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Moderating Role of Worth of Win-Back Offer on the Relationship of Post Purchase Regret, Social Capital, and Prior Experience with Switch Back Intentions among Prepaid Mobile Subscribers

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ABSTRACT

Research on customer switch back intention in the telecommunication sector provides insights into customer behaviour, identifies key drivers, assesses satisfaction levels, evaluates competitors, enhances customer retention strategies, and enables predictive analytics. Such research is crucial for telecommunication companies to understand their customers better, improve their offerings, and effectively retain customers in a highly competitive market. Therefore, this study aims to investigate the impact of post-purchase regret, relational bonds, and prior experience on switch back intentions among prepaid mobile subscribers. Additionally, it examines the moderating role of the worth of win-back offer on this relationship. The study employs Attribution Theory as a theoretical framework to develop and test the research model. Data were collected from 345 prepaid mobile subscribers, and the structural equation modelling technique was used for data analysis. The study reveals that switch back intentions are significantly affected by post-purchase regret, social capital, and prior experience. Additionally, the study identifies that the value of a win-back offer plays a moderating role in the association between prior experience and switch back intentions. However, it does not moderate the relationship between post-purchase regret and switch back intentions. These findings offer valuable insights for mobile service providers to understand the factors that influence customers' switch back intentions and to develop effective win-back strategies.

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1. Introduction

Customer decision regarding termination of services can be one of the most significant issues in a consumer's life. It has a direct association with the customer's future decisions and requires a considerable amount of time, resources, and sometimes emotional investments (Fajer & Schouten, 1995; V. Kumar, Bhagwat, & Zhang, 2015; Mai & Conti, 2007). The termination experience greatly affects the customer's repurchase decisions of similar products or services in the future (Stauss & Friege, 1999). Therefore, it is imperative to understand the probable effects of termination on the customer prior, after, and during the termination of the relationship with the service provider to revive those relationships (Bogomolova, 2016). Recapturing lost customers or customer win-back has been revealed as the most viable strategy, particularly in the service sector, where it may be more vital than acquiring new customers (V. Kumar et al., 2015; Nimako-Boateng, Owusu-Antwi, & Nortey, 2016). Consumer switching and switch back behaviour may appear similar, but the two terms are actually quite distinct. Switching implies a forward movement phenomenon in which customers switch from one service provider to another.

On the other hand, switch back suggests a backward movement phenomenon in which a customer who once ended their relationship with a service provider now intends to re-establish it (Bogomolova, 2016). Reviving a previously abandoned relationship with a service provider can have different implications for relationship marketing than may be apparent. Therefore, given that these two concepts are quite distinct, it may be useful to focus on the factors that could prompt consumers to switch back in the service contexts(Nimako-Boateng et al., 2016).

Lost customers can be the best target market for a firm. Research shows that firms have a 60% to 70% chance of repetitive sales to existing customers, while the chances of selling to churn or lost customers are 20% to 40%, and to new customers only 5% to 20% (Griffin, 2002). The relationship between lost customers and profitability is negative - the more lost customers a firm has, the less profitable it is (Reichheld & Sasser, 1990). Lost customers who can be retained through an effective retention or win-back strategy are even more valuable for the firm. They can reduce the costs of the firm by generating positive word-of-mouth customer acquisition (Okeke, 2016) and by ensuring their continuous purchasing intentions while minimizing the cost of reactivation (Griffin, 2002; Keaveney & Parthasarathy, 2001). In fact, the net return on investment from switched back customers is 214%, compared to 23% from new customers (Stauss & Friege, 1999). If customers are switched back and begin a second lifetime customer value, then they can be beneficial not only from the profitability point of view, but also from the cost reduction and social capital dimensions (V. Kumar et al., 2015). Therefore, it is important for firms to focus on winning back lost customers and retaining them to achieve long-term success in the marketplace.

In the mobile telecommunication sector, the takeovers and mergers of multinational organizations create serious competition (Ghosh & Dutta, 2014). This puts pressure on firms to implement measures to retain their customers. In addition to this, the introduction of the Mobile Number Portability (MNP) strategy has reduced switching barriers among mobile networks (Ojiaku, Osarenkhoe, & Fjellström, 2017). MNP can be a cause of unswitching or switch back for lost customers in the telecommunication sector (S. Nimako, 2015). For telecom companies, a customer is considered to breakeven when he or she spends at least 180 days on their network (Haq, 2013). However, the Telcos face another issue, i.e., network switching. This implies that if a customer has different SIMs and uses them regularly whenever a specific Telco offers a competitive campaign. According to sources, all Telcos face a switching rate of approximately 18-20% of the total business base. Out of this rate, roughly 55-60% of subscribers switch before the 180-day break-even period. "Telecom companies rely on reactivation campaigns for two primary purposes: Revenue stabilization and retention of subscribers in order for late commercial offers to be more lucrative," said Sadaf Zarrar, Director Marketing and Communication at Warid Telecom. An example of such a campaign is illustrated by Warid Telecom, which alone is gaining around 8,500 subscribers back to their network every day with various advertising and promotional activities. According to sources, the number even crossed the 10,000 mark during their most recent campaign (Haq, 2013).

