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A STUDY ON THE INFLUENCE OF TRIGGERS ON PERCEIVED SERVICE QUALITY

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Abstract *During their relationship with a service provider, consumers experience triggers which sensitise them to view their relationship with their service provider more critically. This paper examines the influence of triggers on service quality dimensions in the retail banking context. The sample consists of 385 retail banking customers from Kerala. Five dimensions of service quality which customers perceive as important in the contemporary retail banking scenario were identified as part of a larger study conducted earlier. As part of this study, a scale was developed to measure customers' likelihood of considering switching their bank due to triggers. The results of the study showed that the three types of triggers had different influences on service quality dimensions. The results of the study also showed that higher the trigger, lower the perception of the service quality dimensions.*

Keywords: *Retail Banking, Triggers, Service Quality*

INTRODUCTION

During a customer's relationship with the service provider, the consumption process leads to the formation of customer's judgments about the overall superiority of the service provider. Customers' perceptions of service quality are influenced by the service encounter and cover all aspects of the service provider with which the customers interact, both human and non-human (Meuter, Ostrom, Roundtree & Bitner, 2000) and includes all the physical facilities, employees and other tangibles (Bitner, Booms, & Tetreault,1990). The judgement or the evaluations of service quality guides the customer's subsequent behaviour in terms of switching or staying. During the consumption process, something "out of the ordinary" can occur, that alerts the customer to some aspect of his relationship with the service provider (Day, 1976). These triggers are the starting points for customers to consider switching (Roos, Edvardsson & Gustafsson, 2004) and they initiate sensitivity to the consumption process and stimulate the customer to evaluate the relationship from that point of time more critically. The trigger events, besides many other responses, leads to five specific responses in the customer: a re-evaluation, a change in standards level or those that are evoked, an emotional response, a change in values and a behavioural change (Gardial, Flint & Woodruff, 1996). The experience of a trigger puts the customer on a switching path and the trigger provides the path with energy and direction and the events that follow move the customer along the path (Roos et al., 2004).The cues that lead to trigger raise customers' awareness of the consumption process (Day, 1976) and may cause a devaluing of the current service (Woodruff, 1993). When faced with a trigger, the customers perceive a discrepancy between what the service provider should offer and what the service provider is offering. This gap leads to a re-evaluation of the quality of the service being offered by the provider.

The growth of the services sector, changing customer demographics and deregulation and emergence of new technology in the financial services industry have had a critical impact on consumers' financial services buying behaviour. The changes have forced banks to modify their service offerings to customers so as to ensure high levels of customer satisfaction and also high levels of customer retention. Banks have historically had problems differentiating their products from one another because of the relative homogeneity associated with banking products and services. The importance of service quality in retailing banking is well established in literature. Banks that excel in quality service have a distinct marketing edge since improved levels of service quality are related to higher revenues, increased cross-sell ratios (Bennett & Higgins, 1988) expanded market shares (Bowen & Hedges, 1993) and customer retention (Bennett & Higgins, 1988; Rust & Zahorik, 1993). In retail banking services, Zeithaml and Bitner (2000) suggested that service quality includes perceptions of multiple factors and is not a unidimensional concept. The number of dimensions identified by researchers subsequently varied from two (McDougall & Levesque, 2000); to six dimensions (Bahia & Nantel, 2000); to eighteen by Johnston (1997). All the definitions of service quality in literature contain expectations or judgments, perception and satisfaction and hence service quality could be specified as the degree to which a service can meet customer expectations that leads to the customer's satisfaction or dissatisfaction.

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LITERATURE REVIEW

Triggers

The prevailing consensus in the services literature is that switching from one service provider to another (Keaveney, 1995) involves a cognitive process that is initiated by a sensitizing stimuli called "trigger" (Roos, 1999). Previous studies have suggested that triggers can be classified in terms of the customers' own lives (situational triggers), the actions by competitors (influential triggers), and traditional critical incidents (reactional triggers) (Gustafsson, Johnson & Roos, 2005; Roos 1999; Roos et al., 2004; Roos, Edvardsson & Gustafsson, 2006). Situational triggers are those reasons which are not related to the service provider but arise due to changes in the customers' own lives like demographic changes, changes in the work situation or changes in the customers' living conditions. A situational trigger is often linked to the customer's private life. In a way the situation can be thought of as one where the service expires and no longer reflects the need of the customer (Gustafsson et al., 2005). Influential triggers are those reasons that arise due to competitive situations. These triggers arise due to efforts or actions by competitors to increase their market share. Reactional triggers are triggers caused by critical incidents between customers and service providers. Such critical incidents redirect the customers' attention to evaluate the performance of their service provider which may put them on a switching path (Gustafsson et al., 2005).

