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A Conceptual Framework for Perceived Crowding in the Service Sector from the Lens of Psychological Reactance Theory

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ABSTRACT

This study explores how perceived crowding affects customers in the service sector. A Semi structured interview guideline was developed to assemble data from forty customers of banks and telecom franchises. Analysis of the research was carried out by using qualitative research software Atlas. The findings suggest that perceived crowding, including social and spatial crowding, impacts customers behaviour emotionally and psychologically. They demonstrate altered behaviour when present in a crowded environment. Further, it was also found that certain elements helped customers tolerate the effects of spatial and social crowding; either types of customers, environment/infrastructure, or Frontline Service Employees behaviour during service attainment. Additionally, following the assumptions of the theory of psychological reactance, this study proposed a research model for future empirical studies. Findings also suggest that top management must consider the impact that perceived crowding produces on customers. Limitations and future research directions and theoretical and practical implications are also discussed.

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INTRODUCTION

Among numerous research topics on customer-employee contact during financial services, one growing issue is customer reaction in a crowded environment. In the services sector, crowding is a common and major problem for managers (Aydinli et al., 2020). It has long been recognised that crowdedness is an essential aspect of the environment and negatively affects customer experience (D. Kim et al., 2016). The concept of perceived crowding is multi dimensional and arises due to an excessive number of individuals in an area. It refers to a stressed feeling a person undergoes when demand for space exceeds supply. It may be attributed to the features of the store, its infrastructure, and its layout, which imposes limitations on the movement of customers (Blut & Iyer, 2020). It occurs when a customer's view is clogged due to other individuals and new arrivals, which leads to the arousal of negative feelings of stress, anxiety, or tension among customers.

Several studies have stressed perceived crowding and its impact on customers. For example, a systematic analysis by Santini et al. (2020) revealed that crowding causes various negative feelings, decreases the perception of value, and further lowers environmental attraction. Both the dimensions of crowding influence consumer behaviour, which is moderated by certain contextual features (Blut & Iyer, 2020). Perceived crowding negatively affects customers, resulting in tension, lower shopping satisfaction, and stress, which also affects evaluations of products (O'guinn et al., 2015). The influence of crowding depends on the essence of the consumption location (Hwang et al., 2012), consisting of individual and environmental stimuli. Customers negatively react to spatial crowding, affecting their emotions (J. H. Kim & Runyan, 2011). All this highlights the importance of perceived crowding in different scenarios

In the context of studying the influence of perceived crowding, previous studies focused on retail stores, shopping malls, the tourism sector, etc. For example, Li et al. (2009) studied the effect of perceived crowding on customer shopping behaviour and various emotions. Still, few studies have concentrated on the customer crowding effect in a developing country's banking and telecom sector. These two are important because banks and telecom are an important part of the service sector and are high in the competition. Problems due to perceived crowding arise when many individuals are gathered in an area, and the usage of resources and environment surpasses perimeters of the physical situation (Lee & Graefe, 2003; Zehrer & Raich, 2016). In that scenario, people feel the objectionable effects of perceived crowding, which leads to decreased customer satisfaction (Buckley, 2009). This can be true in the banking and telecom sector as well.

Customers are more aware today than ever, which leads to intense competition for service providers. The focus is shifted toward customer relationship management and making long-lasting bonds with customers, which is also the crucial target for many managers today (Fader & Hardie, 2010). Ignoring the effects of perceived crowding might ultimately result in decreased customer satisfaction, which is a service organization's downfall. This calls for a need to answer customer crowding-related difficulties in the services sector.

Subsequently, understanding perceived crowding and its influence on customers in the services sector can significantly contribute to the research. As Wei et al. (2019), "While existing studies focus on reducing physical crowds, comprehending ways to manage consumer responses and experiences in the crowd is an important but overlooked aspect of crowding research, particularly in service environments". Therefore, this study explores customer perception of crowding by evaluating its effects on customers' emotional, psychological, attitudinal, and behavioural responses. The current research is based on an avenue of research that has been previously neglected, as put forward by authors who recommended that future studies should explore the mechanism of how customers cope with a crowded, hostile setting for full filling their needs (Cai et al., 2021; Castaldo et al., 2021; Chang, 2021; Ferreira et al., 2017; Y. J. Kim & Kang, 2021; Wei et al., 2019). Furthermore, "exploration of individual, sentimental reactions towards crowding and influence of infrastructure on them" (Tran, 2020) (Tran, 2020, p. 3) will result in insightful implications for a customer in the services sector.

