

# When customers strike back: examining the impact of psychological contract violation on customers' switching behaviour

David Amani<sup>1\*</sup>

<sup>1</sup>Department of Business Administration and Management, The University of Dodoma, Dodoma, Tanzania

\*Correspondence: [daeki83@gmail.com](mailto:daeki83@gmail.com)

## Abstract

*Although the psychological contract has garnered attention from scholars in the social sciences, little is known about its implications from a marketing perspective. This study aims to investigate the mediating role of customer-brand disidentification between psychological contract violation and customers' switching behaviour. It represents an initial attempt to explore psychological contract violation from the perspective of the service domain in emerging economies, contributing to theoretical and practical discussions on the factors influencing customers' switching behaviour. The study utilised a quantitative-based cross-sectional design involving 399 customers from three selected pay television companies in Tanzania's media industry. Data were collected using a structured questionnaire and analysed using structural equation modelling. The findings reveal that psychological contract violation influences customers' switching behaviour when mediated by customer-brand disidentification. Consequently, if disidentification is not managed effectively, customers disengage from their relationship with the service providers and opt for alternative providers. The study suggests that service providers should proactively identify signs of psychological contract violation and implement necessary measures to address them, thereby mitigating the likelihood of customers resorting to switching behaviour.*

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## 1. Introduction

For decades, customers' switching behaviour has been perceived as an outcome of transaction-specific factors such as dissatisfaction (Amani, 2022; Sang et al., 2018). Service organisations invest a significant amount of money in enhancing customer satisfaction to reduce switching intentions (Chuang & Tai, 2016). Pay television (TV) is one of the fastest-growing and competitive markets, in which the majority of companies are struggling to retain customers by improving satisfaction (Kayonde, 2019; Sirumba, 2018). However, despite significant marketing efforts to ensure customer satisfaction, customers' switching intentions persist and continue to pose a threat to building a competitive edge (Temaungi, 2015). Aydin and Özer (2006) argue that customer switching behaviour is a psychological phenomenon that cannot be combated solely by transactional outcomes, such as satisfaction. Statistics indicate that transaction-specific outcomes, such as customer satisfaction, explain no more than 25 percent of the variance in customers' decisions to rebuy or their intention to repurchase (Szymanski & Henard, 2001). This implies that more than 75 percent of the reasons for customer switching behaviour or intent are explained by other factors that have not been well examined in the literature (Chuah et al., 2017). Chuah et al. (2017) add that, on some occasions, dissatisfied customers may still wish to do business with service providers due to the existing relationships between both parties. This means that customer switching behaviour can be driven by variety-seeking behaviour (Sang et al. 2018). However, Kang (2015) argues that variety-seeking behaviour can be managed when there is a sense of love or emotional connection between customers and service providers.

Recent literature on customer switching domain suggests that customer switching behaviour should be explained in the context of relational-based approaches rather than transactional-based approaches (Blut et al., 2015). This argument is supported by the behaviour of dissatisfied customers who choose to maintain their relationship with service providers despite poor service delivery (Kingshott et al., 2020). Empirical evidence demonstrates that customer switching behaviour plays a crucial role in business operations, exerting a significant impact on firms' objectives and goals (Haj-Salem & Chebat, 2014; Jung & Yoon, 2012). Switching behaviour refers to the manner in which customers express their dissatisfaction following subpar service delivery (Amani, 2023). Pay TV companies, like other service organisations, face substantial costs in acquiring new customers compared to retaining existing ones (Kayonde, 2019; Sirumba, 2018). Consequently, when customers switch service providers, it can have detrimental effects on a firm's profitability (Clemes et al., 2010). Moreover, customer switching behaviour can negatively impact a firm's reputation, as customers intending to switch may engage in aggressive behaviours, such

as public complaints and negative recommendations (Richard Lee, 2005). Although customer satisfaction alone does not provide a comprehensive understanding of why customers switch, Amani (2022) and Sang et al. (2018) have recommended the exploration of relational-based approaches, including the psychological contract, as antecedents to switching behaviour. Existing literature underscores that customers' switching behaviour stems from various factors, such as inadequate service delivery, including pricing, lack of appealing alternatives, and poor relationships (Makwana et al., 2014; Sánchez García & Curras-Perez, 2019).

While dimensions such as pricing and alternative options have been extensively studied, the issue of poor relationships between service providers and customers has not received sufficient attention (Amani, 2022). Theoretically, the process of building a relationship between a service provider and customers can potentially reduce the likelihood of customers switching to other alternatives by fostering loyalty (Oyeniya & Abiodun, 2010). In simpler terms, the relationship between the service provider and the customer can act as a barrier to switching for customers who have already developed the intention to switch (Ghazali et al., 2016). Factors such as the quality of the relationship can influence customers' decision to switch to other service providers (Liu et al., 2011). Consequently, when the relationship between current service providers and customers deteriorates, customers may opt for alternative options that promise a better relationship (Liu et al., 2011; Wang et al., 2011). However, there is a lack of empirical evidence that supports this theoretical understanding, particularly when examining the relationship between service providers and customers through the lens of the psychological contract (Blessley et al., 2018; Guo et al., 2017; Hannah et al., 2016). In the context of the social contract, as proposed by social exchange theory, the relationship between service providers and customers is seen as a social contract in which both parties have specific roles and responsibilities to fulfil the terms and conditions outlined in the contract (Fullerton & Taylor, 2015; Guo et al., 2017). This contract defines specific standards for service quality that should be agreed upon by both the service providers and the customers. Breaching these standards may be considered a violation of the contract (Finch et al., 2015; Fullerton & Taylor, 2015).