Service Quality

Service quality is defined as 'a global judgment or attitude, relating to the overall superiority of the service' (Parasuraman, Zeithaml & Berry, 1988). Bitner, Booms and Mohr (1994) define service quality as 'the consumer's overall impression of the relative inferiority/superiority of the organisation and its services'. While service quality is viewed in some studies (Cronin & Taylor, 1994; Taylor & Cronin, 1994) as a form of attitude representing a long-run overall evaluation, Parasuraman, Zeithamland Berry (1985) defined service quality as 'a function of the differences between expectation and performance along the quality dimensions'. There does not seem to be a well-accepted conceptual definition and model of service quality nor is there any generally accepted operational definition of how to measure service quality. However majority of models and definitions support the view of evaluating service quality by comparing their service quality expectation with their perceptions of service quality they have experienced (Seth, Deshmukh & Vrat, 2004).Though there is lack of consensus on the conceptualization and measurement of service quality, various academics agree that service quality is a multidimensional, higher order construct (Brady & Cronin, 2001; Dabholkar Thorpe, & Rentz, 1996; Carman, 1990; Parasuraman *et al.*, 1988; Gronroos, 1984). Service quality studies in traditional face-to-face retail banking have mostly adopted the five dimensional SERVQUAL model (Parasuraman *et al.*, 1985, 1988) or SERVPERF (Cronin & Taylor, 1992) approach or some customized version of it (Angur, Nataraajan & Jaheera, 1999; Cronin & Taylor, 1992; Newman, 2001). Identification of the service quality dimensions is important to be able to measure, control and improve perceived service quality (Johnston, 1995).

THEORETICAL FRAMEWORK

Perceived service quality is the consumers' judgment about the overall excellence or superiority of the service provider (Parasuraman *et al.*, 1988). The trigger is the sensitizing factor which provides the stimulus for a change in the behavioural, cognitive or emotional response in an individual with regard to a service provider (Gardial et al., 1996). As the trigger has the potential to provide the switching path with energy and direction, the trigger has an influence on customers' perceptions of service quality. The stronger the trigger, the larger will be the gap customers perceive between their existing state and desired state with respect to quality of service offered by the service provider. Switching triggers were conceptualized to be of three types – situational trigger, influential trigger and reactional trigger. Different triggers may evoke different responses in customers as attribution theory suggests that consumers respond differently depending on the source of event (Folkes, 1984; Swan & Trawick, 1994). Perceived service quality was conceptualized in the study as a five dimensional second order formative construct, each dimension being a different facet of the construct. The five dimensions of service quality included human interaction, core service, convenience, tangibles and technology. In the case of formative constructs, the construct is formed by the indicators and the indicators are viewed as causes of change in the construct (Edwards & Bagozzi, 2000). The formative indicators measure certain attributes of the latent variable, but the indicators are not expected to be highly correlated with the latent variable score as they are not expected to be correlated with each other. As each dimension is a different facet, it can be argued that the different triggers will have different influences on perceived service quality and also on each of the service quality dimensions.

The following hypotheses were formulated to examine the influence of the various triggers on the different dimensions of perceived service quality.

Hypothesis 1a: Situational trigger has a significant influence on human interaction.

Hypothesis 1b: Situational trigger has a significant influence on core service.

Hypothesis 1c: Situational trigger has a significant influence on convenience.

Hypothesis 1d: Situational trigger has a significant influence on tangibles.

Hypothesis 1e: Situational trigger has a significant influence on technology.

Hypothesis 2a: Reactional trigger has a significant influence on human interaction.

Hypothesis 2b: Reactional trigger has a significant influence on core service.

Hypothesis 2c: Reactional trigger has a significant influence on convenience.

Hypothesis 2d: Reactional trigger has a significant influence on tangibles.

Hypothesis 2e: Reactional trigger has a significant influence on technology.

Hypothesis 3a: Influential trigger has a significant influence on human interaction.

Hypothesis 3b: Influential trigger has a significant influence on core service.

Hypothesis 3c: Influential trigger has a significant influence on convenience.

Hypothesis 3d: Influential trigger has a significant influence on tangibles.

Hypothesis 3e: Influential trigger has a significant influence on technology.

