SERVICE RECOVERY EFFORTS AND CUSTOMER SWITCHING INTENTIONS: INVESTIGATING THE ROLE OF POST-RECOVERY SATISFACTION

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Abstract. As the demand for financial services has expanded, service failure has become commonplace. However, if the banking service recovery efforts are diverse and effective, it will be feasible to retain continuing contact with consumers. The research focuses on the central challenge facing bankers, which is keeping current clients who have experienced financial service failure and are doubtful of the justice they obtained throughout the service recovery procedure. In addition, it seeks to develop a methodology for measuring post-recovery satisfaction and its effect on their propensity to convert to other providers. In addition, the role of post-recovery satisfaction is in the link between service recovery efforts and consumers' switching intentions. The author verifies a measurement model using simple and multiple regression analysis in the experimental investigation (stepwise). Using a 5-point Likert scale and a web-based structured questionnaire, answers were collected from 285 Egyptian banking clients who had experienced banking service failure. The results indicate that banking service recovery efforts (distributive, procedural, and interactional justice) positively impacted post-recovery satisfaction. Moreover, the banking service recovery efforts (distributive, procedural, and interactional) had a negative impact on consumers' switching intentions. Thirdly, post-recovery satisfaction negatively impacted the consumers' switching intentions and post-recovery satisfaction has no role in the relationship between service recovery efforts and switching intentions. Distributive and procedural justice was the most influential predictor of the variance in customers switching intentions. The investigation's findings imply that the three elements of the service recovery justice model are acceptable tools for establishing service recovery satisfaction criteria for banks and reducing customers' intentions to change banks. Therefore, bank officials may use this model to evaluate service recovery efforts. They should work to improve the sense of justice felt by consumers who have suffered a service failure. This study contributes to prior research and theory by constructing a nomological framework of factors in service encounters, including service recipients' perceptions of justice, post-recovery contentment, and switching intentions.

Keywords: service recovery justice, post-recovery satisfaction, switching intentions, banking service, service failure, Egyptian banks.

Introduction

Corporate social responsibility is one of the concepts that has received significant attention in the modern era as it occupies an essential space in the lives of communities and individuals, it represents the relationship between the company and customers. social responsibility shows the extent to which companies care about the desires and

needs of customers and work to provide services according to these desires and needs, without any errors or problems. When problems and errors appear in the service provided, companies must exercise their role and social responsibility to address these errors and problems because of their impact on customer satisfaction, loyalty, and conversions. The customers need to feel that the company is playing its role towards them and is interested in providing the service with the best possible quality without any errors or problems (Klein & Dawar, 2004).

In cases of service breakdown, CSR may be a recovery-initiating business strategy (Grewal et al., 2009; Siu et al., 2014) for sustainable enterprise (Kolk & van Tulder, 2010). Accordingly, Fatma et al., (2016b) have noted that in times of service failure or unsustainable business CSR can serve as "insurance protection" for organizations, which can influence stakeholders' (or customers') perceptions, trust, and loyalty (Albus & Ro, 2017; Grewal et al., 2009). Choi & La, (2013) argue that the reciprocal advantages of CSR techniques may lead to "brand love," which they define as "loyalty, satisfaction, and affection on the part of consumers toward a brand (He & Li, 2011; Nan & Heo, 2007).

Globally, banks are crucial financial organizations for the economic growth of nations, particularly Egypt. Banking industries are quickly developing to meet the varied financial demands of customers. Given that banks are essential to the economy, they aim to offer a diversified, extensive, and flawless array of services. Customer happiness is the primary objective of the service industry in highly competitive, modern technology contexts (Agolla et al., 2018; Hollebeek & Rather, 2019). The first step in designing new marketing efforts is to comprehend the wants and aspirations of customers in the target markets. However, it is possible for goods and services to produce several consumer complaints. Although banks should ultimately avoid customer complaints, service failures occur through excellent customer service, eventually leading to the departure of existing customers. These service failures occur when many services are related to employee interactions and provide psychological and human outcomes (Hocutt et al., 1997) or are not immediate or unfair to employees. It happens when the service quality fails not satisfy the customer's expectations for service delivery, such as failing to treat or react to a particular customer's wants or behavior or failing to provide a fundamental service. (Swanson & Kelley, 2001). Bell & Zemke, 1987) Users are more likely to be dissatisfied with the response of firms and employees to the failure rather than the service failure itself (Hoffman et al., 1995).

Customers who experience problems in dealing with problems receiving services become dissatisfied with how the problems are resolved. The company's service failure and inappropriate recovery efforts will exacerbate the failure situation and drive customers away. It is the leading cause of deviance (Collier et al., 2015). However, since consumers have the characteristics of negativity bias, they are more interested in negative information than positive information and are more influenced by it. As a result, consumers become more interested in unsatisfied or failed services than in satisfactory ones, thereby promoting a solid word-of-mouth effect and expanding or reproducing customer dissatisfaction (Jun & Palacios, 2016). Therefore, in in-service failure, banks must convert dissatisfied customers into satisfied customers through active responses and appropriate complaint handling and effectively deal with customer complaints to block negative word of mouth in advance and provide positive feedback should be induced (Thaichon et al., 2017; Harun et al., 2019).

Considering bad repercussions caused by service failure, the key is effectively managing service failure that can affect business activities. As a result of the result that most customers who have experienced bad luck do not feel that corporate service recovery is an appropriate recovery procedure, the problem that many companies are ineffectively implementing service recovery procedures for customers was suggested (Hart et al., 1990). Therefore, a company needs to prevent service failure in advance. Still, it is also essential to establish a system that can adequately recover from service failure that has occurred. However, suppose a company's recovery efforts following a service failure are perceived as unfair by the customers. In that case, it aggravates the service failure and becomes a major cause of customer conversion (Van Vaerenbergh et al., 2019).

However, this importance is increasingly being emphasized at large banks, when it becomes more challenging to maintain current clients and acquire new ones due to rising competition. When it is challenging to create new customers, and the churn of existing customers is accelerating (Lee et al., 2010), service recovery efforts following service failure are also important decision-making factors. While a bank's success is based on its ability to constantly delight customers Sundaram et al., (1998) and thereby build consumer loyalty Komunda & Osarenkhoe, (2012), Even companies with great plans and quality assurance processes cannot prevent process errors or service breakdowns in their daily encounters with consumers (Maxham III, 2001). In Popularity has increased for the idea of justice as a means of comprehending the method and mechanism of workers' responses to efforts to combat service failure. Perceived recovery justice consists of various facets, including "distributive justice (DJ), interactional justice (IJ), and procedural justice (PJ)". We used the idea of fairness as the underlying theory to assist us in comprehending and identifying gaps in the dynamics of service providers and consumer relationships. The perceived recovery justice variable has been the subject of several investigations (Asghar Ali et al., 2021; Cai & Qu, 2018; La & Choi, 2019; La & Choi, 2019). For instance, several research have shown that perceived recovery justice has both direct and indirect effects on consumer behavior via recovery satisfaction, relationship quality, emotions, perceived value, and trust (Muhammad & Gul-E-Rana, 2020; Cai & Qu, 2018; Chi et al., 2020; Kwon Choi et al., 2014; Kim et al., 2009; Marcos & Coelho, 2017).

Although earlier research indicates that service recovery justice increases consumers' positive behavioral intentions, such as WOM and repurchase intentions, the present study does not find such an association (Ha & Jang, 2009; Ok et al., 2005; Kim et al., 2009; Blodgett et al., 1997). As far as we know, no research examines the links among perceived justice, recovery satisfaction, and switching intentions. Despite the importance of monitoring WOM and repurchase intentions, organizations must also understand why consumers transfer to develop a culture of zero defects (Reichheld & Sasser, 1990). Besides, Keaveney, (1995) Noted that there is an imbalance between factors that result in positive outcomes and factors that determine negative outcomes, it is vital to investigate switching as a distinct phenomenon to acquire a greater understanding of its occurrence. Numerous previous researchers have investigated the effect of the fairness of service recovery on customer satisfaction (Kelley & Davis, 1994; Maxham & Netemeyer, 2002). The causal relationship in which customer satisfaction affects conversion intentions has also been discussed (Han & Back, 2007). However, there is research on the impact of the fairness of service recovery on the intention to change. Also, there is a lack of investigation on the parameters mediating between service recovery fairness and switching intentions. In this study, we intend to

investigate how the fairness of service recovery affects customers' conversion intentions by expanding several scholars' research on how service recovery efforts affect customer satisfaction.

