

Is customer participation always good in service recovery? The moderating role of customers' positive psychological capital

Customers'
positive
psychological
capital

Meteb Naif Alotaibi

*Department of Marketing, College of Business Administration,
King Saud University, Riyadh, Saudi Arabia*

Walid Chaouali

*Faculty of Law, Economics and Management of Jendouba, University of Jendouba,
Jendouba, Tunisia;*

*IDRAC Business School, Lyon, France and
Carthage Business School, University of Tunis Carthage, Tunis, Tunisia*

Samiha Mjahed Hammami

*Department of Marketing, College of Business Administration,
King Saud University, Riyadh, Saudi Arabia*

Klaus Schoefer

*Newcastle University Business School, University of Newcastle upon Tyne,
Newcastle upon Tyne, UK*

Narjess Aloui

Carthage Business School, University of Tunis Carthage, Tunis, Tunisia, and

Mahmoud Abdulhamid Saleh

*Department of Marketing, College of Business Administration,
King Saud University, Riyadh, Saudi Arabia*

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Abstract

Purpose – So far, whether customers' involvement strengthens or weakens the process of service recovery has remained unclear. Filling this gap, this study aims to investigate the effect of customers' participation on customers' post-recovery outcomes in the context of the banking industry. More specifically, this study delineates how and when customer participation (CP) proves effective in creating and enhancing favourable post-recovery outcomes.

Design/methodology/approach – With the help of an online survey, this study collects responses from 314 bank customers and analyses them using SmartPLS.

Findings – The results show that customers' participation in service recovery positively affects customers' perceived utilitarian and hedonic values. Customers' perceived utilitarian and hedonic values positively influence customers' recovery satisfaction which, in turn, positively relates to their continuance intention and positive word-of-mouth (PWOM). Furthermore, customers' positive psychological capital (CPPC) positively moderates the relationship of CP in service recovery with perceived utilitarian value and hedonic value.

Originality/value – This study unveils the negative facet of co-created service recovery, which has rarely been addressed in the service recovery literature, especially in the context of the banking industry. This study demonstrates that the effectiveness of customers' participation in creating favourable post-recovery outcomes

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is contingent on CPPC. Moreover, this study confirms that not all customers may value customers' participation in the service recovery process.

Keywords Customer participation, Service recovery, Utilitarian value, Hedonic value, Positive psychological capital, SmartPLS

Paper type Research paper

Introduction

Service failures in banks can snowball into a massive disaster because customers can instantly express their unfavourable opinions through social media and spread negative information globally (Cooper *et al.*, 2019). Therefore, service recovery should not be neglected in customer–bank relationships. Rather, it should be used to gain a competitive edge in the “banking battle” (Chang and Hung, 2018). In fact, Rust *et al.* (1992) argue that successful service recoveries are vital for profitability because they contribute to maintaining a loyal customer base and help reduce negative word-of-mouth. These aspects are particularly important in the banking industry (Bahri Ammari *et al.*, 2022; Casado *et al.*, 2011; Harun *et al.*, 2019).

The growing importance of service recovery has led to steadily growing body of research on how different service recovery strategies affect customers' cognitive, affective and behavioural outcomes. Broadly, such strategies fall into one of the following three categories. The first category comprises *outcome-oriented* strategies, which discuss different types of compensation, such as discounts, product replacement and apologies (Nazifi *et al.*, 2021). The second category consists of *process-oriented* strategies, which encompass aspects related to processing the service recovery, such as facilitation and timeliness (Davidow, 2003). Finally, the third category comprises *employee behaviour-oriented* strategies, which focus on employees' behavioural aspects such as empathy, friendliness and informativeness (Estelami, 2000). Interestingly, all three categories do not acknowledge that customers can intervene in the service recovery process and implicitly consider them passive actors (Guo *et al.*, 2016). This disregard is particularly noteworthy since customers' “ability to shape or personalize the content of the service recovery through joint collaboration with the service provider” is increasingly recognised (Roggeveen *et al.*, 2012, p. 772). Therefore, Roggeveen *et al.* (2012) argue that a fourth category, *customer participation-oriented* strategies, should be introduced. Not surprisingly, the role of customer participation (hereafter referred to as CP) in service recovery has begun to attract the attention of researchers (Van Vaerenbergh *et al.*, 2018). However, it remains unclear how CP affects service recovery since studies show mixed results in this regard as shown in Table 1.

Some studies have shown that CP has a positive relationship with satisfaction (Vázquez-Casielles *et al.*, 2017), perceived value of future co-creation intentions (Dong *et al.*, 2008), sense of control (Guo *et al.*, 2016), perceived justice (Xu *et al.*, 2014a), repurchase intention (Hazée *et al.*, 2017) and word-of-mouth (Bock *et al.*, 2016). However, other ones have also shown a negative, mixed or inconclusive effect of CP on service recovery (Blut *et al.*, 2020; Haumann *et al.*, 2015; Roggeveen *et al.*, 2012; Wu, 2011). This, in turn, indicates that, just as it can be co-created, value can also be co-destroyed during the recovery process. In fact, some studies found that CP can have some dark aspects such as boredom, frustration and even stress that undermine customer satisfaction and perceived value (Blut *et al.*, 2020; Grönroos and Voima, 2013; Harrison and Waite, 2015).

This study investigates how CP affects customers' reactions after service recovery in the context of the banking industry, given that the evidence so far has been mixed in this regard. In addition, it directly responds to Dong *et al.*'s (2015) call for more research on the boundary conditions of CP by contending that customers' post-recovery evaluations depend on their positive psychological capital. More specifically, it examines the moderating role of

| Source | Sample (country) | Context | Type of analysis | Study design | Evidence of CP's Effect | | Main results |
|---|---|------------------------------|------------------|---------------------------|-------------------------|----------|--|
| | | | | | Positive | Negative | |
| Dong <i>et al.</i> (2008) | 223 students (USA) | Self-service technologies | SEM | Scenario-based experiment | X | | CP affects role clarity, value of future co-creation, satisfaction and intention |
| Chan <i>et al.</i> (2010) | 349 pairs of customers and service employees (207 for Hong Kong and 142 for U.S.) | Banking sector | SEM | Survey | | X | Economic and relational values fully mediate the effect of CP on customer satisfaction. Employee relational values fully mediate the effect of CP on job satisfaction. CP is related to job stress. Cultural values (individualism–collectivism and power distance) moderate the effect of CP on customer and employee relational values and employee job stress |
| Wu (2011) | 304 participants (Taiwan) | Tourism sector (theme parks) | SEM | Survey | | X | Perceived support for customers and customer socialisation affect CP and satisfaction. There is a non-significant relation between CP and satisfaction |

(continued)

Customers' positive psychological capital

Table 1. Summary of studies on customer participation in service recovery

Table 1.

| Source | Sample (country) | Context | Type of analysis | Study design | Evidence of CP's Effect | | | Main results |
|---|--|---|---|--|-------------------------|----------|--------------|--|
| | | | | | Positive | Negative | Inconclusive | |
| Roggeveen et al. (2012) | 79 students (study 1), 111 students (study 2), 87 students (study 3), and 168 students (study 4) | Airport sector | ANOVAs and SEM | Survey-based experiment | | X | | Severity of the delay moderates the effect of CP on satisfaction and repurchase intentions. CP generates negative reactions in the event of less severe delays |
| Xu et al. (2014a) | 35 narratives for study 1 (different countries, E.g. Canada, South Africa, and Vietnam) 287 students for study 2 (Sweden, Taiwan and New Zealand) | NA (study 1) and Hotel industry (study 2) | Qualitative research, MANOVA, and PROCESS | Narratives (study 1) and scenario-based experiment (study 2) | | X | | CP generates favourable service recovery experience |
| Xu et al. (2014b) | 450 students (Sweden, Taiwan and New Zealand) | Hotel industry | ANOVA and MANOVA | Scenario-based experiment | | X | | CP leads to higher justice, satisfaction and repurchase when initiated by the service employee than when initiated by the customer |

