

# A Tale of Two Banks: Customer Services on Facebook

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## ABSTRACT

**Purpose:** Service encounters have attracted a great deal of interest in the marketing literature. The conventional approach to service encounters limits its scope to human interactions between organisations and their customers. A broader view of the service encounter takes into account all aspects of the service encounter, including human interactions between a service provider and its customers, remote interactions, the service environment and other visible elements of a service, which is labelled as “the total customer experience”.

We argue that, with the emergence of social media (SM hereafter) platforms as another service delivery and customer services channel, social media service encounters (SMSE hereafter) are likely to make an impact on the total customer experience. However, research into service encounters is largely dominated by traditional service encounter communications. Hence, by focusing on Facebook as a newly emerging SM customer services channel, our research aims to provide an insight into SMSE and present empirical evidence on the following issues:

RQ1: Why do people post a customer services query on Facebook?

RQ2: What is the quality of the interaction between firms and their customers on Facebook?

RQ3: What are customers’ expectations of service encounters on Facebook?

**Methodology:** The context of this study is the banking industry. The focus is on two leading British banks. The research data consist of customers’ initial banking queries posted on banks’ Facebook pages, banks’ replies to these initial posts, and further follow ups by customers and banks. The data collection took place in summer 2013 which resulted in 451 and 492 posts on BankA and BankB Facebook pages respectively. Consequently, 943 posts were analysed by using qualitative content analysis, which was facilitated by NVivo 10 data analysis software.

**Findings:** Evidence is presented on the discrepancy between what customers expected of SM and what banks were prepared to offer, which resulted in customer frustration. Customers viewed their bank’s Facebook page simply as another banking channel and expected their queries to be addressed to their satisfaction. However, the banks were prepared to deal with basic banking queries only and directed a considerable number of queries to traditional channels. This seemed to cause further tension between the parties since a large number of customer posts were service failure related queries that had already been raised via traditional channels. In the course of investigating whether such banking policy could be explained due to the regulatory restrictions on the industry, we have identified substantial differences between the two banks, which were working under the same regulation, as well as differences within the banks.

**Managerial Implications:** The findings demonstrate that, apart from banking regulation, a bank’s own SM policies, and the training and empowerment of its staff are likely to impact on the quality of firm-customer interactions on SM. It is challenging for financial institutions to develop strategies to address customer queries satisfactorily on their SM pages and at the same time work within the rules of compliance regulations.

Moreover, many customers who put up a complaint on SM are observed to have developed rather negative feelings to their banks and lost their trust, suggesting a lack of clarity about the limited role of banks’ Facebook channel among the sample of customers. Service providers need to be very clear about the role of their Facebook channel and communicate this to their customers well; otherwise their customers’ level of satisfaction is likely to be threatened.

**Keywords:** Facebook, social media service encounters, customer services, financial services, textual data analysis by NVivo

## 1. Introduction

As “critical moments of truth” (Bitner et al, 2000), service encounters have attracted a great deal of interest. The conventional approach to service encounters limits its scope to human interactions: “[Service encounters are] the dyadic interaction between a customer and service provider” (Surprenant and Solomon, 1987, p.87). On the other hand, a broader view of the service encounter takes into account all aspects of the service encounter, including human as well as remote interactions, the service environment and other visible elements of a service, which is labelled as “the total customer experience” (Harris et al, 2003).

The approach taken in this paper adopts the broader view of the service encounter. According to industry sources (Rollason, 2012), 80 percent of companies were planning to use social media for service interactions by the end of 2012. Consequently, a broader view of the service encounter is deemed a better reflection of modern business circumstances.

We argue that SMSE is likely to reshape the provision of services between firms and their customers. However, service encounters research is still primarily focused on traditional channels. Hence our research aims to provide an insight into SMSE by addressing the following research questions:

RQ1: Why do people post a customer services query on Facebook?

RQ2: What is the quality of the interaction between firms and their customers on Facebook?

RQ3: What are customers’ expectations of service encounters on Facebook?

## 2. Literature Review

Due to the inseparability of production and consumption processes, service encounters are reported to be “the service” as perceived by customers (Surprenant and Solomon, 1987; Bitner et al, 2000), highlighting the importance of service interactions in shaping customers’ experiences. With the aim of investigating SMSE, the literature is reviewed as human interactions and remote interactions.