Also, regarding fairness and conversion of service recovery, if satisfaction will play a role as a parameter in the causal link between recovery fairness and conversion intentions, we intend to investigate the effect relationship on this through empirical research. The current research examines the Egyptian banking system through the lens of justice's three dimensions as a higher-order concept (procedural, distributive, and interactional). The objective was to determine if a customer's decision to transfer banks might be affected by the bank's performance in the case of a service breakdown recovery after a registered complaint. Consequently, this research aims to establish if bank customers' perceptions of complaint handling impact consumer satisfaction and, subsequently, induce a negative inclination to move banks. The study attempts to provide banks with a look at what happens to customer satisfaction levels when a complaint about a service failure is handled in a fair manner. In addition, it aims to demonstrate to financial organizations the significance of resolving complaints from their existing committed consumers, making them viable and competitive in the Egyptian financial system. To our knowledge, however, no published research examines the link between perceived fairness with service recovery and switching intentions. In addition, this report gives insight into the Egyptian banking business.

A theoretical review and hypothesis development

There are 40 different banks in Egypt, split between the commercial, non-commercial public, and private sectors, as reported by the Central Bank of Egypt (CBE). Most retail establishments and all bank offices now provide ATM services. While some of these institutions are dedicated to serving certain industries (such as agriculture or real estate), the vast majority function as commercial banks. Major public-sector banks in Egypt include the National Bank of Egypt, Bank Misr, and Banque Du Caire, which account for 40 percent of the country's banking industry. The CBE is responsible for overseeing all Egyptian financial institutions. Egyptian Banking institutions have created mechanisms for consumers to lodge complaints due to the inherent risk of service failures in the banking service sector. The Central Bank of Egypt (CBE) has a formalized complaint mechanism in place to address concerns raised by its clientele. In addition, consumers may voice their complaints in various ways, including in-branch, over the phone, or through the bank's website. Customers who feel their bank ignored their complaints can take their case to the Central Bank of Egypt. While Egypt is still a developing economy, its retail banking sector is highly developed, technologically advanced, and competitive. Retail banks in Egypt seem dedicated and motivated to deliver services that meet and surpass clients' expectations and bounce back quickly after service failures. But it's unclear how Egyptian retail banking customers' perceptions of justice in reaction to a retail bank's service recovery attempt impact their recovery satisfaction levels and propensity to transfer banks.

Failures in the field of service delivery are almost inevitable. (Sarkar Sengupta et al., 2015; Mattison Thompson & Tuzovic, 2020), In order to recover from these failures, businesses must identify the most common customer complaints, handle issues, and provide effective remedies (Alhouti et al., 2019). Financial institutions must implement an efficient service recovery plan while providing banking services, since failures threaten their competitiveness due to the potential loss of consumers (Contiero et al.,

2016). Regarding banking services, the client is vulnerable and so requires a considerable lot of contact and engagement. In such situations, frontline and bank workers are vital for providing information and suggestions (Guenzi & Georges, 2010). Therefore, the connection's beginning and continuation depend on customer trust and satisfaction with front-line personnel and workers.

On the other hand, because service failure is unavoidable, banks should swiftly handle it to limit harm. Suppose, however, that the bank disregards client concerns. In such cases, consumers may assert their rights in different ways, such as submitting grievances to outside parties and taking legal action (Fatma et al., 2016), it might result in negative impacts on the bank. Service recovery is a service company's action and process to compensate for service failure (Kelley & Davis, 1994). Several theories explain service satisfaction, like fairness theory, influence control theory, and cognitive evaluation theory. It is used because customers perceive injustice in service failure even if there is a difference in degree (Maxham III, 2001). Fairness perception is vital in studying individual reactions when conflict is inherent (Konovsky, 2000).

Since a failure situation is typically a conflict between a service company and its customer, it is necessary to understand whether explaining customer behavior toward service recovery is fair. There is a belief that the current study contributes to service failure and restoration research. First, the goal of this study is different from that of previous studies on service failure and recovery is to use post-recovery satisfaction as a mediating variable In other words, past research has looked at how customers' feelings of justice during service recovery affect their propensity to recommend and repurchase the service (Kim et al., 2009; (Blodgett et al., 1997; Ok et al., 2005; Harun et al., 2019). So this research investigates customers' views of justice (Assefa, 2014; Carrillo et al., 2019; De Meyer et al., 2013; Wen & Geng-qing Chi, 2013; Harun et al., 2019) as a precondition for satisfaction in instances of service failure (Assefa, 2014; Wallace et al., 2004), growing research on the issue inside the banking industry. Consideration of the role of post-recovery satisfaction in this connection (perceived fairness and switching intentions) was the fundamental theoretical basis for this study.

This research intends to construct a model to empirically investigate the effect of service recovery attempts and post-recovery satisfaction on switching intentions in the Egyptian banking market. The majority of consumer behavior research depends on Western-developed theoretical frameworks (Aaker & Maheswaran, 1997) Few research has explored service justice in the context of Arabic culture. Egypt's vast Arabic variety makes it an ideal location for this sort of research that examines these elements from an eastern viewpoint. Consequently, this research investigates the connection between perceived fairness in service recovery and switching intentions with the role of post-recovery satisfaction among Egyptian bank customers.

Service recovery efforts and switching intentions

The reciprocity norm's theoretical justification demonstrates the link between post-recovery satisfaction and behavioral intentions (Gouldner, 1960). According to the standard, consumers are disposed to assist people who have assisted them. Previous research indicates that consumers feel responsible for repaying a corporation when service recovery accomplishes justice (Van Vaerenbergh et al., 2012). According to the standard, it's human nature for consumers to return the favor to people who have

assisted them. A previous study reveals that when service recovery achieves justice, customers feel obligated to reimburse a company (Van Vaerenbergh et al., 2012). In the study (Schoefer & Ennew, 2005), low fairness perception raises the level of negative emotions of customers in the service recovery phase, and conversely, high fairness perception raises the level of positive emotions. It can be assumed that the decision will be made whether to continue. And the customer's feelings toward the company will influence the intention to switch to whether to maintain a lasting business relationship with that company or to switch to another company. Ndubisi & Ling, (2006) defined switching intentions as "customers quitting one product or service for another."

Based on Liu, (2006), customer defection is an active and damaging response to dissatisfaction, shown by a disruption in the connection between the consumer and the item. For instance, brand, product, store, or manufacturer. In addition, Ranaweera & Prabhu, (2003) customer exit (or switching) is the customer's decision to discontinue purchasing a particular service or patronizing the service provider because of an issue or difficulties addressed gradually over time. In addition, Duffy et al., (2006), investigation of client defection in the banking industry, described defection (switching) as the termination of the client's relationship to the service provider. One of the primary concerns of service providers is consumer switching intentions According to Grace & O'Cass, (2001) companies in the service industry are more concerned about customers who have decided to leave and take their business elsewhere because of the negative effect switching intentions have on market share loss and bottom-line profitability. Thus, organizations must comprehend why consumers switch to establish a zero-defect culture Sasser & Reichheld, (1990).

However, CEOs who don't track customer defections or understand their reasons sometimes lack insight into the factors that prompt their consumers to switch brands (ScAnLAn & McPHAIL, 2000). Several studies have analyzed what factors can lead clients to change service providers (Poon & Lock-Teng Low, 2005; Grace & O'Cass, 2001; Keaveney, 1995; McCole, 2004). The most common cause of client churn seems to be service failure. For example, Keaveney, (1995) identified eight reasons customers leave a business. Of these eight, five are directly connected to aspects of the company's core service delivery, customer interactions, problem resolution, and pricing (A company's lack of a service recovery plan, which would allow it to reimburse affected customers). The research by Roos, (1999) service failures coupled with unpleasant feelings, such as the kind a customer could feel if treated unfairly, are more likely to lead to a final decision to transfer providers.

