

Attributions, Antecedents and Consequences of Transaction Failures among Mobile Money Users: Establishment of a Conceptual Framework

¹Hamza Hussein Malombe & ²Deepjyoti Choudhury

¹Ph.D. Scholar at Assam University Silchar-India & Department of Banking and Finance, Moshi Co-Operative University-Tanzania

²Assistant Professor, Department of Business Administration, Assam University Silchar (India)

ARTICLE DETAILS

Article History

Published Online: 15 April 2019

Keywords

service failure, attribution, antecedents, consequences, mobile money, Tanzania.

Corresponding Author

Email: hamzahussein61[at]gmail.com

ABSTRACT

Mobile money technology has been adopted widely and quickly across the developing world. The rapid pace of adopting mobile money is because it is believed mobile money services increases financial inclusion to underserved, hence, has the potential to achieve the goal of Universal Financial Access (UFA2020) thereby reducing extreme poverty. Despite remarkable growth and importance of mobile money, there are some reported concerns about service failures related to system issues, customer errors and scams. When service incidents occur, customer search for a causal explanation following the service failure incident and draw causal inferences of which shape the way they behave thereafter. This study aims at exploring, understanding, analyzing and summarizing findings of attributions, antecedents and consequences of service failures. Moreover, this study specifically summarizes major findings and discovers gaps which need more attention for further study in mobile money setting. Findings show that, generally, despite the rapid adoption of mobile money services for a decade now, mobile money transaction failure did not get enough attention in academic literature.

1. Introduction

Mobile money is a phone-based payment and money transfer service technology which has brought substantial changes in the financial service sector. Now, it has become an important tool to access financial services among users. Individual users access financial services such as payment, transfer and deposit through mobile money. Further, banks, microfinance institutions, donors, NGOs use mobile money as an important platform for financial matters. Since mobile money is accessed through mobile phone it provides benefits such as reduced travel costs, increased financial security, increased remittance. Moreover, mobile money services have created employment through established new businesses in the value chain. Some of the employment opportunities mobile money has created include mobile money agents and application developers.

Mobile money technology has been adopted widely and quickly across the developing world. Deployment of the mobile money system started in the mid-2000s where the first users of the service (countries) being the Philippines, Kenya and Tanzania. Thereafter other countries followed. GSMA (2015) reports out of 93 countries using this service, 19 countries had more mobile money accounts compared to bank accounts. Moreover, 37 of these countries had more than 10 times as many mobile money agents as bank branches. Sub Saharan Africa itself occupies about 52% of all live mobile money services by 2015. Globally, there were 411 million registered mobile money accounts (Sub-Saharan Africa alone has 222.8million accounts) out of which 134 million accounts recorded more than one transaction in 90 days (active accounts).GSMA (2015) still reports that on average 32 million transactions are completed in just a day which is more than two times the amount of PayPal transactions in the world. Tanzania in particular, GSMA (2015) reports, there has been

growth in the uptake of mobile money year by year (from 11% in 2006 to 62% in 2015). This follows the deep penetration of mobile phones in a remote area where the majority live (Mwantimwa, 2017).

The rapid pace of adopting mobile money is because, it is believed mobile money services increases financial inclusion to underserved, has potential to achieve the goal of Universal Financial Access (2020) thereby reducing extreme poverty (Demirguc-Kunt et al, 2014). Since mobile money does not require bank accounts, it helps firms and the poorer segments of society to have access to and at relatively lower transaction costs (Suri and Jack, 2016). Through mobile money, poor communities who had once excluded from the mainstream financial system are now having access to financial services, therefore, can absorb shocks, smoothening consumptions, accumulate capital and increase their wealth (Demirguc-kunt et al, 2014).

Despite the remarkable growth and importance of mobile money, there are some reported concerns about service failures. In fact, mobile money service failure concerns are related to system issues, customer errors and scams ((Balasubramanian and Drake, 2015; Intermedia, 2014). System issues include network breakdown, for example,, temporary unavailable service; service system issues, for example, delay in reversing wrong transactions; and agent system weaknesses, for example, insufficiency or lack of cash and e-float from the agent. in customer errors, they relate to wrong PIN input and mistakenly sending money to wrong account while scam service failures relate to fraudsters who target mobile money users. Moreover, Intermedia (2014) found the three most commonly reported mobile money service failure issues. These include network failures (52%), the inadequacy of cash (35%) and absence of agents (34%).