### 2.1. Human Interactions

In marketing literature, human interactions are looked at from the perspectives of interactions during the service delivery and the service recovery. There is evidence that human interactions during the service delivery play an important role in the relationship development process. Investigating why human interactions are essential in enhancing customer relationships, social support which is likely to be delivered in a face-to-face setting is identified as a key aspect. Ford (2001) suggests that customers expect to engage in conversations of a social nature in their dealings with service providers. The social nature of human interactions is viewed to enhance service relationships by reducing customers’ perceived risks (Adelman et al, 1994; Sharma and Patterson, 1999) and, from a psychological perspective, help to create a sense of social connection (Adelman et al, 1994).

Dalziel (2007) argues that communications characteristics are not equally effective in all service provision situations. She identified a set of communication characteristics which were effective for service delivery and another set of characteristics for service recovery situations. Service recovery is defined as “the actions that a service provider takes to respond to service failures” (Lewis and Spyropoulos, 2001, p.37). Strikingly, it is not the initial failure to deliver the core service, but the staff’s response that causes dissatisfactory service encounters (Bitner et al, 1990).

A successful service recovery process is found to have three alternative outcomes on customer relationships: (1) no impact on the relationship development, (2) threatening the relationship development and (3) facilitating the relationship development. Firstly, the success of the recovery process can prevent the relationship from deteriorating; i.e. customers experience minimal changes in their relationships when the service recovery has been to their satisfaction (Levesque and McDougall, 1996; Mattila, 2004). Secondly, customer satisfaction can decrease regardless of the success of the recovery process (McCollough et al, 2000). Thirdly, a successful recovery process can enhance the relationship development, in particular by reinforcing the relationship commitment (Hart et al, 1990; Jones and Farquhar, 2003).

According to Mattila (2004), these seemingly contrasting views on the impact of the recovery process on customer relationships can be explained by the type of the relationship. Mattila has demonstrated that a recovery process which is limited to an apology combined with a tangible compensation is adequate for customers with little emotional attachment to their organisations, while for emotionally-attached customers more customised service recovery strategies are needed.

## **2.2. Remote Interactions**

Remote interactions involve no direct or indirect human communication, but take place electronically. In remote interactions, customers use delivery channels such as the Internet, television or telephone (automated services) to interact with organisations. Although service encounters traditionally rely on human interactions, services are increasingly being delivered remotely with little personal communication between the parties (Long and McMellon, 2004).

The marketing literature presents mixed views on the impact of remote interactions on customer relationships. One group of researchers argues that remote interactions are likely to threaten the development of relationships due to their adverse impact on relationship building efforts (Warrington et al, 2000; Zineldin, 2000). Remote interactions are viewed, by this group of researchers, to present challenges to organisations by removing human contact and the visual cues (Patterson and Ward, 2000). When information technology is used as the mere means of communication, it impersonalises relationships (Aladwani, 2001; Leek et al, 2003; Ryssel et al, 2004) and gradually reduces opportunities for social interactions (de Wulf et al, 2001). In situations where social interactions are limited, this may result in customers approaching organisations in a purely transactional manner (O'Loughlin et al, 2004). Moreover, remote interactions are stated to be likely to threaten service differentiation efforts, therefore placing further challenges on organisations in terms of maintaining a committed customer base (Rexha et al, 2003). As a solution to these obstacles, Rexha et al (2003) suggest that only after having established a committed customer base should organisations consider shifting to remote interactions.

On the other hand, a second group of researchers presents positive views on the impact of remote interactions on customer relationships. For example, Patterson and Ward (2000) note that some customers may establish a type of relationship with their providers based on solely remote interactions. Similarly, Tomiuk and Pinsonneault (2001) argue that electronic banking environment is not an impediment for the development of a loyal customer base. Despite reducing opportunities for social interaction, remote interactions are believed to offer a number of alternative benefits to customers (de Wulf et al, 2001; Tomiuk and Pinsonneault, 2001; Yen and Gwinner, 2003). Today's customers have less time and subsequently desire convenience and increased accessibility (Solomon et al, 1985; Moutinho and Smith, 2000; Yen and Gwinner, 2003) as well as gained control over their dealings with organisations (Yen and Gwinner, 2003). When an electronic delivery channel is being chosen by the customer as the primary interaction channel (as opposed to being forced by the service provider), remote interactions are found to promote relationship development (Dalziel et al, 2011). Yet, none of these remote interaction papers included social media platforms in their study design. In the context of bank-customer communications, remote interactions are mostly researched in the context of telephone banking, Internet banking and recently mobile banking.