Existing literature connects service recovery activities to switching in several ways (Patterson & Smith, 2001; Wirtz & Mattila, 2004;Boshoff, 1997; McCole, 2004). For instance, based on Patterson & Smith, (2001) businesses might adopt strategies that discourage or prohibit consumers from switching service providers. This indicates that service recovery activities are possible hurdles or deterrents to transferring. Keaveney, (1995) discovered that over sixty percent of all service-switching incidents were due to fundamental service failures and poor staff responses to service problems. In addition, Wirtz & Mattila, (2004) discovered that recovery steps such as empowerment and rewards might decrease the chance of changing service providers. Boshoff & Leong, (1998) highlighted prompt response as an additional recovery measure that might reduce customer plans to move service providers. Similarly, McCole, (2004) showed that recovery activities may considerably change a customer's view of moving to a new

service provider. Lower switching intentions are a key indicator of service recovery's effectiveness.

Previous studies have made several possible connections between fairness and switching (Seiders & Berry, 1998) claimed that a lack of justice in service delivery would lead to a loss of customers and related fairness to customer retention, service providers are unable to engender the degree of client trust required to win their loyalty. In the retail industry Bies, (1987) argues that a more robust bond may be formed between customers and stores if they believe they are being treated fairly by shopkeepers. However, when customers feel they have been treated unfairly by businesses, they may get morally offended and show negative feelings such as anger and resentment (Bies, 1987), this may undermine confidence and lead to the termination of the exchange process (W. G. Kim et al., 2006). In the same way, Seiders & Berry, (1998) argues organizations that fail to project an image of fairness fail to inspire the level of client trust necessary to develop loyalty among their clientele (i.e. repeat patronage). In addition, Nikbin et al., (2012) also found that distributive, procedural, and interactional fairness were negatively correlated with switching intent in-service failure and recovery settings.

The low procedural justice felt in problem-solving causes customers to have negative emotions (Schoefer & Ennew, 2005). In the study of Chebat & Slusarczyk, (2005), even if the service recovery process was achieved quickly, customers did not show positive emotions, while recovery in this case, negative emotions are displayed. The emotions formed in the service restoration procedures are thought to greatly impact the decision to keep dealing with the existing service company. There are few cases where empirical studies have been conducted on the impact of perceived justice on conversion intentions. However, in the studies of (Chebat & Slusarczyk, 2005) and (Schoefer & Ennew, 2005), customers' emotions were shown to be significantly affected by interactional fairness. Also, in the research of (Folkes et al., 1987), service failure It is said that the level of negative emotions of customers differs depending on who is the source of the failure cause.

Perceived justice includes all three components of justice (distributive justice, procedural justice, and interactional justice) as described by the justice theory. Like other comparable studies, the present research employed service recovery analysis based mostly on the justice theory. Therefore, based on the preceding investigations, it is expected that the three forms of service recovery fairness would have a negative impact on consumers' propensity to convert. Therefore, based on the above studies, it is assumed that the three types of fairness of service recovery will have a negative effect on customers' conversion intention, Hypothesis 1 was set as follows.
H1.1: "Distributive fairness of service recovery will negatively affect customer switching intentions."
H1.2: Procedural justice of service recovery will negatively affect customer switching intentions."
H1.3 Interactional justice of service recovery will negatively affect customer switching intentions."

Service recovery efforts and post-recovery satisfaction

Earlier research has shown that justice expectations strongly predict consumer satisfaction (Chiu et al., 2013; Chiu et al., 2013). According to Parasuraman,

(Parasuraman et al., 1991), efficient service recovery may increase consumers' perception quality of purchased goods or services, the enterprise's capability, the organization's image, and ultimately post-recovery satisfaction. The research is founded on the well-known theory of justice (Homans & Merton, 1961), a framework often utilized in service recovery studies (del Río-Lanza et al., 2009; Chebat & Slusarczyk, 2005;Tax et al., 1998; Smith et al., 1999). Failure to offer financial services may elicit several client responses, including adverse emotional responses, discontent, complaints, and abandonment (Petzer et al., 2017). Consequently, It is important to find out how happy clients are with financial services (Andaleeb et al., 2016) a1``spects include service restoration attempts (Alhouti et al., 2019; Chao & Cheng, 2019; Harrison-Walker, 2019), a feeling of apparent fairness (Petzer et al., 2017) plus service quality (Ozatac et al., 2016) are often studied as indicators of satisfaction in this sector, particularly instances of service rehabilitation after failure. According to Chiu et al., (2013), When a failure strikes, it's a chance for a business to prove its dedication to its consumers by showing them that it cares about them and will do everything it takes to put things right again. When a service goes down, customers form views based on the actions taken to fix the problem and the outcomes. (Cambra-Fierro et al., 2015).

Consequently, consumers determine if the fault has been rectified equitably, which infl uences their satisfaction or dissatisfaction ratings. A previous study has studied the link between perceived justice and post-recovery satisfaction. for various industries and nations (Maxham III, 2001; Schoefer, 2008; Tax et al., 1998; Smith et al., 1999; McCollough et al., 2000; Mattila, 2001). In most of this research, it is acknowledged that consumers who perceive a fair recovery procedure have high levels of satisfaction and repurchase inclinations. For instance, research conducted within the banking and finance industries (Ozkan-Tektas & Basgoze, 2017; Maxham & Netemeyer, 2002;) focuses more on the direct link between the dimensions of felt fairness regarding recovery and post-recovery satisfaction. In addition, perceived fairness characteristics have also been researched separately concerning their effect on long-term satisfaction after recovery (Ghalandari, 2013; Sarkar Sengupta et al., 2015). different types of perceived fairness have different impacts on customers' happiness with the resolution of their complaints as described by Davidow & Leigh, (1998) . It thinks the notion of distributive justice is more essential than the others since it focuses directly on the outcome from the customer's point of view. Nonetheless, procedural fairness may be more important than distributive justice when evaluating personal outcomes such as post-recovery contentment. Furthermore, even if procedural and interactional justices positively affect satisfaction, these advantages are less significant than those of distributional justice.

Considering the consensus in the literature that the three aspects of perceived justice might have varying consequences, the following hypotheses were formulated for this study based on previous research examining this topic. Distributive justice is the extent to which a company offers consumers apparent compensation who experience failure in service delivery and that is perceived by customers who have experienced failure (Karatepe, 2006). Many studies, (Karatepe, 2006; Patterson et al., 2006; Tax et al., 1998) reported that distribution justice increases recovery satisfaction (Maxham III & Netemeyer, 2002). procedural justice It can be said to be the degree of fairness perceived by customers who have experienced failure about the process and method of problem-solving provided by the service firm to consumers at the stage of service recovery Chebat & Slusarczyk, (2005), In the complaint procedure, procedural fairness has a

beneficial influence on consumer satisfaction. Although there are many studies (Karatepe, 2006; Tax et al., 1998), that examined the degree to which procedural fairness affects post-recovery satisfaction show different results depending on the studies.

Maxham III & Netemeyer, (2002) study on Banking and Housing construction services in this study, there was no substantial relationship between procedural fairness and satisfaction with service recovery, but a study of the same researchers in the field of online electronic product purchase in 2003 revealed a positive influence relationship between the two variables. interactional justice can be said to be the degree of fairness in the way and attitudes of service company employees towards customers who have experienced failure throughout the process of service breakdown, and it pertains to the equity of the relationship. Many existing studies have revealed that the perception of interactional fairness among front-line staff in resolving complaints positively affects post-recovery satisfaction (Karatepe, 2006; Homburg & Fürst, 2005). In some cases, it was argued that interactional justice has no significant link with post-recovery satisfaction.

According to the findings of previous studies that dealt with the relationship between service recovery justice and post-recovery satisfaction, which found a positive link between recovery justice dimensions and post-recovery satisfaction. The degree of fairness perceived by customers in the service recovery process affects post-recovery satisfaction, and satisfaction, which is a perceived positive response, is thought to reduce the negative thoughts that customers want to move to other service companies. Therefore, it is assumed that the three types of fairness of service recovery will have a positive effect on post-recovery satisfaction, Hypothesis 2 was set as follows.
H2.1: "Distributive justice of service recovery will positively affect post-recovery satisfaction."
H2.2: Procedural justice of service recovery will positively affect post-recovery satisfaction."
H2.3 Interactional justice of service recovery will positively affect post-recovery satisfaction."

