CHAPTER – V

DISCUSSION OF RESULTS

Section 5.1 Explains the relationship between Service Encounter Satisfaction and Service Performance

Section 5.2 Elucidates the role of Service Evaluation Index in the evaluation of services

Section 5.3 Delineates the role of Emotional Attachment as a mediator of the relationships between the independent variables and the dependent variable Emotional Brand

Section 5.3.1 Relationship between Emotional Attachment and Emotional Brand

Section 5.3.2 Portrays the role of Emotional Attachment as a mediator of the relationship between Service Encounter Satisfaction and Emotional Brand

Section 5.3.3 Discusses the role of Emotional Attachment as a mediator of the relationship between Service Performance and Emotional Brand

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Section 5.4 Explains the results of MANOVA and T- tests

Section 5.4.1 Multivariate Analysis of Variance (MANOVA)

Section 5.4.2 T- test
5.1 RELATIONSHIP BETWEEN SERVICE ENCOUNTER SATISFACTION AND SERVICE PERFORMANCE

Service Encounter Satisfaction had a factor structure of two items namely

1. Employee Response to Service Delivery System Failures and
2. Unprompted and Unsolicited Employee Actions

The scale reliability statistics of the above factors showed a high alpha coefficient of 0.90 and 0.78. This indicates a high internal consistency within each emerged dimension. Cronbach’s alpha coefficient greater than 0.6 is acceptable and highly reliable according to Nunally (1988). This proves that the Service Encounter Satisfaction with its two dimensions is a reliable scale to be used to test the model.

Service Performance evolved into a factor structure of four dimensions namely

1. Responsiveness
2. Reliability
3. Tangibility and
4. Assurance

The scale reliability statistics of the above factors indicated alpha coefficients of 0.93, 0.76, 0.85 and 0.74 respectively. This shows that the Service Performance scale used in this research is highly reliable to be used in this research.
Service Encounter Satisfaction and Service Performance are two variables generally used in evaluation of services. As discussed in chapter two earlier, theoretically it is implied that these two factors are closely related. But empirically the association between these two variables had not been tested. Regression analysis was done in this research to empirically test the association between Service Encounter Satisfaction and Service Performance.

The regression results confirmed the statistical association between Service Encounter Satisfaction and Service Performance and vice versa. The two variables were correlated with each other with correlation coefficient \( r=0.73 \). The R square value denoting the variance of 53% in the dependent variable accounted for the variance in the independent variable with a large effect. The beta coefficient of value of 0.73 showed the capacity of the independent variable to bring a change in dependent variable. The slope coefficient B for both the regression equations was high as 0.64 for Service Encounter Satisfaction and 0.84 for Service performance. All these values were significant beyond 0.01 level.

The F statistics was significant beyond 0.01 levels for both the equations denoting the linear relationship of the variables. The histograms, cumulative plots and scatter plots also confirmed the assumptions of linearity and homogeneity of variance.
Hence the relationship or positive association between Service Encounter Satisfaction and Service Performance has been tested empirically and proved statistically.

5.2 ROLE OF SERVICE EVALUATION INDEX IN THE EVALUATION OF SERVICES

Service evaluation is generally done either by measuring the Service Encounter Satisfaction or Service Performance separately. As specified in the previous section, the first part of this empirical research has tested and statistically proved the theoretical association between these two variables. This result has confirmed that both these variables can be combined and used as a composite in the evaluation of a service.

Service Evaluation Index included a total of 34 items from both Service Encounter Satisfaction (12 items) and Service Performance (22 items). Service Evaluation Index has been used in this research as a unidimensional scale. The scale reliability of this variable was found to be 0.96 which showed high internal consistency within the scale. This Service Evaluation Index was tested for its relationship with the dependent variable Emotional Brand and it was statistically confirmed as explained in the next section.
5.3 ROLE OF EMOTIONAL ATTACHMENT AS A MEDIATOR OF THE RELATIONSHIPS BETWEEN THE INDEPENDENT VARIABLES AND EMOTIONAL BRAND

The role of Emotional Attachment as a mediator of the relationship between the independent variable and the dependent variable had to be confirmed and multiple regression analysis was performed to test the relationship.

The independent variables were considered as three different categories.