## **2.3. Social Media Service Encounters**

There is no clear positioning of SMSE in terms of whether they should be considered a part of human or remote interactions. If one differentiates the two types of interaction according to whether the interaction is a personal one, SMSE could be classified as part of human interactions. The personal and social nature of interactions between the parties (which are attributed to human interactions) impacts on the development of customers' trust, satisfaction and commitment. Alternatively, if one differentiates service encounter according to the delivery channel used, SMSE does not take place face-to-face, but electronically; and hence could be classified as part of remote interactions. SMSE customers expect a speedy service and convenience (which are attributed to remote interactions). Consequently, it can be argued that service provision on SM presents a significant challenge to organisations due to embracing the characteristics of both human and remote interactions.

Investigating the utilisation of SM by financial institutions, retail banks are reported to be sceptical to the promises of Web 2.0 to revolutionize marketing. Concerns over the lack of control over content on SM, issues with regulatory compliance and information privacy, and the fear of dealing with customer criticism on SM are stated to discourage banks to embrace SM (Stone, 2009; Klimis, 2010; Pry 2010). Furthermore, it is found that bank management views social media “not reliable” or a “serious” communication tool for banking institutions, and hence with possible negative implications on corporate image (Mitic and Kapoulas, 2012). Other issues on financial institutions’ reluctance in participation to SM are documented to be more pragmatic such as the lack of time, personnel, know-how and funding (Pry 2010) and lack of evidence in turning SM investments into financial returns (Mitic and Kapoulas, 2012).

It should also be noted that demographics and personality is recognised to be key factors in determining people’s behaviour on social media (Amichai-Hamburger, 2002; Ryan and Xenos, 2011). Focusing on Facebook users, Ryan and Xenos (2011) present evidence that Facebook is more likely to be used by people who have higher levels of extraversion, exhibitionism and leadership. Extraversion is also positively related to the use of the interaction features of Facebook, such as the Wall and Chat (Ryan and Xenos, 2011). Hence, it could be argued that e-service encounters are appealing to a particular group of bank customers.

### **3. Research Methodology**

The context of the study was the banking industry. We focused on Facebook as a commonly used social media channel for service interactions. In this paper we present the analysis of two main UK banks with an active Facebook page, which are labelled as BankA and BankB.

The research data consisted of customers’ initial banking queries, banks’ replies to the initial inquiry and customer and bank follow ups taking place on the two banks’ Facebook pages. Due to the large number of consumer posts, it was decided to set a limit on the number of posts analysed. The data collection started on 15 May 2013 for BankA and ended when 100 customer posts had been accumulated. The last customer query in our data set was posted on 4 June 2013. It took 21 days for BankA to reach 100 customer posts. For BankB Facebook page, the data collection took place between 24 June 2013 and 31 July 2013, which meant it took BankB 38 days to reach 100 posts. The selection criteria for the sample of customer posts were:

- The post should be related to a service failure incident which was defined as “situations in which customers’ perceptions of the service they receive fail to meet their expectations”.
- The post should have been responded by BankA or BankB Facebook team (i.e. in each interaction there should be at least one customer query and one bank response).
- The post should be initiated by a BankA or BankB customer.

Following the identification of customer posts, the responses by the banks’ Facebook team to these posts were analysed. Comments were tracked until there were no further posts. Since the focus of the study was on customer-firm dyadic interactions, (a) posts which were not responded to by the banks and (b) comments from other Facebook users were excluded.

This data collection strategy resulted in the examination of a total of 451 posts for BankA, which consisted of 100 initial customer contacts, 100 BankA responses to the initial inquiry, and 251 customer and bank follow-ups. The average number of interaction per post was 4.51 while the mode and median was 2 and 4 respectively, indicating a negative skew in our data set. In comparison, our BankB data consisted of a total of 492 posts consisting of 100 initial customer contacts, 100 BankB responses to the initial inquiry, and 292 customer and bank follow-ups. The average number of interaction per post was 4.90 which is slightly higher than BankA. Yet, similar to BankA data set, BankB data had a negative skew: the mode and median values were 2 and 4 respectively.