Post-recovery satisfaction and Switching intentions:

The behavioral consequences for customers are highly influenced by customers' perceptions of how well the service was restored method chosen. Satisfied consumers may share good remarks about the business and its products and services and suggest the business to others. Satisfied customers may be significantly influenced if they spread pleasant word-of-mouth and sometimes attract new diners and not switch to deal with another firm (Bearden & Teel, 1983). Customer satisfaction indicates post-sale appraisal. It's common knowledge that happy customers are less likely to complain, switch brands, or spread the word about a bad experience (Anderson & Sullivan, 1993; Chih et al., 2012; Jones & Sasser, 1995; M.-K. Kim et al., 2004; Szymanski & Henard, 2001). Satisfied customers are likelier to repurchase, participate in positive word-of-mouth advertising, and become loyal customers. In contrast, dissatisfied customers are likelier to participate in poor word-of-mouth advertising, complain to others or third parties, and move to competitors.

consumers' propensities to move to compete with businesses are known as switching/exit intents (Ping, 1993). Notably, even if a customer has a high switching intention, you still can't be sure they'll switch anytime soon (Antón et al., 2007). Repurchase intent is directly related to brand switching and switching intentions (Bansal & Taylor, 1999). Brand switching and the inclination to switch brands are undesirable results (Oliver Richard, 1997), and the link between customer satisfaction, client loyalty, and conversion intentions is quite tight. In general, if all other factors remain constant, pleased consumers are anticipated to demonstrate more loyalty, decreasing their propensity to transfer to a competitor (Picón et al., 2014). However, the connection between recovery satisfaction and conversion is not as straightforward as it may seem. The link between customer satisfaction and loyalty is not always sufficient to keep consumers from transferring to a competitor (Kumar et al., 2013). In many instances, satisfied consumers may migrate to a competing company (Walsh et al., 2006; Sánchez-García et al., 2012), However, disgruntled clients may remain loyal to the company (Bonifield & Cole, 2007; Burnham et al., 2003).

 Despite this, several prior research has established a strong negative correlation between recovery satisfaction and switching intentions (Antón et al., 2007; Bansal & Taylor, 1999; Hennig-Thurau et al., 2002; Wang et al., 2014; McDougall & Levesque, 2000; Mittal & Lassar, 1998). Scholars have shown that customer satisfaction is a major factor in many MTMs' customers' propensity to transfer providers (Chuang et al., 2012; M.-K. Kim et al., 2004; (Santouridis & Trivellas, 2010). Additionally, consumer satisfaction indicates switching intentions (M. A. Jones et al., 2000; Ping, 1993). Client satisfaction increases customer retention percentage (Ranaweera & Prabhu, 2003a; Trasorras et al., 2009) but adversely affects switching intentions (Ganesh et al., 2000). After suffering a service failure, it is anticipated that unhappy consumers would have greater switching intentions than satisfied customers.

Previous studies have shown that consumer satisfaction directly influences the likelihood of making a switch or making a repeat purchase. For instance, using the expectation-disconfirmation theory, Chiu et al., (2013) investigated the links between switching cost, satisfaction, trust, and repurchase intent. In contrast, Shukla, (2004) discovered a clear and substantial link between satisfaction and brand-switching intent inside these five types of merchandise (vehicles, television, soap, hair oil, and ice cream). Li et al. (2007) also discovered that student satisfaction is the most influential factor in their decision to move to alternative websites. According to the above, and to previous studies that studied the effect of post-recovery satisfaction on the customers switching intentions. It is assumed that perceived satisfaction after service recovery will have a negative effect on conversion intention. The above H3 hypothesis will be formulated as follows:
H3: Post-recovery satisfaction will negatively affect customers switching intentions."

Service recovery efforts, post-recovery satisfaction, Switching intentions

Several studies have indicated that satisfied consumers are willing to demonstrate behavioral responses such as switching intention, WOM, repurchase intentions, and loyalty in the marketing literature (Van Vaerenbergh et al., 2012; Tanner-Smith et al., 2018; Y. Wang et al., 2017; Kau & Wan-Yiun Loh, 2006; Petzer et al., 2017) Post-recovery satisfaction is influenced by procedural, distributive, and interactional fairness as an element of service recovery. The effect of fairness of recovery on recovery satisfaction

in the environment of service failure has been revealed through a number of studies, and there have been studies that customer satisfaction has a negative effect on conversion intention (Han & Back, 2007). In this study, it is assumed that the fairness of the service recovery process will affect the conversion intention through the parameter of satisfaction after recovery.

In contrast, fairness theory is mostly recognized for its ability to explain recovery satisfaction and negative effects following service interruption (Smith et al., 1999; Ha & Jang, 2009; Chebat & Slusarczyk, 2005; Cheung & To, 2017). Post-recovery satisfaction is the key predictor of customer loyalty and positive or negative customer intentions (Jung & Seock, 2017). However, Bouranta et al. (2019) demonstrate that a high service recovery rate corresponds with increased customer loyalty and a decreased propensity for consumers to switch to another organization. Consumers' behavioral intentions in response to perceived injustice seem contingent upon their recovery satisfaction level. Numerous previous studies (Wirtz & Mattila, 2004; Lin et al., 2011; Ellyawati et al., 2012; Kuo & Wu, 2012; Nikbin et al., 2015) have examined the direct links between service recovery and post-recovery satisfaction, revealing that dissatisfied customers will spread unfavorable word-of-mouth and choose alternative options and the intent to switch to a different company. The impression of consumer fairness towards the company's efforts for service failure recovery adds to high customer satisfaction.

Other research (Cambra-Fierro et al., 2011; Augusto de Matos et al., 2013; Crisafulli & Singh, 2016) demonstrates positive correlations between post-recovery satisfaction and future behavioral intentions. Based on the above, post-recovery customer satisfaction is expected to play a role in the link between service recovery efforts and customer switching intents. Therefore, Hypothesis 4 was established as follows.
H4: "The service recovery efforts will indirectly affect customer switching intentions through post-recovery satisfaction."

In order to establish a hypothesis through theoretical consideration and to explain the causal relationship between the variables under study, Figure 1 depicts a suggested model for examining the link among post-recovery satisfaction, the service recovery efforts construct (which has three dimensions: procedural, distributive, and interactional), and the switching intentions. The role effects of post-recovery satisfaction on service recovery efforts with switching intentions were also tested. And this is all happening while the banking sector faces mounting complaints about its inability to meet customers' needs. the research model was established in this study as follows:
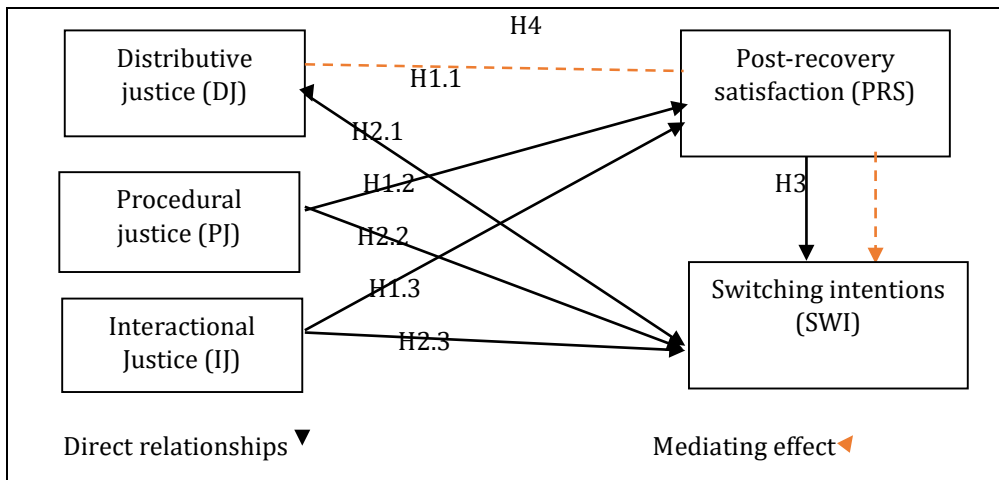
Figure 1. Model of the study

Research Design and Methods

To verify the link among the elements of perceived justice, post-recovery satisfaction, and switching intentions, in addition to verifying the role effect of post-recovery satisfaction in this relationship, we carried out quantitative research. Customers of Egyptian banks who had suffered a service failure or filed at least one complaint of inadequate service provision were the study's primary focus because of the importance of claims management in the service sector, which includes banking. Consequently, the banking industry was selected for two reasons. First, customer retention is a key driver of bank survival and expansion in this industry.