Generally, when customer experience service failure they react, firstly they evaluate the preceding environment and conditions leading to an event. Secondly, they search causal explanation or attribution of the incident and drawing inferences. The inferences they draw determine their attitudes and behaviour after the service failure. Such behaviours and attitude may include word of mouth, switching intentions, complain intentions (Van Vaerenbergh et al, 2014; Agapi, 2017) and Satisfaction (Hess, 2008). In fact, service failures cause negative emotions to customers. These negative emotions cause anger, frustrations, anxiety, and stress (Vakeel, 2018; Agapi, 2017). This feeling multiplies when customers feel difficulty in handling the service failure incident. However, depending on the nature of service failure and perceptions, different customers attribute the failure incident to different parts. Some throw the blame on the service providers for breaking the moral code of conduct (Vakeel, 2018), others blame themselves and others blame intermediary (Balasubramanian and Drake, 2015). To be cautious to psychological and financial losses in future, customers who suffered failures are likely to voice their complaints to the organization (Fan and Mattila, 2018), develop switching intentions (Nikbin and Hyun, 2017) and spreading negative word of mouth (Ahmad and Sun, 2018). Therefore it is of paramount importance to provide relevant service recovery solutions; otherwise, customers are likely to abandon using the services (Dong et al, 2016; Zhu et al, 2013; Robertson et al, 2012).

Mobile money just like any other technology is not 100% efficiency. Simply put, room for service failures is always expected to occur. Therefore, if customer reaction to mobile money transaction failure is well understood, it will be possible to assess its effects and hence developing good strategies to manage the failures and therefore reap benefits of using mobile money. This study aims at exploring, understanding, analyzing and summarizing findings of attributions, antecedents and consequences of service failures. Moreover, this study summarizes major findings and discovers gaps which need more attention for further study in mobile money setting.

2. Conceptual background

2.1 Definition of key terms.

This part covers the operational definition of key constructs used in this study.

2.1.1 Mobile money

Mobile money is mobile phone-based payment, and money transfer service that allows individuals themselves at any point to deposit, send and withdraw funds using a cell phone (Islam et al., 2018). This means a customer can avail these financial services without direct involvement with the service staff. Mobile money is one of the most prominent and best known SST innovations in developing countries, thanks to widespread mobile phone technology (Mwantimwa, 2017). The most notably mobile money product being M-Pesa was launched in Kenya in 2007. Mobile money operates through software installed on a SIM card which is run on the regular

phone rather than smartphone alone (Suri, 2017). This means mobile money technology can operate without the internet.

2.1.2 Service failure

Many studies define the term service failure. All definitions centre on the opinion that service failure is the service provider incapability to meet customers' expectations (Hoffman et al, 2016). Simply put, the service failure is the deviation of what customers expected and the actual service customers receive from the service provider. Specifically, happens when expectations go below the actual service received (Vakeel et al, 2018; Heidenreich et al, 2015; Hess and Ring, 2015).

2.1.3 Behavioral intentions

Negative emotions arise after service failures. Such emotions are likely to affect customers' future behaviour toward the firm (Soares, 2017; Kwon and Jang, 2012, Wang et al., 2011). These behavioural intentions follow the post-failure evaluation and satisfaction level from the recovery. Negative behavioural intentions may include complaints intentions, switching intentions and negative word of mouth (Vaerenbergh et al, 2014; Patterson et al. (2014)). Switching intentions refers to the intent to not re-participate with the same service provider and switching to the others (Kim, 2016). Negative word of mouth is sharing facts or opinion of disqualifying service acquired or warning others not to use a certain service following own bad experience with the particular service (Kim, 2016; Vaerenbergh et al, 2014). Whereas a complaint intention is the Intention to complain to the service provider about negative service failure experience encountered with the aim to seek redress and therefore remedy the problem (Nikbin and Hyun, 2017).