(continued)

| Source | Sample (country) | Context | Type of analysis | Study design | Evidence of CP's Effect | | | Main results |
|----------------------------------|--|--|-------------------------|---------------------------|-------------------------|----------|--------------|--|
| | | | | | Positive | Negative | Inconclusive | |
| Heidenreich <i>et al.</i> (2015) | - 243 for study 1 | Plane ticket and train ticket (study 1), Do it yourself = designing shoes (study 2), plane ticket and train ticket (study 3), and do it yourself = designing shoes (study 4) | ANOVA and SEM | Scenario-based experiment | | X | | CP leads to a high negative disconfirmation and low satisfaction |
| | - 266 for study 2 | | | | | | | |
| | - 338 for study 3 | | | | | | | |
| | - 265 for study 4 (Germany) | | | | | | | |
| Cheung and To (2016) | 594 participants (Hong Kong) | Different contexts | SEM | Recall and survey | X | | | Customer involvement, CP and justice generates satisfaction |
| Gohary <i>et al.</i> (2016) | 278 students (Iran) | Online shopping | SEM | Scenario-based experiment | X | | | CP mediates the relationship between distributive justice, procedural justice, interactional justice, and informational justice and positive word-of-mouth, repurchase intention and future co-creation tendency |
| Balaji <i>et al.</i> (2018) | 187 participants (study 1) and 122 respondents (study 2) | Hotel context | Hierarchical regression | Scenario-based experiment | | X | | CP generates satisfaction depending on the levels of customers' cynicism |

(continued)

Customers' positive psychological capital

Table 1.

Table 1.

| Source | Sample (country) | Context | Type of analysis | Study design | Evidence of CP's Effect | | | Main results |
|---|--|---|------------------|---|-------------------------|----------|--------------|--|
| | | | | | Positive | Negative | Inconclusive | |
| Blut et al. (2020) | 391 participants (study 1), 177 students (study 2), and 402 participants (study 3) | Travel insurance (study 1–2) and financial/banking services (study 3) | SEM | Video-based experiment (study 1), scenario-based experiment (study 2) and recall and survey (study 3) | | X | | CP can generate role stress (i.e. role conflict, overload and ambiguity) and negative feelings |
| Bagherzadeh et al. (2020) | 184 students (USA) | Hotel booking context | SEM nad MANOVA | Scenario-based experiment | | X | | Initial CP generates high recovery expectations, low satisfaction and high negative word-of-mouth intentions |

customers' positive psychological capital (hereafter referred to as CPPC) on the relationship between CP and their perception of utilitarian and hedonic values. We derive our contention from studies showing the negative side of co-created service recovery and those highlighting the importance of individual differences (Dong *et al.*, 2015). Indeed, not all customers may value their participation in the service recovery process. Accordingly, we propose that the effect of CP on customers' post-recovery evaluations depends on the degree of their positive psychological capital, a concept widely used in occupational literature (Raja *et al.*, 2020).

This study extends the existing literature on CP by delineating how and under which conditions CP increases customers' favourable post-recovery perceptions, evaluations and behaviours. Our findings particularly illustrate the critical role of co-creation in the effectiveness of service recoveries and that of CPPC as a crucial boundary condition.

The remainder of this paper is structured in the following manner. First, the relevant literature is reviewed and research hypotheses are formulated. Then, the study's methodology is explained, followed by the presentation of the results. Next, we discuss the study's results, followed by theoretical and managerial implications, the study's limitations and suggestions for future research.

Literature review and hypotheses development

Customer participation in service recovery and perceived utilitarian and hedonic values

Previous research in the field of CP shows the importance of value creation as an outcome of CP (Dong, 2015). The service-dominant logic posits that "value can only be created with and determined by the user" (Lusch and Vargo, 2006, p. 284). Based on this logic, the customer is an integral part of the value creation process (Lusch and Vargo, 2006). In the context of the banking industry, CP in service recovery is the active collaboration between the customer and bank aimed at reaching an optimal solution to remedy a service failure (i.e. creating utilitarian value) in a pleasing and emotionally rewarding manner (i.e. creating hedonic value) (Park and Ha, 2016).

Generally, the perception of utilitarian value centres around the functional aspects of a product or service (Choi *et al.*, 2019) and is grounded in economic and means–end theories (Chaouali *et al.*, 2019). It represents a trade-off between the benefits received and sacrifices made (in terms of effort, time and money) (Berraies *et al.*, 2017). Participating in service recovery allows customers and banks to exchange operant resources (such as information, knowledge and skills). This exchange reduces customers' perceptions of risks and uncertainty associated with service recovery, enhances their sense of control over the situation and empowers them (Zhuang *et al.*, 2014). Moreover, CP ensures the quality and customisability of service recovery, thus increasing the chances of its success (Chan *et al.*, 2010). For example, customers who participate in service recovery are highly likely to achieve a solution that suits their needs (Hazée *et al.*, 2017). Consequently, CP increases their perception of utilitarian value (Park and Ha, 2016; Zhuang *et al.*, 2014).

Hedonic value enriches the customer's subjective experience by eliciting pleasure and joy (Chaouali *et al.*, 2019). In the context of service recovery, hedonic value resides in the social and emotional aspects of the interaction between the customer and bank (Choi *et al.*, 2019). In other words, it "captures customers' appraisal of how pleasant or enjoyable the co-creation experience has been. Such an experience cannot occur without mutual respect, seamless interaction, and successful iteration between the collaborative partners" (Park and Ha, 2016, p. 312). In addition, customers who participate in service recovery use a self-serving bias to gain more credit for the effort they make in the recovery process, which ultimately increases their self-esteem (Bendapudi and Leone, 2003). They feel proud of themselves when they participate in the service recovery process (Choi *et al.*, 2019). Therefore, it is hypothesised that:

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- H1a.* Customers' participation in service recovery is positively related to their perceived utilitarian value.
- H1b.* Customers' participation in service recovery is positively related to their perceived hedonic value.

Perceived utilitarian and hedonic values and recovery satisfaction

Consumer research shows that customers' perception of value is positively related to their satisfaction levels (Parasuraman and Grewal, 2000). In addition, utilitarian value is found to be a crucial determinant of customer satisfaction (Lee and Kim, 2018). In the context of co-creation, Zhuang *et al.* (2019) conclude that customers' perceived utilitarian value positively influences their satisfaction. Similarly, Ryu *et al.* (2010) evidence that both hedonic and utilitarian values positively affect customer satisfaction. By and large, when service recovery provides results that match the customer's expectations, they obtain utilitarian value and are highly likely to be satisfied (Park and Ha, 2016). Consequently, it is hypothesised that:

- H2.* Perceived utilitarian value is positively related to recovery satisfaction.
- H3.* Perceived hedonic value is positively related to recovery satisfaction.

Recovery satisfaction, continuance intention and positive word-of-mouth

Continuance intention is broadly discussed in marketing literature (Zeithaml *et al.*, 1996) and commonly used as a proxy for actual continuous behaviour or loyalty (Ajzen and Fishbein, 1980). Meta-analyses show that recovery satisfaction positively influences customers' intention to continue using a service provider (Orsingher *et al.*, 2010). When it comes to positive word-of-mouth (hereafter referred to as PWOM), it is considered a powerful tool in marketing (Buttle, 1998). Numerous studies highlight its importance in influencing people, increasing their awareness and directing their decisions (Sheth, 1971). In particular, customers who experience a favourable service recovery are highly likely to share their experience and recommend the products and services to others (Gelbrich and Roschk, 2011). Several studies document the positive relationship between recovery satisfaction and PWOM (Joosten *et al.*, 2017). Thus, it is hypothesised that:

- H4a.* Recovery satisfaction is positively related to continuance intention.
- H4b.* Recovery satisfaction is positively related to PWOM.

