# EMOTIONAL RESPONSES TO SERVICE RECOVERY INITIATIVES IN THE BANKING INDUSTRY

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**ATTIA Abdelkader Ali**
Alexandru Ioan Cuza University of Iasi, Iasi City, Romania
University of Alicante, Alicante City, Spain
*Aaaa16@alu.ua.es*

*Abstract In many regular banking transactions, it is not surprising that occasional service failure is inevitable despite tremendous effort for zero-defect service delivery. Consequently, the outcome of service failure can be disastrous for the banks' short- and long-term existence. As a result, this study investigated the impact of service recovery justice (DJ, PJ, and IJ) on consumers' emotions (positive (PEM), and negative (NEM)) and post-recovery satisfaction (PRS), word of mouth (WOM) in the banking industry of Spain. Additionally, this study examined the mediating role of PEM and NEM between (DJ, PJ, and IJ) and PRS. The study collected data from 500 customers of Spanish banks using an online questionnaire. The analysis was performed using the Partial Least Squares Structural Equation Modelling (PLS-SEM) approach. The results indicate that (DJ, PJ, and IJ) positively influence PEM. Moreover, DJ negatively impacts NEM. However, PJ and IJ have no significant effect on NEM. Besides, PEM is shown to positively affect PRS, while NEM negatively impacts PRS. Additionally, PRS is positively influencing WOM. Furthermore (DJ, PJ, and IJ) indirectly impact PRS through PEM. Only DJ indirectly impacts PRS through NEM. The findings have significant implications for theory and practice, offering vital insights for creating effective policies and regulations in the Spanish banking industry to improve customer satisfaction and emotional responses to service failures.*
*Keywords Positive emotions, Negative emotions, perceived recovery justice, post-recovery satisfaction, WOM, banking sector, Spain*

## Introduction

Banks focus on understanding and meeting consumer requirements to retain them and ensure long-term customer satisfaction amidst global competition. However, the bank's efforts to meet consumer demands and ambitions, especially regarding services, may not always be successful (Bouranta, Psomas and Vouzas, 2019). Consequently, it is challenging for banks to provide services without errors or failures consistently. The nature of the service makes it difficult to complete all meetings on time, and the service's intangible and linked qualities increase the risk of failure (Nadiri and Tanova, 2016). All service sectors experience service failures from time to time, and the frequency of these events is rising because of an overreliance on technology-based solutions to provide timely and suitable assistance. Consequently, expanding technology-based processes has brought on multiple system-related service disruptions. Therefore, to restore customer satisfaction, it is critical to implement effective service recovery measures, as a significant portion of these obstacles are beyond the service provider's control (Sim *et al.*, 2021). Unsatisfactory service can negatively impact customer retention, behavioral intentions, and service companies' bottom lines (G, 2015; Petzer *et al.,* 2017). Therefore, bank marketing managers need to understand customer satisfaction's cognitive and affective determinants, given that the quality of service rendered substantially influences customers' perceptions

of satisfaction (Ali and Mohamed, 2020). Furthermore, the service provider's ability to regulate failures in various critical circumstances is limited (Ali, 2023). Therefore, to restore customer satisfaction, effective service recovery strategies become crucial (Jose and Mathew, 2016). Research has identified the service recovery paradox, which posits that customers who experience a service failure and subsequently receive an exceptional recovery may express a considerably higher level of contentment than they would have if the failure had not transpired (Sousa and Voss, 2009). Consequently, in a service failure, financial institutions gain a more significant opportunity to entice consumers to patronize them more profoundly and strengthen their behavioral intentions (Ali, 2022). Additionally, customers' assessments of the service recovery methods employed by institutions substantially impact their WOM (Varela-Neira, Vázquez-Casielles and Iglesias-Argüelles, 2008).

The cognitive appraisal theory states that individuals' evaluation of an event, such as perceived fairness, rather than the event itself, like service recovery or organizational responses, leads to emotions (del Río-Lanza et al., 2009b; Schoefer & Ennew, 2005). Consequently, customers' emotional states and behavioral patterns are influenced by the degree of perceived justice that aligns with their perceptions, feelings, and experiences throughout the service recovery process ( Chebat & Slusarczyk, 2005). Consequently, consumers' perceptions of injustice and justice are significantly influenced by their emotions, which manifest in subsequent actions like PRS and WOM (Muhammad and Gul-E-Rana, 2020). As a result, it is imperative to recognize that little research has been undertaken to fully comprehend banking service failures and devise recovery strategies for the banking sector. Hence, most service failure and recovery research has been conducted in the travel and hospitality industry (Chiou et al., 2021; Souza & Desai, 2013; Koc *et al.,* 2019). This research will provide substantial contributions to the existing body of knowledge. First, it will enhance understanding of service recovery strategies and their influence on customer emotions in Spanish banking. Second, this model highlights the significance of consumers' emotions as reactions triggered by fair recovery procedures in the banking sector following a service failure. Furthermore, the study's conceptual framework is underpinned by Affective Events Theory (Weiss and Cropanzano, 1996) and justice theory. Thus, this illustrates how consumers react to service recovery strategies implemented by service providers, with DJ, PJ, and IJ acting as incidents. Moreover, these events trigger emotional responses to fill the PRS and WOM. As a result, this study will examine how perceived justice recovery (DJ, PJ, and IJ) affects consumer emotions (NEM and PEM), PRS, and WOM.

