

# The Impact of Service Failure and Post-service Recovery on Repurchase Intention : A Case of Banking Industry

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## ABSTRACT

In the process of service contact, the occurrence of service failure is inevitable, and hence there is usually needed to provide the service remedial treatment to arise customers' repurchase intentions. This study performed the stratified sampling to conduct a questionnaire survey where the banking industry customers were chosen as subjects, trying to develop an analytical model for explaining the relationships among three variants, service failure, service recovery, and repurchase intention. The impact of customer's attributes on the described three variants was also examined. The ratio of return is about 37.8% for the survey, where the Cronbach values for questionnaire items are between 0.689 to 0.885, and this questionnaire is designed referring to related studies. It means that the reliability and the validity of the questionnaire are quite acceptable. The final findings showed that among the service failures, two items "poor attitude given by the staff" and "unreasonable expense for routine service" are considered most serious; the service remedial treatments, "the bank only then carries on the recovery after the complaint" and "the service failure will only inform responded to the company", are most effective and preferred by customers. Besides, the results of confirmatory factor analysis showed that the variable of service failure could be divided into two dimensions: the service transmission system and the staff behaviors. And the service recovery variable was composed of two factors named as visible recovery and invisible recovery. Moreover, the analysis of variance indicated that customers' age might affect the perception of service failure, but other customer attributes did not influence the customers' views concerning both service failure and service recovery. Finally, some regression models were developed to examine the degrees of service failure and service recovery might impact on the repurchase intentions of customers. The results further assure that the relationship between service failure and repurchase intention is negative, but that of service recovery and repurchase intention is positive; hence, it is possible that the service recovery actions may result in an interfered effect on customers' repurchase intentions. The findings can provide the practitioners in banking industry for revising their service operations and improving total service quality.

Keywords : service failure ; service recovery ; repurchase intention

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