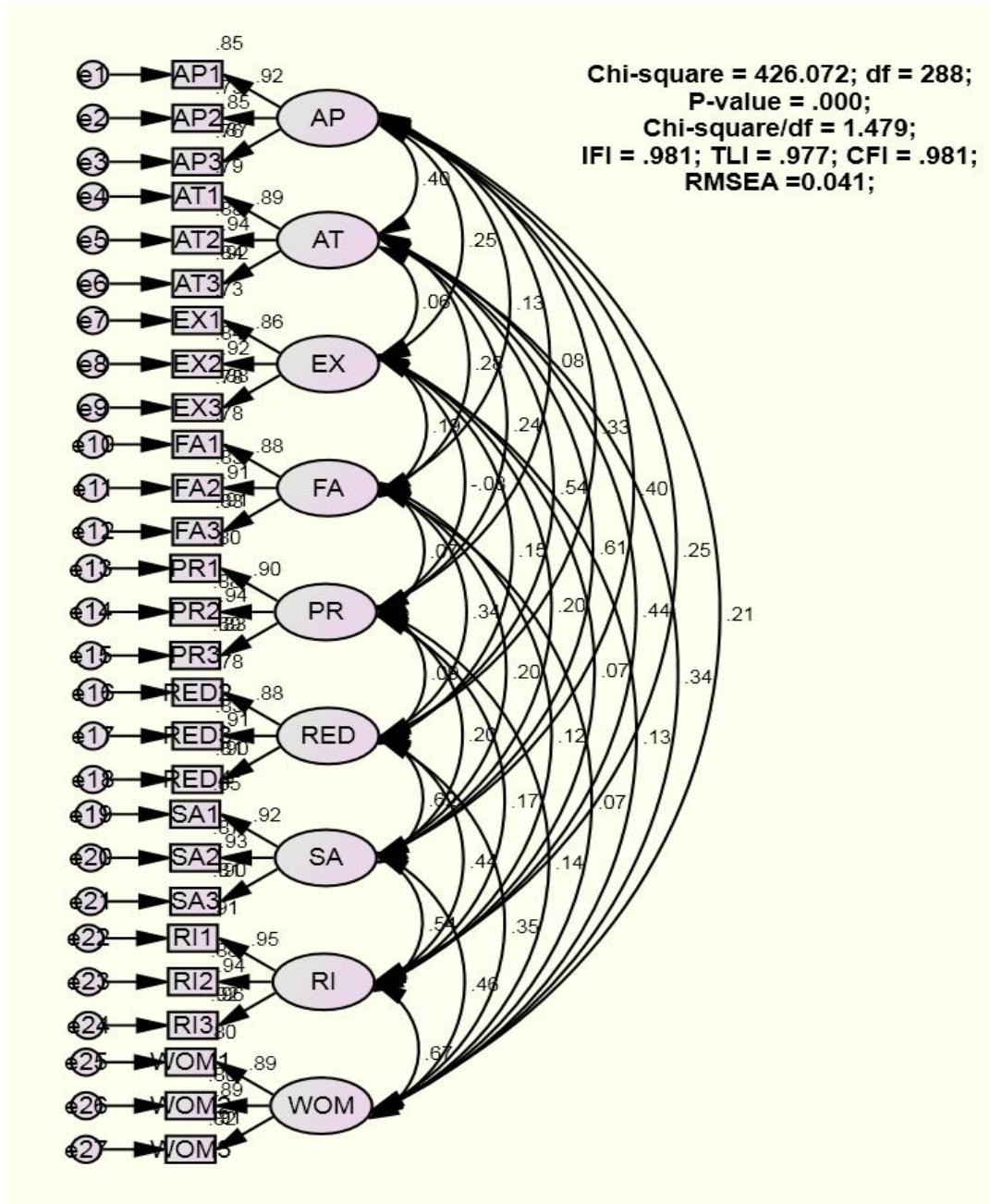
Item	Standardized factor loading	Construct Reliability ^a	AVE ^b	Cronbach's Alpha
Apology – AP				
AP3	.871	0.913	0.779	0.913
AP2	.852			
AP1	.923			
Item	Standardized factor loading	Construct Reliability ^a	AVE ^b	Cronbach's Alpha
Attentiveness – AT				
AT3	.919	0.94	0.839	0.940
AT2	.937			
AT1	.891			
Explanation – EX				
EX3	.884	0.917	0.786	0.916
EX2	.918			
EX1	.857			
Facilitation – FA				
FA3	.910	0.93	0.815	0.929
FA2	.914			
FA1	.884			
Promptness – PR				
PR3	.830	0.918	0.79	0.916
PR2	.936			
PR1	.897			
Redness – RED				
RED4	.899	0.927	0.808	0.926
RED3	.912			
RED2	.885			
Complaint satisfaction – SA				
SA3	.902	0.942	0.845	0.942
SA2	.931			
SA1	.924			
Repurchase intention – RI				
RI3	.961	0.966	0.905	0.966
RI2	.941			
RI1	.952			
Positive WOM intention – WOM				
WOM3	.908	0.926	0.807	0.926
WOM2	.893			
WOM1	.894			

