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The Influence of Emotions on Behavioural Intentions after Experiencing a Service Failure in an Emerging Economy

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KEYWORDS Banking Sector. Service Delivery. Service Expectations. Service Quality. South Africa

ABSTRACT The purpose of the study is to determine the influence of emotions on behavioural intentions by consumers in the banking industry in South Africa after experiencing a service failure. A quantitative research approach was employed and the data was gathered by a convenience sampling technique. The sample consisted of 281 consumers of the South African retail banking industry, who experienced a service failure within the last 6 months. The primary data was gathered by a structured questionnaire employing a 5-point Likert scale. The results revealed that there was a negative relationship between the levels of negative emotions experienced and behavioural intention, as well as service satisfaction after experiencing a service failure. Therefore, the retail bank management in South Africa needs to conduct research into the types of service failures experienced, and the resultant negative emotions experienced by consumers and how they can prevent these failures.

INTRODUCTION

The global banking landscape is continuously evolving through changing customer needs and expectations. The South African banking environment is no exception as the demands by South African banking customers to meet their expectations are growing annually (PWC 2015: 2). According to Cronje (2007: 11), recent years have seen increasing pressure on banks to reconsider and improve their efficiency in order to maintain their profitability and competitive nature. Customers are now not only focussed on the quality of the banking products offered when considering switching to alternative service providers, but also on the level of service quality received (KPMG 2014). Considering the high level of competition within the South African banking sector, a stronger focus on the creation of a long-term customer value proposition is required. Such a value proposition can be through the offering of reward and loyalty plans as well as continuous improvement in customer service levels. The latter being through improved employee training and more active customer research programs (PWC 2014: 2).

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Anani (2010) highlights that as with any other service company, the banking industry is subject to customer turnover, thus making it important for the banking industry's focus to be shifted to customer retention. This statement is further supported by Anani (2010) emphasising that it is more profitable to retain a customer than to recruit a new customer. Considering this, it becomes apparent that banks need to manage their service delivery process as a measure to reduce the switching behaviour of customers (KPMG 2014).

Customers switch banks for a number of reasons. According to KPMG (2014), one of the more prominent reasons can be attributed to the level of service satisfaction that is received during a service encounter. Beneke (2012) notes in her article, "Examining the effect of retail service quality dimensions on customer satisfaction and loyalty", that customers who have a negative experience and become dissatisfied with the service provided, and the company, may result in them achieving higher service satisfaction or perceived higher service satisfaction by switching to a competitor. Emotions experienced and their effect on the perception of service quality are important concepts to investigate. Recent statistics released by SAcsi (2013), reveal that overall customer satisfaction amongst the four major banks of South Africa (ABSA, FNB, Standard Bank, Nedbank) declined by 2.6 percent in 2012 from 77.6 out of 100, to 75.6 out of 100. Although these numbers are still high, the decrease is a worrying trend that needs to be curbed in order to prevent future declines in customer satisfaction levels within the retail banking sector. SouthAfrica. Info (2015) supports this concern stating that banking customers in South Africa are confronted with numerous negative experiences when interacting with company employees, such as being verbally abused, antagonised, and harassed. This is primarily due to a lack of professional, appropriate employee training offered by banks on managing customer expectations and customer complaints, as well as demotivated employees working in the sector.

Clark (2012) argues that customer turnover in the South African banking industry has increased from 34 percent in 2011 to 39 percent in 2012, which is a concerning downward trend of customer satisfaction in the retail banking sector. These figures, according to Clark (2012), are in support of the global trend that banking customers are becoming less satisfied with service levels and as a result, are becoming less loyal. This is especially relevant to the South African banking industry where competitors are aggressively competing to grow their customer base through creative loyalty packages. These packages are built around individual customer needs, tailoring banking packages to the needs of the customer in the most cost-effective manner (PWC 2014: 6).