Moderating role of customers' positive psychological capital

Whilst many studies highlight the positive role of CP in service recovery (Dong *et al.*, 2008; Asante *et al.*, 2022), others show its detrimental influence (Blut *et al.*, 2020; Jiang *et al.*, 2019). These mixed results limit our understanding of the paradigm of co-created service recovery and more specifically CP in service recovery (Haumann *et al.*, 2015). They demonstrate that, just as value can be co-created, it can also be co-destroyed in service recovery (Haumann *et al.*, 2015). In fact, it has been found that CP can exert negative effects, such as boredom, frustration and stress, which undermine customer satisfaction and perceived value (Blut *et al.*, 2020). Based on the role stressors theory, Dong *et al.* (2015) and Jiang *et al.* (2019), amongst others, demonstrate that CP can destruct value owing to the formation of different types of role stressors amongst customers. These stressors can be role ambiguity, role overload and role conflict. Therefore, one cannot assume that CP always creates value.

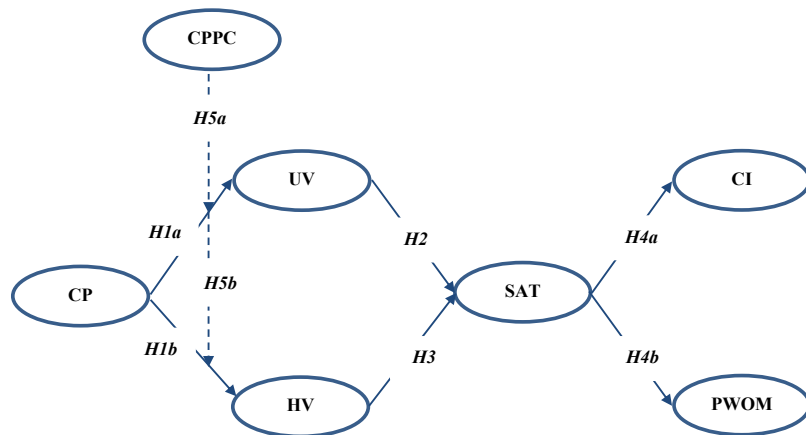
Positive psychology can help identify the conditions under which CP can create value in service recovery (Azab *et al.*, 2018). Recently, it has caught the attention of many researchers,

including those belonging to the marketing field (Septianto and Garg, 2021; Zarantonello *et al.*, 2021). In fact, studies explore how positive psychology influences consumer behaviour. “Positive psychology legitimizes the focus on energy and dedication as fundamental dimensions of existence. Rather than focus on the problems that arise when these qualities break down, positive psychology considers in depth the psychological benefits derived when these qualities are working well” (Leiter and Bakker, 2010, p. 6). Positive capacities and emotions, as markers of positive psychology, can play a role in flourishing people’s lives (Fredrickson and Losada, 2005). One of the core concepts of positive psychology is CPPC (Luthans *et al.*, 2007a; Leiter and Bakker, 2010). It is defined as “an individual’s positive psychological state of development that is represented by: (1) having confidence (self-efficacy) to take on and put in the necessary effort to succeed at challenging tasks; (2) making a positive attribution (optimism) about succeeding now and in the future; (3) persevering toward goals and, when necessary, redirecting paths to goals (hope) in order to succeed; and (4) when beset by problems and adversity, sustaining and bouncing back and even beyond (resilience) to attain success” (Luthans *et al.*, 2007b, p. 3). Based on this definition, CPPC comprises four positive psychological resources – self-efficacy, optimism, hope and resilience – which can create value if well-integrated or destroy it if misused (Laud *et al.*, 2019). These resources “share a positive (rather than negative) evaluation of circumstances and the likelihood of success (rather than failure)” (Azab *et al.*, 2018, p. 898). CPPC can also be defined as people’s “positive appraisal of circumstances and probability for success based on motivated effort and perseverance” (Luthans *et al.*, 2007a, p. 550). It guides motivation and generates a sense of empowerment that determines how people handle opportunities and challenges in their lives (Grover *et al.*, 2018). Alessandri *et al.* (2018) state that every individual possesses a specific level of psychological resources that direct their efforts to achieve and engage more in their activities. People with a high level of positive psychological capital have a more positive outlook on and constructive interpretation of events (including negative ones) than those with a low level of positive psychological capital (Avey *et al.*, 2008). They are more energetic, vicarious and committed to a role (Sweetman and Luthans, 2010). They have mastery and power over their own behaviours and motivations as well as their environment, believe they can achieve their goals and can rebound from setbacks (Luthans *et al.*, 2007b). Furthermore, they are highly determined to achieve their goals and think of different ways of doing it (Snyder, 2002). They are highly creative, inventive, open to new experiences, have a high degree of intellectual flexibility and improvisational ability and tend to interpret situations (even the worst ones) positively (Tenney *et al.*, 2015). They tend to see positive opportunities in future outcomes and strongly believe in their capabilities to cope with challenging environments (Kim *et al.*, 2018). Studies show that CPPC reinforces customer attitudes and behaviours towards co-creation (Zhao *et al.*, 2019). Providing more evidence, Dong *et al.* (2016) and Skourtis *et al.* (2018) demonstrate that CPPC has a positive effect on a customer expecting to participate in the recovery process. Therefore, we believe that people with a high level of positive psychological capital derive more utilitarian and hedonic value from participating in service recovery than those with a low level of such capital. Thus, CPPC makes customers feel proud of themselves and extract more utility and joy from participating in service recovery. Therefore, it is hypothesised that:

H5a. CPPC positively moderates the relationship between customers’ participation in service recovery and their perceived utilitarian value.

H5b. CPPC positively moderates the relationship between customers’ participation in service recovery and their perceived hedonic value.

Figure 1 displays the study’s constructs along with their hypothesised relationships.



Note(s): CP = Customers' participation in service recovery, UV = Utilitarian value, HV = Hedonic value, SAT = Recovery satisfaction, CI = Continuance intention, PWOM = Positive word of mouth communication intention, and CPPC = customers' positive psychological capital

Figure 1.
Conceptual framework

Method

Data were collected between November 2020 and May 2021 with the help of a France-based online panel company that provided national coverage. This method is widely adopted by academicians (Smith *et al.*, 2016). Although this is a non-probability sampling technique, the choice "was motivated by previous findings indicating that data obtained from these frames are at least as reliable as those obtained via traditional methods" (Ertz *et al.*, 2022, p. 256). "Most panel companies claim random selection of some sort, so there is the appearance of a random sample of the population" (Burns *et al.*, 2017, p. 283). Moreover, all sampling methods suffer from biases, be it intentional and unintentional respondent errors or intentional and unintentional fieldworker errors. Therefore, "the only perfectly accurate sample is a census" (Burns *et al.*, 2017, p. 266). More importantly and aligning with Alalwan *et al.* (2016), convenience sampling techniques are more appropriate than probability sampling ones because banks cannot supply their customers' contact information and address for confidentiality and security reasons. This is why non-probability sampling techniques are widely used in banking and CP studies (Bahri Ammari *et al.*, 2022; Blankson *et al.*, 2007; Jiang *et al.*, 2019; Mainardes *et al.*, 2017) and by online panel companies (Bayuk and Altobello, 2019; Chun and Johnson, 2021; Song *et al.*, 2020).

This study was conducted based on respondents' retrospective experience of service failure. This is because service failures and recoveries "are memorable events that can be easily recalled by customers" (Grégoire and Fisher, 2006, pp. 36–37) and "it may be difficult to simulate the same emotional and cognitive involvement that is generated by" such experiences (Chaouali *et al.*, 2021, p. 68). To reduce the recall bias, we selected the responses of only those respondents who had experienced a bank service failure in the past six months, conforming to previous studies (Chaouali *et al.*, 2021; Grégoire and Fisher, 2006).