RESEARCH METHODOLOGY

The objective of the paper was to examine the influence of switching triggers on the dimensions of perceived service quality of banks. Although a number of studies have been conducted on service quality of banks, the dimensions of service quality in many of these studies do not reflect the contemporary retail banking scenario. Perceived service quality was measured using a scale developed as part of a larger study. A twenty-eight item scale measuring aspects of service quality important from the customers' perspective in the contemporary retail banking environment was identified in a two stage process. The Principal Component Analysis of the 28 attributes resulted in five service quality dimensions consisting of totally 25 indicators, as three items had to be eliminated due to poor loading. The reliability and validity of the scale was established as part of the larger study. The composite reliability coefficients of service quality dimensions ranged from 0.872 to 0.952 and the Cronbach's alpha coefficient between 0.803 and 0.937. Human interaction was measured using five items, core service using nine indicators, convenience using four indicators, tangibles with four indicators and technology using five indicators.

In order to achieve the aim of the research, a scale had to be developed for measuring triggers. To understand about the triggers which sensitize customers to re-evaluate their relationship with their bank, semi-structured face to face interviews were conducted with eight bank managers and twenty four customers of retail banks in Kerala. The customers with whom interviews were conducted were referred to by the bank managers, each manager referring three customers each. These were customers who had either closed their account with these banks or opened a new account in these banks and were chosen as it was felt that customers who have experienced triggers would be in a better position to list out the various types of triggers that make them re-evaluate the service quality of their banks. All the interviewees were asked questions to find out why retail bank customers in general consider closing their account with a bank or moving their main account from one bank to another bank. The interviewees were asked about customers' intention to close or move their main account in order to ensure that the trigger makes customers perceive a gap in their desired state and existing state. The reasons cited by the eight bank managers and twenty four customers were compiled and the compiled list was discussed with two experts to arrive at the indicators for the triggers. Based on review of literature and expert advice, the indicators for triggers were arrived at, each of the three triggers being measured using three indicators each. Customers who have experienced triggers are more aware and better at evaluating the service provider's quality than those customers who have not perceived any trigger. Keeping this in mind, in order to ensure that only customers who have experienced triggers are included in the sample, three filter question were asked at the beginning to find out if the customers had experienced atleast one of the three types of triggers. Those respondents who answered 'No' to all the three questions were not considered at the time of data analysis.

The survey methodology was used in the study for collection of data and the study was carried out in Kerala. A multi-phase sampling design was done for the study in which the geographical locations were first fixed, followed by the banks from which the respondents were sampled and finally the sampling of the population of interest in the study. For the study, three districts in Kerala state representing three geographic regions were chosen, on the basis of the districts having the highest urban population in the

respective geographic region. From RBI's list of banks[1], 10 banks were selected; 2 belonging to the State Bank group, 4 from nationalized banks, 2 old generation private sector banks and 2 new generation private sector banks. The banks having largest urban deposits[2] were chosen in each category. The address of the branches of these banks in the three districts was obtained from the official website of the banks. Two branches of each bank were chosen at random. 200 questionnaires each were distributed to customers visiting the branches of the 10 chosen banks in Thiruvananthapuram, Kozhikode and Ernakulam. Attempt was made to systematically target people at different branches at different times of the day and different days of the week in order to reduce location, date and time related response bias. From a total of 600 questionnaires distributed, 543 questionnaires were collected immediately upon completion from the respondents. Missing responses were observed in 97 cases where respondents had not marked their responses to certain questions which were critical from the analysis point of view. Hence these questionnaires were deleted. The remaining 446 were again checked for their responses to the trigger filter questions. It was found that 61 respondents had marked "No" to all three trigger questions. These questionnaires were not considered for analysis as it was decided to consider only 'triggered' customers for the study because the triggered customers have better awareness of their service provider's services and products compared to those customers who have not perceived a trigger. This resulted in a total of 385 completed usable questionnaires for the study, generating a 64.2% usable response rate.

RESULTS

For examining relationship between variables, Warp PLS 3.0, which is a powerful Partial Least Squares based SEM software, was used in the study and the path coefficients and associated p-values were obtained. PLS-based SEM has the advantage that it involves no assumptions about the population or scale of measurement. Switching triggers were conceptualised as reflective constructs as the indicators of all constructs were reflections of the respective constructs. Perceived service quality was conceptualised as a second order five dimensional construct, the second order having five formative indicators and the first order indicators of the five dimensions being reflective. As the study involved examining the influence of the three triggers on service quality dimensions, only the first order was considered and hence all the constructs in the study were reflective.