2.1.4 Recovery satisfaction

Customer satisfaction is an important aspect as it maintains a healthy relationship between customer and service provider. Customers experienced service failure develops negative emotions which directly affect customer satisfaction (Zhang et al, 2017). When satisfaction is affected, customers become more likely to abandon the use of service (Dong et al, 2016). Therefore, responding to that, service providers invest heavily in effective recoveries after service failure to maintain customer satisfaction (Zhang et al, 2017). From the customers' point of view, they regard recovery satisfaction as perceived justice from compensation by service provider following service failures (Ngahu, 2016). Simply put, customers expect quality recovery from the service provider on the basis of fairness when handling their claims (Migacz et al, 2018). On the other side of service providers, investing in recovery is worth to maintain customer satisfaction as service failures are inevitable.

2.2 Theoretical review

The base of this study will be mainly guided by attribution theory. Most studies in service failure studies employed this theory and supplemented it by other theories such as equity theory, justice theory, cognitive dissonance theory, and expectancy disconfirmation theory depending on the context under study. Attribution theory (Weiner, 1985) explains how customers search for casual explanations that led to the incident then drawing casual inferences of which determine

their attitude and behaviour after a service failure. Such attitude and behaviour include emotions, satisfaction and behavioural intentions. Moreover, Weiner (2000) posits that the customer search for a causal explanation after service failure in order to understand, control and predict the situation. However, customers differ on how they attribute the service failure (Vaerenbergh et al, 2014). The theory provides three (3) different dimensions that explain how customers make attribution of service failure incident. The three dimensions under attribution theory can be simply put as follows. **Locus**, which explain whether the location of service failure comes from the customer (internal) or from the service provider/intermediary (external); whereas **stability** relates to whether causes of service failure are permanent (constant) or temporary. On top of that, **controllability** relates to the perception of who could have prevented the service failure.

The attribution theory is popular in service failure researches done in different settings or contexts. It has been applied in tourism (Jackson et al, 2018), online shopping (Vakeel et al, 2018), hotel (Lee and Cranage, 2017), airline (Nikbin and Hyun, 2017). This suggests that the theory has a strong explanation power to investigate how customers attribute service failure and their associated consequences (Agapi, 2017; Dong et al, 2016; Tsang et al, 2015; Kim et al, 2014)

3. Review of methodology

Service failure is an inter-disciplinary topic hence it has been published in a variety of peer-reviewed scientific journals. Identification of relevant and reliable published articles was done by doing a systematic scan from various sources (see table 3).

Table 3: Sources and keywords.

Sources	Objective Keywords	Subjective keywords
<ul style="list-style-type: none"> Emerald Insight Science Direct Taylor and Francis Google Scholar Springer 	<ul style="list-style-type: none"> SST failure Technology-based service failure Online transaction failure Internet service failure E-service failures Mobile money transaction failure 	<ul style="list-style-type: none"> Attribution Antecedents Consequences Behavioural intentions Satisfaction

Out of 58 research articles studied, 27 research articles were found to be relevant and reliable with the topic. The relevance of research articles was evaluated by reading abstracts, skimming the introduction, conclusion and checking the bibliography for titles related to this topic.

4. Results

Research shows causal attribution influence customer attitude and behaviour. Specifically, it influences customer consequences in form of satisfaction and behavioural intentions such as switching intentions, negative word of mouth and complaint intentions (Van Vaerenbergh et al, 2014).

4.1 Review of related literature on key findings

4.1.1 Causal attribution on behavioural intentions

Studies have demonstrated how attribution dimensions influence customer behavioural intentions after a service failure. using attribution theory, studies have been conducted to examine how customers casual attribution influence behavioural intentions including negative word of mouth, switching intentions and complaints intentions (see for example, Ahmad and Sun, 2018; Vakeel et al, 2017; Von Aswege et al, 2018, Nikbin and Hyun, 2017 and Kim, 2016). Table 1 summarizes the key findings in this relationship.

Table 1: Summary of the empirical literature on the influence of perceived Causal attribution on behavioural intentions (loyalty, negative WOM, complaint intentions)