Switching back behavior may require a lot of effort and considerations from customers as the switching process might involve complex mental, emotional, and behavioral issues, as well as the need to overcome some switching costs. Therefore, there is a need to address the un-switching behavior of customers, particularly in the telecom sector. Customer switching is very common in the telecom sector, so investigating un-switching (switch back) intentions is necessary to reinstate the relationship with defected customers. It is important to address issues like customer churn, factors compelling customers to churn, and, more importantly, reestablishment of contact with lost or defected customers. This current study aims to investigate the impact of post-purchase regret, relationship bonding, Mobile Number Portability (MNP), and persuasive advertisements on customer un-switch (switch back) intentions, with the mediating role of relationship time and lapsed time (S. G. Nimako & Owusu, 2015; Ojiaku et al., 2017).

1.1. Problem Statement and Research Gaps

According to Pakistan Telecommunication Authority (PTA, 2014), approximately 30 million Pakistani mobile users had churned (switched) during the last six years. The majority of the churned customers were dissatisfied with the services of their providers and attracted to the offers of competitors. There is limited academic research on customer switch back in the customer relationship marketing literature (Bansal, Taylor, & St. James, 2005; Homburg, Hoyer,

& Stock, 2007; Stauss & Friege, 1999). While there are a few exceptions (Lopes, Brito, & Alves, 2012; Michalski, 2002; D Pick, 2010; Roos, 1999), the majority of studies have focused on the switching process (Bansal et al., 2005; Coulter & Ligas, 2000; Keaveney, 1995; Roos, Edvardsson, & Gustafsson, 2004; Stewart, 1998; Wieringa & Verhoef, 2007) or Regain Management (Griffin, 2002; Helfert, Herrmann, & Zellner, 2003; Homburg et al., 2007; Krafft & Pick, 2007; Stauss & Friege, 1999; Thomas, Blattberg, & Fox, 2004; Tokman, Davis, & Lemon, 2007).

Over the past few decades, a significant amount of research has been conducted on consumer switching behavior (CSB) in order to develop theoretical models and management strategies. The Service Provider Switching Model (SPSM) is one such model that has been developed to understand the nature, antecedents, and outcomes of CSB (Bansal, Irving, & Taylor, 2004; Bansal & Taylor, 1999; Bansal et al., 2005; Keaveney, 1995; S. Nimako, 2015). However, there is a gap in the literature when it comes to consumer un-switching behavior, i.e. the act of switching back. While much research has focused on why consumers switch, there has been little exploration of what motivates them to return to a previously abandoned product or service. Recent studies have addressed related issues, such as the customer defection process (Keaveney, 1995), lost customer profiles (Ganesh, Arnold, & Reynolds, 2000; Zeithaml, 1988), ways to prevent defections (Jones, Mothersbaugh, & Beatty, 2000), methods for recovering lost customers (Bogomolova, 2016; Stauss & Friege, 1999), reasons for defection (Griffin, 2002; Stauss & Friege, 1999; Tokman et al., 2007), switching back lost customers (Liu, Wang, & Leach, 2012; S. G. Nimako & Owusu, 2015; Doreén Pick, Thomas, Tillmanns, & Krafft, 2016), and customer win-back (Bogomolova, 2016; Homburg et al., 2007; Lopes et al., 2012; Doreén Pick et al., 2016; Tokman et al., 2007). While there have been some studies in the telecommunications sector regarding customer switch-back intentions, there is still a significant gap in the literature (Bogomolova, 2016; Gerpott & Ahmadi, 2015; Homburg et al., 2007; V. Kumar et al., 2015; Lopes et al., 2012; S. G. Nimako & Owusu, 2015). Further research is needed to better understand the likelihood and determinants of customer switch-back behavior in this industry. Few studies have differentiated between switchers and non-switchers from a customer service perspective (Ganesh et al., 2000; Mittal & Lassar, 1998; Pablo Maicas Lopez, Polo Redondo, & Sese Olivan, 2006), while others have investigated why customers prefer not to switch service providers (Colgate & Lang, 2001; Patterson & Smith, 2003) or relationship maintenance (Bendapudi & Berry, 1997).

There is limited research on switch back intentions in the Pakistan telecommunication sector. One study conducted by Yaseen, Raza, and Niazi (2019) explored the factors affecting customer retention in the Pakistani telecom industry, but did not specifically focus on switch back intentions. Another study by Javaid, Jaaron, and Abdullah (2022) investigated the impact of perceived value and switching barriers on customer loyalty in the Pakistani telecom industry, but did not examine switch back intentions. Therefore, there is a need for further research to explore the factors influencing switch back intentions in the Pakistan telecommunication sector. Such research could help telecom companies develop effective strategies to win back lost customers and improve customer retention rates.

2. Literature Review

2.1. Switch Back Intentions

Customer switch back intentions have become a topic of interest for researchers and practitioners in recent years. Numerous studies have examined the factors that impact intentions of consumers to revert back to a previous service provider. Liu et al. (2012) A study was conducted to examine the impact or influence of "win-back offers" on intentions of customers to "switch back" to a previous provider of services in the telecommunications industry. The authors found that the worth of the "win-back offer" (WOW) was positively related to customers' intentions to switch back. Additionally, they found that post-purchase regret was a significant factor that triggered the attention of American customers, while relative social worth was significant for Chinese customers.