1. Service Encounter Satisfaction as a composite independent variable was tested for the above relationship separately.

2. Service Performance was considered to be another composite independent variable and was tested separately.

3. Service Evaluation Index was the final independent variable which was the composite of both Service Encounter Satisfaction and Service Performance.

Emotional Attachment was considered to be the mediator variable and Emotional Brand as the dependent variable in all the cases. The results are discussed below.
5.3.1 RELATIONSHIP BETWEEN EMOTIONAL ATTACHMENT AND EMOTIONAL BRAND

The relationship between Emotional Attachment and Emotional Brand was tested using regression analysis. Before testing this relationship reliability analysis was done to test the reliability of both Emotional Attachment and Emotional Brand. It was found that unidimensional factor structure of Emotional Attachment had a scale reliability of alpha coefficient 0.95 and the alpha coefficient of Emotional Brand was 0.90. Both the values predicted high internal consistency within the scale of each variable.

The regression results confirmed the statistical association between Emotional Attachment and Emotional Brand. The two variables were correlated with each other with correlation coefficient r=0.83. The R square value denoting the variance of 69% in the dependent variable Emotional Brand accounted for the variance in the independent variable with a large effect. The beta coefficient of value 0.83 showed the capacity of the independent variable to bring a change in the dependent variable. The slope coefficient B for the regression equation was high as 1.046 for Emotional Attachment. These values were significant beyond 0.01 level.

The F statistics was significant beyond 0.01 levels for both the equations denoting the linear relationship of the variables. The histograms, cumulative plots and scatter plots also confirmed the assumptions of linearity and homogeneity of variance.
The above results proved the strong positive association between Emotional Attachment and Emotional Brand.

5.3.2 ROLE OF EMOTIONAL ATTACHMENT AS A MEDIATOR OF THE RELATIONSHIP BETWEEN SERVICE ENCOUNTER SATISFACTION AND EMOTIONAL BRAND

The existence of the mediator relationship was tested with multiple regression analysis through the four steps already discussed in the previous chapter.

It was proved that the independent variable Service Encounter Satisfaction was a significant predictor of the dependent variable Emotional Brand. Slope coefficient B was 0.810 (Standardised slope coefficient Beta was 0.742), which was significant at p<0.001. This satisfied the first condition of mediation.

Similarly the two dimensions of Service Encounter Satisfaction proved to be significant predictors of Emotional Brand. The slope coefficient of Employee Response to Service Delivery System Failures had a slope coefficient B 0.298 (Standardised slope coefficient Beta was 0.296) and for Unprompted and Unsolicited Employee Actions the corresponding values were B=0.559 and Beta 0.528. Both were significant beyond 0.01 level.

This clearly indicated that the dimension Unprompted and Unsolicited Employee Actions accounted for more variation in the dependent variable
Emotional Brand than the other factor Employee Response to Service Delivery Failures.

As the second criterion of mediation it was proved that the independent variable Service Encounter Satisfaction was a significant predictor of the mediator variable Emotional Attachment. Slope coefficient B was 0.827 (Standardised slope coefficient Beta was 0.730), which was significant at p<0.001.

The two dimensions of Service Encounter Satisfaction were also significant predictors of the mediator variable Emotional Attachment. The slope coefficient of Employee Response to Service Delivery System Failures had a slope coefficient B= 0.402 (Standardised slope coefficient Beta was 0.385) and for Unprompted and Unsolicited Employee Actions the corresponding values were B=0.453 and Beta 0.413. Both were significant beyond 0.01 level.

This clearly indicated that the dimension Unprompted and Unsolicited Employee Actions accounted for more variation in the dependent variable Emotional attachment than the other factor Employee Response to Service Delivery Failures.

To test the third step in identifying mediation it was found that the mediator variable Emotional Attachment was a significant predictor of the dependent variable Emotional Brand when a control for Service Encounter Satisfaction was done. This was carried out by using both Service Encounter
Satisfaction and Emotional attachment as the independent variables. Slope coefficient B was 0.605 (Standardised slope coefficient Beta was 0.628) for Emotional Attachment, which was significant at p<0.001.

As the final step to test mediation, it was found that the slope coefficient B for Service Encounter Satisfaction was 0.310 (Standardised slope coefficient Beta was 0.284), which was significant at p<0.001. It indicated that the effect of Service Encounter Satisfaction had merely reduced and had not been eliminated. It had reduced from 0.810 to 0.310.