Therefore, the customer-service provider relationship, as a social contract, implies a psychological contract that is not legally enforceable. Instead, customers may register a breach of the contract through public complaints, which can be considered by a social court (Lin et al., 2015). Guo et al. (2017) indicate that the study of the customer-service provider relationship has integrated the concept of the psychological contract to gain a balanced understanding of the roles of service providers and customers in maintaining strong relationships. However, this study does not empirically test the psychological contract as a driver of switching barriers. On the other hand, existing literature suggests that strong bonds between service providers and customers act as negative switching barriers (Blut et al., 2015; Pandey et al., 2020). Chuang and Tai (2016) conducted a study on social clubs and found that, within the context of psychological contracts, customer switching behaviour implies customers' tendencies to react based on psychological benefits. This study considers psychological benefits as a moderator in the relationship between functional benefits and switching intention. Scholars in marketing have recently recommended the use of contract theory to examine relationship-building processes, including brand-customer relationships (Lin et al., 2015; Luo, 2012; Montgomery et al., 2018; Reimann et al., 2012). However, empirical studies in this area are still in their early stages, with limited attempts to examine the psychological contract in the context of relationship marketing, particularly branding (Luo, 2012; Montgomery et al., 2018). This study aims to expand the theoretical understanding and knowledge of the factors that influence customers' switching behaviour within the framework of the social contract. The theoretical framework suggests that a violation of the psychological contract may result in customers disassociating themselves from the service provider and ultimately engaging in switching behaviour.

## 2. Literature review

### 2.1 Social exchange theory and social identity theory

The social exchange theory and social identity theory serve as the theoretical foundation for this study. Bordia et al. (2015) propose that the psychological contract can be effectively understood through the lens of social exchange theory. According to Blau (1964), the social exchange theory posits that individuals in a relationship anticipate receiving benefits from the exchange of various resources, encompassing both social and material resources. Consequently, each party involved is motivated to maintain the relationship due to the potential advantages, which include social and material benefits. The theory suggests that trust, dependence, mutual agreement, promises, and other factors are essential elements upon which the relationship is built (Wang & Hsieh, 2014). In this context, the relationship thrives when both parties reciprocate positively to each other's actions within the exchange relationship

(Rousseau, 2001). Thus, positive reciprocity can foster loyalty, positive recommendations, and other outcomes (Shore et al., 2009; Ng et al., 2014). Based on the social exchange theory, when one party in a service provider-customer relationship violates the terms and conditions specified in the psychological contract, it is expected that customers will respond with negative reactions such as dis-identification and eventually engage in switching behaviour.

On the other hand, social identity theory, as proposed by Tajfel (1974) and Tajfel and Turner (1986), suggests that individuals exhibit self-categorization behaviour by forming an emotional bond with members of a social group through the construction of a social identity. Developing a social identity entails cultivating a sense of belonging to a social group or category (Hogg & Turner, 1987). According to this theory, a social group is defined as a collection of individuals who share a common social identity and perceive themselves as part of the same social category, while distinguishing themselves from those outside the category (Stets & Burke, 2000). Consequently, social identity theory asserts that individuals prefer to be recognized based on "who they are" within specific social groups (as in-group members), thus establishing a foundation for differentiation from out-group members. In this study, customer-brand disidentification is theoretically explained as their endeavour to distance themselves from service providers who have violated fundamental conditions that could have otherwise fostered a sense of self-identification with the service providers.

### 2.2 Psychological contract violation (PCV)

While it may be challenging for both parties in a contract to accept the consequences of a psychological contract violation, it is widely recognized that some degree of violation is almost inevitable in any contractual relationship (Pearce & Rousseau, 1998; Turnley & Feldman, 1999). Theoretically, there are distinctions between psychological contract breach and psychological contract violation. A psychological contract breach refers to the perception by either party in the contract that they have received less than what the other party promised to provide or deliver (Knights & Kennedy, 2005; Lambert et al., 2003). It represents a cognitive evaluation of the disparities between customers' expectations and what service providers actually deliver (Jafri, 2012). On the other hand, psychological contract violation pertains to the negative emotional or behavioural consequences that often arise as a result of a breach (Pavlou & Gefen, 2005). Therefore, not all situations perceived as a breach by the parties in the contract can lead to a violation of the psychological contract (Suazo et al., 2005). In an employee-employer relationship, managers utilize human resources approaches to address any indications of a breach in the psychological contract, which may escalate into a psychological contract violation (Ruokolainen et al., 2018). Psychological contract violation occurs when specific conditions or terms of the contract are breached, resulting in a disconfirmation of individual expectations (Wan, 2013; Welander et al., 2017). It can stem from specific and tangible instances of a contract being violated, or it may arise due to misunderstandings or misconceptions about the precise obligations outlined in the contract's terms and conditions. Psychological contract violation happens when one or both parties in the contract feel that their expectations have not been met.