Second, even though the financial service business is one of the most significant and expanding sectors within service firms (K.-Y. Wang et al., 2014), Consumers often report problems and mistakes in the supply of financial services to the Consumer Arbitration Committee (Lewis & Spyrakopoulos, 2001). Consequently, the primary population of the research consisted of clients who experienced banking service failures. This industry was selected due to the significance of client retention in the banking industry. It is general knowledge that there is a high degree of rivalry among banks, who spent enormous sums on marketing to get new clients (del Río-Lanza et al., 2009). For data gathering, we employed the technique of purposive sampling. The author chose respondents who met the inclusion requirements for this research. Residents of Egypt who have filed service interruption complaints and gone through the service recovery procedure. Egypt's bank customers were surveyed using web-based questionnaires to acquire data. This study's questionnaire was mostly derived from earlier research. Modifications have been made to accommodate the present investigation. Because it is based on real marketing transactions, this survey is selected since it has a better general ability and higher external dependability (Churchill & Iacobucci, 2006), it also allows us to evaluate important factors (Fresco et al., 2007). Moreover, it is a handy, quick, and cost-effective method for obtaining respondent replies.

A questionnaire with 28 questions was used to gather data from 285 participants from bank customers through electronic methods. Through questions 4 and 5,6, respondents indicated if they connected with a bank and whether they had previously encountered a service failure in banking or lodged a complaint against that bank, guaranteeing that they belonged to the research's intended audience. These introductory questions aided in recalling service failures and recovery occurrences, and responses to the remaining questions within this framework. The survey asked respondents to identify the kind of bank they do business with (public or private), the nature of their account (individual, business, or joint), and the last one about complaints. The respondent could not finish the questionnaire if each question was answered negatively. In addition to questions on the respondent's gender, age, level of education, and annual income. All variables were assessed using a web-based questionnaire form with interval scales except for the demographic questions.

All variables use literature-based scales, which are briefly discussed below. Regarding the perception of service recovery's fairness, most measuring items for the dimensions of felt justice were taken or altered from other research. Overall, 13 questions were utilized to measure the perception of justice. From (Blodgett et al., 1997; Maxham & Netemeyer, 2002) we adopted five items to measure distributive justice and four more to measure procedural justice, and Four items used to measure interactional justice were adopted from (Blodgett et al., 1997) and (Homburg & Fürst, 2005). All perceived justice items were measured using a five-point Likert scale. Moreover, 4 items were used to measure post-recovery satisfaction adapted from (Lin et al., 2011; del Río-Lanza et al., 2009). Moreover, three items for measuring switching intentions were adapted from (Shin & Kim, 2008).

As a stage in testing the hypothesis, each question utilized a scale ranging from "5" for strongly agree to "1" for strong disagreement, the survey was divided into two sections. The first section featured remarks about service restoration attempts, post-recovery customer happiness, and consumer switching intentions. The five-point Likert scale was used to assess the items (5 = strongly agree, 1 = strongly disagree). The responder's profile implies that they are young and well-educated. Before distributing the instrument to the respondents, it was crucial to analyze its validity and reliability, even though the researcher developed the study variables based on objective and rigorous measurements to evaluate the scale's reliability and validity. Cronbach's alpha, an exceptional measure of the questionnaire validity and reliability, was used, and as the scale approaches +1, it becomes more precise. Descriptive statistical methodologies were used to characterize the characteristics of the samples, the research hypotheses were evaluated using simple regression analysis and multiple linear regression analysis (stepwise) using (SPSS v25). Tests of the questionnaire's validity and reliability are shown in Table 1.

Table 1. The validity and reliability of the questionnaire

Research instrument	Cronbach's alpha	Mean	Std. Deviation	References
Distributive justice (DJ): Reflective construct with 5 items	0.912	3.9193	0.88672	(Blodgett et al., 1997; Maxham & Netemeyer, 2002; Smith, Bolton and Wagner, 1999)
DJ1: When there was a problem with the bank's service provided, I was fairly compensated by the bank.				
DJ2: The outcome I received from the bank in response to the bank's service failure problem has been adequate.				
DJ3: The bank dealt with my complaint and problem in the right way from my point of view.				
DJ4: I got results and a solution to my problem in proportion to the size of the failure or problem that occurred in the banking service provided.				
DJ5: The bank provided me with everything I needed to resolve the issue using their services.				
Procedural justice (PJ): Reflective construct with 4 items	0.843	3.9807	0.79919	(Blodgett, Hill and Tax, 1997; Maxham & Netemeyer, 2002 Smith, Bolton and Wagner, 1999)
PJ1: I believe the bank offers adequate methods (such as FAQs, help pages, frontline employees, and a customer support hotline) to address banking services' faults and errors.				
PJ2: According to the bank's processes, the problem has been resolved quickly.				
PJ3: In accordance with its procedures and processes, the bank treats the situation fairly.				

Research instrument	Cronbach's alpha	Mean	Std. Deviation	References
PJ4: The methods and procedures demonstrate the bank's flexibility in resolving the service failure.				
Interactional justice (IJ): Reflective construct with 4 items	**0.770**	**4.1105**	**0.68309**	(Blodgett, Hill and Tax, 1997; Lin, Wang and Chang, 2011).
IJ1: The bank's employees are always kind to me throughout service restoration.				
IJ2: The interactions with the bank were suitable for addressing the fault in the given banking service.				
IJ3: The bank detailed the reason and context of the faults and issues that occurred with the banking service offered.				
IJ4: The bank staff always shows me their honesty.				
Post-recovery satisfaction (PRS): Reflective construct with 4 items	**0.909**	**3.9640**	**0.89195**	(del Río-Lanza, Vázquez-Casielles and Díaz-Martín, 2009; Lin et al., 2011).
PRS1: I am pleased with the bank's responsiveness to the issue I faced with their banking service.				
PRS2: I believe that the bank's options and procedures for managing issues with banking service failure are excellent.				
PRS3: I am pleased with what I got after the service recovery.				
PRS4: The bank's responsiveness to the service issues exceeds my expectations.				
Customer switching intentions: (SWI): Reflective construct with 3 items	**0.903**	**2.0994**	**1.06363**	(Shin & Kim, 2008).
SWI1: I intend to change my service in this bank, and I will deal with another bank.				
SWI2: In the future, I will need the services of other banks.				
SWI3: I would no longer use the services of my existing bank.				

Source: Authors' research results

The survey's reliability was evaluated using composite reliability, which should be greater than 0.70, as shown in Table 1 (Wasko & Faraj, 2005). The rate is more than 0.70, showing internal consistency, Cronbach's alpha was used to evaluate internal consistency. As the value surpasses 0.70, these data support the reliability of the study. All components exhibit appropriate Cronbach's alpha reliability values ranging from 0.770 to 0.912 percent, as observed. These findings indicate the validity and reliability of the measurement tool and its statistical validity for collecting field study data. Moreover, Table 1 describes the indicators of the variables included in the study, which are the mean measured on the Likert five scale, and their standard deviations. There is a clear convergence between the means of all study variables based on the total sample values, the majority of these averages were greater than the hypothetical mean of (3), and this indicates a clear awareness of the sample for most of the study variables, and the values of the standard deviation for the variables that are less from the (1), there is a great deal of agreement between the of the study sample in their perception of those variables.

Results and discussion

Sample profile

The demographic data showed the general makeup and characteristics of the participants in the study and (53.3%) of respondents were male, while (46.7%) were female. Most respondents were between the ages of 21 and 30 (58.2. percent), followed by those between the ages of 31 and 40 (25.3%), 15 to 20 (11.2%), and those older than 40 (5.3%). Regarding the education level, the majority (51,6%) had a bachelor's degree, while 39.3% held a postgraduate degree, 7.7% held a high school diploma, and 1.4% held other credentials. Most responders were well-educated, and each participant in this survey qualified for the research. Table 2 provides descriptive information on respondent characteristics.