The above results have indicated that Emotional Attachment was only a partial mediator of the relationship between Service Encounter Satisfaction and Emotional Brand.

**5.3.3 ROLE OF EMOTIONAL ATTACHMENT AS THE MEDIATOR OF THE RELATIONSHIP BETWEEN SERVICE PERFORMANCE AND EMOTIONAL BRAND**

The existence of the mediator relationship was tested with multiple regression analysis through the four steps already discussed in the previous chapter.

It was proved that the independent variable Service Performance was a significant predictor of the dependent variable Emotional Brand. Slope coefficient B was 1.019 (Standardised slope coefficient Beta was 0.810),
which was significant at $p<0.001$. This satisfied the first condition of mediation.

Similarly the four dimensions of Service Performance were tested to find out whether they were significant predictors of Emotional Brand. The slope coefficient of Responsiveness had a slope coefficient $B = 0.566$ (Standardised slope coefficient Beta was 0.536) and the corresponding values for Reliability were $B = 0.298$ and Beta 0.250. Both were significant beyond 0.01 level. For Tangibility $B = 0.082$ and Beta=0.074 and $p=0.052$ which was significant beyond 0.05 level. Assurance had a $B = 0.062$ (standardised slope Beta as 0.060). But the $p$ value was 0.104 which was not significant.

This clearly indicated that the dimension Responsiveness accounted for more variation in the dependent variable Emotional Brand followed by Reliability. Tangibility made a very little contribution on the dependent variable Emotional Brand. Assurance was not a significant predictor of Emotional Brand.

As the second criterion of mediation it was proved that the independent variable Service Performance was a significant predictor of the mediator variable Emotional Attachment. Slope coefficient $B$ was 1.090 (Standardised slope coefficient Beta was 0.835), which was significant at $p<0.001$.

The four dimensions of Service Performance were also tested to check whether they were also significant predictors of the mediator variable Emotional Attachment. The slope coefficient of Responsiveness had a slope
coefficient $B = 0.823$ (Standardised slope coefficient Beta was 0.751). The corresponding values for Reliability were $B = 0.212$, Beta = 0.171. Both these values were significant beyond 0.01 level. Tangibility showed a value $B = 0.039$, Beta = 0.030. But this value was not significant as the p value was 0.328 and for Assurance $B = -0.083$ and Beta = -0.077. These values were significant at 0.05 level with p= 0.021.

This clearly indicated that the dimension Responsiveness accounted for more variation in the dependent variable Emotional Brand followed by Reliability. Tangibility and Assurance did not contribute to the deviation in Emotional attachment. They were not significant predictors of Emotional Attachment.

To test the third step in identifying mediation it was found that the mediator variable Emotional Attachment was a significant predictor of the dependent variable Emotional Brand when a control for Service Performance was done. This was carried out by using both Service Performance and Emotional attachment as the independent variables. Slope coefficient B was 0.505 (Standardised slope coefficient Beta was 0.503) for Emotional Attachment, which was significant at p<0.001.

As the final step to test mediation, it was found that the slope coefficient B for Service Performance was 0.469 (Standardised slope coefficient Beta was 0.373), which was significant at p<0.001. It indicated that the effect of Service Performance had merely reduced and had not been eliminated. It had reduced from 1.019 to 0.469.
The above results have indicated that Emotional Attachment was only a partial mediator of the relationship between Service Performance and Emotional Brand.

**5.3.4 ROLE OF EMOTIONAL ATTACHMENT AS THE MEDIATOR OF THE RELATIONSHIP BETWEEN SERVICE EVALUATION INDEX AND EMOTIONAL BRAND**

The existence of the mediator relationship was tested with multiple regression analysis through the four steps already discussed in the previous chapter.

It was proved that the independent variable Service Evaluation Index, composite of Service Encounter Satisfaction and Service Performance was a significant predictor of the dependent variable Emotional Brand. Slope coefficient B was 1.046 (Standardised slope coefficient Beta was 0.832), which was significant at p<0.001. This satisfied the first condition of mediation.