Considering the background provided above, it is clear that if South African banks are to become more successful within the financial services sector in South Africa, long-term meaningful relationships need to be established between the banks and their target markets. Considering this, banks must therefore understand the effects that service failures have on customer satisfaction. More specifically, how consumers' emotions affect their future behavioural intention. In an increasing competitive banking environment, banking institutions need to consider the price they are paying for service failures. Consequently, the aim of the study is to obtain an understanding of the negative emotions experienced during a service failure, its influence on behavioural intent, and customer satisfaction levels in the South African banking industry. The aim of the study is supported by two hypotheses, namely,

H1: There is a negative relationship between levels of negative emotions experienced and customer satisfaction after experiencing a service failure; and

H2: There is a negative relationship between the levels of negative emotions experienced and behavioural intention after experiencing a service failure.

Literature Review

The Service Encounter

The service encounter, as described by Slátten (2011: 9), is a "moment of truth". It relates to how the individual experience the service interaction, adding to the individual's perception of service quality. Slátten (2011: 9) continues to reveal that the service encounter "encompasses several aspects of the service firm in which the employee and customer might interact. Consequently, on the basis that interaction is an aspect of service encounters and the fact that emotions are central to our lives as humans, it is reasonable to assume that there are many sources that are linked to both customers' and employees' emotions in service encounters". This theory is supported by Cote (2005), Homburg and Stock (2005), who state that the service encounter involves the processes of "dialogue and reciprocal influence between the customer and the service provider". These definitions attempt to encompass the different firm related service interaction elements that the customer may be exposed to such as the employees of the firm, its physical facilities, and other visible elements.

Service delivery relates to physical goods, services cannot be seen, felt, tasted or touched, but are defined as a performance (Hoffman and Bateson 2010: 57). A service can furthermore be perceived as follows, namely that the customer does not own a service, the customer is involved in the service delivery process, and the customer is a key element of the service being delivered. Coetzee et al. (2013) add to this by stating that time is also an important factor when delivering a service, as well as the different distribution channels that are used. Coetzee et al. (2013) state that "service provision" is the foundation on which the banking sector in South Africa is built. They further argue that the delivery of a high quality service to clients holds benefits to the bank, namely positive referral marketing as well as client retention. Therefore, the creation of a mutually beneficial relationship between the bank and the client has become increasingly important to banks in South Africa, and is perceived as a prerequisite for strengthening relationships with clients, thereby enhancing customer retention. (Miguel-Dávila et al. 2010: 2165). Service quality and satisfaction, according to Njenga (2010: 86), may lead to customer retention. Rai and Medha (2013: 140) argue that the quality of the service delivery process enhances customer satisfaction, and eventually secure a committed and retained customer base.

Miguel-Dávila et al. (2010) similarly find service quality to be of utmost importance when attempting to achieve satisfaction. Pulido et al. (2014), explored this concept further and indicate that customer satisfaction is all about consistency. This comprises of emotional consistency, customer journey consistency, and communication consistency. It can therefore be argued that banks in South Africa require employees who are well trained, well skilled and have the required knowledge to initiate and manage a bank-client relationship strategy (Rootman et al. 2007: 183).

Consumers' Rising Expectations of Service Quality and Their Role in Achieving Service Satisfaction During the Service Encounter

Customers are increasingly demanding more from their chosen service providers (PWC 2013). Genpact and YouGov (2014) state that banks today require a better mix of high-tech and high-touch interactions to be able to satisfy customers. Retail banks in South Africa are facing a transformation of customers' habits, with younger consumers migrating to online and mobile banking, while others demand more consultative services at the branch. The widespread interest in more personalised services across all channels supports the view that retail banks need to adapt quickly to meet evolving customer expectations (Genpact and YouGov 2014).

Ernst and Young (2012: 55) argue that clients are taking greater control of their banking relationships. They change their banks more freely, adapt their behaviour more regularly, and are more assertive in demanding quality levels of service delivery. The study also revealed that customers want lower costs and better service. They indicated a need for the strengthening of online and mobile banking, but also stated their preference for the flexibility to shape the relationship, contacting their bank whenever and however they choose. According to Uddin (2012), customers have essential roles to play in creating service outcomes and enhancing their own satisfaction levels. This argument is supported by Grönroos (2011: 282), who states that customers acquire and use all the resources and processes that are presented to them by the supplier and in the process, customers may even apply their own skills in order to create value for them.