No	Author	Issue examined	Key findings	Gaps	The focus of the Proposed study
1	Ahmad and Sun (2018)	How online hotel reviewers make attribution after service failure and its influence on engagement in electronic negative word of mouth	-reviewer attributes of fake identity influence distrust which lead to engagement in electronic negative word of mouth	-considered only one aspect of behavioural intention (word of mouth) -focused on the hospitality industry	- all three aspects of behavioural intentions will be studied -mobile money industry
2	Vakeel et al, (2018)	Impact of locus of attribution (LOA) (internal and external) on re-participation in online flash sales (OFS)	-failures attributed to internal LOA have a more negative effect on participation than external LOA -in contrast with prior studies, OFS consumers participate even after a service failure	-focused on only one dimension of attribution (LOA)	-all three dimensions of attribution will be used
3	Aswege et al, (2018)	Impact of service failure controllability on consumer purchase behaviour moderated by relationship strength.	Strong customer-organization relationship lessens the negative effect of service failure regardless of the firm level of controllability.	-focused on only one dimension of attribution (controllability)	all three dimensions of attribution will be used
4	Nikbin and Hyun	The relationship between perceived casual attribution and negative	Both dimensions of casual attribution influence negative	-focused on two dimensions of behavioural	-all three dimensions of

	(2017)	behavioural intentions moderated by pre-recovery emotions.	behavioural intention as moderated by pre-recovery emotions	intention (loyalty and word of mouth). -studied only two dimensions of attribution (stability and controllability)	behavioural intention will be used - all three dimensions of attribution will be used
5	Kim (2016)	Effect of self-service technology (SST) failure on negative word of mouth (NWOM) moderated by a feeling of regret associated with self-blame	Due to regret feeling, customers who experienced SST failures were more likely to engage in NWOM	- focused on only one dimension of behavioural intention (word of mouth). -the narrowed focus of attribution (limited to locus)	- all three dimensions of behavioural intention will be used - all three dimensions of attribution will be used

4.1.2 Causal attribution on recovery satisfaction

Equally, using attribution theory, studies have been conducted to examine. how casual attribution influence recovery satisfaction after service failure (see, for example,

Jackson, 2018; Lee and Cranage, 2017; Ngahu, 2016; Heiderinch et al, 2015; Tsang et al, 2015; Kim et al, 2014; Nikbin et al, 2014; Namkung and Jang, 2010). Table 2 summarises the key findings in this relationship.

Table 2. Summary of empirical review used to study the role of perceived Causal attribution on recovery satisfaction

no	author	Issue examined	Key findings	Gaps	The focus of the proposed study
1	Ngahu (2016)	Establish the moderating role of service failure attribution in the relationship between perceived justice and recovery satisfaction	Failure attribution has a significant moderating effect in the relationship between perceived justice and recovery satisfaction	-covered only one part of customer consequence (ie satisfaction)	-will consider both satisfaction and behavioural intentions
2	Heidenreich et al, (2015)	the effectiveness of different recovery strategies to restore post failure customer satisfaction	Co-created service recovery is more effective to restore customer satisfaction from service failure	Considered the effect of locus of attribution alone on satisfaction	Will consider all dimensions of attribution
3	Masnita (2015)	Examine the effect of failure context and recovery strategies on perceived justice	Recovery is done by an internal locus of attribution greatly affects perceived justice	- one-dimensional attribution	all dimensions of attributions will be studied
4	Nikbin et al, (2014)	Examine the relationship between service recovery and recovery satisfaction as moderated by perceived casual attribution	Casual attributions are negatively related to recovery satisfaction	-considered two dimensions of attribution	-will include all three dimensions of attribution
5	Jackson (2018)	Whether differences in tourists attribution explain levels of satisfaction	Generally, tourists blame the tourist industry for their misfortunes (self-serving bias) and become dissatisfied.	-focused on the tourism industry	-mobile money industry
6	Lee and Cranage (2017)	Impact of ambiguous locus of causality on post failure evaluation between intermediary and main supplier moderated by failure severity (severe and mild) in a hotel setting.	Consumers are more dissatisfied to the intermediary(agent) than supplier when perceiving ambiguous locus of causality.	-employed only one dimension of stability (locus of causality). - study limited to single study in the hotel industry	- all three dimensions of attribution will be taken on consideration - transaction failures among mobile money users.
7	Tsang et al, (2015)	Impact of attribution of inappropriate behaviour between resident and tourist on satisfaction in a theme park setting	Controllability and stability have a significant impact on overall satisfaction. However, the locus of causality was not significant	- focused on the tourism sector - type of visitor was the only variable moderating relationship between dependent and independent variables	- mobile money industry - use of moderating role of failure severity and prior transaction failure experience
8	Kim et al, (2014)	Perception of the source of service failure and its impact on satisfaction among social	Customers facing service failure feels regret and disappointment, therefore, blame company of which	-employed only one dimension of attribution -focused on social	- All three dimensions of attribution will