### 2.3 Customer-brand disidentification (CBD)

Customers' disidentification is a psychological state in which customers distance themselves psychologically from a specific service provider. Customers disidentify when they no longer perceive their in-group membership (i.e. being a client of a certain service provider) as a source of positive social identity or self-esteem, as outlined in social identity theory. According to Anaza et al. (2021) and Wolter et al. (2016), customers may disidentify when they perceive a contradiction between the image or ideals of their group and their own identity, or when they encounter unfavourable stereotypes about their group. The theory that customers use a certain product or service to create their identity has gained significant interest in marketing today (Martínez & Rodríguez del Bosque, 2013). Scholars have used social identity theory to conceptualize how product or service identity can represent customers' identity and the service firm's identity (Ahearne et al., 2005; Anaza et al., 2021; Shoham et al., 2017). Within the social identity theory framework, this process is referred to as disidentification, which is the opposite of identification. Disidentification motivates customers to develop self-definition with a product or service that enhances self-enhancement, self-gratification or self-glorification (Anaza et al., 2021; Lam et al., 2010). The main distinction between identification and disidentification is that customer identification includes product or service identity in their self-definition, whereas disidentification satisfies self-motives by deliberately excluding a product's identity from one's self-definition (Bhattacharya & Elsbach, 2002; Wolter et al., 2016).

## 2.4 Customers' switching behaviour (CSB)

Theoretically, customers' switching behaviour is a manifestation of behavioural intention demonstrated by dissatisfied or frustrated customers who perceive that their expectations have not been met (Clemes et al., 2010). Customer switching behaviour occurs when customers switch from their initial service provider to another, resulting in potential loss of earnings for the first service provider and incurring expenses to acquire new customers (Mehta et al., 2023). As customers' intention to remain loyal creates a favourable environment for generating significant profits for a service firm, customers' switching behaviour not only diminishes profits but also incurs substantial costs in acquiring new customers (Huang & Hsieh, 2012). Customer switching behaviour refers to the act of transitioning from an existing service provider to a new one due to unfulfilled expectations. It is believed that customers are more inclined to switch service providers when the associated costs of switching are low (Ghazali et al., 2016; Pandey et al., 2020; Saeed & Binti Abdul Ghani Azmi, 2019). From the perspective of service providers, losing a customer who chooses to switch to a close competitor is particularly distressing, as attracting new customers is more expensive than retaining existing ones (Amani, 2022; Hsieh et al., 2012). However, the examination of customers' switching behaviour within the context of contract theory has been limited, and thus, this study expands the existing knowledge by considering customers' switching behaviour as a consequence of the breach of the psychological contract between the service provider and customers.

## 2.5 Hypotheses development

### 2.5.1 The relationship between psychological contract violation and customer switching behaviour

Overall, psychological contract violation refers to the emotional reaction that occurs after a breach of the contract. In the context of the employee-organisation relationship, psychological contract violations can lead to various responses, including personal withdrawal from the organisation and decreased productivity or fulfilment. In the marketing domain, a breach of the psychological contract can result in behavioural responses such as disloyalty and negative word-of-mouth (Hannah et al., 2016; Malhotra et al., 2017). It is widely accepted that a strong and mutually beneficial relationship between service providers and customers creates switching barriers and reduces the customers' intention to switch to another provider (Liu et al., 2011). Research on customer switching behaviour suggests that switching costs exist when customers perceive their relationship with the service provider as unique and valuable, and believe they cannot find a similar relationship with any other provider (Temerak, 2016). Similar to other types of relationships between customers and service providers, psychological contracts create positive switching costs. Customers perceive that ending the relationship may come at a high cost in terms of starting a new relationship with an unfamiliar service provider (Ghazali et al., 2016), and therefore, they choose to stay with the existing service provider despite any weaknesses (Amani, 2022). Based on the explanations and theoretical support mentioned above, this study hypothesizes that:

H1: Psychological contract violation positively influences customers' switching behaviour.

### 2.5.2 The relationship between psychological contract violation and customer-brand disidentification

In the context of relationship marketing, consumers experience psychological contract violations when there is a misinterpretation of services, delays in service delivery, contract defaults, fraud, or deception (Pavlou & Gefen, 2005). Research in the field of relationship marketing suggests that the feeling of psychological contract violation may lead to customer revenge in the form of negative recommendations, disloyalty, and other behaviours (Blessley et al., 2018). Regardless of the type or form of the relationship, a violation of the psychological contract occurs when the situations believed to be the cause of the breach persist over time. The literature presumes that when a breach of contract persists, customers may desire to discontinue their relationship with the service provider (Malhotra et al., 2017). In the context of social exchange and social identity theory, this study proposes that customer-brand disidentification is a way for customers to reciprocate after a contract violation. When there is a breach of the contract, customers react negatively by disassociating themselves from the brand and eventually switching to other service providers (Blessley et al., 2018). Therefore, it can be inferred that when service failure, which can be as simple as a breach of contract, is mismanaged for an extended period or becomes repetitive, it creates an environment for the violation of the contract. Based on the explanations and theoretical support provided above, the following proposition is put forth:

H2: Psychological contract violation positively influences customer-brand disidentification.