The goodness of fit of the switching trigger scale was evaluated by assessing the reliability and validity of measures. Two criteria are recommended as the basis for concluding that a measurement model has acceptable convergent validity: P values associated with the loadings should be lower than 0.05 and loadings for indicators of all respective latent variables must be 0.5 or above for the convergent validity of a measure to be acceptable (Hair, Black, Babin, & Anderson, 2009). The loadings for each latent variable which are shown in parentheses in Table 1 were above 0.5 while cross loadings were low, thus establishing convergent validity.

Table 1: Combined Loadings and Cross Loadings

	sit_tri	rct_tri	inf_tri	SE	P value
st1	(0.717)	-0.049	0.12	0.057	<0.001
st2	(0.792)	0.05	0.003	0.066	<0.001
st3	(0.747)	-0.006	-0.119	0.069	<0.001
rt1	0.004	(0.811)	0.071	0.047	<0.001
rt2	-0.054	(0.825)	-0.09	0.039	<0.001
rt3	0.048	(0.859)	0.019	0.035	<0.001
it1	-0.002	0.045	(0.854)	0.057	<0.001
it2	-0.042	-0.061	(0.848)	0.045	<0.001
it3	0.046	0.016	(0.807)	0.056	<0.001

A measurement model has acceptable discriminant validity if the square root of the average variance extracted (AVE) for each latent variable is higher than any of the correlations between the latent variable under consideration and any of the other latent variables in the measurement model (Fornell & Larcker, 1981). As seen in Table 2, the average variance extracted (AVE) for each variable (shown in parentheses) is higher than any other values above or below it or to its left or right. Thus discriminant validity of the measurement model was established.

Table 2: Latent Variable Correlations

	sit_tri	rct_tri	inf_tri
sit_tri	(0.752)	0.08	0.231
rct_tri	0.08	(0.832)	0.3
inf_tri	0.231	0.3	(0.836)

For a measurement instrument to have good reliability, both the composite reliability and Cronbach's alpha coefficients should be equal to or greater than 0.7 (Fornell & Larcker, 1981). The composite reliability for all measures was above 0.7 as shown in Table 3. The generally agreed upon lower limit for Cronbach's alpha is 0.7 (Straub, Boudreau,

[1] Branch Banking Statistics 2009, Reserve Bank of India

[2] Banking Statistics as on March 2009, from the official website of State Level Bankers' Committee Kerala

&Gefen, 2004), though it may decrease to 0.6 (Hair et al., 2009) or even 0.50 (Nunnally, 1978) in exploratory research. The value of Crobach's alpha in the range 0.616 to 0.760 in this case may be attributed to the fewer number of items that measure the constructs as Cronbach's alpha has been found to have a positive relationship with the number of items in the scale (Hair *et al.*, 2009). A more conservative approach to testing reliability is that one of the two coefficients should be equal to or greater than 0.7. As this criterion was met, the scale was considered acceptable. Full collinearity VIFs of all latent variables were below the recommended threshold 3.3 and therefore there was no multicollinearity (Table 3).

Table 3: Latent Variable Coefficients

Composite reliability coefficients		
sit_tri	**rct_tri**	**inf_tri**
0.796	0.871	0.875
Cronbach's alpha coefficients		
sit_tri	**rct_tri**	**inf_tri**
2	0.777	0.785
Average variances extracted		
sit_tri	**rct_tri**	**inf_tri**
0.566	0.692	0.699
Full collinearity VIFs		
sit_tri	**rct_tri**	**inf_tri**
1.057	1.099	1.154

As seen in structural model analysis (Fig.1), situational trigger was found to have significant influence only on technology at 0.01 level of significance ($p<0.1$, $\beta=-0.17$). All other paths of situational trigger were insignificant. The path coefficients were all negative indicating that higher the trigger, lower the perception of service quality dimensions. Reactional trigger was found to have a significant influence on all five dimensions of perceived service quality. All paths were significant at 0.01 level ($p<0.01$). The path coefficient was highest in the case of convenience ($\beta=-0.96$) and lowest in the case of technology ($\beta=-0.24$). Influential trigger was found to have a significant influence on all dimensions of perceived service quality at 0.01 level of significance; for convenience dimension alone, the level of significance was at 0.1 level ($p=0.07$). The path coefficient was highest in the case of core service and technology ($\beta=-0.34$) and lowest in the case of convenience ($\beta=-0.02$).