		commerce users	lead to dissatisfaction of the service provided	commerce context - no moderating variable included	be studied - mobile money context
9	Vaerenbergh et al, (2014)	How two dimensions of causal attribution relate to both transaction specific and overall satisfaction	Controllability affects only transaction-specific satisfaction. However, stability affect both the transaction specific and overall satisfaction	-employed only two dimensions of attribution (controllability and stability) -no other factors were included to moderate relationship between attribution and satisfaction	-All three dimensions of attribution will be studied
10	Namkung and Jang (2010)	Determining the most critical stage of service failure which impacts satisfaction among casual and fine dining restaurant	Consumption stage significantly diminished overall satisfaction than other stages of reception, ordering and check out.	-the role of attribution ignored - no moderating variable included -focused on a hotel setting	-the study will consider the role of attribution in addressing causal explanation - -determining the area/stage which is most critical in mobile money transaction failure which will impact satisfaction.

4.2. Moderators (Antecedents)

Literature shows that findings in the service failure studies differ due to the difference in chosen moderators (Tsang et al, 2015; Van Vaerenbergh et al, 2014). In service failure research, moderators are antecedents that influence both the strength and direction of the relationship between causal attribution and customer consequences. Depending on the focus of the study various antecedents to explain relationships have been used. Some of the most common moderators include culture, the type of failure, failure severity, prior service failure experience, type of compensation, relationship strength, gender,

4.3. Methodologies used in related literature

Literature indicates a number of methodologies that have been used in service failure research. In the topic of attribution and consequences of service failures, structural equation model (SEM) has been dominated by far compared to others. Some used SEM in itself (Kim et al, 2014; Nikbin and Hyun, 2017; Heidenreich et al, 2015) and others used SEM in combination with other statistical models (Vakeel et al,2018, Ahmad and Sun, 2018; Tsang et al, 2015). However, other studies used different statistical models such as Analysis of Variance (ANOVA) (Migacz et al, 2018; Tchuang et al,2012), regression (von Aswege et al, 2018; Ngahu, 2016; Nikbin et al, 2014) and independent t-tests (Masnita, 2015).

5. Research gap

Given the summary of findings from the literature review, here are some gaps in which future research should aim at filling. From the findings, unfortunately, there are scanty studies regarding mobile money transaction failures. Some scholars have conducted studies in the service failures in

different contexts. Some of the contexts studied include online shopping (see Malhotra et al, 2017; Vakeel et al 2018 and Garaus, 2018), restaurant (see Liu, 2012; Fan et al, 2016 and Lee and Cranage, 2018), airline (see Heidenreich, 2015, Yi and Kim, 2016) to mention a few. Balasubramanian and Drake(2015) and Ngahu (2016) in particular studied mobile money service failure context.

Moreover, out of the studies conducted in the service failures, their geographical coverage or distribution has been very uneven. Many studies on service failure have been conducted in developed countries (among them, many conducted in the US) and very few in developing countries. This geographical uneven coverage or distribution may be (among others) because developing countries were late to adopt technology compared to developed countries counterparts

But again, findings from these service failure studies have been inconsistent. One of the examples is, while more studies indicate that customers are likely to abandon the use of service after service failure but Vakeel (2018) found that in an online flash sales (OFS) context, customers ignore previous service failure dissatisfactory experience and participate again. On top of that, the literature indicates methodological flaws in some studies in-service failure.

On top of that, the inclusion of different moderators in studies is one of the reasons for differences in findings (Van Vaerenbergh et al, 2014). For example, the differences in culture between countries give differing attributions to service failure across the same studies (Liu, 2013). It is on these grounds that, Kim (2016) calls for the investigation of how

perceived service failure attribution differ in their consequences in phone bank services to assist generalizations. on top of that, Nikbin and Hyun (2017) who studied in airline context, Lee and Cranage, (2017) in online

flash sales and Aswege et al, (2018) in online retail called for the further study in the different context of technology-based service failures in this call, it will be insightful to undertake in mobile money setting.