Emotions as Mediators of Service Failure Evaluation

The emotional nature of consumers is thus an important aspect to consider, and how this influences their satisfaction and eventual behaviour, should be explored. The following section will look at the different emotions that are experienced by consumers and the effect on the service encounter. Oliver (1997: 319) and Mostert and De Meyer (2010: 31) holds the opinion that emotion "coexists alongside various cognitive judgments in producing satisfaction", and that it is central to understanding customers' consumption experiences. Emotions refers to "a strong feeling deriving from one's circumstances, mood or relationships with others" (Oxford Dictionaries 2014).

Hume (2012) describes that emotions and moods are similar in that both are affective in nature, but they are different in the sense that moods are more general and less contextual than emotions. Robbins and Judge (2012) expand on this to say that moods are less intense feelings than emotions, and can often result without a specific event acting as a stimulus. However, the authors also noted that emotions tend to be more fleeting than moods. Robbins and Judge (2012: 98-100) explain that moods may be more action orientated and lead to immediate action, while emotions are more cognitive and may cause consumers to think or "brood" for a while.

Svaeri et al. (2011: 53), have noted that three amalgamated dimensions of negative emotions can be classified. These dimensions are explained for the purposes of clarity:

- External dimension - Attributing the occurrence of a service failure to an error by the service provider and include negative emotions such as anger, irritation, rage, discouragement, frustration, disempowerment and distress.
- Internal dimension - Blaming the occurrence of a service failure on oneself. This dimen-

sion refers to negative emotions such as shame, guilt, regret, embarrassment, sadness, loneliness, unhappiness and depression.

- Situational factors - Attributing the occurrence of a service failure to the situation, that is, neither the service receiver nor the service provider is to blame. Examples of negative emotions for this dimensions are fear, worry, anxiety, and nervousness.

Andreassen (1999) found that initial negative emotions triggered by a service failure had a negative impact on a customer's satisfaction with the organisation's complaint resolution efforts and stimulated exit behaviour. Smith and Bolton (2002: 8) also state that clients who had a negative emotional experience related to a service failure, are inclined to perceive a service recovery encounter with a strong entrenched negative attitude, compared to clients who were in a more positive emotional state when experiencing a service failure.

Service Failure

A service failure can be defined as a difference between service performance and customers' expectation, which leads to dissatisfaction (Hermawan et al. 2013:2). Service failures occur when consumers are dissatisfied with the delivery of a service (Zeithaml et al. 2013). According to Komunda and Osarenkhoe (2012), service failures can be categorised into two groups, namely: failure of the core service (service provider error), or product and policy failures as attributable to the organisation or the customers.

Johnston (1994) in his seminal work on service recovery argues that sources of service failure can be attributed to both the organisation and the individual customer him/herself. In terms of the organisation, service failure can for example be attributed to slow service delivery by the employees of the organisation. Whilst, service failure from the perspective of the individual (that is, the customer), can be the result of an experience based on a wrong purchase for intended use, resulting in a negative experience when wanting to exchange /return the product and the response is unfavourable. When a service failure takes place, it is the service provider and the customer experiencing the service failure having their own respective views about the reasons for the service failure, and who the responsible party is. With specific reference to the banking industry, Lewis and Spyrakopoulas (2001: 37-48) highlight different types of service failures to which consumers may be exposed such as banking procedures and bureaucracy. This research is further supported by Malik (2012: 45), whose findings indicated that service failure constructs can be categorised into six underlying dimensions: commitment errors, complaint handing errors, costly services, task complexity, technological errors and organisational factors. These service failure dimensions can be used by organisations in their strategy development to improve their service process and delivery, adding to overall satisfaction levels (Malik 2012: 45).

Managing service failures is therefore important for managers as the consequences, according to Tronvoll (2010), could include an unhappy customer, lower levels of customer confidence, negative word-of-mouth behaviour, as well as customer churn.