## Hypotheses Formulation And Study Model

**The Impact of perceived recovery justice (PRJ) on customers' emotions (NEM, PEM).**
The theories of justice and cognitive assessment are pertinent in Service Recovery situations, given that consumers often feel different levels of unfairness throughout the process (Gelbrich & Roschk, 2011; Maxham, 2001; Orsingher *et al.,* 2010). Therefore, in the context of SR, consumers' emotions are seen as affective experiences that influence their current experiences and responses (Baumeister *et al.,* 2007; Lazarus, 1991). Thus, because of intangible services, customers tend to be more sensitive to justice issues, which can lead to emotional responses (Parasuraman, Zeithaml and Berry, 1994). Therefore, PRJ

is usually considered a cognitive concept and can have emotional and behavioral effects (Chebat & Slusarczyk, 2005). Thus, as per the cognitive appraisal theory, the emotions that individuals experience (such as during service recovery or organizational responses) are generated by how they evaluate an event rather than the event itself ( del Río-Lanza *et al.,* 2009) . Moreover, customers respond with specific behaviors and emotions based on their perception of justice during the service recovery, which is shaped by their impressions and feelings. These emotions are critical in influencing customers' subsequent behaviors and transferring their perception of perceived justice (or injustice) (Weiss, Suckow and Cropanzano, 1999).

Besides, empirical evidence suggests that emotions triggered by SR mediate between the three dimensions of justice and customer loyalty (Kim and Tang, 2016). Additionally, perceived justice can predict positive and negative emotions. Additionally, several previous research studies have shown that consumer emotions may be influenced by tangibly and intangibly resolving concerns. According to the findings of Cai & Qu, (2018) research on restaurant service recovery shows that distributive fairness is the most influential predictor of customer sentiments. This may be because distributive justice is the most evident and recognizable aspect (Tava, 2023). Furthermore, it was shown by Sánchez-García *et al.,* (2018), that service providers' provision of distributive justice, in the form of refunds and discounts, has the potential to evoke favorable emotions in consumers, including enjoyment and contentment.

In contrast, customers may develop negative emotions such as resentment and rage if the firm fails to give equitable and suitable resolutions to failure. On the other hand, Lastner *et al.,* (2016b) suggested that organizations capable of swiftly resolving difficulties via flexible processes may elicit favorable customer sentiments while reducing negative feelings such as rage and frustration. In addition, this notion is supported by Nikbin *et al.,* (2014), who observed that consumers feel less unpleasant emotions when handled correctly and by proper processes. Based on the preceding discussion, the following hypotheses have been developed:

**H1a.** DJ will negatively influence NEM.
**H1b.** PJ will negatively influence NEM.
**H1c**. IJ will negatively influence NEM.
**H2a**. DJ will positively influence PEM.
**H2b**. PJ will positively influence PEM.
**H2c**. IJ will positively influence PEM.

**The Impact of customers' emotions (NEM and PEM) on PRS.**

Emotions may be characterized as consumers' reactions after assessing a specific scenario about financial services and their consuming experience (Varela-Neira, Vázquez-Casielles and Iglesias-Argüelles, 2008). Nevertheless, limited research has examined the emotional aspects of service failure and recovery (Zeelenberg and Pieters, 2004). As a result, a shortage of earlier studies on emotions in service interactions has spurred several contemporary ones (Nyagadza, Kadembo and Makasi, 2021). In the service recovery context, Du *et al.,* (2007) used the simulation experiment approach to investigate the correlation between negative emotions and satisfaction with service recovery. The findings demonstrated a negative correlation between service recovery satisfaction and consumers' negative feelings. As a result, an escalation in customers' negative emotions leads to declining service recovery satisfaction. Urueña & Hidalgo, (2016) Propose that both

positive and negative emotions might influence satisfaction with service recovery. Thus, companies must train their personnel to handle client emotions, particularly positive ones, when consumers lodge complaints. In addition, many customers experience intense emotions during service recovery and when a service breakdown occurs. Consequently, customer discontent may result if these emotions are not under control (Wen and Geng-qing Chi, 2013). Consequently, companies need to consider the emotions of their customers as conveyed via their tone of voice and phrasing (Kuo and Wu, 2012). Additionally, to increase consumer satisfaction, companies must be capable of eliciting good emotions and controlling negative ones. Consequently, if the service recovery implemented elicits favorable feelings in consumers, such as tranquility and joy, clients may regain their previous state of contentment notwithstanding the service failure (Ozkan-Tektas and Basgoze, 2017). Additionally, other research indicates that positive emotions promote greater post-recovery satisfaction. (Schoefer, 2008), while negative emotions only decrease it (del Río-Lanza, Vázquez-Casielles and Díaz-Martín, 2009b). In conclusion, assume that the service recovery offered may induce cheerful or peaceful feelings in customers. In such instances, even if there was a service failure, the customer may still resume their level of contentment. On the other hand, assume the customer has negative emotions like disappointment, rage, and frustration because of the service recovery. If so, this suggests the consumer is unsatisfied with the offered recovery service. According to the above discussion, the following hypothesis can be formulated.