A self-administered questionnaire was used to collect data with all measures of the constructs translated into French using the back-translation method as recommended by Brislin (1980). All measures were adapted from previous studies. Table 2 details this information. Previous studies have shown a multidimensional operationalisation of the CPPC construct (Yim *et al.*, 2012) and conceptualised it as a second-order construct

| Constructs | Items | Sources |
|--|--|------------------------------|
| Customer's participation in service recovery | CP1: I spent a lot of time sharing information about my needs and opinions with the staff during the service recovery process CP2: I put a lot of effort into expressing my personal needs to the staff during the service recovery process CP3: I always provide suggestions to the staff for improving the service recovery outcome CP4: I have a high level of participation in the service recovery process CP5: I am very much involved in deciding how the services should be provided | Yim <i>et al.</i> (2012) |
| Utilitarian value | My participation in the service recovery process is . . . UV1: Ineffective–effective UV2: Unhelpful–helpful UV3: Not functional–functional UV4: Not necessary–necessary UV5: Impractical–practical | Park and Ha (2016) |
| Hedonic value | My participation in the service recovery process is . . . HV1: Not fun–fun HV2: Dull–exciting HV3: Not delightful–delightful HV4: Not thrilling–thrilling HV5: Unenjoyable–enjoyable | Park and Ha (2016) |
| Recovery satisfaction | SAT1: In my opinion, the firm provided a satisfactory resolution to my problem on this particular occasion SAT2: I am satisfied with the firm's handling of this particular problem SAT3: Regarding this particular event (most recent problem), I am satisfied with the firm | Maxham and Netemeyer (2003) |
| Continuance intention | CI1: I intend to continue using services of XYZ in the future CI2: I intend to increase my use of XYZ's services in the future CI3: I would keep using XYZ's services as regularly as I do now | Zhao <i>et al.</i> (2012) |
| Positive word-of-mouth | PWOM1: I intend to say positive things about XYZ to other people PWOM2: I intend to recommend XYZ to my friends and relatives PWOM3: I intend to recommend XYZ if someone asks me for advice | Sampaio <i>et al.</i> (2017) |
| Customer's positive psychological capacities | Hope HOP1: If I should find myself in a jam, I could think of many ways to get out of it HOP2: Right now, I see myself as being pretty successful HOP3: I can think of many ways to reach my current goals Optimism OPT1: I am looking forward to the life ahead of me OPT2: The future holds a lot of good in store for me OPT3: Overall, I expect more good things to happen to me than bad Resilience RES1: Sometimes I make myself do things whether I want to or not RES2: When I'm in a difficult situation, I can usually find my way out of it RES3: It's okay if there are people who don't like me Self-efficacy SE1: I am confident that I could deal efficiently with unexpected events SE2: I can solve most problems if I invest the necessary effort SE3: I can remain calm when facing difficulties because I can rely on my coping abilities | Lorenz <i>et al.</i> (2016) |

Table 2.
Construct measures and items

(Lorenz *et al.*, 2016). As stated earlier, CPPC comprises four resources – hope, optimism, self-efficacy and resilience – which made up the first-order constructs (Lorenz *et al.*, 2016).

Treating biases in data collection

Possible biases in data collection were treated both before and after data collection. As the first pilot test, five marketing professors were appointed as experts to compare the original

and back-translated English versions of the questionnaire. They could not find any differences in phrasing and meaning. The questionnaire was subjected to another pilot test involving 30 students who belonged to a prominent university in France. This test was conducted to avoid unintentional respondent errors (or misunderstanding) and check the time needed to complete the survey to reduce respondents' boredom and fatigue.

Following Podsakoff *et al.* (2012), we applied temporal, proximal and psychological separations between independent and dependent variables to minimise common method variance. These separations were implemented to "reduce the respondent's ability and/or motivation to use previous answers to fill in gaps in what is recalled, infer missing details, or answer subsequent questions" . . . "by allowing previously recalled information to leave short-term memory [i.e. temporal separation]", . . . "eliminating common retrieval cues [i.e. proximal separation]" and . . . "reducing the perceived relevance of the previously recalled information in short-term memory [i.e. psychological separation]" (Podsakoff *et al.*, 2012, p. 549). To establish temporal separation, we collected data in two waves. In the first wave (T1), we collected responses on demographics, CPPC, utilitarian value, hedonic value and recovery satisfaction. After six months, the responses on continuance intention and PWOM were gathered from the same respondents in the second wave (T2). Proximal separation was established by increasing the physical distance between measures. This was done by incorporating elements unrelated to the study such as items to check attention. To implement psychological separation, we made participants believe that continuance intention and PWOM (the dependent variables) are tangential to this study's core objective.

To reduce participants' unwillingness to complete the questionnaire, we placed sensitive questions, such as those on income, at the end of the questionnaire and provided response categories instead of asking the specific amount as Malhotra *et al.* (2017) recommended. To reduce position and order biases, we used the split-ballot technique by creating different versions of the questionnaire. More precisely, we switched the position of some of the items, and respondents were randomly assigned a questionnaire as Malhotra *et al.* (2017) suggested. Moreover, respondents were assured that the responses would remain anonymous and confidential to reduce intentional respondent errors (or falsehoods).

To prevent suspicious response patterns such as straight-lining (i.e. respondents marking the same response in almost all the items) and inconsistent answers, we ensured that the survey was not long and did not contain similarly- or ambiguously worded items. We reversed some endpoints of the scale and included prompts, such as "That was the most difficult section of questions to answer", "We are almost finished" and "% of completed questionnaire". Moreover, we used screening questions to check and reduce attention loss, falsehoods, distractions and fatigue (Sarstedt and Mooi, 2019, p. 98).

Finally, the results of Harman's single factor test showed that the data are not accounted for by one general factor (Podsakoff *et al.*, 2003). Overall, common method variance was not found to be a critical issue in this study.

Sample

A total of 678 respondents participated in T1. Of these, 314 participated in both the waves, making the response rate 46.31%. This result is consistent with the studies that collected data in two or more waves (Brosnan *et al.*, 2021; Daly and Natarajan, 2015; Schaarschmidt and Walsh, 2020; Walsh *et al.*, 2016). We tested for non-response bias by comparing the attributes of respondents who only took part in the first wave (T1; 364 respondents) and who took part in both waves (T2; 314 respondents). First, we consider the overall composition of the responses in Table 3 and in the distribution plots of responses (Figures 2–6). Figure 2 shows that gender takes a value of 1 or 2 (for "male" and "female", respectively) and the distribution of gender is nearly identical across T1 and T2 response groups. Figure 3 shows that age takes

| Demographic | | Total sample in % | T1 in % | T2 in % | Chi-squared test <i>p</i> -value | <i>T</i> -test of means <i>p</i> -value |
|---------------|-------------------|-------------------|---------|---------|----------------------------------|---|
| Gender | Male | 54 | 54.4 | 53.5 | 0.82 (ns) | 0.82 (ns) |
| | Female | 46 | 45.6 | 46.6 | | |
| Age | 18–29 | 29.8 | 31.6 | 27.7 | 0.34 (ns) | 0.93 (ns) |
| | 30–39 | 18.7 | 16.5 | 21.3 | | |
| | 40–49 | 15.2 | 14.0 | 16.6 | | |
| | 50–59 | 20.5 | 22.0 | 18.8 | | |
| | >60 | 15.8 | 15.9 | 15.6 | | |
| Occupation | Public | 36.7 | 37.4 | 36.0 | 0.89 (ns) | 0.64 (ns) |
| | Private | 39.5 | 39.6 | 39.5 | | |
| | Other | 23.7 | 23.1 | 24.5 | | |
| Income (in €) | <1499 | 47.9 | 48.9 | 46.8 | 0.85 (ns) | 0.69 (ns) |
| | 1500–1999 | 36.9 | 36 | 37.9 | | |
| | >2000 | 15.2 | 15.1 | 15.3 | | |
| Education | High school | 31.4 | 31.9 | 30.9 | 0.64 (ns) | 0.83 (ns) |
| | Diploma | 30.4 | 28.8 | 32.2 | | |
| | University degree | 38.2 | 39.3 | 36.9 | | |