The analysis of this textual data comprised the use of qualitative data analysis methods guided by the principles underpinning content analysis. Content analysis is a technique used to obtain a systematic and objective description and explanation of textual data (Berelson, 1952; Kassirjian, 1977; Miles and Huberman, 1994). In this case, the analysis started with an a priori set of codes that emerged from the

literature review and research objectives. Pre-structured coding is reported to facilitate the analysis by forcing the researcher to tie research questions or conceptual interests directly to the data (Miles and Huberman, 1994; de Wet and Erasmus, 2005). However, it is important to note that the initial code list is flexible and evolves along with the analysis. Consequently, in addition to the initial codes, new codes and sub-categories emerged while some codes were redefined, removed or merged with others as more data were analysed. NVivo 10 was used to facilitate data analysis. Facebook wall posts and comments were imported into NVivo using NCapture for coding and further analysis.

## **4. Research Findings**

### **4.1. Why do people post a customer services query on Facebook?**

Starting with the profile of the sample of bank customers, only certain data can be provided since our data set was limited to the information people posted on their Facebook page. For this paper, we analysed the gender of 200 customer posts. Overall, 40% post holders were female while 60% were male. For BankA data, it was 36% (females) and 64% (males). For BankB data, it was 45% (females) and 55% (males).

Contrary to our initial expectations, both banks' Facebook pages were very popular repositories for customer queries and comments. Since banking is associated with sensitive information and the need for customer privacy, it was unexpected to see a large number of banking queries openly posted on Facebook. On questioning why people wanted to contact their banks through Facebook, the posts from bank customers provided an explanation. First, bank customers wanted a quick response. They had high expectations with regard to the speed of response on Facebook, which is supported by previous research (Murray et al, 2014). Second, it was due to the perceived inefficiency of other channels. Our sample of bank customers did not feel they were being listened to on other channels. When they reached Facebook, they were already stressed, were feeling frustrated and had lost their trust in their bank. Hence, SM was viewed as the last resort when traditional channels have failed:

"I am left with 1 Option 'Take it Public via the Media' as [BankA] don't give a toss about me as a customer!" (BankA customer)

### **4.2. What is the quality of the interaction between firms and their customers on Facebook?**

It is important that a service is delivered by competent staff in a polite, friendly and timely manner. Looking at the replies posted by the banks, the staff were competent in demonstrating such communication skills in particular when a customer had a basic banking enquiry. A common theme emerging across the banks' Facebook pages was "we'd like to help". Both banks responded to customer posts in a polite and courteous fashion, even when a post was derogatory about the bank or the banking industry:

"Hi there, thank you for taking the time to share your thoughts with us. Please let us know if you have any UK banking queries; we're here to help and offer assistance should you need any."  
(BankA Facebook team)

The tone of response was conversational, informal, jargon-free and even humorous:

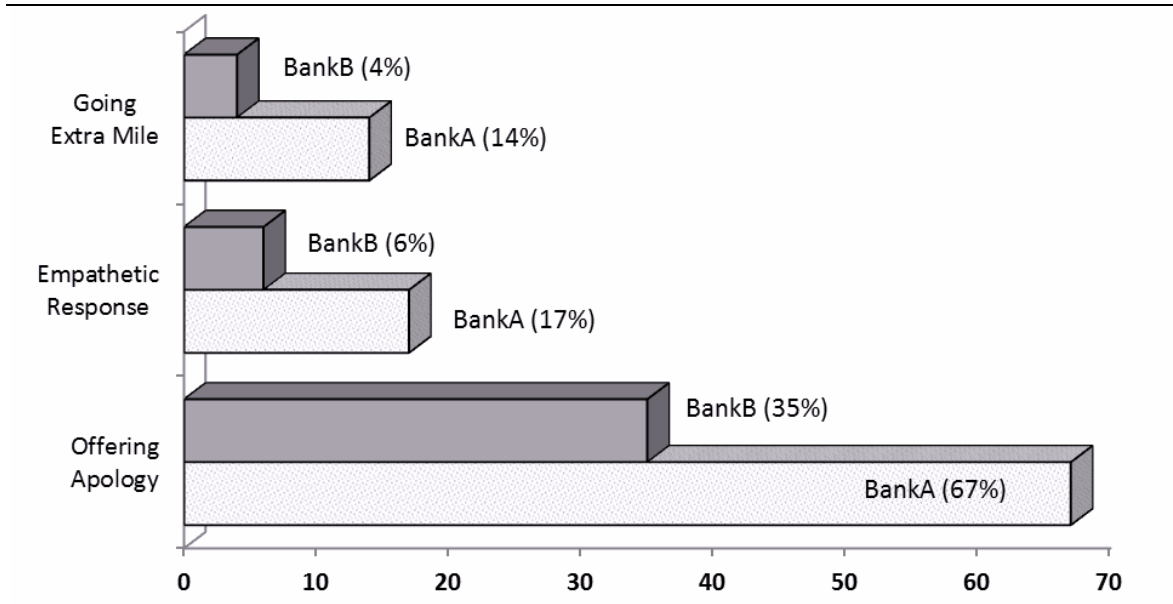
"Thanks for your comments ... [name] I hope you have a fab sunny weekend in the garden with a nice bottle of vino perhaps :o)" (BankB Facebook team)