**H3a**. NEM will negatively influence PRS.

**H3b.** PEM will positively influence PRS.

**The impact of PRS on WOM intentions.**

In service recovery-related research, WOM intentions are gaining importance since a dissatisfied customer who experiences a service failure may get very involved in negative WOM against the service provider (Kau and Wan-Yiun Loh, 2006). Consequently, positive or negative WOM intentions impact company sales and profitability as they strongly correlate with customers' behavioral intentions. Thus, the reciprocity norm provides a theoretical explanation for the relationship between PRS and WOM (Gouldner, 1960).This norm implies that individuals are more inclined to help others who have previously assisted them. Furthermore, social exchange theory posits that PRS and WOM are correlated (Lii and Lee, 2012). Thus, research suggests that WOM is a post-purchase activity in that consumers regard their connection with the firm as advantageous when satisfied with their recovery (Ali, 2022). Thus, the advantages they get surpass the investments of resources (such as money and time) (Allsop, Bassett and Hoskins, 2007). Therefore, this outcome could encourage customers to participate in positive reciprocal behavior, including spreading the good WOM about the company (Kassim & Asiah Abdullah, 2010; Petzer *et al.,* 2017). Positive WOM intentions are more common among customers who get suitable services, and it has been shown that WOM results from customer satisfaction during service recovery (Blodgett, Hill and Tax, 1997). It discovered that when customers are satisfied with the recovery of their service, their WOM intentions are favorably impacted. On the contrary, Collier & Bienstock, (2006) discovered that customers who express discontent with service recovery engage in negative WOM. Based on the above discussion, the following hypothesis can be formulated.

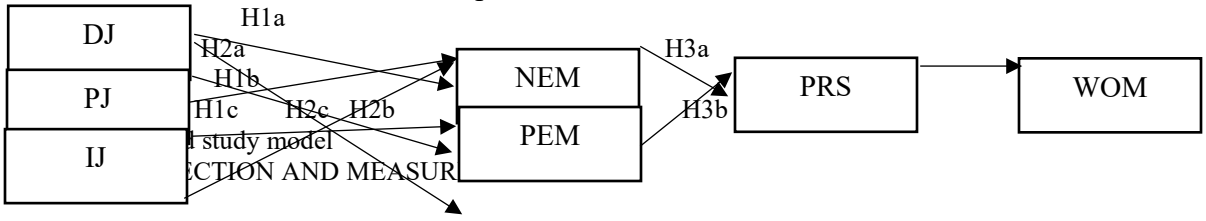
**H4.** PRS will positively influence WOM's intentions.

**The mediating effect of NEM and PEM in the relationship between PRJ and PRS**

Emotions are thought to mediate the link between perceived justice and recovery satisfaction in service recovery. The Affect Control Theory (Heise, 1977) is the foundation for these forecasts (ACT). ACT is based on three core concepts. First, according to ACT, individuals would display emotions appropriate for the circumstances. Customers may thus express their emotions if they have gotten an inadequate service recovery (such as a check repayment without an apology) (e.g., frustration). Second, those unable to convey the right feelings may see things differently. Therefore, clients who repress their feelings (like anger) since doing so might have unfavorable consequences would downplay the importance of the poor service (e.g., at a birthday party at a restaurant, nobody wants to spoil the atmosphere, even if the service is disappointing).

Thirdly, to legitimize their sentiments for themselves and others, humans create experiences. As a result, customers not awarded equitable compensation for services rendered may choose to discontinue their association with the company to safeguard their reputation. The core element of ACT (Heise, 1979, 1989; MacKinnon, 1994) posits that people engage in behavior in which the beliefs they acquire from their environment strengthen their emotions. Two considerations support the hypothesis that emotions mediate the connection between perceived justice and recovery satisfaction. The first fold of the argument establishes a connection between perceived justice and emotions by referencing Homans' seminal statement in the realm of ACT research (1974): those treated relatively will have positive emotions. On the other hand, those who get too little compensation are more likely to feel guilty than those who get too much reward. Similarly, we propose that justice associated with recovery influences emotions. Furthermore, one factor influencing the effectiveness of service restoration is the role that emotion plays in the complaint-handling process, which shows up as cognitive satisfaction (del Río-Lanza, Vázquez-Casielles and Díaz-Martín, 2009b). Therefore, it should be emphasized that the impact of customers' emotional reactions to complaint handling might be used to decide whether to keep the relationship between customers and businesses (Smith and Bolton, 1998). Numerous studies have examined how positive and negative emotions affect how much-perceived fairness influences bank customers' loyalty. The findings demonstrate that emotion can mediate the impact of perceived justice perception on loyalty behavior. According to the above discussion, the following hypothesis can be formulated:

**H5a**. NEM mediates the relationship between DJ and PRS.
**H5b**. NEM mediates the relationship between PJ and PRS.
**H5c**. NEM mediates the relationship between IJ and PRS.
**H6a.** PEM mediates the relationship between DJ and PRS.
**H6b**. PEM mediates the relationship between PJ and PRS.
**H6c**. PEM mediates the relationship between IJ and PRS.




study model
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The data for this study were gathered from the Spanish banking industry via a web-based survey to examine customer perspectives on service disruption and recovery. Given that

service, failures can occur effortlessly, and without warning, the participants in the survey were chosen based on their service recovery experience with the bank. Consequently, to ascertain whether the participants constituted the research's target demographic, inquiries 2 and 3 were employed to validate whether the respondents possessed a banking relationship and had encountered any service-related malfunctions or issues. The information was collected from a sample of 500 individuals who had experienced a service failure while using significant banking services across different regions of Spain. The web-based survey collected responses from participants via a questionnaire that utilized a five-point Likert scale ranging from "strongly disagree (1)" to "strongly agree (5)."