Table 3. Samples characteristics (T1 and T2) and Chi-squared test and *T*-test of means

Note(s): Pair-wise statistical significance of differences by response status is determined with Chi-square tests and *t*-test of means. The results of the significance testing are displayed in the last columns of the table. Significance levels refer to the entire category, e.g. age and occupation, and ns = is non-significant

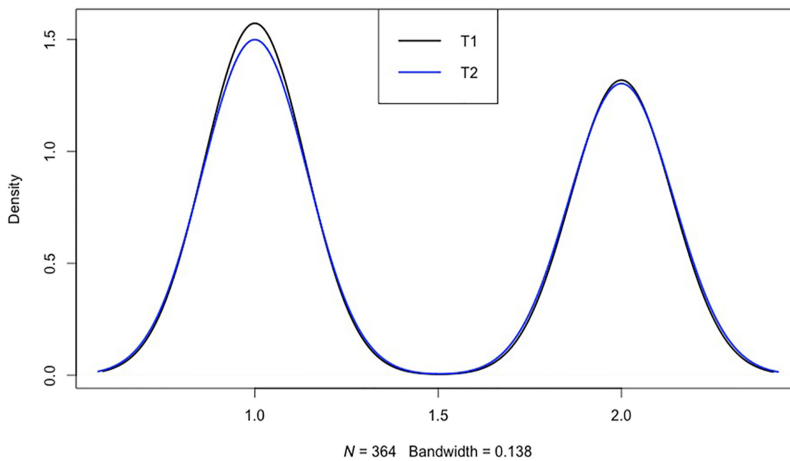


Figure 2. Distribution plots of gender across response groups

a value of 1, 2, 3, 4 or 5 (for “18–29”, “30–39”, “40–49”, “50–59” and “above 60”, respectively) and the distribution of age is very similar across T1 and T2 response groups. Figure 4 shows that occupation takes a value of 1, 2 or 3 (for “public sector”, “private sector” and “other”) and the distribution of occupation is very similar across T1 and T2 response groups. Figure 5 shows that income takes a value of 1, 2 or 3 (for “below 1499 euros”, “1500–1999 euros” and “above 2000 euros”, respectively) and the distribution of income is highly similar across T1 and T2 response groups. Figure 6 shows that education takes a value of 1, 2 or 3 (for “High school”, “Diploma” and “University degree”, respectively) and the distribution of education is quite similar across T1 and T2 response groups. Thus, we find that the composition is stable

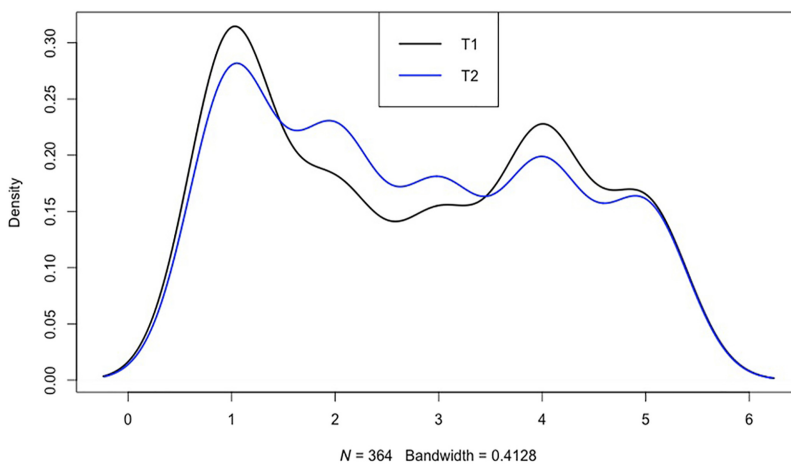


Figure 3.
Distribution plots of
age across response
groups

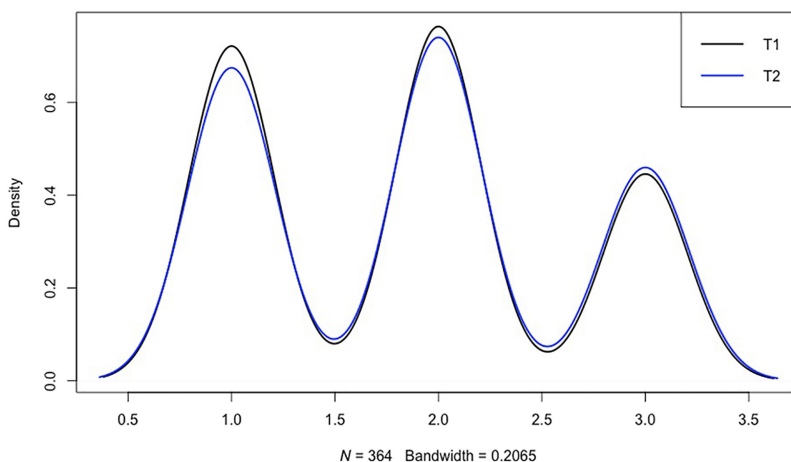


Figure 4.
Distribution plots of
occupation across
response groups

across the T1 and T2 groups. We then conduct significance testing (Etter and Perneger, 1997; Whitehead *et al.*, 1993) by using both Chi-square difference tests and *T*-tests of the difference in means (presented in Table 3). We conclude there are no significant differences between the two groups in terms of demographic descriptive variables (age, gender, occupation, income and education). We thus conclude that the sample does not suffer from response bias.

Results

Normality test

We conducted Mardia's test for multivariate normality (Mardia, 1970, 1974):

H₀ (null). The variables follow a multivariate normal distribution.

H_a (alternative). The variables do not follow a multivariate normal distribution.

Customers' positive psychological capital

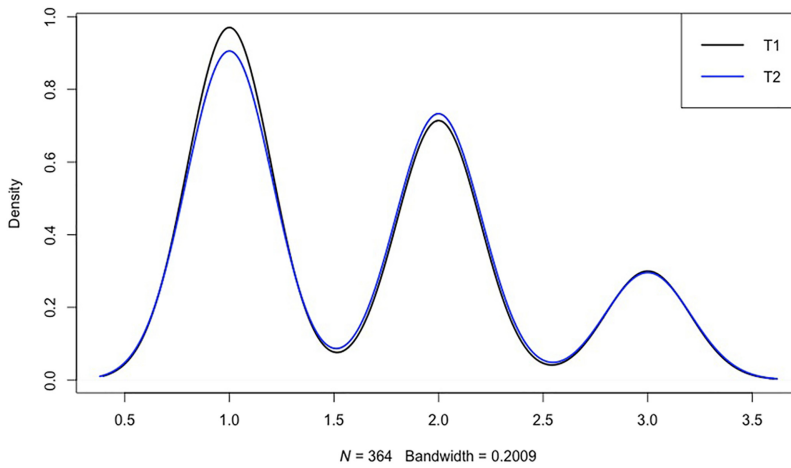


Figure 5. Distribution plots of income across response groups

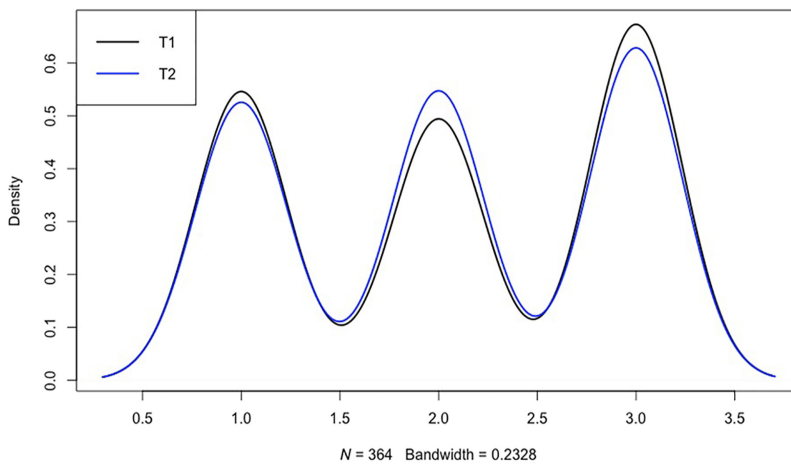


Figure 6. Distribution plots of education across response groups

The data do not follow a multivariate normal distribution as shown in Table 4. For this reason, it would not be suitable to apply a covariance-based structural equation modelling approach. Instead, we applied Partial Least Squares Structural Equation Modelling (PLS-SEM) because PLS-SEM is a non-parametric method and thus does not have strict assumptions about the distribution of the data (Hair et al., 2011). Furthermore, the model is bootstrapped in order to conduct inferential statistical testing and thus no assumption is made about the distribution of the parameter estimates (Hair et al., 2011).

