

# Service Failure and Service Recovery in Financial Service Industry : A Comparison of Expectation Disconfirmation ...

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## ABSTRACT

To improve the Critical Incident Technique (CIT), this research is to study what kinds of service failures that occur in financial world made by the following customers' viewpoints. After collecting seventeen customers' stories of complaints, I will use SSIT to analyze these stories. Accordingly, the traditional CIT in the compressed operation mode of complicated information can be replaced by the detailed conceptualization of customers' emotion experiences. This study establishes the Subjective Service Delivery Blueprint in Financial Service Industry research by using SSIT. Moreover, the service failures made by the SSIT will be compared with those by the traditional CIT research. This study discovers that the SSIT analysis can prove that the service failures have found out mistakes that travel agencies had never noticed. The conclusion is that the SSIT can find out what causes the failure than the CIT does. Moreover, this work will presents a conceptual framework with six kinds of classifications of causes of complaint, affairs; recessions; appropriate responses; dramaturgies; recoveries and admonishments, to explain service failures. In the past, when service encounters management, service providers will pay attention to the Moment of Truth (MOT). However, is it appropriate for supervisors to hold so highly the MOT when considering the factors that have caused success or failure? Are there other possibilities expanded from the MOT? These are the questions that will be discussed later in this research.

Keywords : subjective sequential incidents technique ; subjective service delivery blueprint ; service failure ; expectation disconfirmation theory ; dramaturgical theory ; financial service industry

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