Table 2. Demographic statistics

Gender	frequency	percentage
Male	152	53.3
Female	133	46.7
Age		
15-20	32	11.2
21-30	166	58.2
31-40	72	25.3
More than 40	15	5.3
Education		
High school	22	7.7
Undergraduate	147	51.6
Postgraduate	112	39.3
Other	4	1.4

Source: Authors' research result

Data analysis

This part provides the outcomes of validating and testing the hypotheses and statistical methodologies. Hypothesis H1 about the effect of distributive justice on customers' switching intentions is examined using simple regression analysis. The hypothesis was tested using simple regression analysis, as shown in Table 3:

Table 3. Simple regression analysis for distributive justice and customers' switching intentions

Model Summary				
Model	R	R Square	Adj R^2	Std. Error
1	0.544[a]	0.296	0.293	0.89405

ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	95.083	1	95.083	118.953	.000[b]
Residual	226.211	283	.799		
Total	321.294	284			

a. Dependent Variable: Customers switching intentions
b. Predictors: (Constant), Distributive justice

Coefficients					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	4.657	.240		19.372	.000
DJ	-.653-	.060	-.544-	-10.907-	.000

a.   Dependent Variable: Customers switching intentions

Source: Results of the author's study

Table 3 presents an overview of the simple regression analysis findings conducted to investigate the impact of distributive justice on customers switching intentions, showing that the prediction model was statistically significant (F = 118.953, p-value < 0.05), with 0.296 % of consumers' switching intentions variability (R Square = 0.296) explained by the negative effect of distributive justice (Beta = -0.544; T = -10.907). The negative effect of distributive justice on customers' switching intentions is expected. This indicates that H1.1 is supported. The H1.2 hypothesis states that procedural justice has a negative effect on customers switching intentions. Using simple regression analysis, this hypothesis was tested. Table 4 presents the results of the analysis:

***Table 4. Simple regression analysis for procedural justice and customers'
switching intentions***

Model Summary

Model	R	R Square	Adj R²	Std. Error
1	0.552a	0.305	0.303	0.88815

a. Predictors: (Constant), Procedural justice

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	98.060	1	98.060	124.314	.000b
	Residual	223.234	283	0.789		
	Total	321.294	284			

a. Dependent Variable: Customers switching intentions

b. Predictors: (Constant), Procedural justice

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	5.026	0.268		18.774	.000
	PJ	-.735-	0.066	-.552-	-11.150-	.000

a. Dependent Variable: Customers switching intentions

Source: Results of the author's study

Table 4 presents an overview of the simple regression analysis findings conducted to examine the impact of procedural justice on customers switching intentions, showing that the prediction model was statistically significant (F = 124.314, p-value < 0.05), with 0.305% of consumers' switching intentions variability (R Square = 0.305) explained by the negative effect of procedural justice (Beta = -.552; T= -11.150). The negative influence of procedural justice on customers' switching intentions is expected. This indicates that H1.2 is supported. The H1.3 hypothesis states that interactional justice has a negative effect on customers switching intentions. Using simple regression analysis, this hypothesis was tested. Table 5 presents the findings of the analysis

***Table 5. Simple regression analysis for interactional justice and
switching intentions***

Model Summary				
Model	R	R Square	Adj R^2	Std. Error
1	0.492[a]	0.242	0.239	.92779

a.   Predictors: (Constant), Interactional justice

ANOVA[a]						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	77.688	1	77.688	90.251	.000[b]
	Residual	243.606	283	0.861		
	Total	321.294	284			

a. Dependent Variable: Customers switching intentions
b. Predictors: (Constant), Interactional justice

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
	Model	B	Std. Error	Beta	t	Sig.
1	(Constant)	5.247	0.336		15.624	.000
	IJ	-.766-	0.081	-.492-	-9.500-	.000

a. Dependent Variable: Customers switching intentions

Source: Results of the author's study

Table 5 presents an overview of the simple regression analysis findings conducted to investigate the influence of interactional justice on customers switching intentions, showing that the prediction model was statistically significant (F = 90.251, p-value < 0.05), with 0.242% of consumers' switching intentions variability (R Square = 0.242) explained by the negative effect of interactional justice (Beta = -.492; T= -9.500). The negative effect of interactional justice on customers' switching intentions is expected. This indicates that H1.3 is supported. Regarding the H2.1 hypothesis the examine the influence of distributive justice on post-recovery satisfaction. Simple regression analysis was used to test this hypothesis Table 6 presents the results of the analysis:

Table 6. Simple regression analysis for distributive justice and post-recovery satisfaction

Model Summary				
Model	R	R Square	Adj R^2	Std. Error
1	0.882[a]	0.778	0.777	0.42101

a. Predictors: (Constant), Distributive justice

ANOVA[a]						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	175.781	1	175.781	991.698	.000[b]
	Residual	50.163	283	0.177		
	Total	225.944	284			

a.   Dependent Variable: Post-recovery satisfaction
b.   Predictors: (Constant), Distributive justice

Coefficients					
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	0.487	0.113		4.299	.000
	DJ	0.887	0.028	0.882	31.491	.000

a. Dependent Variable: Post-recovery satisfaction

Source: Results of the author's study

Table 6 presents an overview of the simple regression analysis findings conducted to investigate the influence of distributive justice on post-recovery satisfaction, showing that the prediction model was statistically significant (F = 991.698, p-value < 0.05), with 0.778% of post-recovery satisfaction variability (R Square = 0.778) explained by the positive effect of distributive justice (Beta = .882; T= 31.491). The positive influence of distributive justice on post-recovery satisfaction is expected. This indicates that H2.1 is supported. Simple regression analysis was used to test the H2.2 hypothesis which examines the influence of procedural justice on post-recovery satisfaction. The findings of the simple regression analysis are shown in table 7:

Table 7. Simple regression analysis for procedural justice and
post-recovery satisfaction

Model Summary				
Model	R	R Square	Adj R^2	Std. Error
1	0.887[a]	0.783	0.781	0.43112

    a.   Predictors: (Constant), Procedural justice

ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	175.755	1	175.755	996.031	.000[b]
Residual	50.189	283	0.177		
Total	225.944	284			

a. Dependent Variable: Post-recovery satisfaction

b. Predictors: (Constant), Procedural justice

Coefficients					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	0.046	0.127		.360	.719
PJ	0.984	0.031	0.887	31.681	.000

  a. Dependent Variable: Post-recovery satisfaction

Source: Results of the author's study

Table 7 presents an overview of the simple regression analysis findings conducted to investigate the influence of procedural justice on post-recovery satisfaction, showing that the prediction model was statistically significant (F = 996.031, p-value < 0.05), with 0.783% of post-recovery satisfaction variability (R Square = 0.783) explained by the positive effect of distributive justice (Beta = .887; T = 31.691). The positive influence of distributive justice on post-recovery satisfaction is expected. This indicates that H2.2 is supported. Simple regression analysis was used to test the H2.3 hypothesis which examines the influence of interactional justice on post-recovery satisfaction. The findings of the simple regression analysis are shown in table 8:

***Table 8. Simple regression analysis for interactional justice and
post-recovery satisfaction***

Model Summary				
Model	R	R Square	Adj R^2	Std. Error
1	0.792[a]	0.627	0.626	0.54535

a. Predictors: (Constant), IJ

ANOVA[a]					
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	141.779	1	141.779	476.722	.000[b]
	Residual	84.165	283	0.297		
	Total	225.944	284			

a. Dependent Variable: PRS
b. Predictors: (Constant), IJ

Coefficients[a]		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.288-	0.197		-1.457-	.146
	IJ	1.034	0.047	0.792	21.834	.000

a. Dependent Variable: PRS

Source: Results of the author's study

Table 8 presents an overview of the simple regression analysis findings conducted to investigate the influence of interactional justice on post-recovery satisfaction, showing that the prediction model was statistically significant (F = 476.722, p-value < 0.05), with 0.627% of post-recovery satisfaction variability (R Square = 0.627) explained by the positive effect of interactional justice (Beta = 792; T= 21.834). The positive influence of interactional justice on post-recovery satisfaction is expected. This indicates that H2.3 is supported. Simple regression analysis was used to test the H3 hypothesis which examines the influence of post-recovery satisfaction on customers switching intentions. The findings of the simple regression analysis are shown in table 9:

Table 9. Simple regression analysis for post-recovery satisfaction and switching intentions