The survey comprised multiple items for each of the seven variables in the measurement model, as detailed below. For measuring the 3 dimensions of PRJ, 12 items were used: DJ, 4 items, and PJ, 4 items from del Río-Lanza *et al.* (2009), and IJ, 4 items from Lin *et al.* (2011b). Moreover, 6 items adapted from (Schoefer & Ennew, 2005; Schoefer & Diamantopoulos, 2008) Were used to measure NEM 3 items and PEM 3 items. Besides PRS, 4 items from Lin *et al.* (2011a), and 2 items were adapted from (Mattila, 2001; Wong & Sohal, 2002) for WOM. A pretest was conducted with 50 participants who had bank accounts and had encountered difficulties with online banking services before distributing the questionnaires. Following the conclusion of the validation procedure, the survey was distributed electronically through various channels, such as email and social media, via the Google Forms platform. The compilation of survey data occurred between February and April of 2024. A total of 550 questionnaires were distributed; however, 50 were excluded due to missing or inaccurate data, resulting in 500 questionnaires being ultimately completed. The primary objective of this curation was to ensure that the dataset retained its quality and integrity in preparation for subsequent interpretation and analysis. The demographic analysis revealed significant characteristics of the research participants. 46% of the respondents were male, and 54% were female. The largest group was between 41 and 50 years old, accounting for 29.2% of the total. This was followed by individuals aged 51 to 60 at 24.2% and those aged 31 to 40 at 20.8%. Most participants (38.2%) had a bachelor's degree, followed by 19.6% with a postgraduate degree and 34.2% with a high school diploma in educational attainment. The participants had a mostly well-educated background, fulfilling the survey's requirements. Table 1 displays the demographic data, providing full descriptive information on participants' characteristics.

## Data analysis

**Table 1. Sample characteristics.**

| Gender | Frequency | Percent |
|---|---|---|
| Male | 230 | 46% |
| Female | 270 | 54% |
| AGE | | |
| From 18 to 20 | 2 | 0.4% |
| From 21 to 30 | 58 | 11.6% |
| From 31 to 40 | 104 | 20.8% |
| From 41 to 50 | 146 | 29.2% |
| From 51 to 60 | 121 | 24.2% |
| More than 60 | 69 | 13.8% |
| Education level | | |
| Less than high school | 36 | 7.2% |
| High school | 171 | 34.2% |
| Bachelor | 191 | 38.2% |
| Postgarduate | 98 | 19.6% |
| Other | 4 | 0.8% |
| Work statue | | |
| Full time | 310 | 62% |
| Part-time | 59 | 11.8% |
| Not employed and seeking employment | 36 | 7.2% |
| Not employed and not seeking employment | 10 | 2% |
| Student | 20 | 4% |
| Retired | 51 | 10.2% |
| Other | 14 | 2.8% |
| Marital status | | |
| Single | 169 | 33.8% |
| Married | 257 | 51.4% |
| Divorced | 47 | 9.4% |
| Widower | 7 | 1.4% |
| Other | 20 | 4% |

*Source: Author's analysis*

This research used the Structural Equation Modeling (SEM) technique in conjunction with (Smart PLS) to analyze the data. Furthermore, the data for this investigation were rigorously examined in two stages using Smart PLS 3.2.9 and SPSS 28. In the first phase, the constructs' internal consistency, convergent validity, and discriminant validity were assessed using a measuring model. The second stage involved the examination of the structural model and hypotheses. Regarding addressing the issue of incomplete data, it was discovered that several indicators only contain a limited number of missing values. As a cure, the mean imputation approach in SPSS and Smart PLS was used to effectively address this issue (Hair and Hult, 2017).

**Assessment of convergent validity and composite reliability**

The measurement model underwent a comprehensive examination of reflective and latent variables, as shown in Figure 2, to ascertain the constructs' reliability and validity. Consequently, various criteria were used to assess the reliability and construct validity of the model, following the recommendations of Hair *et al.* (2014). Hair & Hult (2017)

Advised removing factors with loadings below 0.40 to enhance the model's accuracy. As a result, reliability indicators, including Cronbach's Alpha, rho. A and CR should ideally exceed 0.7, and AVE should be above 0.5, as suggested by Hair & Hult (2017). Consequently, the outcomes shown in Table 2 provide evidence that the model fulfills these criteria, hence validating the scales' convergent validity and internal consistency.