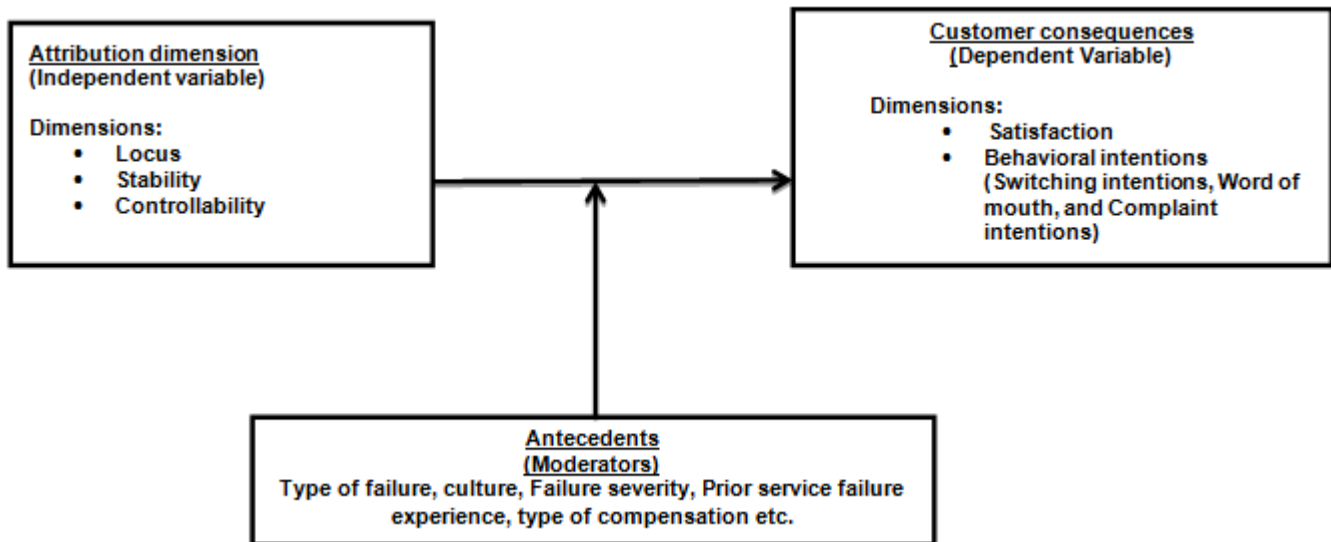


Figure: Conceptual framework illustrating relationships between casual attribution, moderators and customer consequences after a service failure.

6. Conclusion

The reviewed papers studied attribution, antecedents and consequences of service failure in different industries. Moreover, the current study outlined specific future avenues for further research in mobile money setting. Despite the rapid adoption of mobile money services for a decade now, mobile money transaction failure did not get enough attention in academic literature. To the best of our knowledge, only two studies were done, that of Ngahu (2016) and Balasubramanian and Drake (2015). One of the reasons is that most researchers focused on online shopping and other banking service failure

and gave little attention to mobile money transaction failures. Moreover researchers in developing countries where mobile money is mostly used they ignore past research calls on doing research in alternative setting such as in mobile money and tend to investigate other same industries studied before. But again, there are still a number of areas related to mobile money transaction failures that require more attention in future. It is expected that this study will provide useful guidance for researchers interested in mobile money, especially in developing countries.

Reference

1. Agapi, A. (2017). Customers ` reactions to self-service technology failure: attributions of blame. Master thesis. Aalto University.
2. Ahmad, W., & Sun, J. (2018). Modelling consumer distrust of online hotel reviews. *International Journal of Hospitality Management*, 71, 77-90.
3. Balasubramanian, K., & Drake, D. F. (2015). Mobile money: The effect of service quality and competition on demand.
4. Chuang, S. C., Cheng, Y. H., Chang, C. J., & Yang, S. W. (2012). The effect of service failure types and service recovery on customer satisfaction: a mental accounting perspective. *The Service Industries Journal*, 32(2), 257-271.
5. GSMA. (2015). 2015 State of the Industry Report: Mobile Money. *GSMA Publication*, (February), 1–12. <https://doi.org/10.1002/9781118290743.wbiedcs023>
6. Heidenreich, S., Wittkowski, K., Handrich, M., & Falk, T. (2015). The dark side of customer co-creation: exploring the consequences of failed co-created services. *Journal of the Academy of Marketing Science*, 43(3), 279-296.
7. Intermedia (2014). Digital Pathways to Financial Inclusion: Findings from the First FII Tracker Survey in Tanzania. Retrieved January 20, 2019, from <http://inclusion.org/uploads/file/reports/FII-Tanzania-Wave-One-Wave-Report.pdf>
8. Islam, A., Muzi, S., & Rodriguez Meza, J. L. (2018). Does mobile money use increase firms' investment? Evidence from Enterprise Surveys in Kenya, Uganda, and Tanzania. *Small Business Economics*, 51(3), 687–708.
9. Jackson, M. (2018). Utilizing attribution theory to develop new insights into tourism experiences. *Journal of Hospitality and Tourism Management*.
10. Kim, S. Y. (2016). Negative word of mouth intentions during self-service technology failures: The mediating role of regret. *Journal of Service Science Research*, 8(1), 41-55.
11. Kim, Y., Chang, Y., Wong, S. F., & Park, M. (2014). Customer attribution of service failure and its impact in social commerce environment. *International Journal of Electronic Customer Relationship Management*, 8(1), 136-158.
12. Lee, B. Y., & Cranage, D. A. (2017). Service failure of intermediary service: impact of ambiguous locus of control. *Journal of Travel & Tourism Marketing*, 34(4), 515-530.