As said earlier, the existing literature holds limited research on the influence of crowding on customers in the service sector, especially in bank and telecom franchises. Crowding issues are specifically high in developing countries where people lack the education or awareness to carry out things. This research is carried out in Pakistan, where a substantial portion of the population survives on less than 400 US dollars. According to a survey conducted in 2020, Pakistan's literacy rate for individuals of age ten years and older has been stagnant at sixty per cent since 2015. Therefore, studying the effects of crowding in a cultural context where crowding issues are very common (Blut & Iyer, 2020; Cai et al., 2021; Song & Noone, 2017) and adopting qualitative research provides assistance in enlightening new dynamics in the influence of crowding on them.

This research has academic significance since it explores customers' behavioural responses when influenced by perceived crowding. This study contributes to the literature on perceived crowding by understanding the problems created by this construct. Also, the causes which negatively impact customer behaviour are highlighted. It directs the thoughtfulness of management of service organizations and practitioners not to overlook perceived crowding and also

guides which steps to take to reduce its effects. Further, this study also enables managers to guide and train their staff accordingly and directs them to design strategies for their crowded areas. The research's findings also assist management in planning policies that could decrease crowds for the welfare of customers.

PERCEIVED CROWDING

One of the significant elements of spatial arrangement — perceived crowding, started receiving consideration because of its impact on individual behaviours in service settings (Hwang et al., 2012; Regoeczi, 2008). It is defined as "the maximum number of people who can use a site without causing an unacceptable change in the physical environment, the destination's social, cultural, and economic fabric, or a decline in the quality of the experience gained by visitors" Wall and Mathieson (2006) (Wall et al., 2006, p.33). Perceived crowding is eminent for its social and spatial dimensions, influencing satisfaction in numerous ways (Gogoi, 2017). The spatial dimension focuses on a feeling of limited movement, and the social dimension refers to an individual having a restricted sense because of the presence of many people in an area. Crowding is an individual perception provoked by the surroundings or individual personality characteristics. It is measured through a shared meaning of consumers' experience, personality dimensions, and response due to the experience acquired in that crowded area. Perceived crowding results when many people are present per unit of the offered space, and it mentions getting too much stimulus from social cues. The crowding effect increases when customers experience movement restrictions due to other people's presence. Further, it also develops emotional state aggressiveness, and anxiety among customers, customer's ability to detect the control is altered due to social, physical, and personal management factors.

Perceived crowding consists of two dimensions; spatial crowding and social crowding (Machleit et al., 1994). Spatial crowding refers to spatial concentration, i.e., the area attainable by a person within particular surroundings. Social crowding assesses the communal density, i.e., individuals' thickness in an area. Crowding is a negative assessment of these social, spatial, and human aspects (Cai et al., 2021; Yin et al., 2020). Problems connected with crowding rise when the existence of outsized people, and the usage of both physical and environmental resources exceeds the aptitude of the surroundings (Lee & Graefe, 2003; Zehrer & Raich, 2016).

Perceived crowding and customers behavior in the service industry

The primary goal of this study is to determine the extent to which customers are impacted when encounter levels are increased. The study explores the possible impact of perceived crowding on customers in the service sector. Their behaviour is often influenced by perceived crowding that may alter their decision to return to that particular service area. Crowding casts doubt upon service quality, forces customers not to select that places service in the future, and declines satisfaction level (Machleit et al., 2000). Therefore, it can be said that crowding unpleasantly affects feelings (Li et al., 2009). For the last two decades, investigators and academicians have shown an insightful interest in service quality. It is said that service quality directly affects performance. Also, it has been suggested that in a conventional banking system, the number of satisfied customers increases with the increase in service quality (Raza et al., 2015). Additionally, various related researches have been carried out in the industrial sector (Pantouvakis, 2013).