### 2.5.3 The relationship between customer-brand disidentification and customers' switching behaviour

Based on the above explanations and theoretical support, this study hypothesized that customers' switching behaviour in the service industry is influenced by various dimensions, including service failure, switching costs, the attractiveness of alternatives, pricing, service critical incidents (such as inconvenience), and the fulfilment of self-motives through product or service identity. Specifically, in the banking industry, [Gerrard and Cunningham \(2004\)](#) identified major service critical incidents that prompt customers' switching behaviour, such as pricing, service failure, and inconvenience. According to social identity theory, customers tend to use product or service identity for self-definition when a particular product or service meets their expectations and enhances their self-image ([Josiassen, 2011](#); [Lam et al., 2010](#)). For individuals who no longer feel positively affiliated with their group, disidentification can serve as a coping strategy to preserve a positive sense of self while disengaging from unfavourable aspects of their group identity. Therefore, when customers' self-motives are fulfilled, they develop a psychological state of togetherness with the focal product or service, the parent service firm, and other consumers who use the product or service, mostly through self-enhancement ([Amani, 2022](#)). In the context of the psychological contract, when customers perceive that the focal product or service no longer aligns with their identity, they may reject it because it disrupts their identity formulation and signalling ([Blessley et al., 2018](#)). This rejection of the product or service can manifest in various ways, such as actively seeking membership in different groups or deviating from group norms and activities. In the context of social identity, there are various ways to achieve this, such as actively pursuing membership in diverse groups or challenging group norms and activities. Therefore, building upon the explanations and theoretical support mentioned earlier, the following hypotheses are proposed:

H3: Customer-brand disidentification positively influences customers' switching behaviour.

H4: Customer-brand disidentification mediates the relationship between psychological contract violation and customers' switching behaviour.

### 2.6 Theoretical framework

The conceptual framework of the study, as depicted in Figure 1, proposes that psychological contract violation has an impact on customers' switching behaviour, and this influence is mediated by customer-brand disidentification. The study builds upon the foundations of social identity theory and social exchange theory, aiming to provide a comprehensive understanding of the dynamics at play. In the context of this study, the relevant group membership comprises both service providers and customers who engage in mutually beneficial exchanges. This implies that both parties involved in the service relationship share expectations and obligations, forming a psychological contract. This framework provides valuable insights into the factors influencing customers' switching behaviour and contributes to the broader understanding of customer-provider dynamics in the service industry.

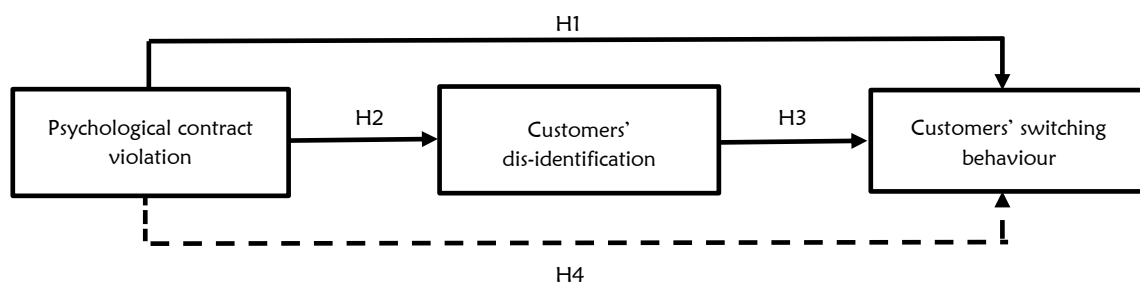


Figure 1. The conceptual framework

Source: Figure by authors

## 3. Methodology

### 3.1 Study design and sample size

The study utilised a cross-sectional survey design and was carried out in Dodoma city, Tanzania. Dodoma city is recognized as one of the rapidly growing cities in Tanzania, and due to the relocation of the central government from Dar-es-Salaam to Dodoma, it is expected to experience substantial growth in the future ([Worrall et al., 2017](#)). The selection of a cross-sectional survey design was appropriate for this study because it involved gathering data at a single point in time and location, without the intention of tracking changes following an intervention ([Cumplings, 2014](#)). The study enrolled customers from three prominent pay TV companies: AZAM Media, DSTV Multichoice, and STARTIMES in Dodoma. These

companies were chosen based on their market dominance in the media industry, considering their number of subscribers or customers. Furthermore, the pay TV market was selected for investigation due to its highly competitive nature, characterized by a significant rate of customer switching (Kayonde, 2019; Sirumba, 2018). Thus, the study population comprised customers or subscribers of these three pay TV companies within the Dodoma Region. According to the 2022 population and housing census, the population of Dodoma city council amounts to 3,085,625 individuals [National Bureau of Statistics (NBS, 2023)]. The sample size for the study consisted of 399 customers or subscribers from the selected pay TV companies. Hair et al. (2021) indicate that a sample size exceeding 150 is adequate for generating a robust model when employing structural equation modelling as a multivariate data analysis technique.