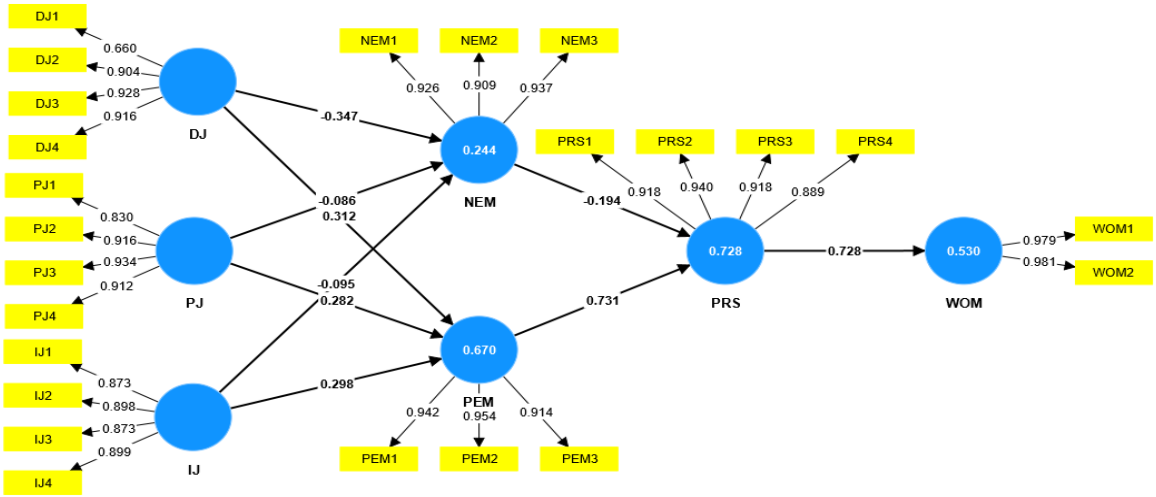


**Fig 2: Measurement model assessment**

**Table 2. Assessment of measurement model**

| Variables | Item code | Loading | Mean | SD | Cronbach's α | Rho_A | CR | AVE |
|---|---|---|---|---|---|---|---|---|
| | Cut-off values | > 0.5 | | | > 0.7 | | | **> 0.5** |
| DJ | DJ1<br>DJ2<br>DJ3<br>DJ4 | 0.660<br>0.904<br>0.928<br>0.916 | 2.800 | 1.1259 | 0.878 | 0.919 | 0.917 | **0.738** |
| PJ | PJ1<br>PJ2<br>PJ3<br>PJ4 | 0.830<br>0.916<br>0.934<br>0.912 | 3.266 | 1.1377 | 0.921 | 0.927 | 0.944 | **0.809** |
| IJ | IJ1<br>IJ2<br>IJ3<br>IJ4 | 0.873<br>0.898<br>0.873<br>0.899 | 3.442 | 1.0765 | 0.909 | 0.915 | 0.936 | **0.785** |
| PRS | PRS1<br>PRS2<br>PRS3<br>PRS4 | 0.918<br>0.940<br>0.918<br>0.889 | 3.346 | 1.0848 | 0.936 | 0.937 | 0.955 | **0.840** |
| NEM | NEM 1<br>NEM 2<br>NEM 3 | 0.926<br>0.909<br>0.937 | 2.576 | 1.1813 | 0.914 | 0.918 | 0.946 | **0.853** |
| PEM | PEM 1<br>PEM 2<br>PEM 3 | 0.942<br>0.954<br>0.914 | 3.348 | 1.1410 | 0.930 | 0.931 | 0.956 | **0.877** |
| WOM | WOM 1<br>WOM 2 | 0.979<br>0.981 | 3.497 | 1.1820 | 0.959 | 0.961 | 0.980 | **0.961** |

*Source: Author's analysis*

The Heterotrait and Monotrait (HTMT) ratio of the correction approach is used to evaluate discriminant validity (Henseler, Ringle and Sarstedt, 2015). The discriminant values in Table 3 remain within the acceptable range of HTMT 1 (Gaskin, Godfrey and Vance, 2018), suggesting no evidence of multi-collinearity among the construct items. Moreover, discriminant validity was evaluated using the Fornell-Larcker criteria. The diagonal square root of each composite AVE must be greater than the correlations between the constructs (Hair and Hult, 2017). Table 4 confirms the established discriminant validity of the model.

**Table 3. Discriminant validity using HTMT**

| | DJ | IJ | NEM | PEM | PJ | PRS | WOM |
|---|---|---|---|---|---|---|---|
| DJ | | | | | | | |
| IJ | 0.803 | | | | | | |
| NEM | 0.52 | 0.451 | | | | | |
| PEM | 0.817 | 0.808 | 0.594 | | | | |
| PJ | 0.847 | 0.84 | 0.462 | 0.814 | | | |
| PRS | 0.806 | 0.742 | 0.642 | 0.898 | 0.768 | | |
| WOM | 0.581 | 0.537 | 0.525 | 0.712 | 0.543 | 0.767 | |