Doreén Pick et al. (2016) conducted a study on customer win-back strategies in the German banking sector. The authors found that the effectiveness of win-back strategies varied depending on the reasons for customer defection. They recommended that banks should use customer segmentation to tailor win-back offers to the specific needs and preferences of different customer groups. Tokman et al. (2007) investigated the factors that influence intentions of customers to "switch back" to a previous provider of services in the mobile telecommunications industry. The authors discovered that satisfaction of customers, "perceived service quality", and switching costs were significant factors that influenced customers' intentions to switch back. Gerpott and Ahmadi (2015) in their study, the researchers aimed to investigate how switching costs affect intentions of customers to "switch back" to a previous mobile telecommunications provider. The authors found that customers who had high switching costs were less likely to switch back to a previous provider, even if they were dissatisfied with their current provider.

2.2. Attribution Theory as Underpinning

Attribution theory suggests that people tend to explain or attribute the causes of events or behaviors, including their own behavior and the behavior of others. In the context of prepaid mobile subscribers, customers may attribute their "switch back intentions" to different factors, such as regret, relational bonds, prior experience. In the context of switch back intentions among prepaid mobile subscribers, customers may make internal or external attributions for their intentions. For example, a customer may attribute their switch back intentions to their prior experience with the service provider (internal attribution) or to the service provider's relational bonds, worth of win back offers (external attribution).

Attribution theory also suggests that people tend to make attributions based on three dimensions: consensus, distinctiveness, and consistency. Consensus refers to the extent to which others behave similarly in a given situation. Distinctiveness refers to the extent to which the behavior is unique to a particular situation. Consistency refers to the extent to which the behavior occurs over time. In the context of switch back intentions among prepaid mobile subscribers, customers may make attributions based on these three dimensions. For example, a customer may perceive that their switch back intentions are consistent over time, indicating a high level of consistency. Alternatively, a customer may perceive that their switch back intentions are unique to a particular situation, indicating a high level of distinctiveness.

By applying attribution theory to switch back intentions among prepaid mobile subscribers, researchers can identify the factors that customers attribute their intentions to and determine the extent to which customers make internal or external attributions. This can provide insights into the reasons why customers switch back and inform strategies to retain customers and improve service quality.

2.3. Post Purchase Regret and Win Back Intetions

Post-purchase regret is a negative emotion experienced by consumers after making a purchase decision (Anderson & Simester, 2011). It occurs when consumers perceive that they made a mistake by buying a particular product or service, and they start to regret their decision (Zeelenberg, Van Dijk, Manstead, & vanr de Pligt, 2000). In the context of customer win-back, post-purchase regret has been found to be an important factor influencing customers' intention to switch back to a former service provider(Liu et al., 2012; S. G. Nimako & Owusu, 2015).

In a study by Liu et al. (2012), the authors examined the impact of post-purchase regret on customers' switch back intentions, as well as the moderating effect of worth of win-back offer (WOW) and relative social worth. The study was conducted among American and Chinese customers, and the results revealed that post-purchase regret was positively related to customers' switch back intentions in both cultures. The authors also found that the "worth of win-back offer" had a significant moderating effect on the relationship between post-purchase regret and switch back intentions for Chinese customers. On the other hand, relative social worth was found to have a significant moderating effect on the relationship between post-purchase regret and switch back intentions for American customers. Another study by S. Nimako (2015) examined the relationship between post-purchase regret and intentions of customers to "switch back" to a former mobile provider of services in Ghana. The authors found that post-purchase regret had a positive effect on customers' intention to switch back. The authors also found that the effect of post-purchase regret on customers' intention to switch back was stronger for customers who had a positive attitude towards the former service provider.

In conclusion, "post-purchase regret" is an important factor influencing intention of customers to "switch back" to a former provider of services. It is therefore important for service providers to understand the causes of post-purchase regret and develop strategies to mitigate it in order to increase the likelihood of winning back lost customers.

2.4. Social Capital and Customer Switch Back Intetions

Social capital, as defined by (Coleman, 1988, 1990; Nahapiet & Ghoshal, 1998), refers to the advantages that arise from social relationships. Over time, it builds up as reciprocity expectations and relationship-specific commitments. This concept encompasses both tangible and intangible resources that are embedded within, available through, and derived from a network of relationships.An alternative perspective proposed by Frenzen and Davis (1990) suggests that social capital is built through the exchange of favors or gifts between partners. (Burt, 1997) exposes "social capital" as expendable "credit slips" by an exchange partner when needed. These perspectives highlight the value and benefits derived from social connections and the ability to leverage them for support and assistance.According to Bourdieu's theory of social capital (1986), individuals can access resources not available to others by engaging with their exchange partners. "Social capital" develops in relation to services as customers establish personal relationships with service providers and receive special treatment or benefits that they perceive are exclusive to their relationship. When customers believe that the favors and gifts they receive from the service provider are unique rewards of their established relationship, they develop a sense of obligation or gratitude towards the provider. Social capital can also have a reducing the impact of service benefits on intentions to "switch back". when clients feel like the "original service provider" is treating them differently, it creates a sense of obligation that encourages them to bring their business back. This effect is highlighted by Burt (1997). In situations where clients experience a feeling of deep gratitude towards the "original service provider", the assessment of service benefits provided by a win-back offer may have a diminished impact on their intention to "switch back". The sense of owing something and gratitude can overshadow the evaluation of the specific benefits offered, as the emotional attachment and sense of indebtedness take precedence. urthermore, It's crucial to keep in mind that clients can eventually develop a deep relationship with their new provider of service, which can lead to the accumulation of social capital between the customer and the new provider. As a result, when customers consider "switch-back intentions", They are most likely to conduct an "alternative-based evaluation" approach.. According to research by Dhar and Nowlis (2004) and Bettman and Sujan (1987), customers tend to evaluate alternatives by comparing the benefits and drawbacks of different options. In the context of switch-back intentions, customers weigh the benefits and drawbacks of returning to the original service provider versus continuing their relationship with the new provider.This alternative-based evaluation process takes into account factors such as the quality of service, pricing, convenience, and any unique advantages offered by both the original and new service providers. Customers carefully consider these factors to make an informed decision about whether to switch back or stay with the new provider.