### 3.2 Survey instrument and measures

This study proposed a three-factor model and operationalised it by incorporating previously validated scales from prior research on psychological contract violation, customer dis-identification, and customers' switching behaviour. Consequently, the survey instrument employed in this study comprises validated measurement items derived from earlier studies. The first section of the questionnaire collects demographic information about the respondents, such as age, sex, marital status, and the service providers they utilize. The second section focuses on the measures for each construct. The study employed a unidimensional construct measurement approach, where multiple items were used for measurement as presented in Table 1. According to Hair et al. (2010) and Kline (2015), unidimensional constructs are evaluated using unidimensional scales, which aim to assess the constructs along a single continuum. In this case, the scale ranges from high to low, with response options ranging from 1 (strongly disagree) to 5 (strongly agree). Although these scales may consist of multiple items, they all strive to evaluate the same underlying dimension.

The measurement scales for psychological contract violation were adopted from Malhotra et al. (2017) and consist of 5 items. Josiassen's (2011) scales comprising 3 items, were employed to measure customer dis-identification. Lastly, customers' switching behaviour was measured using scales developed by Hsieh et al. (2012) with 4 items. The construct of psychological contract violation was assessed using a 5-point Likert scale anchored on 1 (Never in my experience) to 5 (On most occasions). On the other hand, customer dis-identification and customers' switching behaviour were captured using a 5-point Likert scale anchored on 1 (strongly disagree) to 5 (strongly agree). To ensure the clarity and relevance of the items, a panel of experts in the field of marketing and psychology reviewed the questionnaire. The final version of the questionnaire underwent pilot testing on a small sample of customers before the main data collection to ensure the validity and reliability of the measures.

### 3.3 Survey administration

Before data collection, the research team identified customers or subscribers who owned decoders of the selected pay TV companies by observing satellite dishes typically placed outside households in the area. Due to the diverse and geographically dispersed nature of the study population, convenience sampling was adopted, which is useful when the study population is difficult to establish or define (Zikmund, 2003). Convenience sampling is typically used to obtain a sample that is easily accessible. In this study, respondents who were customers or subscribers of selected companies were conveniently accessed in their houses, and then self-administered questionnaires were distributed to them. Finally, the data were analysed using covariance-based structural equation modelling (CB-SEM) through AMOS 21. CB-SEM provides an opportunity for the precise estimation of the indirect effects of the independent variables on the dependent variable (Hair et al., 2006; Blunch, 2012). Furthermore, CB-SEM is preferable when the study has constructs represented by multiple measurement items or variables (Kelloway, 1995; Kline, 2015). Thus, the suitability of CB-SEM in this study is based on the fact that the study has constructs or variables that are explained or measured by multiple items or variables (Hooper et al., 2008).

### 3.4 Common method bias (CMB)

The methods and approaches used in this study were susceptible to common method bias (CMB). To address CMB, various strategies were employed, such as reducing instrument ambiguities and ensuring confidentiality (Podsakoff et al., 2003). Additionally, statistical remedies were implemented to mitigate CMB. The presence of CMB can have several effects, including errors in parameter estimation during hypothesis testing (Podsakoff et al., 2003). In this study, Harman's single-factor test was adopted to assess CMB. Latent variables were subjected to exploratory factor analysis with a fixed rotation. Overall, the findings revealed that an unrotated single-factor solution accounted for only 30.4 percent of the variance,

falling below the suggested threshold of a maximum of 50 percent. Therefore, the test results indicated that the data was not contaminated with method variance.

## 4. Data analysis, findings and discussion

### 4.1 Preliminary data analysis

The normality of observations is an essential condition or assumption in SEM before proceeding with model specifications procedures (Hair et al., 2010). Hair Jr et al. (2017) suggest that all observations should be drawn from a multivariate normal population. The results of preliminary data analysis indicate that the multicollinearity test shows the tolerance value of all independent variables to be  $> 0.4$ , the variance inflation factor (VIF) to be  $< 3$ , the Eigenvalue not close to 0, and the condition index to be  $< 15$  (Hair et al., 2020). In testing normality, all skewness indices were within the acceptable range of -2 and 2, ranging from -0.021 to 0.062 (George, 2011). This indicates that the data were univariate normally distributed. Furthermore, the kurtosis indices were all less than 10.0, suggesting that the study data were also univariate normally distributed. Similarly, the critical ratio (c.r) was 1.323, which is less than the cut-off points of 1.96 (Curran et al., 1996). This signifies that the data were multivariate normal.

### 4.2 Respondents demographic characteristics

The respondents' characteristics indicate that out of 399 participants, there were 240 males (60.2 percent) and 159 females (39.8 percent). In terms of age categories, 56 respondents (14 percent) fell between the ages of 18 and 35, 209 respondents (52.4 percent) were aged between 36 and 45, 96 respondents (24.1 percent) were aged between 46 and 55, and 38 respondents (9.5 percent) were aged 56 and above. Regarding marital status, 297 respondents (74.4 percent) were married, 73 respondents (18.3 percent) were single, 6 respondents (1.5 percent) were divorced, and 23 respondents (5.8 percent) were widowed. Lastly, out of the 399 participants, 171 (42.9 percent) were customers of AZAM TV, 172 (43.1 percent) were customers of DSTV multichoice, and 56 (14 percent) were customers of STARTIMES.