*Source: Author's analysis*

**Table 4. Discriminant validity using the Fornell-Larcker Criterion**

| | DJ | IJ | NEM | PEM | PJ | PRS | WOM |
|---|---|---|---|---|---|---|---|
| DJ | 0.859 | | | | | | |
| IJ | 0.737 | 0.886 | | | | | |
| NEM | -0.483 | -0.416 | 0.924 | | | | |
| PEM | 0.751 | 0.746 | -0.549 | 0.937 | | | |
| PJ | 0.776 | 0.772 | -0.428 | 0.754 | 0.899 | | |
| PRS | 0.744 | 0.690 | -0.596 | 0.838 | 0.715 | 0.917 | |
| WOM | 0.537 | 0.506 | -0.493 | 0.673 | 0.510 | 0.728 | 0.980 |

*Source: Author's analysis*

## Structural model assessment and hypotheses testing

Before evaluating the structural models, it is crucial to ascertain that no problems are associated with full collinearity among the constructs. As lateral collinearity concerns (e.g., predictor-criterion collinearity) might undermine the robust causal effects shown in the model, they may subtly mislead the results even when the discriminant validity requirements (vertical collinearity) are satisfied (Kock and Lynn, 2012). Considering this, complete collinearity variance inflation factors (VIFs) are evaluated as viable substitutes for multi-collinearity issues that may arise. As shown in Table 5, the full collinearity test results indicate no multi-collinearity concerns, as the VIF values were below the suggested threshold of 5 (Hair *et al.*, 2021). Moreover, the causal links between the model's constructs are specified by the structural model (path coefficients and the coefficient of determination, $R^2$ value) (Hair and Hult, 2017). The bootstrapping

approach is used to determine the significance of the path coefficient by a resampling of 5000. (Hair and Hult, 2017).

Moreover, the Standardized Root Mean Square Residual (SRMR) results, used as a goodness-of-fit measure for PLS-SEM, revealed a value of 0.064 and NFI of 0.907, suggesting that the model meets the necessary criteria. The path coefficients for the data sample are shown in Table 5 and 6. Hence, it is evident that DJ is negatively related to NEM (β=-0.347, p < .005). Hence, H1a is supported. In contrast, PJ is not negatively affecting NEM (β=-0.086, p > .005). Hence, H1b is unsupported. Third, IJ is not negatively affecting NEM (β=-0.095, p > .005). Hence, H1c is unsupported. Moreover, H2a, H2b, and H2c have been supported, where DI is positively influencing PEM (β= 0.312, p < .005), and PJ is positively influencing PEM (β= 0.282, p < .005), and IJ is positively influence PEM (β= 0.298, p < .005). Furthermore, H3a and H3b have been supported, where NEM negatively influences PRS (β= -0.194, p < .005), and PEM positively influences PRS (β= 0.731, p < .005). Besides, PRS positively influence WOM (β= 0.728, p < .005), hence H4 is supported. Moreover, NEM mediates the positive indirect effects of DJ on PRS (β =0.067, P < .005). Hence, H5a is supported. In contrast, hypotheses H5b and H5c are not supported, indicating that NEM does not mediate the relationship between PJ, IJ, and PRS, as shown by the path coefficients (β = 0.017, P > 0.005) for PJ and (β = 0.018, P > 0.005) for IJ. Finally, H6a, H6b and H6c have been supported, where DJ indirectly influences PRS through PEM (β = 0.228, P < .005), PJ indirectly influences PRS through PEM (β = 0.206, P < .005), and IJ indirectly influence PRS through PEM (β = 0.218, P < .005).