Behavioural Intent and Service Satisfaction

The concept of multiple banking is internationally on the rise as banking customers are increasingly looking for the best rates and products (Ernst and Young 2012). Globally, customers are giving it serous thought to change their bank since the number of customers planning to switch banks has grown from 7 percent in 2011 to 12 percent in 2012 (Ernst and Young 2012). Dissatisfaction with high fees was stated by the survey as the most important driver of attrition; however, poor branch experience came a close second with (31%) of respondents citing this as the reason for dissatisfaction. It is the basic desire of banking customers to note improved levels of basic service delivery, for example making a payment (Ernst and Young 2012). Worldwide customers are also dissatisfied with the manner in which their complaints are managed and resolved. Customers are becoming stronger in their ability to take control of their banking relationship and what they expect from such a relationship. Banking customers are becoming less loyalty to their bank and increasingly more interested in the banking products and services of new banks. Banking customers are also becoming more interactive in terms of their communication with each other and spread positive or negative word-of-mouth from their experiences to friends and family. Globally, customers want products and services at lower costs, improved service delivery and the personalisation of products and services (Ernst and Young 2012).

METHODOLOGY

The empirical investigation was descriptive and quantitative in nature. The population comprised of all the customers at any registered South African bank in Gauteng. Only respondents who have had a service failure experience in the previous six months, were interviewed. A non-probability sampling approach was followed and the convenience sampling technique applied. The data was gathered over a four-week period in 2014. During this time, customers who visited their bank in the Johannesburg and Pretoria regions and who matched the sampling frame were asked to participate in the survey. A structured questionnaire, with a five-point Likert scale, was used to gather the data. A mall-intercept technique was used and respondents were interviewed personally. The questionnaire consisted of five sections, in addition to the introductory section. The five sections included structured questions or closed-ended questions, as well as open-ended questions. A total of 281 questionnaires were completed and could be used in the analysis.

The data obtained from the questionnaires was coded, captured and edited. The Statistical Package for Social Sciences (IBM SPSS 21) was used to analyse the results. The Independent sample t-test and one-way ANOVA were calculated to determine whether significant differences exist between groups (gender, ethnicity and home language), service failure severity, and service satisfaction and behavioural intention at South African banks in Gauteng.

RESULTS

Reliability

The reliability of this study was tested on three constructs. Construct 1 indicates the measurement set of emotions, and has a Cronbach alpha value of 0.928. Construct 2 indicates the measurement set of service satisfaction, and has a Cronbach alpha value of 0.923. Construct 3 indicates the measurement set of behavioural intent, and has a Cronbach alpha value of 0.910. All these values suggest that the items have relatively high internal consistency. According to the Institute for Digital Research and Education (2014), a reliability coefficient of 0.70 or higher is considered "acceptable" in most social science research situations, and values between 0.60 and 0.70 are fair, and Coefficients lower than 0.60 are questionable (Burns and Bush 2010).

Validity

Validity was secured by ensuring that the questionnaire content and the research objectives were aligned.

Demographic Profile of Respondents

There were 281 respondents who indicated that they had an account at any South African bank and these respondents had also experienced a service failure as well and reported it to their bank within the last 6 months. According to the results of the study, the majority of respondents were female (54.1%), aged between 18-28 (50.5%) and holding a college or university diploma or degree (67.7%). The home language of the majority of the respondents was English (39.1%), followed by the Nguni language group (isiZulu, isiXhosa, isiSwati, isiNdebele) (22.4%), Sotho (Sepedi, Sesotho, Setswana) (15.3%) and Afrikaans (14.6%).

In addition, the majority of the service failures experienced by the respondents were experienced by those who bank with ABSA bank as well as FNB, each contributing 27 percent to the reported service failures. This was followed by Standard bank (26%), Nedbank (12.5%), and Capitec (7.5%). The majority of the customers hold a savings account (55.2%) and/or a cheque account (54.1%). The last section of the demographic data identifies how long the respondents have been with their banks and how much money they spend, on average, on banking costs at the particular bank. The results established that the majority of the respondents have maintained a relationship with their bank for between five and ten years (34%). It was also established that the largest amount of bank fees paid by the respondents is between R100.00 and R200.00 (28.5%).