Marketing professionals speak of both satisfaction of customers and service quality as interchangeable terms. Customers negative perception of crowds leads to decreased customer satisfaction. Crowding observation may reduce the influence of pleasure in a store environment (Gogoi, 2017). Crowds occurrence in an area may unfavourably distress a customers level of enjoyment. The sentiments aroused after this may impact the relationship between satisfaction and crowding. The undesirable effects of the crowd will lead to customers negative assessment of the service evaluation. Nevertheless, decent quality of service and declining unwanted effects caused by crowding may lead to increased customer satisfaction.

Theoretical Foundation: Brehm (1966) Theory of Psychological Reactance

As a theoretical approach to investigate the problem statement in this study, Brehm (1966) psychological reactance theory is used. This theory argues that individuals respond when they fear their liberty being endangered. To understand this construct, there are three central models of the reactance theory. The first model relates to the prime aspiration of a human being to have behavioural autonomy, i.e., a higher density of individuals in the vicinity will interrupt their ability to perform specific actions. The second model by Altman is related to an individual's mental incapability of processing the intruding environment attributes. And lastly, the ecological model has also been used to elucidate social crowding. Literature has considered that these models can be incorporated under control perception. Therefore, it can be concluded from the above developed arguments that the effects of perceived crowding will be varied

according to people and situations.

Researchers have operationalised the concept of crowding to be the physical crowdedness. Previous studies have associated crowding with individuals negative mental and emotional reactions because of the presence in a restricted area (Huang et al., 2018; Mehta, 2013). Reactance theory argues that every human has an urge to have absolute freedom. However, crowding in an organizational setup reduces human performance which may have been hindered by the physical attribute of the bank/franchise; its infrastructure and layout (Blut & Iyer, 2020). An evaluation of customer satisfaction during service delivery can significantly be affected by one of the individual attributes of provision encounter, i.e., waiting time (Baier et al., 2020), which is considerably increased when customers experience crowding effects. Brehm theory suggests that if behaviour related freedom is limited, it leads to psychic reactions and, ultimately, feeling of negligence affecting behaviour adversely. When perceived crowding is lower, customers will not experience stressed feelings because their surroundings are not dense. Such a service encounter will increase customer satisfaction (Song & Noone, 2017). But on the other hand, when perceived crowding is higher, an indirect relationship will exist between crowding and customer experience/satisfaction. In such scenarios, customers will experience restricted movement and will experience an inability to move about personal space and moderate privacy.

The interactive restriction perceptions on crowding are mainly devised from psychological reactance theory conceptualisation of personal space. This theory debates that restrictions in behaviour related liberty intensify psychological reactance, which refers to a state in which emotions of avoidance and negligence arise that ultimately result in actions of restoring the threatened autonomy. Psychological reactance theory argues that reactance is a stimulating motivational state. It initiates a notion among people to restore their freedom and considers crowding a state in which other people existence limits an individual range of behavioural selections.

METHODOLOGY

This study explored the effects of perceived crowding and its dimensions on customer behaviour in banks and telecom franchises. Robinson et al. (2014) debate that quality-oriented surveys should be conducted in the service sector, like semi-structured interviews; therefore, this study is qualitative. This study builds upon the interpretive research paradigm and focuses on interpreting meanings from a respondent viewpoint (Noon, 2018).

Data Collection

For this study, a collective result of roundabout forty interviews were conducted in banking and telecom sectors of two cities — Islamabad and Rawalpindi. Research participants were walk in customers at both the banks and telecom franchises belonging to different fields of life, i.e., administrative employees, teachers, students, pensioners etc. The elementary criteria for the participants to be interviewed were that they must maintain a bank account in a crowded branch or frequent visits to a crowded franchise.

Sampling Technique

Initial participants of the study were asked to engage additional participants from their surroundings. This technique is an exact copy of the (Patton, 2002) snowball sampling technique. A preference-based approach lets customers respond more openly. The first few participants had strong community terms; this helped recruit more participants: time, day, and venue per interviewee availability. The telephonic or face-to-face conversation was carried out.

Data Collection Instrument

An interview guideline was created and was first used during the current research. Forty open-ended semi-structured interviews were conducted with customers of banks and telecom franchises. The face-to-face interview method helps a researcher gain as much information as possible (Comi et al., 2014). A brief introductory session was given, a voluntary contribution was ensured, and the comfort level of the interviewee was prioritised. Participants also had the right to withdraw interview or pass any question if they felt uncomfortable answering it. Moreover, the respondents were assured of the confidentiality of their responses. Interviews were conducted in English and Urdu language contingent upon the understanding of the research participant. Later, Urdu to English language translation expert was contracted to facilitate the translation of interviews of participants who responded in the Urdu language.