| | Estimate | Kappa | p-value |
|----------|----------|--------|---------|
| Skewness | 362.47 | 18,969 | <0.0001 |
| Kurtosis | 1584.05 | 36 | <0.0001 |

Table 4. Mardia's test for multivariate normality

Weighted PLS algorithm

We used SmartPLS 3 because it is more suitable when dealing with (in addition to the non-normal distribution) complex models, small samples, moderating effects and models with higher-order constructs (Hair *et al.*, 2017). In addition, SmartPLS is widely used in top scientific journals. To estimate the measurement model of the second-order construct (CPPC), we used the disjoint two-stage approach and Mode B, following Sarstedt *et al.* (2019). Similar to every study, our *modus operandi* was not infallible despite addressing all possible biases. The data collected showed a bias concerning the gender, age and monthly income of respondents. The data were highly concentrated on respondents who earned less than EUR 2,000 monthly. Since representativeness of the sample is a *sine qua non* of scientific rigour (Gelman, 2007), we “assign sampling weights (i.e. post-stratification weights) to each observation in order to ensure that the weighted observations represent the population of interest as closely as practically possible”; “for example, if a population consists of an equal share of males and females but the data collected comprises 60% males and 40% females, then the use of the sampling weights would ensure that females are weighted equal to males in the result analysis” (Cheah *et al.*, 2021, p. 1595). In this vein, the parameter estimates can be substantially biased owing to unequal probabilities of selection (Asparouhov, 2005; Becker and Ismail, 2016). As a result, using a Weighted PLS algorithm (WPLS), an extension of the original SmartPLS, was found appropriate since it allows researchers “to specify a weighting vector that defines the relevance of each observation for the computation of results” (Cheah *et al.*, 2021, p. 1595). “The goal is to generate weights such that the distribution of the sampling weights is in agreement with the known auxiliary information, such as the census in this example. In particular, the weights are the inverse of the likelihood of inclusions; that is, the probability of occurrence in the population divided by the probability of occurrence in the sample” (Becker and Ismail, 2016, p. 607).

We first calculated the sampling weights based on the distribution of the monthly income of the French population in 2019 (Statista, 2021). This was done by dividing “% of the population (PP)” by “% of the sample (PS)” as shown in Table 5. Then, we generated the weighting variable, a new variable, using the values calculated in Table 5. In Table 6, we used income to identify the groups of observations whose sampling weights needed to be adjusted. Next, we created a new and extended dataset by inserting every observation’s adjusted weighting variable into the original dataset. Finally, we conducted our analyses using WPLS.

Table 5.
Post-stratification
weights of French
census (distribution of
the monthly income of
the French population)

| Monthly income (in €) | % of the population above 18 years old (PP) | % of the sample (PS) | Weight (PP/PS) |
|--------------------------|---|----------------------|----------------|
| Below 1,500 | 22.2 | 46.8 | 0.474358974 |
| 1,500–1,999 | 30.7 | 37.9 | 0.810026385 |
| Above 2,000 | 47.2 | 15.3 | 3.08496732 |

Table 6.
Weighting variable

| Income values | Weight |
|-----------------------|-------------|
| 1 (Below 1,499 euros) | 0.474358974 |
| 2 (1,500–1,999 euros) | 0.810026385 |
| 3 (Above 2,000) | 3.08496732 |

Assessment of the measurement model

As shown in Table 7, all values of Cronbach's alpha and composite reliability are above 0.7, reflecting internal consistency and reliability (Hair et al., 2017). In addition, all outer loadings are statistically significant ($p < 0.001$) and exceed 0.7. This is evidence of indicator reliability (Hair et al., 2017). Furthermore, all values of AVE exceed 0.5, demonstrating the existence of convergent validity. Table 8 shows that the heterotrait-monotrait (HTMT) values are below the conservative threshold of 0.85 and statistically different from 1. This reflects discriminant validity (Hair et al., 2017).

Assessment of the formative measurement model

Collinearity is not a critical problem regarding the first-order component because the variance inflation factor (VIF) of hope, optimism, resilience and self-efficacy (first-order constructs of CPPC) is below 3 (Sarstedt et al., 2019). This is shown in Table 9. We also assess the contribution of each first-order construct in forming CPPC (the second-order construct) (Duarte and Amaro, 2018). Hope, optimism, resilience and self-efficacy have statistically significant weights ($w = 0.323$, CI = [0.302; 0.440]; $w = 0.317$, CI = [0.298; 0.453]; $w = 0.356$, CI = [0.273; 0.424]; and $w = 0.378$ and CI = [0.311; 0.409], respectively). Therefore, every first-order construct substantially contributes to forming the concept of CPPC.

| | Loadings | CA | CR | AVE | | Loadings | CA | CR | AVE |
|------|----------|-------|-------|-------|-------|----------|-------|-------|-------|
| CP | | 0.878 | 0.911 | 0.671 | PWOM | | 0.727 | 0.840 | 0.638 |
| CP1 | 0.814* | | | | PWOM1 | 0.754* | | | |
| CP2 | 0.822* | | | | PWOM2 | 0.727* | | | |
| CP3 | 0.903* | | | | PWOM3 | 0.869* | | | |
| CP4 | 0.857* | | | | HOP | | 0.749 | 0.854 | 0.661 |
| CP5 | 0.739* | | | | HOP1 | 0.826* | | | |
| UV | | 0.784 | 0.861 | 0.609 | HOP2 | 0.783* | | | |
| UV1 | 0.782* | | | | HOP3 | 0.827* | | | |
| UV2 | 0.707* | | | | OPT | | 0.741 | 0.826 | 0.614 |
| UV3 | 0.700* | | | | OPT1 | 0.813* | | | |
| UV4 | 0.858* | | | | OPT2 | 0.831* | | | |
| UV5 | 0.859* | | | | OPT3 | 0.808* | | | |
| HV | | 0.890 | 0.917 | 0.691 | RES | | 0.724 | 0.839 | 0.635 |
| HV1 | 0.893* | | | | RES1 | 0.774* | | | |
| HV2 | 0.888* | | | | RES2 | 0.888* | | | |
| HV3 | 0.887* | | | | RES3 | 0.907* | | | |
| HV4 | 0.715* | | | | SE | | 0.831 | 0.890 | 0.730 |
| HV5 | 0.726* | | | | SE1 | 0.804* | | | |
| SAT | | 0.829 | 0.897 | 0.745 | SE2 | 0.769* | | | |
| SAT1 | 0.839* | | | | SE3 | 0.835* | | | |
| SAT2 | 0.844* | | | | | | | | |
| SAT3 | 0.912* | | | | | | | | |
| CI | | 0.710 | 0.871 | 0.772 | | | | | |
| CI1 | 0.852* | | | | | | | | |
| CI2 | 0.831* | | | | | | | | |
| CI3 | 0.906* | | | | | | | | |