At the same time, the banks were happy to record and/or pass the customer feedback to a relevant department for action. Some BankA staff were even willing to ask the relevant department to get in touch with the customer directly. The banks responded with encouraging language for the customers to get in touch for further support if needed:

"No problem ... [name], we're glad you've been able to get the issue resolved. If you ever do need any assistance you can contact us here on Facebook." (BankA Facebook team)

On the other hand, it is not sufficient to offer an efficient service. Going beyond basic communication skills, organisations should provide a service that is delivered in a personalised manner taking into account individual cases, i.e. customer-oriented (Sharma and Patterson, 1999, Dalziel et al, 2011). This was an area where the banks' Facebook teams appeared to have weaknesses. As Table 1 shows, the interaction quality by BankB staff was much lower than their BankA counterparts. Both banks were found to have weaknesses, in particular when it came to addressing customer complaints in an empathetic way.

**Table 1: Interaction quality by BankA and BankB Facebook teams**



Moreover, neither of the banks appeared to provide a service which promoted feelings of “going-extra-mile” which is defined in this paper as “providing a type of service by a member of staff which goes beyond his/her duty that could be expected of him/her to please the customer”. Examples of staff behaviour that were identified as going-extra-mile in the current research are:

1. Contacting the customer’s branch or business manager on behalf of the customer to book an appointment
2. Checking the image that the customer wanted to upload
3. Offering a local telephone number instead of a usual 084 number
4. Posting a new card-reader to customer
5. Offering a call back

#### **4.3. What are customers’ expectations of service encounters on Facebook?**

There was little evidence that banks’ Facebook team met the expectations of the sample of banking customers. Customer frustration was a common theme emerging from the data that was collected. It appeared that the frustrations of customers were often related to their misunderstanding of the role of their bank’s Facebook page. Due to the perceived inefficiencies of other banking channels, customers wanted to post their queries and comment on their frustrations using Facebook while banks wanted to deal only with more generalised banking queries on their Facebook pages:

“If you ever have any general queries, we'll do our best to assist you over social media. However, any issues relating directly to your account will need to be discussed over the phone (or in a branch when a customer is in the UK).” (BankA Facebook team)

Moreover, bank customers seemed to expect a more personalised service such as addressing them in person and solving their problems in a timely and empathetic manner. BankA Facebook staff signed each post with their name while BankB used just their initials, which was criticised by some customers:

“Why is it [that] all [BankB] staff hide behind [their] initials and refuse to give names when asked on this site?” (BankB customer)

Sincerity of interaction was another communication characteristic emerging from the research data. A script-read conversation and the sincerity of apology were aspects that bank customers commented upon. Customers appreciated that their problems were resolved; however they were not pleased that their problems were addressed because of the role of Facebook (and not because the bank had the customer’s interests at heart):

“I tried the usual route of phoning the fraud line, going into my bank branch. I finally got it sorted once I posted it on a social network site, not ideal.” (BankA customer)

The sample of bank customers were also critical of the lack of service personalisation which resulted in banks’ Facebook teams functioning like a reception desk – with a role restricted to directing customers to other communication channels including a call centre, website, bank branch, email or post. Most queries had complicated backgrounds such as a dispute about an online transaction, a declined mortgage application and the transfer of deeds from a bank to a house owner. The majority of customer posts were related to service failure incidents which were not resolved satisfactorily by other communication channels and there were also complaints about not being able to talk to the right person. Nonetheless, the Facebook team continued to direct customers back to other channels, and this caused frustration. Although there were a few occasions when Facebook staff tried themselves to help customers first, almost half of BankB customer queries were directed to other channels (46 percent) while it was 14 percent for BankA customer queries.