^aConstruct Reliability = (sum of standardized loading)²/[(sum of standardized loading)² + (sum of indicator measurement error)]

^bAVE (Average Variance Extracted) = sum of squared standardized loading/(sum of squared standardized loading + sum of indicator measurement error)

Indicator measurement error can be calculated as $[1 - (\text{standardized loading})^2]$

Figure 2: CFA with Measurement Model (Standardized)



Estimating Hypothetical Model

Similarly, to measure the structural model fitness is also based on specific standards used in the measurement model. The results in Figure 3 present the goodness-of-fit indices of the full model. Estimation of the model shows a good value of 2.066 in the Chi-square/df, acceptable. The model fit was assessed by using other common fit indices: IFI = 0.955, TLI = 0.949, CFI = 0.954 and RMSEA = 0.060. Briefly, the full structural model is considered to fit the sample data reasonably. Table 9 presents regression weights of organizational responses with satisfaction with recovery, of recovery satisfaction with both repurchase intentions and positive word-of-mouth intention. From this, we can see that only the relationship between facilitation and recovery satisfaction is not statistically significant at the 95% confidence interval. To illustrate, this relationship has a p-value of 0.153 (much higher than 0.05). Consequently, this relation should be deducted out of the model to attain a better one.

Figure 3: The Hypothetical Model (Standardized)