**Table 1.** Validity, reliability and measurement model analysis

Measurement constructs and items	Standardized loadings	CR	$\alpha$
<i>Psychological contract violation</i>		0.863	0.861
During all your transactions with this service provider, on approximately how many occasions the services requested were offered later than what was initially promised?	0.803		
During all your transactions with this service provider, on approximately how many occasions have you found it difficult to make a product complaint or refund claim to the service provider?	0.850		
During all your transactions with this service provider, on approximately how many occasions did the service provider refuse to follow the payment policy promised?	0.727		
During all your transactions with this service provider, on approximately how many occasions did the items you eventually receive differ in standards from what was initially shown on the website or other communication outlet?	0.665		
During all your transactions with this service provider, on approximately how many occasions the service requested was never delivered (though you were not charged)?	0.679		
<i>Customer-brand disidentification</i>		0.712	0.701
The identity of this service brand does not represent me	0.577		
I feel that what this service brand stands for is different from who I am	0.673		
This service brand is no longer compatible with who I am today	0.761		
<i>Customers' switching behaviour</i>		0.908	0.898
I do not expect to stay with my current service provider for long	0.813		
I have often had problems with my current service provider, which makes me want to switch providers	0.870		
I have often considered changing my current service provider	0.848		
When my contract with my current service provider runs out, I am likely to switch to another provider	0.842		

**Source:** Table by authors

### 4.3 Assessment of measurement model

Through confirmatory factor analysis (CFA), the measurement model was assessed by examining psychometric properties and goodness of fit statistics. The results of CFA, presented in Table 1, indicate that all items had factor loadings ranging from 0.577 to 0.870, which surpasses the recommended threshold of 0.5. This suggests that the measured items effectively explain the constructs. Furthermore, the Cronbach's alpha coefficient ( $\alpha$ ) values range from 0.701 to 0.898, significantly exceeding the recommended threshold of 0.7. This implies high internal consistency (Bollen, 1989). Additionally, the composite reliability values range from 0.712 to 0.908, which is above the recommended threshold of

0.7, supporting the instruments' reliability. The average variance extracted (AVE) values range from 0.5 to 0.711, which is within the acceptable range of  $>0.5$ , indicating good convergent validity (Shook et al., 2004). In Table 2, it can be observed that discriminant validity is satisfactory because the AVE values are greater than the intercorrelations between variables (Fornell & Larcker, 1981). Moreover, the goodness of fit statistics demonstrate that the data fits the hypothesized model, thereby indicating its acceptability. The statistics on goodness of fit reveal the following values:  $\chi^2/df = 2.766$ , which is below the threshold of  $< 3$  (Hair et al., 2010; Kline, 2005); comparative fit index (CFI) = 0.963; goodness of fit index (GFI) = 0.946; adjusted goodness of fit index (AGFI) = 0.915; and normed fit index (NFI) = 0.944. The recommended values for these indexes are  $>0.9$  (Hair et al., 2010; Kline, 2015). Additionally, the root mean square error of approximation (RMSEA) is 0.067, which is below the standard threshold of  $< 0.08$  (Byrne, 1998; McDonald & Ho, 2002; Schermelleh-Engel et al., 2003).

**Table 2.** Discriminant validity using Fornell-Larcker criterion

	AVE	MSV	ASV	MaxR(H)	PCV	CSB	CBD	SD	Mean
PCV	0.560	0.491	0.296	0.878	0.748			3.937	0.836
CSB	0.711	0.491	0.324	0.910	0.701	0.843		3.088	0.842
CBD	0.500	0.156	0.128	0.730	0.317	0.395	0.675	3.836	0.952

**Note(s):** SD-Standard deviation

**Source:** Table by authors

#### 4.4 Assessment of structural model and hypotheses testing

The structural model fitted well with the data, as evidenced by the goodness-of-fit statistics falling within the acceptable range. The following indices were obtained: CFI = 0.962, GFI = 0.904, AGFI = 0.905, and NFI = 0.903. According to Hooper et al. (2008) and Kline (2015), these indices should ideally be greater than 0.9. Additionally, the value of  $\chi^2/df$  was 2.835, which is below the threshold of 3 as suggested by Hair et al. (2010). The RMSEA value was 0.064, also falling below the threshold of 0.1, as recommended by Byrne (1998); McDonald and Ho (2002) and Schermelleh-Engel et al. (2003). Table 3 presents the results of the path analysis, which provide support for hypothesis 1. The findings indicate that psychological contract violation has a significant influence on customer switching behaviour ( $\beta = 0.892$ ,  $t > 1.96$ ,  $p < 0.001$ ). Hypothesis 2 is also supported, demonstrating that psychological contract violation influences customer-brand disidentification ( $\beta = 0.353$ ,  $t > 1.96$ ,  $p < 0.001$ ). This suggests that customers are more likely to dissociate themselves from a service provider if they perceive a violation of the psychological contract. Furthermore, hypothesis 3 received support, indicating that customer-brand disidentification significantly affects customers' switching behaviour ( $\beta = 0.219$ ,  $t > 1.96$ ,  $p < 0.001$ ). This implies that an increased intention to switch among customers occurs when there is disidentification with the service provider. In summary, psychological contract violation creates a propensity for disidentification, potentially leading to switching behaviour if appropriate measures are not taken to prevent contract violations.