Note(s): CP = Customers' participation in service recovery, UV = utilitarian value, HV = hedonic value, SAT = recovery satisfaction, CI = continuance intention, PWOM = positive word-of-mouth communication intention, HOP = hope, OPT = optimism, RES = resilience, SE = self-efficacy, * = significant ($p < 0.001$), CA = Cronbach's alphas, CR = composite reliability and AVE = average variance extracted

Table 7. Loadings, CA, ρ_A and AVE

Assessment of the structural model

The model significantly explains 45.9% (CI = [0.378; 0.519]), 31% (CI = [0.185; 0.395]), 69.9% (CI = [0.621; 0.763]), 32.3% (CI = [0.224; 0.421]) and 36.2% (CI = [0.267; 0.462]) of the variance in utilitarian value, hedonic value, recovery satisfaction, continuance intention and PWOM, respectively (see Table 10). According to Hair *et al.* (2017), the R^2 values are

| | CP | UV | HV | SAT | CI | PWOM | HOP | OPT | RES |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| UV | 0.702* | | | | | | | | |
| HV | 0.226* | 0.208* | | | | | | | |
| SAT | 0.311* | 0.392* | 0.186* | | | | | | |
| CI | 0.225* | 0.208* | 0.680* | 0.035* | | | | | |
| PWOM | 0.171* | 0.272* | 0.592* | 0.268* | 0.617* | | | | |
| HOP | 0.242* | 0.329* | 0.343* | 0.132* | 0.146* | 0.084* | | | |
| OPT | 0.094* | 0.164* | 0.116* | 0.564* | 0.077* | 0.047* | 0.089* | | |
| RES | 0.184* | 0.283* | 0.097* | 0.710* | 0.105* | 0.239* | 0.087* | 0.769* | |
| SE | 0.198* | 0.206* | 0.089* | 0.646* | 0.159* | 0.297* | 0.273* | 0.630* | 0.549* |

Note(s): CP = Customers' participation in service recovery, UV = utilitarian value, HV = hedonic value, SAT = recovery satisfaction, CI = continuance intention, PWOM = positive word-of-mouth communication intention, HOP = hope, OPT = optimism, RES = resilience and SE = self-efficacy

Table 8.
HTMT criterion

| Second-order construct | First-order constructs | VIF values | Weights | CI |
|------------------------|------------------------|------------|---------|----------------|
| CPPC | HOP | 2.357 | 0.323 | [0.302; 0.440] |
| | OPT | 2.056 | 0.317 | [0.298; 0.453] |
| | RES | 2.624 | 0.356 | [0.273; 0.424] |
| | SE | 2.012 | 0.378 | [0.311; 0.409] |

Table 9.
VIF values, weights and their significance

Note(s): CPPC = customers' positive psychological capital, HOP = hope, OPT = optimism, RES = resilience, SE = self-efficacy and CI = confidence interval

| | β | 95% BCa CI |
|---------------------|---------|----------------|
| CP → UV | 0.590 | [0.480; 0.724] |
| CP → HV | 0.650 | [0.565; 0.741] |
| UV → SAT | 0.557 | [0.457; 0.652] |
| HV → SAT | 0.364 | [0.277; 0.464] |
| SAT → CI | 0.568 | [0.462; 0.655] |
| SAT → PWOM | 0.601 | [0.502; 0.676] |
| CP × CPPC (UV) → UV | 0.109 | [0.039; 0.208] |
| CP × CPPC (HV) → HV | 0.182 | [0.075; 0.293] |

| | R^2 | Q^2 |
|------|-------|-------|
| UV | 45.9% | 0.365 |
| HV | 31% | 0.260 |
| SAT | 69.9% | 0.518 |
| CI | 32.3% | 0.316 |
| PWOM | 36.2% | 0.354 |

Table 10.
Results of the structural model

Note(s): BCa CI = bias-corrected confidence interval, CP = customers' participation in service recovery, UV = utilitarian value, HV = hedonic value, SAT = recovery satisfaction, CI = continuance intention, PWOM = positive word-of-mouth communication intention and CPPC = customers' positive psychological capital

moderate to substantial. Using the blindfolding procedure, we calculate Stone–Geisser's Q^2 values to assess the model's predictive relevance (Geisser, 1974; Stone, 1974). As a result, the Q^2 values of utilitarian value, hedonic value, recovery satisfaction, continuance intention and PWOM are well above zero (0.365, 0.260, 0.518, 0.316 and 0.354, respectively). Thus, the model has a high predictive relevance (Hair *et al.*, 2017).

The results of testing the hypotheses show that CP is positively related to both utilitarian ($\beta = 0.590$, CI = [0.480; 0.724]) and hedonic values ($\beta = 0.650$, CI = [0.565; 0.741]). Therefore, both H1a and H1b are supported. Utilitarian value and hedonic value positively relate to recovery satisfaction ($\beta = 0.557$, CI = [0.457; 0.652]; $\beta = 0.364$, CI = [0.277; 0.464], respectively). Therefore, H2 and H3 are also supported. Next, recovery satisfaction positively relates to both continuance intention ($\beta = 0.568$, CI = [0.462; 0.655]) and PWOM ($\beta = 0.601$, CI = [0.502; 0.676]), supporting H4a and H4b. Furthermore, the interaction of CP and CPPC exerts a significant and positive effect on both utilitarian ($\beta = 0.109$, CI = [0.039; 0.208]) and hedonic values ($\beta = 0.182$, CI = [0.075; 0.293]). Thus, this finding supports H5a and H5b.

Additional analyses

We also analyse the two-way interaction effect to have a better understanding of the relationship of CP in service recovery with customers' perceived utilitarian and hedonic values under different levels of CPPC (the moderator). The same pattern is observed for perceived utilitarian and hedonic values with positive effects of CP for average, high ($M_{\text{CPPC}+1}$ standard deviation) and low ($M_{\text{CPPC}-1}$ standard deviation) levels of CPPC. More specifically, the relationships of CP in service recovery with customers' perceived utilitarian and hedonic values become stronger by the corresponding size of the interaction terms ($\beta_{\text{CP}\rightarrow\text{UV}} = 0.590 + 0.109 = 0.699$; $\beta_{\text{CP}\rightarrow\text{HV}} = 0.650 + 0.182 = 0.832$, respectively) for higher levels of CPPC. Conversely, the relationships become weaker by the corresponding sizes of the interaction terms ($\beta_{\text{CP}\rightarrow\text{UV}} = 0.590 - 0.109 = 0.481$; $\beta_{\text{CP}\rightarrow\text{HV}} = 0.650 - 0.182 = 0.468$, respectively) for lower levels of CPPC. Therefore, H5a and H5b are confirmed once again.

To generate accurate results, we collected data in another way in May 2022. This data collection was based on a probability sampling technique. We used systematic sampling, for triangulation purposes, to increase representativeness and validate data by cross-verifying from different sources. Here, we use convenience sampling through the online panel company and systematic sampling (Malhotra *et al.*, 2017). Following AbuShanab and Pearson (2007), we randomly approached customers as they were leaving their bank since bank managers did not allow the researchers to approach customers inside the bank. We randomly selected the first customer and the sampling interval (every third customer). Data were collected using a paper and pencil survey. Moreover, we followed scientific rigour similar to that in the first survey, except for establishing a temporal separation because, this time, data were collected in one wave. Well-trained doctoral students approached respondents at different times and in different areas of Paris to minimise sampling, non-coverage and timing biases. This second sample comprises 219 responses. Upon analysing this data, we obtained results similar to those obtained in the main study, including those for CPPC's moderating role.