Emotions Experienced

With regard to the statement "the extent to which you experienced the following feelings after experiencing a service failure", 1 being strongly disagree and 5 being strongly agree, respondents were asked to rate the following negative emotions: fear, worry, anxiety, nervousness, anger, irritation, rage, shame, guilt, regret, embarrassment, sadness, loneliness, unhappiness, depression, discouragement, frustration, disempowerment and distress. The results reveal that the emotion that the majority of respondents strongly agreed with was anger (mean=3.8 and STD deviation=1.233) followed by irritation (mean=3.74 and STD deviation=1.288) and frustration (mean=3.52 and STD deviation=1.407). The emotion that the smallest number of respondents strongly agreed with, was guilt (mean=2.07 and STD deviation=1.305) as well as loneliness (mean=2.15 and STD deviation=1.332).

Service Satisfaction

The respondents were asked to indicate the extent to which they agree with the following statements related to the level of service satisfaction with their bank. The results indicated that respondents agreed most strongly with the statement "I feel good about doing business with this bank" (mean=2.96 and STD deviation=1.145), and agreed the least with the statement "I feel satisfied that the results from doing business with this bank are the best that can be achieved" (mean=2.81 and STD deviation=1.182).

Behavioural Intent

With regards to behavioural intent, respondents indicated that the statement they agreed with the most was "I intend to continue using my bank" (mean=3.07 and STD deviation=1.349), and the statement respondents agreed with the least was "I would highly recommend my bank to other people" (mean=2.73 and STD deviation= 1.349).

Acceptance or Rejection of the Hypotheses

The testing of normality was conducted through the application of the Kolmogorov-Smirnov test for normality. The outcome of the results reflected a P-value that is higher than 0.05. This outcome suggested that the results were normally distributed. A scatterplot was also used to illustrate that the results reflected satisfactory linearity and homoscedasticity. The Pearson product-moment correlation coefficient was used to measure the relationship between the level of negative emotions experienced by the customer and the customer's level of overall satisfaction. The results indicate a weak negative relationship between the negative emotions experienced by the customer and the customer's level of overall satisfaction (Cohen x), $r = -0.229$, $n = 281$, $p < 0.01$ with higher levels of negative emotions being associated with lower levels of satisfaction.

A further investigation was also done to measure the relationship between the level of negative emotions experienced by the customer and the customer's level of behavioural intention. This measurement was also done through the use of the Pearson product-moment correlation coefficient. From the results, it was established that a statistically significant, but weak, negative correlation existed between the level of behavioural intent and the level of negative emotions, $r = -0.229$, $n = 281$, $p < 0.01$. It was also determined that a statistically significant, but weak, negative correlation existed between the level of behavioural intent and the level of negative emotions, $r = -.290$, $n = 281$, $p > 0.01$.

Therefore, considering the results provided, it is clear that both correlations had weak relationships as per the recommendation by Cohen (x), for the interpretation of the strength of correlational relationships. Cohen (1988: 79-81) states that a small relationship is illustrated by a correlation value between 0.10 and 0.29, a medium relationship holds a correlation value of between 0.30 and 0.29, and a large relationship is characterised by a correlation value between 0.50 and 1.0.

Considering the information provided above, the following can be deduced with regard to the formulated hypotheses:

- H1 - Is accepted considering that the level of significance is less than 0.05 and the Pearson correlation is negative. The p-value was (0.000).
- H2 – Is accepted considering that the level of significance is lower than 0.05 and the Pearson correlation is negative. The p-value was (0.000).

Against the background provided, both the alternative hypotheses H1 and H2 are accepted and both the null hypotheses are rejected.

DISCUSSION

Negative Emotions Experienced

The results of the study revealed that consumers within the retail banking industry experience a wide variety of negative emotions after experiencing a service failure. The majority of respondents revealed that they experienced stronger emotions of anger, irritation and frustration, and less strong emotions of guilt and loneliness. This indicates that respondents do not take blame themselves for the service failure, however, reveal strong emotions towards the service provider, namely their bank. Wang et al. (2011: 351) supports this argument stating that service failure severity influence emotional state of mind, ultimately leading to reduced customer satisfaction. Against this background, it would seem that there are two distinct groups of emotions experienced by consumers.