CONCLUSIONS AND IMPLICATIONS

In the study, situational trigger was found to have no influence on customers' perceptions of all service quality dimensions except technology. This means that a change in their family, living or working conditions does not influence their perceptions of the quality of human interaction or core service or convenience or tangibles. However, situational trigger was found to have a small influence ($\beta=-0.17$) on the technology dimension. When faced with a situational trigger, customers perceive a gap between the desired state of quality of technology dimension and the actual state.

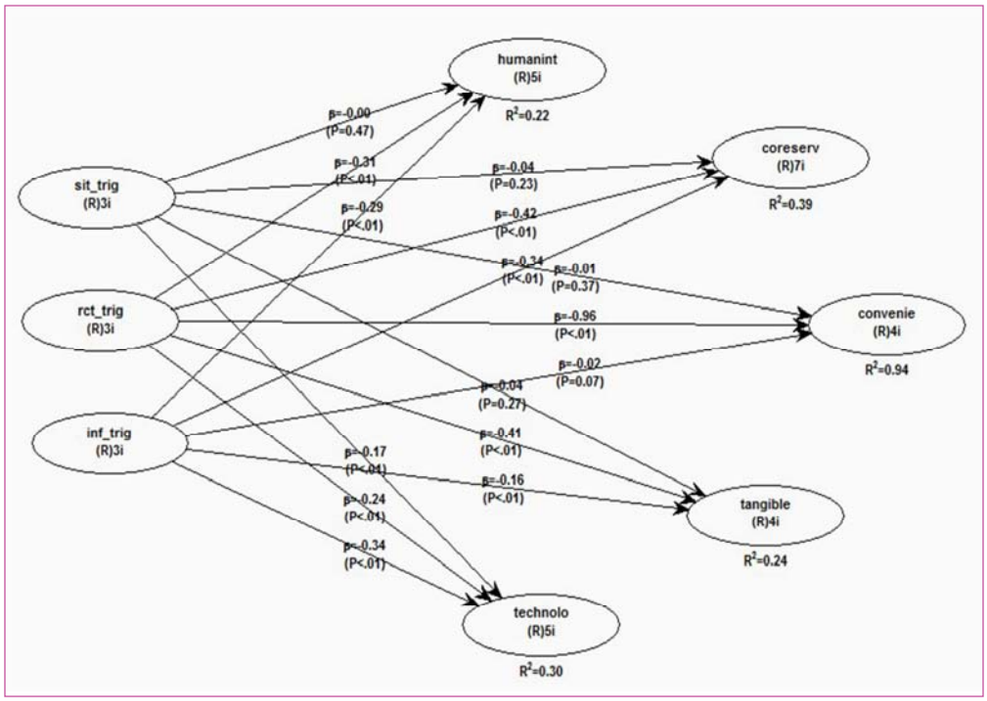

Fig. 1: Structural Model Analysis

Reactional trigger was found to have a significant negative influence on all five dimensions of perceived service quality. The trigger was found to be having the strongest influence on convenience (β=-0.96), followed by core service (β=-0.42), followed by tangibles (β=-0.41), then human interaction (β=-0.31) and least on technology (β=-0.24). In the case of convenience dimension, the implication of this is that when reactional trigger increases by one unit, the quality of the convenience dimension of the bank fell by almost the same unit (0.96 units). Reactional triggers were measured as customers' displeasure with service in terms of banks not meeting customers' specific needs, not delivering services as promised and deterioration in quality of service. Influential trigger was measured in terms of competitor actions and was found to have a significant negative influence on the dimensions of perceived service quality. The high values of path coefficients for core service and technology indicates that these two dimensions can be differentiators for banks.

The study attempted to develop a scale that measures customers' perceptions of triggers. The validated trigger scale can be used by banks to understand customers'likelihood of considering switching their bank if faced with a trigger. The study empirically demonstrates that the triggers which customers experience influence their perceptions of service quality. This understanding will help banks envision and understand what aspects of service quality consumers perceive as high quality and what levels of these aspects are required to deliver high service. Analyzing markets based on customer perceptions, designing a service delivery system that meets customer needs and improving the level of service performance according to customer perceptions and needs are very important objectives for banks to maintain a competitive edge that ensures their success and sustainability. Customers can be regularly profiled on the triggers that they experience and on the basis of this banks can focus their resources on particular dimensions of perceived service quality. This will help managers to measure and improve the relevant dimensions of service quality to enhance overall service quality perceptions.

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