2.5. Prior Expereince and Switch Back Intetions

Prior experience is an important factor that influences customer win-back intentions. A positive prior experience with a company or brand can increase the likelihood of customers returning to it. Several studies have explored the relationship between prior experience and win-back intentions.For instance, a study conducted by Doreén Pick et al. (2016) investigated the impact of prior experience on customer win-back intentions in the context of retail banking. The authors found that a positive prior experience had a significant positive impact on customer win-back intentions. Moreover, the authors found that customers who had a positive prior experience were more likely to switch back to their previous bank. In another study, Kim and Schoenherr (2018) examined the impact of prior experience on customer win-back intentions in the context of the airline industry. The authors found that a positive prior experience had a significant positive impact on customer win-back intentions. Moreover, the authors found that customers who had a negative prior experience were less likely to switch back, unless the airline offered a compelling win-back offer. Similarly, D. S. Kumar, Purani, and Viswanathan (2018) investigated the impact of prior experience on customer win-back intentions in the context of the mobile telecommunications industry. The authors found that a positive prior experience had a significant positive impact on customer win-back intentions. Moreover, the authors found that customers who had a positive prior experience were more likely to switch back to their previous mobile network operator.

Overall, these studies suggest that prior experience is an important factor that influences customer win-back intentions. Companies and brands that want to win back lost customers should focus on providing positive experiences to their customers and developing compelling win-back offers that address any negative experiences that customers may have had.

2.6. Worth Of Win Back Offer And Switch Back Intentions

Multiple investigations have investigated the effect of the "worth of win-back offers" on intentions of customers to "switch back". For instance, Liu et al. (2012) conducted a study on American and Chinese customers and found that the value of win-back offers has a substantial impact on Chinese inclinations of customers to "switch back". Similarly, Doreén Pick et al. (2016) studied the effect of win-back offers on former customers of a German telecommunication company and found that the worth of the offer positively influenced their intentions to switch back.

Moreover, Gerpott and Ahmadi (2015) examined the role of the worth of win-back offers in the German mobile telecommunications market and found that customers' perceptions of the worth of the offer has a substantial impact on their intentions to "switch back". The authors suggested that firms could increase the effectiveness of their win-back strategies by offering valuable and tailored incentives. In another study, V. Kumar et al. (2015) investigated the effect of win-back offers on the intention of former customers of an Indian mobile service provider to switch back. The authors found that customers' perceptions of the worth of the offer has a substantial impact on their intends to change back. The authors also found that customers' trust in the service provider and their level of involvement with the service provider had a positive impact on their intentions to switch back. Overall, these studies suggest that the worth of win-back offers plays an important role in customers' intentions to switch back. Customers are more likely to switch back when they perceive the win-back offers to be valuable and tailored to their needs. Firms can increase the effectiveness of their win-back strategies by offering personalized and attractive incentives to former customers.

2.7. Moderating Role of Worth of Win Back Offer between Post Purchase Regret, Reltional bonds, Prior experience and Switch Back Intetions

There is limited research on the moderating role of the worth of win-back offers in the relationship between post-purchase regret, relational bonds, prior experience, and switch back intentions.

2.7.1. Post-purchase Regret

Post-purchase regret refers to the negative emotions experienced after the purchase decision. It is a common phenomenon in marketing and affects consumer behavior significantly. Research has shown that post-purchase regret has a negative impact on customer loyalty and can lead to switching behavior (Liu, Wei, & Li, 2018). Post-purchase regret can be alleviated by win-back offers, which offer consumers incentives to return to the brand.

2.7.2. Social Capital

In this context, social capital represents the advantages derived from social relationships, such as trust, influence, and network connections. Switch back intentions refer to the likelihood of customers returning to a product, service, or brand after switching away.

2.7.3. Prior Experience

Prior experience refers to the past experiences that consumers have with a brand. Positive prior experience can lead to brand loyalty, while negative prior experience can lead to switching behavior (Oliver, 1999). Prior experience can moderate the impact of post-purchase regret on switching behavior (Bolton & Drew, 1991).

