EMOTIONAL ATTACHMENT AS A MEDIATOR OF THE RELATIONSHIP BETWEEN SERVICE EVALUATION INDEX AND EMOTIONAL BRAND WITH SPECIFIC REFERENCE TO BANKS

ABSTRACT

This research aims to analyse the role of Emotional Attachment as a mediator of the relationship between Service Evaluation Index and Emotional Brand in the banking industry.

In an effort to meet this objective, a study was conducted on the customers of various banks. The research instruments used in the survey questionnaire are:

1. Service Encounter scale (Bitner, 1990)
2. Service Performance scale (Cronin and Taylor, 1992)
3. Emotional Attachment scale (Thomson Matthew, MacInnis Deborah, J and Park Whan, C 2005)
4. Emotional Brand scale (Sirgy, Johar, Samli and Clairborne, 1991)

Three hundred and ninety two responses were obtained with 228 samples from Nationalised Banks and 164 samples from Private Banks.

Factor analysis revealed two reliable factors for Service Encounter Satisfaction namely Employee Response to Service Delivery System Failures and Unprompted and Unsolicited Employee Actions.
Factor analysis for Service Performance revealed four reliable factors viz. Responsiveness, Reliability, Tangibility and Assurance.

Emotional Attachment emerged as a unidimensional reliable scale.

Regression analysis confirmed a positive association between Service Encounter Satisfaction and Service Performance. The composite of these two dimensions merged as a highly reliable new scale ‘Service Evaluation Index.’

Multiple regression analysis was adopted to test the role of Emotional Attachment as a mediator of the relationship between (a) Service Encounter Satisfaction and Emotional Brand; (b) Service Performance and Emotional Brand and (c) Service Evaluation Index and Emotional Brand. The results confirm the significant role of Emotional Attachment as a partial mediator of the above relationships.

Significant difference in the mean scores of Service Encounter Satisfaction, Service Performance, Emotional Attachment and Emotional Brand are noticed between Nationalised Banks and Private Banks.

The theoretical and pragmatic implications, the limitations of the study and scope for further research are discussed.