As the second criterion of mediation, it was proved that the independent variable Service Evaluation Index was a significant predictor of the mediator variable Emotional Attachment. Slope coefficient B was 1.093 (Standardised slope coefficient Beta was 0.838), which was significant at p<0.001.
To test the third step in identifying mediation it was found that the mediator variable Emotional Attachment was a significant predictor of the dependent variable Emotional Brand when a control for Service Evaluation Index was done. This was carried out by using both Service Evaluation Index and Emotional attachment as the independent variables. Slope coefficient B was 0.445 (Standardised slope coefficient Beta was 0.462) for Emotional Attachment, which was significant at p<0.001.

As the final step to test mediation, it was found that the slope coefficient B for Service Evaluation Index was 0.560 (Standardised slope coefficient Beta was 0.445), which was significant at p<0.001. It indicated that the effect of Service Evaluation Index had merely reduced and had not been eliminated. It had reduced from 1.046 to 0.560.

The above results indicate that Emotional Attachment was only a partial mediator of the relationship between Service Evaluation Index and Emotional Brand.

5.4 RESULTS OF MANOVA AND T-TESTS

5.4.1 MULTIVARIATE ANALYSIS OF VARIANCE (MANOVA)

Multivariate Analysis of Variance (MANOVA) was done to test the effect of interaction of the mean scores of Emotional Attachment and Emotional Brand between Bank Type and the various independent variables used to study the demographic profile of the respondents.
The Bank Type included two categories specified as Nationalised Banks and Private Banks. The other demographic variables included Age, Gender, Educational level, Occupation, Income per Month and Years of Association of the respondent with the Bank. The dependent variables taken into consideration were Emotional Attachment and Emotional Brand.

The test statistics for multivariate analysis selected in this research is Pillai’s Trace. This test statistics has been selected because it is found to be robust and powerful criterion among other test statistics for practical situations (Olsen 1976).

**BANK TYPE AND AGE GROUP**

It is found that changes in Age and Bank Type affected the dependent variables Emotional Attachment and Emotional Brand separately. The Age Group had four categories as (20-30) years, (30-40), (40-50) and (50-65) years.

At the same time the interaction effect between Bank Type and Age Group did not show any significant difference in the mean scores of the dependent variables.
BANK TYPE AND GENDER

It is found that changes in Bank Type affected the dependent variables Emotional Attachment and Emotional Brand. But gender did not have any impact on the dependent variables.

The interaction effect between Bank Type and Gender also showed significant difference in the mean scores of the dependent variables.

BANK TYPE AND EDUCATIONAL LEVEL

It is found that changes in Educational Level and Bank Type affected the dependent variables Emotional Attachment and Emotional Brand separately. Educational Level had four categories as Upto School Level, Graduation, Post Graduation and Others.

The interaction effect between Bank Type and Educational Level also showed significant difference in the mean scores of the dependent variables.

BANK TYPE AND OCCUPATION

It is found that changes in Occupation and Bank Type affected the dependent variables Emotional Attachment and Emotional Brand separately. Occupation had six categories as Business, Government, Professional, Student, Private, others.
The interaction effect between Bank Type and Occupation also showed significant difference in the mean scores of the dependent variables.

**BANK TYPE AND INCOME PER MONTH**

It is found that changes in Income per Month and Bank Type affected the dependent variables Emotional Attachment and Emotional Brand separately. Income per Month had six categories as (<5000), (5000-10000), (10000-15000), (15000-20000), (20000-25000) and (>25000).

The interaction effect between Bank type and Income per Month also showed significant difference in the mean scores of the dependent variables.

**BANK TYPE AND YEARS OF ASSOCIATION WITH THE BANK**

It is found that changes in Years of Association with the Bank and Bank Type affected the dependent variables Emotional Attachment and Emotional Brand separately. Years of Association had four categories as (<2) years, (2-5), (5-10) and (>10) years.

The interaction effect between Bank Type and Years of Association did not show any significant difference in the mean scores of the dependent variables.

The above results indicate that mean scores of Emotional Attachment and Emotional Brands differed significantly for all the independent variables.
except in the case of Gender. The interaction effect with the Bank Type also varied with all the variables except Age Group and Years of Association with the Bank.

5.4.2 T-TESTS

T-tests were done to determine whether the mean scores of the variables Service Encounter Satisfaction, Service Performance, Emotional Attachment and Emotional Brand differed between Nationalised Banks and Private Banks.

The test results showed that mean scores of all the above variables differed significantly between Nationalised Banks and Private Banks. Private Banks seemed to have relatively higher mean scores than Nationalised Banks.