The first group of emotions relates to those emotions that consumers direct inwards, causing them to evaluate their own role in the occurrence of the service failure. With these emotions, consumers are taking some form of blame, and can tend to have prolonged feelings of personal responsibility. The second group relates to those feelings that consumers project onto the organisation itself, feeling strong emotions towards the fault of the service provider. Consumers tend to solely blame the service provider for the service failure, and it is emotions such as anger and frustration that have been revealed through this study to have a more pronounced effect on the negative behavioural intent that occurs after consumers have experienced a service failure. Leach and Liu (2014: 574) support this finding by stating that negative emotions such as anger and frustration can result in declined customer purchases and patronage, eventually impacting negatively on the profitability of the organisation. Wen and Chi (2013: 310) also state that if customers perceive the organisation or its employees as being unfair in the service delivery process, they will experience negative emotions such as dissatisfaction and anger.

Service Satisfaction Levels

However, in terms of service satisfaction levels, consumers did indicate that they still feel relatively good about doing business with their bank, and still have a relatively positive view of their respective banks. However, they indicated that there is potential to improve service delivery levels through continuously monitoring of service levels. Erasmus and Grabowski (2013:3) also argue that a customer's acceptance of an organisations level of service delivery does not imply that the organisations service offering is acceptable. They further argue that "in contexts where consumers' expectations of an organisations service offering are relatively low due to ignorance or low involvement, non-deserving favourable service perceptions could result".

Behavioural Intent

In terms of behavioural intent, the most important behaviour that resulted from experiencing a service failure was that consumers did not intend recommending their bank to other individuals. Bank managers need to investigate this behaviour as it could lead to negative word-of-mouth (WOM) for the bank, which causes a number of negative implications for the service provider. This argument is supported by Thøgersen et al. (2009:761) stating that consumers respond through a negative service experience by "spreading negative word of mouth to one's acquaintances or, less common, through mass media and filing a formal complaint with a third party, usually a complaints board or the court". Customers can experience a strong commitment to utilise the service of the provider, and WOM is an important factor that results in customers not only revisiting a certain provider, but also prompting consumers to encourage relatives and friends to patronise the service provider as well. The service provider becomes a trusted source and utilising its service becomes routine. However, repeated service failures can result in driving consumers away. Therefore, it must be noted that satisfied consumers can lead to positive WOM. Küçükosmanoglu and Sensoy (2010) support this notion and indicate that the consequences of satisfaction are twofold. In the case of high satisfaction levels being achieved, customers keep their purchasing intent. The customers', whose experiences exceed their expectations, provide a positive WOM and continue to be loyal customers of the organisation. On the other hand, in case of dissatisfaction or defection, customers may complain, stop purchasing, and eventually spread negative

WOM about the organisation. Petzer and Mostert (2012:1-2) agree with this statement and argue that when a customer experience a service failure is will lead to customer dissatisfaction. A customer may complain or decide to move to another bank. It is therefore critical for banks globally to have a clear understanding of customer complaints as well as the service recovery activities that they perceive as responses they consider suitable when a service failure happens. If a service failure is not professionally managed, the negative experience can lead to the customer spreading negative WOM about his/her service experience.

CONCLUSION

This paper was formulated to assist researchers and management in determining the effects of negative emotions experienced by consumers of the South African retail banking industry, of the levels of service satisfaction, and resultant behavioural intent. The results indicated that there was both a negative relationship between the levels of negative emotions experienced and behavioural intention, as well as service satisfaction after experiencing a service failure. The implications of the research were discussed, as well as recommendations for management. Included in the discussion was the negative effect of WOM on an organisation, as well as recommendations on how these effects could be minimised through the use of service recovery methods. Recommendations of how to prevent or minimise the service failure from occurring in the first place, were also discussed. Types of negative emotions experienced have been researched in this paper, however, the research conducted can be said to be considered to be a one sided evaluation. Future research should thus be conducted on the combined effect of employees' (bank personnel) and consumers' emotions during the service encounter. Consumers, as well as employees are human beings and both parties experience emotions which could affect the level of service satisfaction and resultant