**Table 3.** Structural model path coefficients

Proposed hypotheses	Path model	Standardized path coefficient	t-statistics	Supported (YES/NO)
Hypothesis1	Psychological contract violation → Customers switching behaviour	.892***	11.038	Yes
Hypothesis2	Psychological contract violation → Customer-brand disidentification	.353***	4.880	Yes
Hypothesis3	Customer-brand disidentification → Customers' switching behaviour	.219***	3.720	Yes

**Note(s):** \*\*\*  $p < 0.001$

**Source:** Table by authors

#### 4.5 Testing of mediation effects of customer-brand disidentification

To test the strength of mediation, the study utilised the PROCESS procedure in SPSS version 3.4 developed by Hayes (2018). The results presented in Table 4 demonstrate that psychological contract violation has a significant influence on customer-brand disidentification ( $\beta = 0.285$ , Bootstrap LLCI = 0.190, and ULCI = 0.381). Additionally, in the absence of customer-brand disidentification, psychological contract violation is positively related to customers' switching behaviour ( $\beta = 0.666$ , Bootstrap LLCI = 0.578, and ULCI = 0.754), as depicted in Table 4. Moreover, Table 4 reveals that customer-brand disidentification influences customers' switching behaviour ( $\beta = 0.212$ , Bootstrap LLCI = 0.124, and ULCI = 0.299). Finally, the relationship between psychological contract violation and customers' switching



behaviour, mediated by customer-brand disidentification, is found to be statistically significant ( $\beta = 0.060$ , Bootstrap LLCI = 0.031, and ULCI = 0.096), as indicated in Table 4. Overall, the findings presented in Table 4 demonstrate that the bootstrap results for the indirect effect have a lower limit of 0.031 and an upper limit of 0.096, thus excluding zero from the 95 percent confidence intervals. Consequently, it can be concluded that customer-brand disidentification serves as a mediator in the relationship between psychological contract violation and customers' switching behaviour.

**Table 4.** Mediation effect results

Path model	Standardized path coefficient	95% confidence interval (CI)		Supported (YES/NO)
		BootLLCI	BootULCI	
<i>Without customer-brand disidentification as the mediator</i>				
Direct effect of PCV→CSB	0.666	0.578	0.754	Yes
<i>With customer-brand disidentification as the mediator</i>				
PCV → CBD	0.285	0.190	0.381	Yes
CBD→CSB	0.212	0.124	0.299	Yes
PCV→CBD→CSB	0.060	0.031	0.096	Yes

**Source:** Table by authors

#### 4.6 Discussion of findings

This study aims to investigate the factors influencing customers' switching behaviour in the pay TV market in Tanzania. The findings indicate that when there is a service default indicating a violation of the psychological contract among customers in pay TV markets, it may lead customers to disidentify with the service providers. According to [Su \(2015\)](#), customers detach from their relationship with a firm when basic promises and expectations established through various marketing programs such as advertising are not upheld. Furthermore, [Pavlou and Gefen \(2005\)](#) reveal that the buyer-seller relationship continues when both parties, the buyer and the seller, respect the terms and conditions specified in the contract. Therefore, any violation of the psychological contract may affect online service delivery, leading to seller dissatisfaction. Theoretically, these findings are supported by social identification theory, which argues that an individual develops disidentification when a focal object no longer reflects their self-image or identity. Moreover, the findings indicate that when customers disidentify with the service provider, they may decide to switch or look for other alternatives. These findings are supported by [Ranganathan et al. \(2006\)](#), who argue that customers' frustration, anger, outrage, and extreme disappointment can negatively affect customer disidentification and eventually instigate customers' switching behaviour.

Overall, the findings of the study suggest that the violation of psychological contracts may have detrimental effects on service providers, particularly aggressive behaviours such as disloyalty or infidelity, and, importantly, customer switching behaviour. A plausible explanation for these findings is that switching behaviour is an outcome of individuals expressing disidentification over a long period of time without deliberate measures to rebuild identification. This behaviour typically starts with low-intensity actions (i.e. disidentification) and progresses to high-intensity or severe actions (i.e. switching behaviour) when service providers have not taken deliberate measures to prevent disassociation. These findings are consistent with previous studies by [Wang and Huff \(2007\)](#), [Kingshott and Pecotich \(2007\)](#) and [Malhotra et al. \(2017\)](#), which highlight that buyers tend to maintain their relationship with sellers unless there is repetitive trust violation or a prolonged period of trust erosion. Consequently, customers who begin to disassociate from a service provider are likely to switch to other service providers. Additionally, customer-brand disidentification is accompanied by negative perceptions towards anything associated with a service provider who has violated the contract. This aligns with social exchange theorists' arguments that a lack of mutually exclusive benefits in a relationship can motivate partners to engage in negative behaviour, which can ultimately affect the relationship. Therefore, the decision to switch service providers is preceded by disidentification, during which customers may publicly voice their complaints to express feelings of injustice caused by the service provider. Psychological contract violation triggers affective states in customers, leading to emotional behaviours such as frustration, anger, outrage, and extreme disappointment ([Bao, 2017; Raja et al., 2004](#)).