#### **4.4. Is banking regulation to blame?**

The social media literature emphasises the role of banking regulation as a restrictive force on banks’ participation on social media platforms. However the research data reveals considerable differences between the banks (Table 1). BankA and BankB seemed to have different policies on whether to answer openly on Facebook or via a private message and whether to direct the customer to other channels. This was unexpected since both banks work under the same regulation. This implies that the way the Facebook team can respond to queries is not merely restricted by regulation. A bank’s own social media policies, and the training and empowerment of its Facebook team are also likely to impact on its interactions with customers with the potential to influence the quality of interaction between the parties.

At the same time, we have identified inconsistencies across the Facebook teams within each bank. There were instances where the Facebook team responded satisfactorily but at other times did not respond in the same way to a similar type of query from another customer. There were also instances when the Facebook team openly answered a query on Facebook whereas a similar type of query was directed to another banking channel by another member of team.

### **5. Conclusions**

In the service encounters literature, there is consensus that interpersonal communications characteristics are vital in customers’ evaluations of service interactions. This research presents a valuable insight into service encounters on Facebook which is empirically an under-researched area. It examines why bank customers post a query on a public platform on issues which are considered sensitive and private, such as financial affairs. It is documented that banks fail to take a customer-oriented approach when they design their Facebook channel, which appeared to be a significant reason behind the sample of customers’ frustration with their banks.

Service recovery is a particularly challenging area of service provision for any firm. We observed that in the majority of instances when a person posted on a bank’s Facebook page they were already stressed and

their relationships with their bank were under strain. This implies issues with the effectiveness of traditional customer services channels. If a service failure was successfully recovered when the customer initiated the contact with other channels, the banks' Facebook team would be able to offer a more efficient service. Banks' Facebook customer services were designed for generalised queries only; yet the bank staff were exposed to a large number of queries about personal accounts. This not only caused further frustration on bank customers, but also Facebook team coming across with limited levels of competency and willingness to help their customers. The disconnection between customer expectations and staff responses could be related to the lack of clarity about the role of banks' Facebook customer services. Checking the banks Facebook pages, the limited role of Facebook banking was not communicated clearly on the Facebook page, which may cause the identified gap between the customer expectations and service performance.

Moreover, some customers can still post a personal account query despite being knowledgeable about the limited role of their bank's Facebook team. We identified a temptation for customers to use Facebook. When they post a query on a social media platform or Facebook in particular, they expected their service provider to reply quicker and to their favour in order not to attract negative publicity. Hence, Facebook customer services bring additional challenges to traditional service encounters because of being a public platform and its likely impact on customer expectations.

### **5.1. Study Limitations and Directions for Future Research**

The purpose of this research was to gain insight into service encounters on social media. This paper looks at interaction on Facebook only, which is only one social media platform. Further research is needed to understand whether bank-customer interactions on other social media platforms are similar to Facebook customer services.

While the findings offer a good basis for an understanding of Facebook customer services, they cannot be generalised to a wider population. Banks' involvement on Facebook is monitored by regulatory authorities. Different banks operating under different regulations are likely to face different restrictions. The findings from this research can, therefore, not be generalised to financial services in other countries other than the UK. The extension of this study to other sectors or financial institutions operating in different regulatory and technological environments needs to be tested.

In this research the focus was on textual data available on banks' Facebook pages. It was not possible to identify whether the identified inconsistencies between the banks' Facebook teams were related to banks' own strategies or the issues in communicating those strategies to the Facebook team. Further qualitative research could be undertaken with members of staff to enhance our understanding of customer services on Facebook.

Finally, many service providers offer live chats with their customers. It would be interesting to compare Facebook customer services with service provided through live chat in terms of customer expectations and the service performance.

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