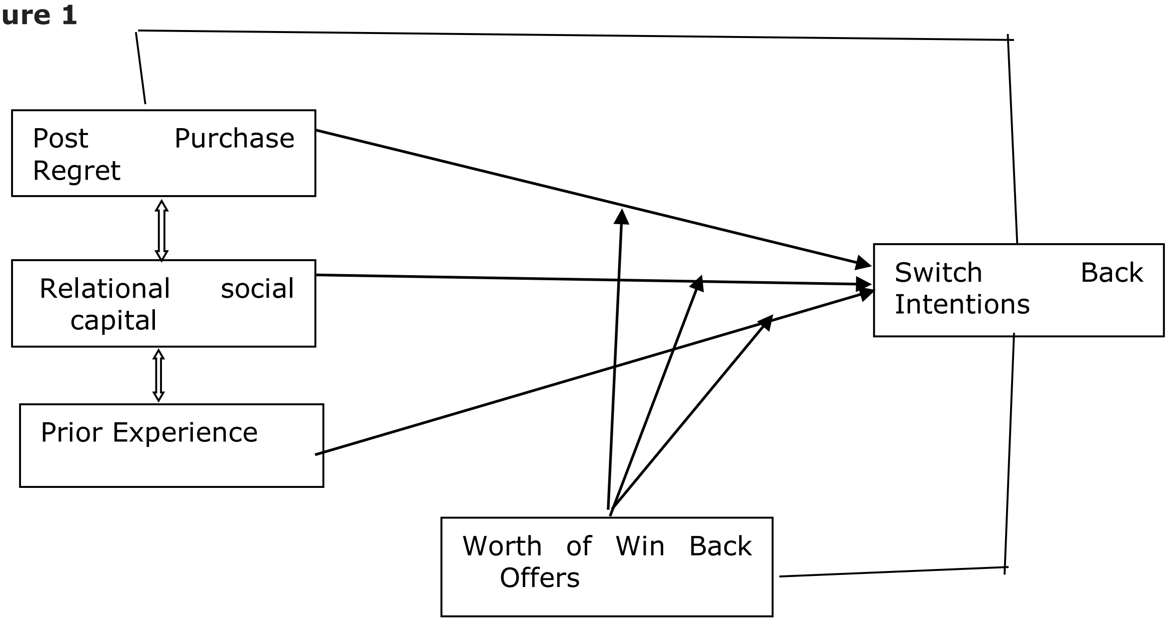
In a summary, the present literature review highlights the importance of the worth of win-back offers in moderating the impact of post-purchase regret, relational bonds, and prior experience on switch-back intentions. Social capital can use win-back offers as a strategy to alleviate post-purchase regret and retain customers. However, the worth of win-back offers should be tailored to the strength of the relational social capital between the brand and the consumer.

3. Research Methodology

3.1. Conceptual framework

Figure 1 represents the theoretical framework used in this study, which is based on attribution theory. Attribution theory proposes that individuals attempt to explain the causes of behavior by attributing it to either internal or external factors (Heider, 1958). This theory can be used to explain why customers switch back to a service provider after defecting to a competitor. According to attribution theory, customers may switch back to a previous service provider due to external factors such as the quality of the network coverage or the worth of the win back offer provided by the service provider (Choi & Mattila, 2009). Alternatively, customers may switch back due to internal factors such as prior experience and relational bonds with the service provider (Chiou & Droge, 2006).

Figure 1



4. Theoretical Framework

4.1. Research Design

Convenience sampling technique was used to distribute questionnaires to telecom users who had switched from one network to another based on five factors. Although a sample size of 384 was initially determined using a sample size table due to the poor response rate in developing countries, the final sample size was increased to 500. The sample included telecom subscribers who had changed their network at least once, and the unit of analysis was individual customers who had switched their network at least once. Data was collected from customers in five provincial capital cities of Pakistan, namely Karachi, Islamabad, Lahore, Quetta, and Peshawar. Out of the 500 questionnaires distributed, only 315 were returned, resulting in a 63% response rate. Data were analyzed using SPSS V24 and structural equation modeling in conjunction with smartPLS software. SPSS was used to perform fundamental diagnostic tests such as demographic profiles, descriptive statistics, detection of missing values, and removal of outliers. On the other hand, PLS-SEM through smartPLS software was utilized to analyze the hypothesized relationships among the study constructs. PLS-SEM was chosen for several reasons, including its ability to examine multiple relationships and its power, flexibility, and sophistication in model assessment and theory testing. Additionally, PLS-SEM is capable of producing the reliability and validity of constructs. Moreover, it can handle non-normal data due to its flexible assumptions about the normality distribution of data. Current study has adapted quantitative research mode which is more desirable for testing the empirical data collected through questionnaire and more reliable for testing the hypothesized relationship among various constructs (Hair, Black, Babin, Anderson, & Tatham, 2009). The questioner of current study was consisting of two portions, demographics details of respondents and constructs labeled as Post purchase regret (RG), worth of win back offer (WWO), relational social capital (RSC) Prior experience (PE) and Switch back Intention (SBI). The demographic portion contains basic information like age, gender, income, and profession etc. while construct portion collected the information about the various adapted/adopted constructs used in this study. Five-Point Likert scale was used to collect the data from the respondents anchored with "5= strongly agree, "1= strongly disagree. The current study had used the already well-established constructs and modified them according to the requirements of the study. Items used to measure the switch back intention, Post purchase regret, worth of win back offer; relational bonds and prior experience which are shown in the Appendix were adapted from past well-known studies.