## 5. Conclusion and implications

### 5.1 Conclusion

In today's pay TV markets, service organisations must go beyond simply striving for customer satisfaction if they wish to secure customer retention and gain a competitive edge. Relying solely on customer

satisfaction strategies is no longer sufficient to encourage customers to remain loyal to their current service providers. This is particularly evident due to the growing number of customers who actively seek variety in their entertainment options. To combat this trend, service organisations in pay TV markets need to establish robust and lasting relationships with their customers in order to create switching costs. This can be achieved through the implementation of strategies that focus on fulfilling promises and ensuring that both customers and service providers actively contribute to enhancing value within the service ecosystem through value co-creation. By doing so, service organisations can not only increase customer retention but also differentiate themselves from competitors in the market.

### *5.2 Theoretical contributions*

The study provides valuable theoretical insights into the significance of group membership in relation to switching behaviour. By utilizing social identity theory and social exchange theory, the research examines how psychological contract violation impacts customers' switching behaviour through their dis-identification with a particular group. This study stands out as one of the few endeavours that effectively integrates social identity theory and social exchange theory to establish a theoretical foundation, suggesting that customers' decision to switch is influenced by a lack of fulfilment in their obligations as members of a specific group. Theoretically, when individuals experience a low level of obligation fulfilment, it may lead them to disengage from other members within the social community by opting to switch. Building upon existing knowledge, this study contributes to a deeper understanding of the complex relationship between group membership, psychological contract violation, dis-identification, and switching behaviour.

### *5.3 Managerial recommendations*

Service organisations need to establish or redefine their relationships with customers as a social contract. Modern marketing demands that service organisations consider customers as value co-creators who deserve special attention from service providers during service encounters. In the context of a social contract, the customer-organisation relationship should be defined as a means to ensure that each party plays a cardinal role in realizing an immersive experience during service delivery. Within the framework of the psychological contract, both service providers and customers are expected to adhere to explicit and implicit terms and conditions in order to fulfil service delivery requirements. However, this perspective becomes particularly relevant when considering service encounters as interactions between customers and service providers during service delivery.

In the context of a service encounter, customer satisfaction is a two-sided phenomenon where service providers and customers must collaborate to ensure seamless service delivery as a precursor to customer satisfaction. This implies the need for a mutually beneficial relationship to be established between the service provider and customers during the critical "moment of truth" in the service encounter. A useful approach to managing this is by emphasizing the development of a service charter, which should be effectively communicated to key stakeholders. It is crucial for the service charter to clearly outline the obligations of each partner in the relationship to ensure satisfactory service encounters. Members of the service organisation should be aware of the organisation's promises, which should define or set the obligations of each staff member within the organisation. Ultimately, this can minimize the likelihood of unnecessary contract breaches and enable prompt resolution of any signs of violation should they occur.

Furthermore, service firms must be swift and efficient in identifying indications of psychological contract violation. Service organisations should strengthen mechanisms that enable customers to provide feedback, including filing complaints. Customers' feedback allows service organisations to detect any breaches of the psychological contract and take appropriate measures before they escalate into full violations. All members of the service organisation, including staff, should be empowered to deliver services in accordance with the promises made and the expectations of the customers. Additionally, staff should be equipped with the ability to recognize critical incidents during service delivery that customers may perceive as breaches or violations of the psychological contract. Moreover, it would be highly beneficial for service firms to manage dis-identification as a transitional phase to prevent customers from switching. This entails reducing the extent to which customers disassociate themselves from the service providers. Service providers can identify signs of dis-identification by assessing customers' levels of loyalty, purchase rates, online and offline recommendations, and so on. Establishing convenient and user-friendly systems and procedures for receiving and addressing customer complaints can also help manage customer dis-identification. By investing in promptly receiving and addressing customer complaints, the service firm can uncover signs of psychological contract violation that contribute to dis-identification. This study

recommends considering customer complaints as a form of whistle-blowing, as they unveil any misconduct that may lead to a breach of the psychological contract.

## 6. Limitations and future studies

Despite the study's contribution to addressing the knowledge gap, it is not without limitations. Based on the current literature, the study initially hypothesized that psychological contract violation influences customer switching behaviour. However, it is possible that the relationship is reversed. Therefore, the conceptual model was modified to examine psychological contract fulfilment as a mechanism to increase switching costs and motivate customer retention. Additionally, it is worth noting that the study involved respondents from only three companies in the Pay TV market in Tanzania, which dominate the market. Consequently, it is important to conduct further research that includes a larger number of respondents and a more diverse range of companies. In addition, the study recommends conducting a comparative study to investigate potential significant differences between males and females regarding psychological contract violation and customer switching behaviour. This proposition aims to establish a more robust and comprehensive basis for generalizing the study's findings to the entire population and market. In this study, a quantitative approach was adopted, which has inherent limitations in providing a naturalistic understanding of the investigated matters. Hence, further studies are recommended to employ a qualitative approach, allowing for the collection of customers' opinions and enriching the findings with qualitative aspects of the issue being investigated.

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