Model Summary

Model	R	R Square	Adj R²	Std. Error
1	0.519ᵃ	0.270	0.267	0.91062

a. Predictors: (Constant), PRS

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	86.620	1	86.620	104.458	.000ᵇ
	Residual	234.674	283	0.829		
	Total	321.294	284			

a. Dependent Variable: SWI

b. Predictors: (Constant), PRS

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.554	0.246		18.502	.000
	PRS	-.619-	0.061	-.519-	-10.220-	.000

c. Dependent Variable: SWI

Source: Results of the author's study

Table 9 presents an overview of the simple regression analysis findings conducted to investigate the influence of post-recovery satisfaction on customers switching intentions, showing that the prediction model was statistically significant ($F = 104.458$, p-value < 0.05), with 0.270 % of consumers' switching intentions variability (R Square = 0.270) explained by the negative influence of post-recovery satisfaction (Beta = **-**0.519; T = **-**10.220). The negative influence of post-recovery satisfaction on customers' switching intentions is expected. This indicates that H3 is supported. Regarding the H4 hypothesis we used multiple regression (stepwise) to test the role of post-recovery satisfaction in the link between service recovery efforts and customers' switching intentions, Table 10 presents the results of the analysis:

Table 10. Findings of multiple regression analysis for the effect of the role of post-recovery satisfaction

Model Summary				
Model	R	R Square	Adj R²	Std. Error
1	0.552a	0.305	0.303	0.88815
2	0.568b	0.323	0.318	0.87835

a. Predictors: (Constant), PJ

b. Predictors: (Constant), PJ, DJ

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	98.060	1	98.060	124.314	.000b
	Residual	223.234	283	0.789		
	Total	321.294	284			
2	Regression	103.732	2	51.866	67.228	.000c
	Residual	217.562	282	0.771		
	Total	321.294	284			

a. Dependent Variable: SWI

b. Predictors: (Constant), PJ, DJ

Coefficients						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	5.026	0.268		18.774	.000
	PJ	-.735-	0.066	-.552-	-11.150-	.000
2	(Constant)	5.060	0.265		19.089	.000
	PJ	-.433-	0.129	-.325-	-3.348-	.001
	DJ	-.316-	0.116	-.263-	-2.711-	.007

a.   Dependent Variable: SWI

Excluded Variables						
					Partial Correlation	Collinearity Statistics
Model		Beta In	t	Sig.		Tolerance
1	PRS	-.144-b	-1.372-	0.171	-.081-	0.222
	DJ	-.263-b	-2.711-	.007	-.159-	0.255
	IJ	-.082-b	-.877-	.381	-.052-	0.280

2	PRS	-.001-c	-.011-	0.991	-.001-	0.165
	IJ	-.049-c	-.529-	0.597	-.032-	0.275

a. Dependent Variable: SWI

b. Predictors in the Model: (Constant), PJ

c. Predictors in the Model: (Constant), PJ, DJ

Source: Results of the author's study

Table 10 offers an overview of the multiple regression analysis findings (Stepwise) conducted to the role of post-recovery satisfaction in the link among recovery efforts dimensions (distributive, procedural, interactional) and customers switching intentions. As shown in model 2 the prediction model was statistically significant (F= 67.228, p-value < 0.05), with 0.323% of consumers' switching intentions variability (R Square= 0.323%) explained by the negative influence of two service recovery efforts dimensions together (distributive justice, procedural justice) on customers switching intentions (Beta = PJ (-.325), DJ (-.263), T = PJ (-3.348), DJ (-2.711). The correlation coefficient (R) shows a significant relationship between two variables correlation between both (distributive and procedural justice) as one of the dimensions of service recovery efforts and customer switching intentions, its value is (0.568), and this result indicates that any change that occurs in one of the variables must be followed by a change in the other variable. As shown in model 2 the post-recovery satisfaction variable and interactional justice has been removed from the regression analysis according to the standardized Coefficients (Beta) equal to (-.001, -.049) that is mean the post-recovery satisfaction has no role in the link among service recovery efforts and customers switching intentions. As shown in model 1 procedural justice is the most significant predictor of customer's switching intentions variance. Procedural justice remained the most influential on the dependent variable according to the standardized Coefficients (Beta) equal to (-.552 and T=-11.150). Where (F= 124.314, P-value < 0.05), with (R Square 0.305), indicates that the procedural justice dimension explains 30.5% of the variance in customers' switching intentions and the correlation coefficient (R) shows a significant link among procedural justice as one of the dimensions of service recovery efforts and customer switching intentions, its value is (0. 0.552), and this result indicates that any change that occurs in one of the variables must be followed by a change in the other variable. As result, the fourth (H4) hypothesis is not supported, and post-recovery satisfaction has no role in the link between service recovery efforts and customers' switching intentions.

Discussions

Due to the growth of financial services, service breakdowns are unavoidable. Financial service failures often include improperly handled consumer requests, inadequate disclosure of vital transaction information, technological problems caused by financial professionals, etc. (K.-Y. Wang et al., 2014). Service managers must comprehend how to recover from defunct financial services to establish efficient recovery methods. There is a dearth of understanding surrounding how banks may provide service recovery attempts and how this impacts customer perceptions, post-recovery behavior, and switching intentions. Because of this vacuum in the literature, this study examined how procedural, distributive, and interactional recovery methods enhance recovery satisfaction and reduce consumers' switching intentions. This research is based on the previous study that the perception of fairness perceived by customers in the service

recovery influences post-recovery satisfaction, how will the same types of fairness affect switching intention. This study determined whether post-recovery satisfaction mediates service recovery efforts and switching intention.

The author has put forward four hypotheses in this research to shed light on the causal connections between our study variables (service recovery efforts, post-recovery satisfaction, and customer switching intents). Hypothesis H1.1, H1.2, and H1.3 was supported, testing the effect of service recovery efforts (distributive, procedural, interactional) on customers switching intentions, according to the findings of this research, distributive fairness, procedural fairness, and interactional fairness were negatively inversely linked with switching intentions. These results are connected with the earlier studies (Keaveney, 1995; Wirtz & Mattila, 2004; Boshoff & Leong, 1998; McCole, 2004). Since all aspects of fairness were associated with switching intents, banks should identify the range of consumer-acceptable compensations and service pricing, as well as their processes, and provide timely service. Employees should always treat clients with decency and respect and strive to achieve positive results throughout service delivery. These outcomes may be explained by the customers' recognition that the bank engages with them with respect and appreciation via banking interactions, rapid response, user-friendly technologies, and the accompanying civility and respect, offering an apology and explanation for the service failure. All is negatively reflected in the customer's intention to switch to another bank.

Besides, H2.1, H2.2, and H2.3 have been supported, testing the effect of service recovery efforts (distributive, procedural, interactional) on post-recovery satisfaction. According to the findings of this research, distributive fairness, procedural fairness, and interactional fairness were positively associated with post-recovery satisfaction, and the level of perception of fairness perceived by customers in the recovery process was found to have a positive effect on post-recovery satisfaction. These findings are consistent with the previous studies that service recovery initiatives (perceived justice) will increase post-recovery satisfaction in the future (Maxham & Netemeyer, 2002; Chao & Cheng, 2019; Ahmad, 2002; Smith et al., 1999; Tax et al., 1998; Crisafulli & Singh, 2016; Migacz et al., 2018 ; Lastner et al., 2016; Vázquez-Casielles et al., 2017).
Retail banks may utilize service recovery strategies to differentiate the service they deliver from their competitors (Lewis & Spyrakopoulos, 2001).

Previous studies on the banking business's distributive and procedural justice features provide more evidence for this statement (Duffy et al., 2006; Ghalandari, 2013; Sarkar Sengupta et al., 2015). According to Duffy et al., (2006), for the banking industry in the United States, what seems to be critical to post-recovery satisfaction initiatives is not 'who' replies but rather 'how quick' and 'how correct' the reaction to the service failure. Therefore, banks should apply an effective method of interactional justice. They may accomplish this by being customer-friendly, offering equitable treatment to all clients, and focusing on delivering excellent service. Therefore, it can be said that the fairness of the service recovery process, which has an essential role in retaining customers, is fundamental to service companies in a business environment where it is increasingly difficult to attract new customers.