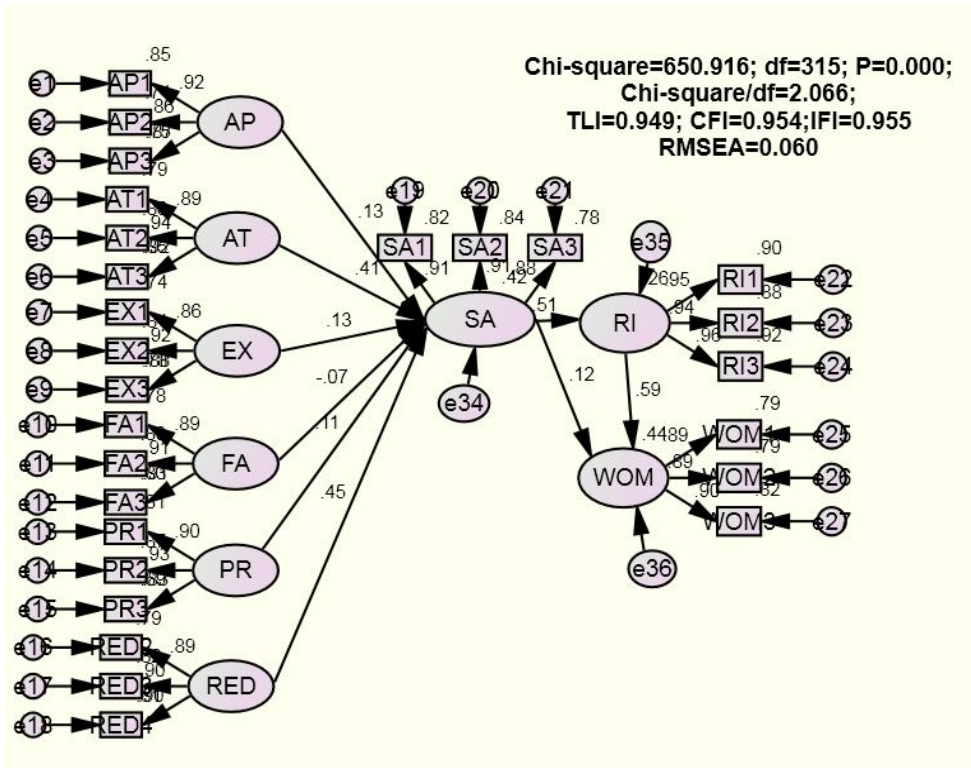


Table 9: Regression Weights of the Hypothetical Model

Parameters	Standardized regression weights	Regression weights	S.E.	C.R.	P
Satisfaction with recovery ← Apology	.128	.138	.055	2.532	.011
Satisfaction with recovery ← Attentiveness	.408	.376	.047	7.918	***
Satisfaction with recovery ← Explanation	.135	.132	.049	2.667	.008
Satisfaction with recovery ← Facilitation	-.072	-.064	.045	-1.430	.153
Satisfaction with recovery ← Promptness	.107	.111	.052	2.127	.033
Satisfaction with recovery ← Redress	.450	.436	.051	8.546	***
Repurchase intentions ← Satisfaction with recovery	.509	.585	.065	9.056	***
Positive WOM intentions ← Satisfaction with recovery	.124	.124	.058	2.125	.034
Positive WOM intentions ← Repurchase intentions	.588	.509	.052	9.752	***

Estimating Adjusted Model

In Figure 4, after deducting the relation between facilitation and recovery satisfaction out of the hypothetical model, most of the model fit indices of the adjusted model are acceptable, with CMIN/df=2.065 (<3), TLI=0.949, CFI=0.954, IFI=0.954, RMSEA= 0.06 (>0.8). It is easy to find that the fit measures of the adjusted model are not much different from the former one. As a result, it is obvious that the adjusted model acceptably fits the sample data.

Table 10 shows that at the 95% significance level, all the relations between the five components of organizational responses to complaints (including apologies, attentiveness, explanation, promptness and redress) and recovery satisfaction, between recovery satisfaction and post purchase intentions (including repurchase intention and positive word of mouth intention) and between repurchase intentions and positive word of mouth intentions are statistically significant.

With the p-value being much less than 0.05, the hypothetical positive relationship between recovery satisfaction and repurchase intentions is supported ($\beta_7 = 0.504$). Both hypothesis eight and hypothesis nine are acceptable at the significant level $p < 0.05$. This means that both recovery satisfaction and repurchase intentions have a positive influence on positive word of mouth significantly. The research results can be summarized as below:

$$SA = 0.133*AP + 0.402*AT + 0.126*EX + 0.107*PR + 0.439*RED$$

$$RI = 0.504*SA$$

$$WOM = 0.122*SA + 0.587*RI$$

Figure 4: The Adjusted Model (Standardized)