5. Results and Discussion

5.1. Measurement Model

The evaluation of a measurement model is typically conducted to assess the quality of a construct. This assessment usually involves several steps, starting with an analysis of the outer loading, followed by an assessment of the construct's reliability and validity. First, analyzing the outer loading involves examining the correlation between each observed item and the underlying construct. High outer loadings indicate a strong relationship between the observed items and the construct being measured. Next, assessing the construct's reliability involves evaluating the consistency and stability of the measurement. This involves assessing the extent to which the measurement is free from random error and produces consistent results over time. Several methods can be used to evaluate reliability, including internal consistency (e.g., Cronbach's alpha) and test-retest reliability. Finally, assessing the construct's validity involves determining whether the measurement is measuring what it is intended to measure. There are several types of validity, including content validity (whether the items adequately represent the construct), criterion validity (whether the measurement correlates with an external criterion), and construct validity (whether the measurement correlates with other measures of the same or related constructs).

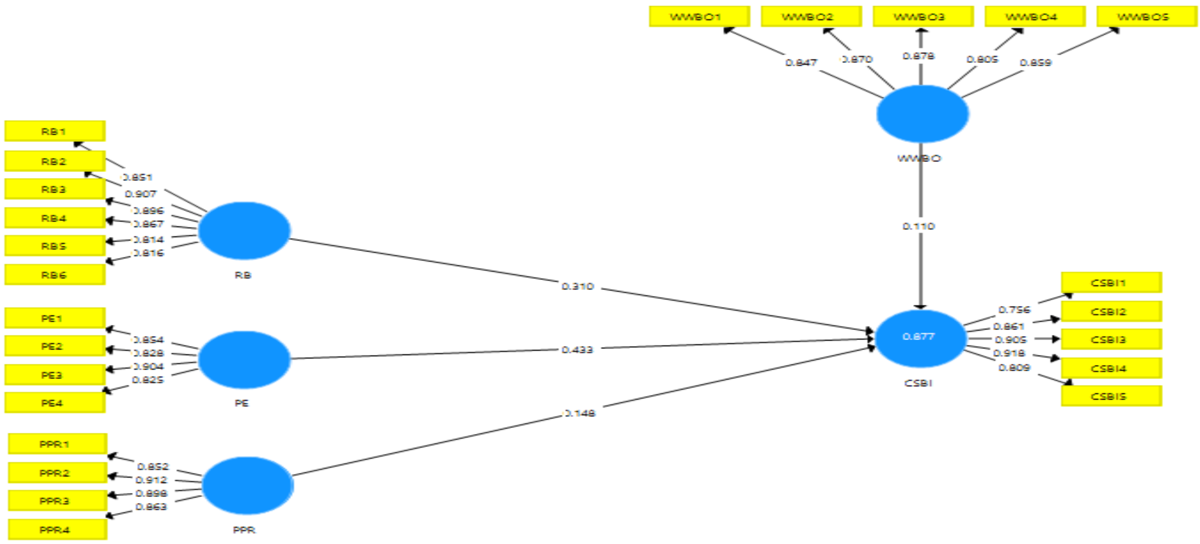
5.2. Factor Loading, CR, CA, AVE

The degree of association between each component and a particular main component, as indicated by the correlation coefficients, is known as a factor or outer loading (Pett, Lackey, & Sullivan, 2003). In this study, no item had a value less than the suggested threshold of 0.500, as recommended by Hult et al. (2018), so no items were deleted. The values of composite reliability (CR) and Cronbach's alpha (CA) in the current study ranged from 0.892 to 0.956, indicating excellent reliability. According to Fornell and Larcker (1981), when the value of the average variance extracted (AVE) is greater than or equal to 0.50, it indicates that the underlying construct is well assessed using convergent items. Table 1 presents the factor loading and convergent validity results.

Table 1: Factor Loading

Construct	Items	Loadings	CA	CR	AVE
Customer Switch Back Intention	CSBI1	0.756	0.904	0.929	0.726
	CSBI2	0.861			
	CSBI3	0.905			
	CSBI4	0.918			
	CSBI5	0.809			
Prior Experience	PE1	0.854	0.875	0.914	0.728
	PE2	0.828			
	PE3	0.904			
	PE4	0.825			
Post Purchase Regret	PPR1	0.852	0.904	0.933	0.777
	PPR2	0.912			
	PPR3	0.898			
	PPR4	0.863			
Relational Social Capital	RSC1	0.851	0.929	0.944	0.739
	RSC2	0.907			
	RSC3	0.896			
	RSC4	0.867			
	RSC5	0.814			
	RSC6	0.816			
Worth of Win Back Offer	WWBO1	0.847	0.906	0.930	0.726
	WWBO2	0.870			
	WWBO3	0.878			
	WWBO4	0.805			
	WWBO5	0.859			

Figure 2



5.3. Discriminant Validity—Fornell and Larcker Criterion

Fornell and Larcker (1981) evaluation suggests that discriminant validity is established when the AVE R square of a construct is significantly larger than its correlation with other constructs. In the current study, the AVE R2 value of the construct was found to be greater than its correlation with another construct, indicating strong support for discriminant validity. Therefore, the table provides strong evidence in support of discriminant validity.