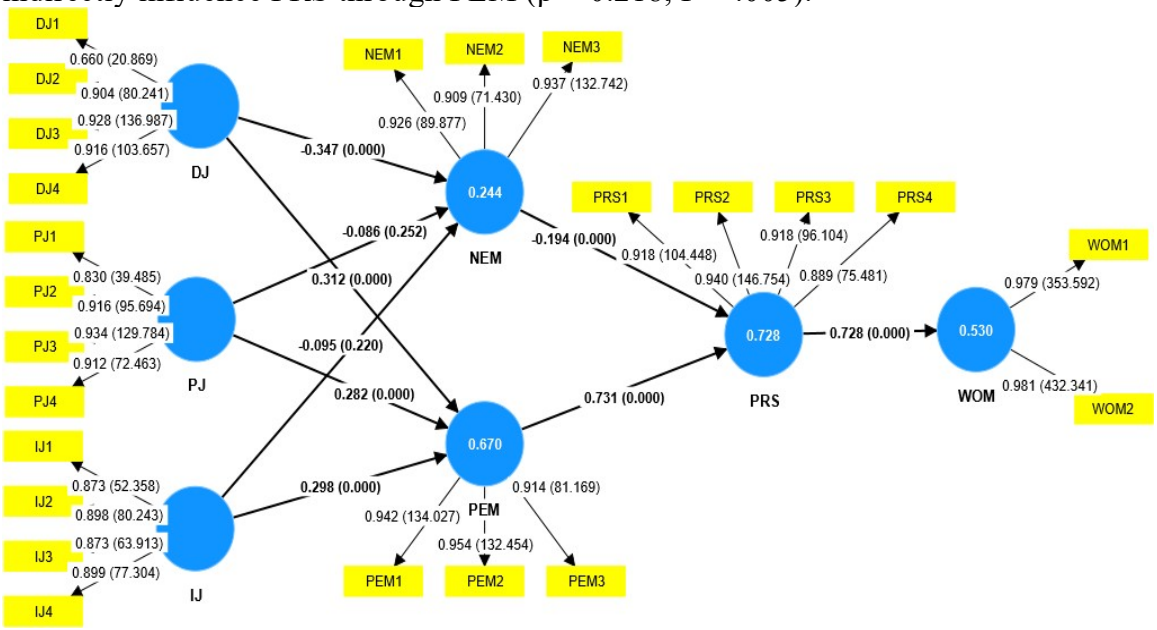


**Fig 3. Structural model assessment**

**Table 5. Results of hypothesis testing (Direct effects)**

| Path | B | T-value | p-value | $R^2$ | Remark |
|---|---|---|---|---|---|
| H1a: DJ -> NEM | -0.347 | 4.835 | 0.000 | 0.244 | Supported* |
| H1b: PJ -> NEM | -0.086 | 1.145 | 0.252 | | Unsupported |
| H1c: IJ -> NEM | -0.095 | 1.225 | 0.220 | | Unsupported |
| H2a: DJ -> PEM | 0.312 | 5.545 | 0.000 | | Supported* |

| | | | | | |
|---|---|---|---|---|---|
| H2b: PJ -> PEM | 0.282 | 4.731 | 0.000 | 0.670 | Supported* |
| H2c: IJ -> PEM | 0.298 | 4.925 | 0.000 | | Supported* |
| H3a: NEM -> PRS | -0.194 | 4.494 | 0.000 | | Supported* |
| H3b: PEM -> PRS | 0.731 | 18.446 | 0.000 | 0.728 | Supported* |
| H4: PRS -> WOM | 0.728 | 25.701 | 0.000 | 0.530 | Supported* |

*Source: Author's analysis*

**Table 6. Mediating effects**

| Path | B | T-value | p-value | Remark |
|---|---|---|---|---|
| H5a. DJ -> NEM -> PRS | 0.067 | 3.086 | 0.002 | Supported * |
| H5b. PJ -> NEM -> PRS | 0.017 | 1.091 | 0.275 | Unsupported |
| H5c. IJ -> NEM -> PRS | 0.018 | 1.184 | 0.237 | Unsupported |
| H6a. DJ -> PEM -> PRS | 0.228 | 5.229 | 0.000 | Supported* |
| H6b. PJ -> PEM -> PRS | 0.206 | 4.568 | 0.000 | Supported* |
| H6c. IJ -> PEM -> PRS | 0.218 | 4.810 | 0.000 | Supported* |

*Source: Author's analysis* *Relationships are significant at P < 0.05

## Discussion

Service failures have become inevitable due to the growth of financial services. Therefore, these failures frequently include mishandled customer demands, inadequate disclosure of essential transaction information, technological challenges from financial professionals, and other related issues (Wang, Hsu and Chih, 2014). Therefore, Service managers must be knowledgeable about resolving these difficulties and implementing appropriate recovery strategies. There is a lack of understanding of how banks might use service recovery justice and its effects on customers' emotions, PRS, and WOM intent. Therefore, because of this deficiency in the current body of research, this study investigated how service recovery justice dimensions (DJ, PJ, and IJ) affect consumers' emotions (NEM and PEM), PRS, and WOM. The study also investigated whether customers' emotions (NEM and PEM) mediate the connection between perceived recovery (DJ, PJ, and IJ) and PRS. The study findings were found that DI negatively influences NEM (H1a), this indicates that many customers believe that DJ can potentially alleviate NEM, including wrath, irritation, offense, and disappointment. This aligns with the results reported by (del Río-Lanza, Vázquez-Casielles and Díaz-Martín, 2009b). However, contrary to expectations, the same cannot be found in the impact of PJ and IJ on the NEM, thus resulting in H1b and H1c unsupported, this suggests that PJ and IJ justice do not play a role in decreasing negative emotions (Lastner *et al.*, 2016b). Moreover, the findings supported the positive influence of (DJ, PJ, and IJ) on PEM (H2a, H2b, and H2c, respectively), which is consist with the findings of (Gracia, Bakker and Grau, 2011). Thus, this indicates that consumers respond positively to the service recovery process when they perceive fairness in the distribution of outcomes, procedural fairness, and interactional treatment. The results above emphasize the significance of attending to various justice aspects to cultivate favorable, effective customer encounters.

Additionally, it found that NEM negatively influences PRS (H3a) while PEM positively influences PRS (H3b). Besides, PRS was found positively influence WOM (H4). Consequently, this implies that contented clientele is inclined to partake in the favorable oral discourse regarding their encounters with the service recovery procedure, thereby potentially bolstering the standing and prosperity of the financial service provider. The indirect influence of DJ on PRS through NEM was also confirmed (H5a). However, no

mediating effect of NEM was found in the relationship between PJ and PRS and IJ and PRS (H5b and H5c). these data indicate that negative emotions influence post-recovery satisfaction, but the specific impacts change depending on the elements of justice. In contrast, PEM mediates the relationship between (DJ, PJ, and IJ), and PRS (H6a, H6b, and H6c, respectively.