Discussion and conclusions

Discussion of findings

This study investigated how involving bank customers in the service recovery process influences their post-recovery perceptions, evaluations and behaviours. The results show that CP in service recovery is positively related to customers' perceived utilitarian value. This result aligns with that of Dong *et al.* (2008) and Zhuang *et al.* (2014). For example, CP in service recovery enhances the likelihood of a successful service recovery process (Chan *et al.*, 2010) as

customers (who participate in service recovery) are likely to get a solution that fits their unique requirements (Hazée *et al.*, 2017). The results also show that CP in service recovery positively relates to customers' perceived hedonic value. This result confirms that of Bendapudi and Leone (2003) and Choi *et al.* (2019). Furthermore, customers' perceived utilitarian and hedonic values are positively related to their recovery satisfaction, which concurs with the results of Park and Ha (2016) and Ryu *et al.* (2010). They demonstrated that customers are highly likely to be satisfied when they find utilitarian value in the solution of service recovery and the service experience is pleasant. Customers' recovery satisfaction is found to be positively related to their continuance intention and PWOM. This result aligns with that of Orsingher *et al.* (2010) and Joosten *et al.* (2017), respectively, who stated that customers satisfied with service recovery tend to continue using the same service provider and spread PWOM. Finally, the results confirm the positive moderating role of CPPC, building on Zhao *et al.* (2019), who asserted that CPPC reinforces attitudes and behaviours towards co-creation.

These results highlight the vitality of customers' perception of value in how they react to the service recovery process. More specifically, when they participate in service recovery, they not only care about the solution to the failure (utilitarian value), but also about their enjoyment in the recovery process (hedonic value). Bank customers are more likely to get affective gratification when they participate in Skourtis *et al.* (2018) and enjoy fulfilment from the interactions and information sharing during the service recovery (Park and Ha, 2016). The co-recovery process can pave the way for pleasantness and excitement (Skourtis *et al.*, 2018).

The results also draw attention to the contingent nature of CP's effectiveness in service recoveries. They demonstrate that CP could indeed be a double-edged sword for banks. This is because CPPC can either enhance or weaken the effectiveness of the co-recovery process (Blut *et al.*, 2020). More specifically, bank customers with a high level of CPPC tend to value their participation in service recovery more than those with a low level of CPPC. In other words, the effect of CP in service recovery differs depending on the level of CPPC. When customers have a high level of CPPC, using CP in service recovery is an effective strategy. Conversely, if customers have a low level of CPPC, using CP in service recovery can be counterproductive.

Theoretical contributions

This study advances the current body of knowledge concerning CP-oriented service recovery strategies by conceptualising and empirically assessing how and under which conditions CP enhances favourable post-recovery perceptions, evaluations, and behaviours of bank customers (i.e. utilitarian and hedonic values, satisfaction, continuance intention and PWOM). Particularly, our findings illustrate the critical role of co-creation in the effectiveness of service recoveries. Based on the service-dominant logic, it confirms that the customer is an integral part of the value creation process (Lusch and Vargo, 2006). This is why there is a growing recognition of customers' ability to personalise service recoveries by collaborating with the service provider (Roggeveen *et al.*, 2012). In the context of this study, when the bank and the customer collaboratively generate utilitarian and hedonic value in service recovery, it results in recovery satisfaction, continuance intention and PWOM.

There is no clarity on the effectiveness of CP in service recovery because previous studies show mixed results. For example, many studies report favourable effects of CP (Dong *et al.*, 2008; Asante *et al.*, 2022), whilst others show its damaging effects (Blut *et al.*, 2020; Jiang *et al.*, 2019). Thus, this study strives to provide a compelling explanation for those inconsistent empirical findings and indicates that the effect of CP is more nuanced and complex. It shows that CPPC, from positive psychology (Azab *et al.*, 2018; Luthans *et al.*, 2007a, b), is as an important boundary condition of the impact of CP on the effectiveness of service recovery.

In other words, CPPC can help identify the conditions under which CP can create more value in service recovery. Dong *et al.* (2016) and Skourtis *et al.* (2018) demonstrate that CPPC has a positive effect on a customer expecting to participate in the recovery process. Accordingly, we find that, compared with those who score low in CPPC, people who score high in CPPC derive more value from their participation in service recovery. Thus, this study extends the literature on CP and addresses its lacunae. It brings a fresh psychological insight into how customers derive value from participating in service recovery and how banks can practically respond to this phenomenon.

Managerial implications

The findings of this study present the following suggestions on how banks can involve customers in recovering service failures. First, bank managers should establish recovery processes that ensure pleasant interaction with customers whilst effectively resolving the issue. Second, the findings provide guidance on *when* to involve customers in service recovery. Since the effect of CP is strong when CPPC is at a high level and weak when CPPC is at a low level, banks should consider the differences between customers in terms of their CPPC when managing CP in service recovery. Identifying the level of CPPC in different customer segments requires systematic marketing research. Service providers can segment customers based on CPPC levels by profiling customers using sophisticated customer relationship management and artificial intelligence systems, such as IBM's (International Business Machines Corporation) Watson Personality Analytics. Using the resulting information, banks should involve those customers in service recovery who have a high level of CPPC and avoid involving those who have low CPPC.

Limitations and suggestions for future research

This study has several limitations and presents directions for future research. First, our study uses a cross-sectional research design that "only" allows examining the relationship between variables at a specific point in time. This prevents causality between independent and dependent variables from being examined (MacCallum and Austin, 2000). In addition, this design cannot help researchers to identify variations between variables over time. Future research on CP in service recovery is, therefore, encouraged to consider using longitudinal and/or causal research designs. Second, caution should be exercised in interpreting our results due to potential selection bias and representative issues. Future studies should use probability sampling techniques (or more representative samples) to assess the stability of our results. Finally, future studies should replicate and extend our work to different service contexts, nations and cultures to increase the generalisability of our results.

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Further reading

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About the authors

Meteb Naif Alotaibi is Post-doctoral researcher at the College of Business Administration at King Saud University. His research is geared towards customer participation and service marketing.

Walid Chaouali is Assistant Professor of Marketing at Faculty of Law, Economics and Management of Jendouba, University of Jendouba. His research includes pre- and post-adoption usage of information technology, digital consumer behaviour and services marketing. His articles have been published in *Journal of Services Marketing*, *Journal of Consumer Marketing*, *Journal of Retailing and Consumer Services*, *International Journal of Bank Marketing*, *Telematics and Informatics* and *Journal of High Technology Management Research*. Walid Chaouali is the corresponding author and can be contacted at: chaouali.walid@yahoo.fr

Samiha Mjehed Hammami is Assistant professor at the College of Business Administration at King Saud University. Her research interests are geared towards customer knowledge management, service recovery and sustainability. Her articles have been published in *Business Strategy and the Environment*, *the Journal of Theory Marketing and practice*, *Qualitative Market Research-An International Journal*, the

Renewable and sustainable Energy Reviews, European Journal of Innovation Management and VINE: The Journal of Information and Knowledge Management Systems and Sustainability.

Klaus Schoefer is Professor of marketing at Newcastle University Business School, UK and Chair of its Marketing department. His research relates predominantly to the field of services marketing/management where he focuses on the topics of service failure/recovery, service branding, service experience management and cross-cultural service encounters. His work has been published in the *Journal of Service Research, Journal of Services Marketing, Industrial Marketing Management, British Journal of Management* and *European Journal of Marketing*.

Narjess Aloui is Assistant Professor of Marketing at the Carthage Business School. She received her PhD degree in marketing (2018) from the Faculté des Sciences Économiques et de Gestion, (FSEG TUNIS), with honours. She has ten years of experience as an instructor. Narjess's academic research focuses on marketing and decision-making with a particular interest in customer behaviour. Her research has been published in academic journals and featured in international conferences.

Mahmoud Abdulhamid Saleh is Professor at the College of Business Administration at King Saud University. He received a PhD from the Suez Canal University, Egypt. His research interests include consumer behaviour and digital marketing.