The research also supported hypothesis H3 that post-recovery satisfaction will negatively influence customers' switching intention. These findings agree with the findings of prior studies (Mittal & Lassar, 1998; McDougall & Levesque, 2000; Antón et

al., 2007; Bansal & Taylor, 1999; Hennig-Thurau et al., 2002; Wang et al., 2014). This outcome is rational and compatible with planned behavior and action control theories. These two theories link attitudes and trends on one side with behavior on the other, implying that behavior must be preceded by attitudes or trends, whether positive or negative. When customer satisfaction with the bank increases due to effective service recovery, their intentions to switch to do business with a different bank will decrease. Through the research results, the level of fairness perceived by customers in the environment of service recovery positively influences satisfaction after recovery and a negative on conversion at the same time. It was confirmed that the intention was negatively affected.

This hypothesis has not been supported regarding the H4 hypothesis, which states that post-recovery satisfaction has a role in the link between service recovery efforts and customer switching intentions. It has been proven from the statistical analysis that there is no role for post-recovery satisfaction in the link between the two variables, and it is not necessary for the customer to be satisfied or not to feel the intention of switching to deal with other banks, but the customers' sense of the justice of service recovery efforts has the effect and is more important to customers than their feeling of satisfaction or not. This result is logical, given that the customer can continue to deal with the bank even if he is not satisfied with the service due to the high switching costs or the difficulty of conversion. But the justice of recovery procedures, systems, and strategies used to service recovery has the greatest impact on customer switching intentions. Overall, our findings suggest that when banks provide service recovery, they should keep an eye on three aspects of recovery justice: the amount of money given to unhappy customers (DJ), the banking industry's plan for service restoration after failure, and recovery procedures (i.e. PJ) (Tax et al., 1998), and the quality of the explanations given to customers (IJ). This study highlighted the significance of recovery efforts in three justice aspects, indicating that banks should create service recovery plans.

Conclusions and implications

Corporate social responsibility activities centered on satisfying stakeholders' expectations are a fundamental aspect of stakeholder orientation and may be crucial for guaranteeing stakeholders' continuous support, loyalty, and attractiveness (Fatma et al., 2016b) . Examples of this planning and action include safeguarding people's rights and the environment while expanding people's workplace opportunities. As Nan & Heo, (2007) argue, following a breakdown in service, these actions might be seen as "prosocial compensations" for issues of equity, fairness, and ethical, charitable duty.

Therefore, accusations of fakery, unethical business practices, and corporate irresponsi bility would be leveled at companies that did not react adequately via acceptable CSR s trategies. Given the lack of integration between CSR and organizational strategies when services fail, which may be crucial to recovery (Choi & La, 2013), and the social justice of organizational strategies, these banks are generally seen as engaging in unethical practices (Kuo & Wu, 2012).

In Egypt's financial services business, competition is fierce with more financial institutions offering the same services. The market is becoming so saturated that if clients are unsatisfied with their current service provider, they have several options to swiftly transfer to another. Therefore, all Egyptian banks must see their clients as

significant assets and avoid customer defection (Keaveney, 1995). According to the findings of this research, this may be avoided by emphasizing service recovery as a means of keeping valuable customers after a disruption in service. This research indicates that service recovery administration is a significant factor in customer happiness; thus, bank managers must implement wellness programs to recognize service failures and manage recoveries swiftly and effectively. When customers see full-service restoration, they will feel more confident in the bank, increasing their happiness and decreasing the likelihood that they would move banks. However, this research analyzed how post-recovery contentment played a role in the impact of distributive justice, procedural justice, and interactional justice on participants' intent to switch. So, the researcher set out to see how different conceptions of justice (distributive, procedural, and interactional) influenced customers' intentions to change their banks.

According to the replies of 285 respondents, procedural justice, distributive justice, and interactional justice show a negative correlation with switching intentions. As a result, contract transparency and mutual communication become even more important in the bank-customer relationship in financial transactions, where the customer is likely to feel confused and find it difficult to make decisions when confronted with unfamiliar and complex financial services. Increasing the consumer-centric behaviors of salespeople to identify possible customer issues and give appropriate answers will increase customer trust, satisfaction, and loyalty. Bank management might potentially create a more prosperous future by learning and implementing these strategies. Much work has been done on the effects of distributive justice, procedural justice, and interactional justice on repurchase intentions and word of mouth in the context of service recovery. Relationship marketing seeks to retain consumers and enhance customer–business ties to increase profitability (Holloway & Wang, 2015). In increasingly aggressive corporate environments, bank management spends a great deal of money on physical amenities such as adopting innovative technical systems, integrating databases, and decorating the branch.

Investment in CSR ensures that banks engage in more work to decrease service failure and consider the stakeholders' interests as their priority. In this way, they connect emotionally with the customers through identification, eventually leading to customer satisfaction and decreasing customer switching intentions. However, maintaining client satisfaction with the bank must also be a priority. To combat the strong competition, bank executives may modify their approach from systems-centric to customer-centric. This research builds a model to better comprehend the nexus among service recovery, post-recovery satisfaction, and customers switching intentions financial institutions and it then uses an empirical approach to deduce the secrets of successful marketing, which prioritizes service recovery and post-recovery satisfaction, which can lead to negative switching behavior. The increasing number of consumer complaints and difficulties in the nation's banking industry show that banks must pay greater attention to customer service. Before contemplating a complaints system, adequate service implementation should be examined Customers with more ties to the financial industry have even more concerns. This issue suggests that banks have difficulty delivering service to consumers, even loyal ones. Consequently, they require actions, informatics systems, and motivational programs for making a complaint to handle and evaluate their concerns systematically.

Although Egyptian banks have built and extended avenues for complaints, visiting a branch office is the most effective method for resolving complaints. As a result, it's essential to think about ways to improve the customer service expertise of managers, executives, and other staff, as well as to set up a system for receiving and responding to complaints, as well as for collecting data on customers and the nature of their failures for later analysis and improvement. They need a reliable system for listening to client complaints and enhanced contact centers to be aware of consumer issues and deliver suitable, prompt replies, resolving them.

This research offers the following techniques that bank managers may adopt to achieve the goals: To reduce consumer complaints, it is prudent to adopt proactive measures instead of reactive ones. Specifically, it is conceivable to develop mechanisms to gather frequent consumer feedback and to take steps to prevent the same issue from occurring again (Paul et al., 2016). These approaches would shorten the time required to settle the complaint and enhance the connection between the bank and the consumer. Alternatively, when service failure is unavoidable, financial institutions should prioritize service recovery by quickly responding to customer concerns, developing efficient solutions to problems, scheduling appointments that work with customers' schedules, and providing customers with up-to-date information when solving problems.

By providing these enhanced consumer experiences, confidence and contentment may be increased. consumers who experience service inadequacies and get appropriate reparation will have good behavioral intentions (Lastner et al., 2016; Sciarelli, 2017). Banking institutions may benefit from this research by learning about the most important factors that can increase customer satisfaction after a bad service experience. It is also crucial to mention that this study provides banks with a means to lessen the effect of the detriment to preserve their client portfolio with as little defection as possible and protect their market reputation. Moreover, the report discloses to banks' strategic areas the consequences of the intent of consumers who have lodged complaints about service problems, adding one important component for the banking industry (post-recovery happiness) that subsidizes the creation of retention strategies for these consumers in these industries.

Limitations and directions for future research

The current study has limitations, hence offering significant paths for further research. First, we deployed a single nation and environment (Egypt) (banks). Consequently, future research will be able to adapt our model to many contexts (e.g., cultures, nations, and industries) and reproduce our study approach, thereby verifying our results , This may limit the applicability of the findings to all sectors, since the complaint problems, solutions, and perceptions of justice may vary across service kinds (Mattila, 2001). second, using convenience sampling might impede the generalization of research outcomes (Malhotra, 2006). To further our understanding of the literature on service recovery, future studies should also examine the linear and moderating effects of emotional and rational customer commitment on other fundamental ideas (e.g., recovery strategies, compliant subjects, and methods). Even if the findings indicated no variations in post-recovery satisfaction based on age, gender, education level, or transaction type, the research may be replicated with a more representative sample. Future research may want to examine the predicted correlations regarding e-banking vs conventional banking, since mobile banking use grows with both education level and

age. Finally, it is advised that this study be extended to the e-commerce industry utilizing the notions of loyalty and security so that Internet sales organizations may utilize the findings to understand this new customer profile and how to make them even more loyal to their online purchases.

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