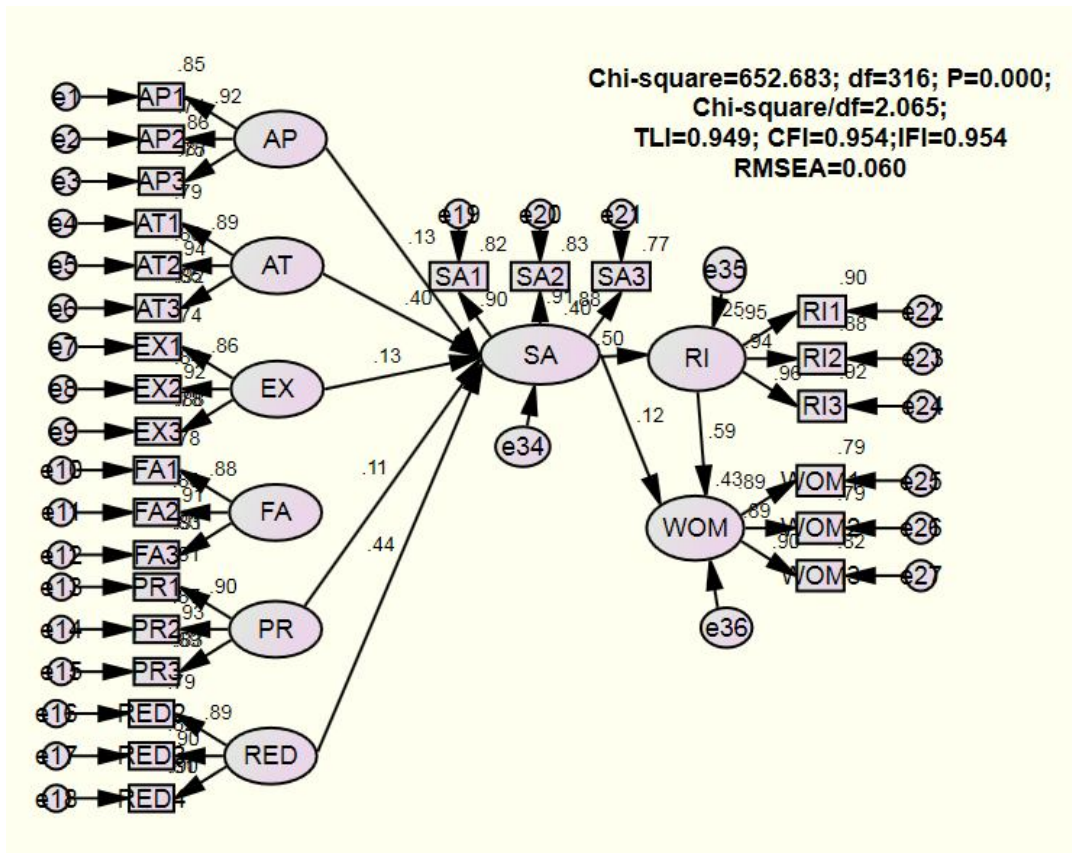


Table 10:Regression Weights of the Adjusted Model

Parameters	Standardized regression weights	Regression weights	S.E.	C.R.	P
Satisfaction with recovery ← Apology	.133	.141	.055	2.582	.010
Satisfaction with recovery ← Attentiveness	.402	.365	.047	7.696	***
Satisfaction with recovery ← Explanation	.126	.121	.049	2.452	.014
Satisfaction with recovery ← Promptness	.107	.109	.052	2.088	.037
Satisfaction with recovery ← Redress	.439	.420	.051	8.233	***
Repurchase intentions ← Satisfaction with recovery	.504	.585	.065	8.933	***
Positive WOM intentions ← Satisfaction with recovery	.122	.123	.059	2.097	.034
Positive WOM intentions ← Repurchase intention	.587	.510	.052	9.754	***

Implications for the Case of Saigon Commercial Bank (Scb)

From the research findings, there is strong evidence showing that a model incorporating six components of organizational responses to customer complaints is supported. These findings would help to develop and improve the complaint recovery responses in the context of SCB in order to restore customers from a dissatisfied state to a satisfied one.

Given the highest effect of redress on satisfaction with service recovery, the attention should be paid to the dimension of a fair fix for problems or added value compensation/ atonement. There is strong evidence showing that attentiveness and explanations exert strong impacts on satisfaction with service recovery. This implies the major importance of interpersonal skills of frontline employees who are directly facing and dealing with customer complaints. From the findings of this research, the impact of an apology on recovery satisfaction is not as strong as the impacts of redress, attentiveness and explanations. However, Boshoff and Leong (1998) emphasized that an apology is the necessary first step in service recovery attempts. Davidow (2000) also reported that an apology, in particular, is important because it costs nothing yet significantly increases positive word-of-mouth activity. It implies that providing an apology to complainants should be given a high priority and be accompanied by other responses such as attentiveness, explanations or compensation.

Finally, it is likely to state that customer complaints contain constructive information which can help the bank to recognize their problems, recover their service failures and maintain customers' loyalty. Therefore, establishing clear complaint procedures can help customers to know how to complain and where to log complaints, should be highly considered.

Limitations and Future Research

While this research's results help to deeply understand about the effects of organizational responses to customer complaints on recovery satisfaction as well as the effect of recovery satisfaction on post purchase behavioral intentions, some limitations also exist. Firstly, chosen target respondents in this research have only included the customers who have raised their complaints to SCB branches in Ho Chi Minh City. This situation might lead to the limitation of generalization of the results for the whole SCB. Indeed, respondents in different regions in Vietnam might cause differences in psychology and behaviors of customers. Therefore, future research should expand the respondents throughout the country. Additionally, to obtain generalized findings for the whole of Vietnam's retail banking system, it is possible to conduct a replicate study with the inclusion of other commercial banks' respondents. Another, complainants are required to evaluate their experience about service failures and organizational responses occurred within one year. As such, the result might be biased due to customers not remembering exact memories or feelings of past events. Zikmund (2002) has reported that conducting a survey with the same group of respondents over a period of time might help to look at changes in responses that happen over time. Thus, a longitudinal study should be required.

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