RECOMMENDATIONS

Negative Emotions Experienced

Considering the negative emotions experienced by South African customers in the banking industry, it is recommended to consider monitoring through a differentiated strategy approach. One such strategy is to encourage consumers to fill in customer satisfaction reports, indicating their opinion regarding the received service. Focus can be on aspects such as whether or not they were happy with service levels received, and why. However, it must be stated that in a modern society, consumers have become increasingly more time pressured and may not opt to partake in this traditional form of monitoring. Considering that consumers experience different moods and emotions which have an influence on their service satisfaction experience, perhaps a more unorthodox method should be employed to evaluate different emotions experienced. One approach through which this can be achieved is by means of psychological evaluations. Trained professionals, who are well practised in the art of body language and physiological signs, could be employed to walk the floor of the retail space and jot down consumers' reactions to certain situations, thus getting a more uncensored reading of how consumers feel, as opposed to leaving it to the client to put their feelings down in words. Industrial psychologists can add value to the organisation by providing insights that may not have been focussed on in the past. This method is also less obstructive to consumers, as it does not take any extra effort on their part for these evaluations. Another monitoring technique could be applied through the use of a service floor manager at the Tellers and Customer Service counters, approaching customers about their specific service request. Should the request be for the depositing of a check, for example, the customer can be redirected to a different counter for faster service delivery, line managers can have service delivery discussions with Tellers and Customer Service counter staff about their client interaction on a weekly basis, and retail banking customers can be contacted to determine their service delivery experiences over a monthly basis.

Service Satisfaction Levels

Service failures should also be tracked and strategies should be implemented to reduce the chance of the same service failure reoccurring. Management needs to ensure that they are constantly learning from their mistakes, that they do not continuously allow poor service delivery or service failures to occur, once they have been highlighted. Results of psychological evaluations, along with complaint platforms such as customer care line calls, social media, and customer feedback surveys should be compiled into one central data hub and trends should be highlighted. Management must attend to these issues professionally, whether it be a product failure, or employee fault, Management would then need to investigate whether incidents are local to one specific employee and/or department, or whether it is a general trend that runs through multiple lines in the company. If the latter is the case, it becomes an issue that requires immediate attention. Management would then need to revaluate the overall culture of the organisation and how they could boost employee morale and expertise through workshops, training and further and/or more comprehensive induction programmes.

Behavioural Intent

In terms of behavioural intent, it is recommended that managers need to investigate putting service recovery strategies in place in order to reduce the effects of consumers experiencing a service failure. Complaint platforms should be easily accessible to consumers and constantly monitored by the bank. Websites such as Hello Peter, Facebook, and other forms of social media can be used positively by responding to complaints quickly and efficiently, proving to consumers that their opinion matters. A 'platform ambassador" (it can be a full-time or contracted individual) should be appointed to monitor each of the platforms online, and should make sure that they are aware of all the comments that consumers are posting, once a negative comment is placed or a comment made, the platform ambassador should alert a customer care agent immediately, who should then ensure that the customer is contacted in order to rectify the problem quickly and efficiently. These employees will have to be well trained in smoothing over potential problems as consumers' emotions may be heightened and reactions to solutions may differ to that of a consumer who is in a positive mindset about the organisation, or who has yet to experience a negative emotion. A follow-up post should then be made to the consumer by the platform ambassador to enquire whether the complaint was dealt with satisfactorily. This shows consumers that not only are their rantings being heard, but that the organisation actually cares that they have been sufficiently helped after the service failure. Social platforms also allow a personal touch as consumers feel they are talking to a person and not just an e-mail filter, which is the more traditional form of communication when it comes to complaints.

In conclusion, the findings of the study contribute to an improved understanding of the negative emotions experienced during a service failure in a service environment. Strategies (recommendations) are proposed to limit, and ultimately reduce, such emotional experiences of customers, thereby enhancing customer satisfaction. A future research study could measure negative customer emotional experiences in a different service setting or conduct a similar study in a different emerging market.

LIMITATIONS OF THE STUDY AND FUTURE RESEARCH

The first limitation is that a convenience sampling method was used in the study, and the results are only applicable to one emerging country. Secondly, the results obtained for the study, as they relate to service failure in the banking industry, can therefore not be generalised throughout the merging world. Future research may include other emerging economies or a comparative study can be conducted comparing service failure experienced in different emerging economies across the globe.

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