13. Liu, S. (2013). Non-internet self-service technology failures and recoveries: comparing China with the United States. *Service Business*, 7(3), 399-417.
14. Migacz, S. J., Zou, S., & Petrick, J. F. (2018). The "terminal" effects of a service failure on airlines:
15. Examining service recovery with justice theory. *Journal of Travel Research*, 57(1), 83-98.
16. Mwantimwa, K. (2017). Use of mobile phones among agro-pastoralist communities in Tanzania. *Information Development*.
17. Namkung, Y., & Jang, S. (2010). Service failures in restaurants: which stage of service failure is the most critical?. *Cornell Hospitality Quarterly*, 51(3), 323-343.
18. Nikbin, D., & Hyun, S. S. (2017). Does travellers' casual attribution affect pre-recovery emotions and behavioural intentions? A field study of airline travellers in Malaysia. *Current Issues in Tourism*, 20(1), 80-93.
19. Rose, M., & Blodgett, J. G. (2016). Should hotels respond to negative online reviews?. *Cornell Hospitality Quarterly*, 57(4), 396-410.
20. Sugathan, P., Ranjan, K. R., & Mulky, A. G. (2017). An examination of the emotions that follow a failure of co-creation. *Journal of Business Research*, 78, 43-52.
21. Suri, T. (2017). Mobile money. *Annual Review of Economics*, 9, 497-520.
22. Tanzania National Council for Financial Inclusion (2013). *Financial Inclusion Framework; A Public-Private Stakeholders' initiative (2014-2016)*. Tanzania National Council for Financial Inclusion
23. Tanzania National Council for Financial Inclusion (2018). *Financial Inclusion Framework II; A Public-Private Stakeholders' initiative (2018-2022)*. Tanzania National Council for Financial Inclusion
24. Tan, C. W., Benbasat, I., & Cenfetelli, R. T. (2016). An Exploratory Study of the Formation and Impact of Electronic Service Failures. *Mis Quarterly*, 40(1), 1-29.
25. Tsang, N. K., Prideaux, B., & Lee, L. (2016). Attribution of inappropriate visitor behaviour in a theme park setting—a conceptual model. *Journal of Travel & Tourism Marketing*, 33(8), 1088-1105.
26. Vakeel, K. A., Sivakumar, K., Jayasimha, K. R., & Dey, S. (2018). Service failures after online flash sales: the role of deal proneness, attribution, and emotion. *Journal of Service Management*, 29(2), 253-276.
27. vonAswege, F., Kemper, J., & Brettel, M. (2018, January). The Impact of Service Failure Controllability and Relationship Strength on Post-Complaint Consumer Behavior—An Empirical Analysis. In *Proceedings of the 51st Hawaii International Conference on System Sciences*.
28. Weiner, Bernard (2000), "Attributional Thoughts about Consumer Behavior," *Journal of Consumer Research*, 27 (3), 382-387
29. Weiner, B. (1985). An attributional theory of achievement motivation and emotion. *Psychological Review*, 92(4), 548
30. Zhang, T., Abound Omran, B., & Cobanoglu, C. (2017). Generation Y's positive and negative eWOM: use of social media and mobile technology. *International Journal of Contemporary Hospitality Management*, 29(2), 732-761.