Table 2

Hypothesis	CSBI	PE	PPR	RB	WWBO
CSBI	*0.896*				
PE	0.866	*0.853*			
PPR	0.860	0.834	*0.881*		
RSC	0.855	0.820	0.793	*0.859*	
WWBO	0.843	0.813	0.863	0.827	*0.852*

Note: Values in Italic-Bold represent Square-root of AVE

5.4. Structural Model

In SEM, another step is to evaluate the hypothesized links to test the proposed hypotheses.

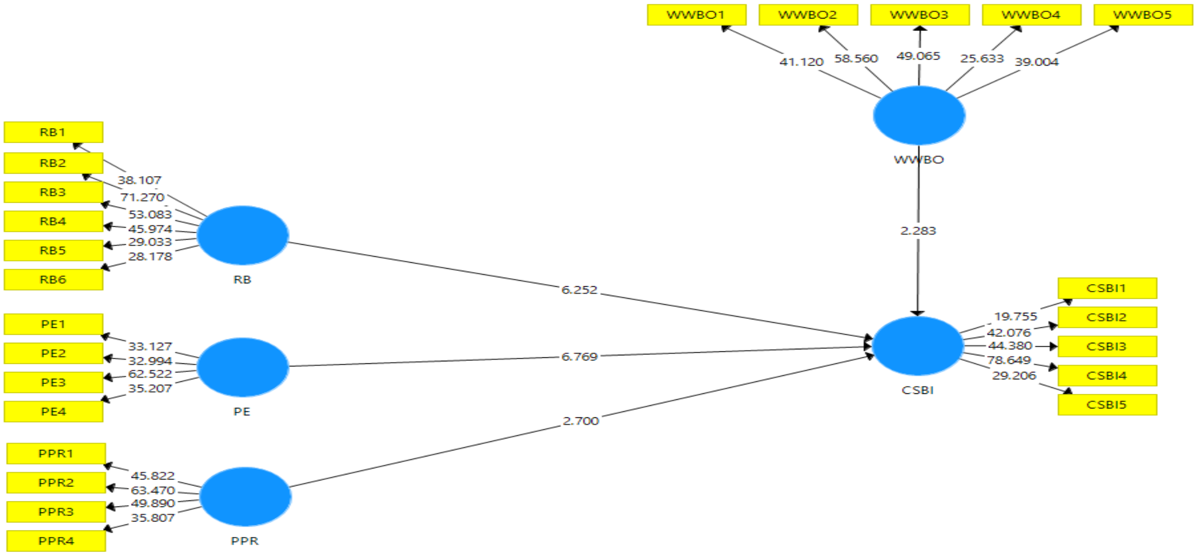
5.4.1. Hypotheses Testing

The results of the direct hypotheses are summarized in the table [insert table number]. The analysis found that H1, which proposed that perceived ease of use (PE) would have a significant impact on customer satisfaction with the banking interface (CSBI), was supported (β = 0.433, t = 6.768, p = 0.000). Similarly, H2, which suggested that perceived usefulness and performance (PPR) would have a significant impact on CSBI, was also supported (β = 0.148, t = 2.700, p = 0.007). H3, which proposed that responsiveness and reliability (RSC) would have a significant impact on CSBI, was also supported (β = 0.310, t = 6.252, p = 0.000). Finally, H4, which proposed that website word of mouth and brand image (WWBO) would have a significant impact on CSBI, was also supported (β = 0.110, t = 2.283, p = 0.023).

Table 3

Hypothesis	Beta Coefficient	S.D	T Values	P Values
PE -> CSBI	0.433	0.064	6.769	0.000
PPR -> CSBI	0.148	0.055	2.700	0.007
RSC -> CSBI	0.310	0.050	6.252	0.000
WWBO -> CSBI	0.110	0.048	2.283	0.023