The findings suggest that perceived justice recovery (DJ, PJ, and IJ), emotions (NEM and PEM), and PRS, when utilized in addressing service failures, can, directly and indirectly, influence a positive behavioral intention (WOM) towards the financial institution, contingent upon the customer's perception of a fair resolution to their issue. Therefore, these discoveries can assist banks in formulating successful approaches to managing customer complaints and establishing a favorable image with their clients, ultimately aiding in retaining their current clientele and upholding a robust position in the financial market. Customer emotions help to establish a lasting customer and business relationship because affective bonds (connections) induce customers to ignore slight errors in service delivery by the organization. This demonstrates the perception of fair treatment (in the form of perceived recovery) and generates positive cognitive evaluation (recovery satisfaction) that re-enforces or strengthens affection (warm feelings, liking and love) with the organization, in turn generating WOM. Such critical conclusions are, therefore, of great relevance for the construction of theory and for future researchers to address these factors. This study enhances comprehension of how service providers regulate and monitor consumers' emotions. Consequently, training should focus on effectively identifying consumers' subtle emotional responses and implementing timely measures to address negative feelings.

**Theoretical and practical implications**

The study supports the application of Justice Theory in explaining the intricacies of the banking service recovery process, contributing to existing theory. This study explores customer satisfaction in banking services and the impact of customers' emotions, building upon the justice theory commonly utilized in service recovery studies. The application of Justice Theory's dimensions (DJ, PJ, and IJ) to the failure and recovery of banking services has been limited. Spain currently faces a shortage of theoretical and empirical research on the impact of emotions on evaluating consumer satisfaction with banking services, in-service failures, service recovery and WOM. This study was conducted to address this information gap. This study expands the existing information on justice theory by showing that emotions favor customers' judgments of service failure and recovery, regardless of changes in the banking environment (Matikiti, Roberts-Lombard and Mpinganjira, 2018). This study enhances comprehension of the emotions that drive service providers to manage and oversee clients' emotions. Training should focus on identifying consumers' subtle emotional responses and implementing timely methods to avert negative emotions (Lastner et al., 2016).

Furthermore, the study's importance stems from the banking service landscape's increasing prominence as the primary service delivery channel. The research revealed four crucial insights. To begin with, the relevance of justice theory is evident in the banking services industry. Consequently, given the unpredictability of service failure probability, it becomes essential to design recovery strategies that successfully convey justice to the impacted customer. Additionally, in the case of a service failure, consumers want accurate and fast

information about the characteristics of the failure, the underlying causes, and the corrective actions taken to ensure a smooth recovery. Furthermore, by consistently engaging in good actions, a customer-centric organization may cultivate long-lasting favorable attitudes among its clientele. In conclusion, while technological progress has reduced the need for human involvement in service provision, customer emotion substantially influences the quality of recovery. This study provides Spanish banks with actionable insights and practical guidance by analyzing critical elements that can improve PRS, particularly for users with negative experiences with banking services.

Furthermore, the findings suggest approaches financial institutions might use to mitigate the repercussions of inadequate service, enhance customer emotions, and improve WOM intentions. Additionally, the research sheds light on the underlying motives and objectives that drive consumer complaints about service breakdowns and failure. Therefore, it presents three fundamental concepts specific to the banking sector (customer emotions, PRS and WOM), which significantly contribute to developing successful customer retention methods. Moreover, banking managers must implement a resilient customer relationship management system to address customer complaints and rebound from service interruptions effectively. Hence, this requires establishing a specialized department for complaint management, keeping it responsible for complaint processing, upgrading the performance of service people, and boosting customer confidence. Although service failures caused by human and technical errors are unavoidable, their effect may be mitigated by the complaint processing department using appropriate techniques.

**Conclusion and limitations**

The study's main finding indicates that common errors in banking services are inevitable because of complexities in delivering the service caused by changing customer expectations and the simultaneous production and consumption of the service. As a result, to compete effectively, bank leaders should comprehend customers' cognitive and affective psychological demands. Hence, this study is significant as it fills gaps and enhances the existing literature and knowledge base in banking, services marketing, and justice theory. Consequently, customers will be satisfied if the bank's feedback on banking aligns with their expectations. As a result, customer perception influences the service recovery process and customer happiness. Banks are promoting service use through banking to reduce face-to-face interactions with customers despite the expenses associated with service recovery.

As is typical in research, this study is subject to several constraints. It is limited in scope since it focuses solely on analyzing the service recovery system within the banking industry in Spain. Consequently, the research conclusions are only applicable to this specific industry. As a result, researchers can modify the model to suit various contexts, such as cultures, nations, and industries. Hence, this will help validate and expand the study's results, as issues, solutions, and perceptions of service recovery strategies and customer emotions can differ based on service types and cultures (Mattila, 2001). The study utilized a cross-sectional technique, which provided a static view of variables at a specific moment and could not accurately represent dynamic interactions. Hence, a longitudinal investigation is necessary in the future because this phenomenon is present in all cross-sectional surveys. Additionally, this study was quantitative, and the questionnaire's analytical results limited the findings. Thus, qualitative methods, such as interviews, could reveal elements not uncovered in this study. Future research should investigate the direct

and moderating impacts of service failure severity and gender variations to enhance our comprehension of the service recovery literature. Moreover, examining the anticipated connections between online and traditional banking may be beneficial, given the rising prevalence of mobile banking across various educational and age demographics.

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