Figure 3



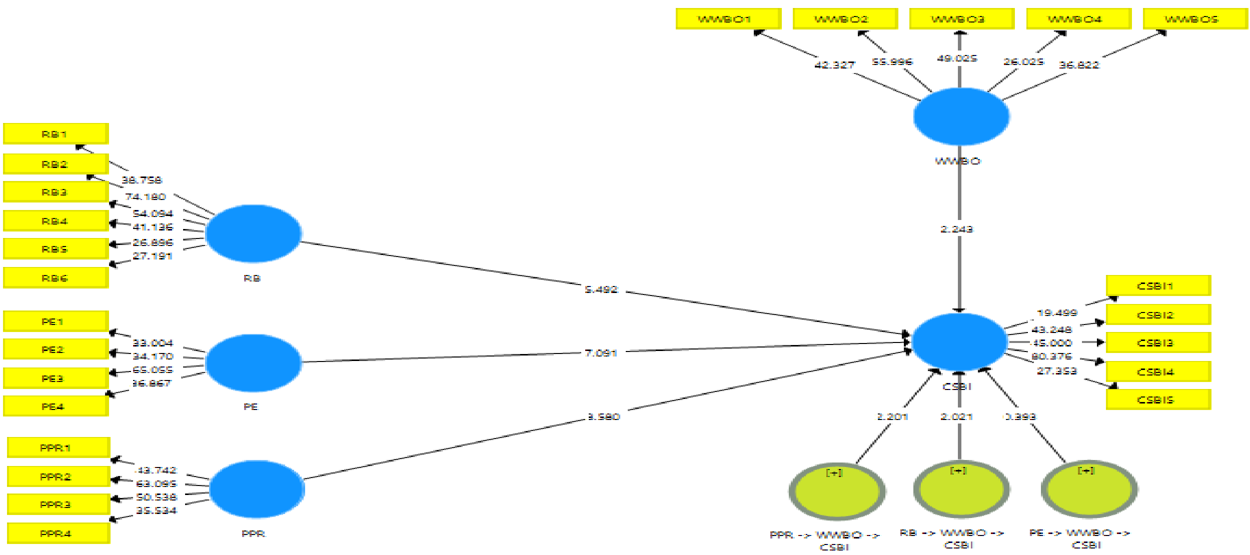
5.4.2. Moderating Effect

The results showed that (WWBO) significantly moderates the relationship between perceived (PPR) and (RSC). However, it was found that WWBO does not significantly moderate the relationship between perceived ease of use (PE) and WWBO.

Table 4

	Beta Coefficient	S.D	T Values	P Values
PE -> WWBO -> CSBI -> CSBI	0.021	0.053	0.393	0.695
PPR -> WWBO -> CSBI -> CSBI	0.112	0.051	2.201	0.028
RSC -> WWBO -> CSBI -> CSBI	0.093	0.046	2.021	0.044

Figure 4



5.5. Implications of the Study

Current research has contributed theoretically, methodologically, and practically. As per theoretical contribution, the current research will contribute to the academic research of customer switch back in several ways. Firstly, this study will extend the previous knowledge base related to customer switch back by adding new variables, i.e., relational bonds, prior experience, and the moderating role of the worth of win-back offers, which were never studied in the telecommunication context. Secondly, the current study will contribute to the literature of customer switch back by addressing the relationship marketing theory and social capital theories. Importantly, Attribution theory will also contribute significantly to the existing literature of customer switch back. Particularly, the whole study will be based on Attribution theory (Weiner, 1985). Thirdly, it is important to mention that no study so far in the telecommunication sector of Pakistan has been conducted with respect to switching back of lost customers, while up to the extent of the researcher's knowledge, fewer studies have been conducted in the Telecommunication sector in other developed countries like Ghana (Nimako-Boateng et al., 2016), USA (V. Kumar et al., 2015), and Portugal (Lopes, Brito, & Alves, 2013). Fourthly, the majority of the studies related to switch back were from the customer perspective, and there are few from the seller's perspective.

From a practical perspective, the current study will help managers and practitioners understand the basics of customer switch back behavior. The findings of the research will enable firms not only to retain lapsed customers but also to hamper their future defection. Research on customer defection will not only facilitate the firms to reinstate lost contact but may also abridge the likelihood of customer defection in the future. Understanding market switchback interaction could have far-reaching ramifications for marketers and buyer behaviour concepts. Investigation in these areas is vital for a more comprehensive understanding of the undiscovered variables that influence customer switch-back attitude and behaviour, in addition to the consequences for consumers and the enterprise. This will also benefit leadership and policymakers create evidence-based marketing strategies to win back abandoned customers. The telecom business has contributed to economy of Pakistan, according to scholars, the president and chief executive officer of China Mobile Pakistan. According to him, a 10 percent growth in broadband usage brings a 1.4% increase in GDP (China Mobile Pakistan, 2019). That is why the Pakistani government is so interested in the telecommunications sector.

6. Conclusion

6.1. Limitations and Future Research Directions

There are several limitations in the present study that should be taken into consideration. First, the research was limited to prepaid mobile subscribers only, which may limit the generalizability of the findings to other industries or markets. Future studies can examine whether similar results hold in other contexts or for different customer segments. Second, the study focused only on post-purchase regret, relational social capital, and prior experience as antecedents of switch back intentions. Other factors that may also influence switch back intentions, such as switching costs or alternative options, were not included in the model. Future studies can examine additional antecedents of switch back intentions to gain a more complete understanding of the phenomenon. Third, the study focused on the moderating role of the “worth of win-back offer” in the association between the antecedents and intentions of switch back. While this is an important moderator, other variables that may moderate this relationship, such as the type of win-back offer or the customer’s individual characteristics, were not considered. Future studies can explore other moderating variables that may impact the association between the antecedents and intentions switch back. In terms of future research directions, one possible avenue is to investigate the role of emotions in the switch back decision-making process. Specifically, exploring the emotional reactions of customers to their initial decision to switch, and their subsequent regret or satisfaction with that decision, may provide valuable insights into the factors that drive switch back intentions.

Another potential direction for future research is to examine the effect of social influence on “switch back intentions”. Specifically, investigating the influence of family, friends, or online communities on customers’ decisions to “switch back” may provide a more comprehensive understanding of the phenomenon. Finally, it may also be useful to explore the impact of win-back offers on customer loyalty over time. Specifically, investigating whether customers who switch back as a result of a “win-back offer” are more or less likely to remain loyal to the service provider over the long term could provide valuable insights into the effectiveness of such offers.

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