Table 1 displays the demographics of the study participants. Few respondents permitted recording of their conversation too. Mobile audios were later transferred to a personal computer system for record and evaluation purposes. Total participants in qualitative research should not be specified; rather, the focus should be on their rich and thoughtful responses (Myers, 2019). During the interview, a saturation point may be reached when a subject no longer contributes valuable information. The average interview time was between twenty and fifty minutes. All interviews (in person and over the phone) were

transcribed word for word, resulting in 87 A4 text sheets with a total of 19,860 words.

Table 1.
Demographics

Demographics	Sample Percentage (N = 40)
Gender	
Male	23
Female	17
Age	
20-30	14
31-40	11
41-50	7
51 and Older	8
Qualification	
Below Bachelors	12
Bachelors	9
Masters or Above	19
Occupation	
Student	5
Administrative Employee	14
Teacher	6
Pensioner	11
Others	4

DATA ANALYSIS

Different analytical techniques can be employed in qualitative studies, and analysis should be conducted via reliable and authentic supposition philosophy both to knowledge and to reality. "Software Atlas.ti" a standard qualitative software, was used for interview analysis and data interpretation (Mcgregor & Murnane, 2010). The thematic analysis could be done in six procedural phases (Braun & Clarke, 2006), which were also implemented for this research, see Figure 1.

FINDINGS

This study's main objective was to reveal the influence of perceived crowding on customers in banks and telecom franchises. Based on the data assembled from interviewees, it was revealed that perceived crowding significantly affects customers. Different themes and codes linked with the impact of perceived

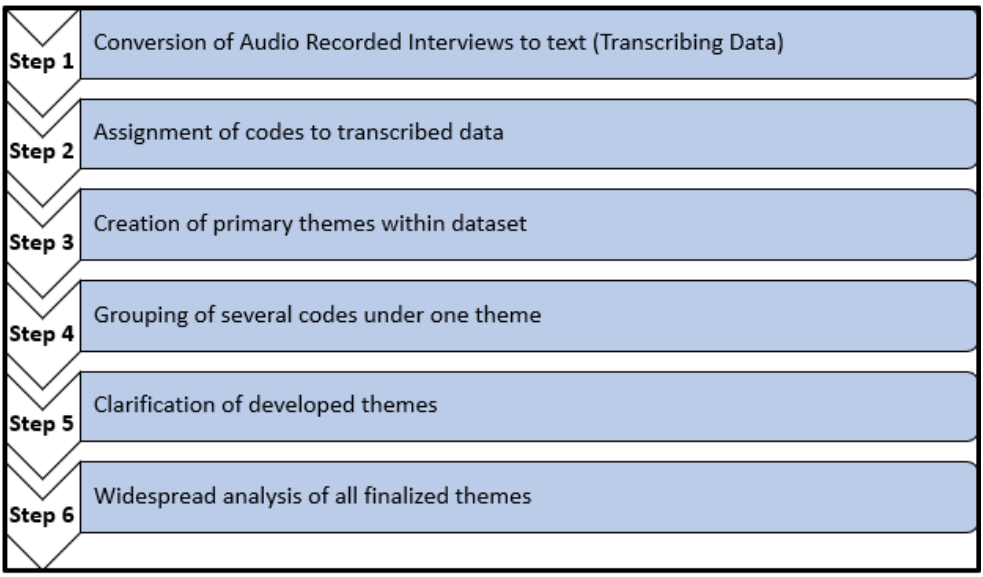

Figure 1: *Thematic Analysis of the dataset*

crowding and its two dimensions on customers are explained as follows:

Effect of perceived crowding on customer behaviour

Analysis of the study revealed that crowding could influence customer behaviour, affecting them emotionally and psychologically. Emotionally, it was found that crowded situations frustrated customers, irritated, and hyper whereas, psychologically, they became impatient, felt pressured, and stressed. When inquired about the consequence of crowds on sentiments, one respondent replied;

"*I am one of those individuals who resent crowds [...] I feel stressed in the presence of crowds.*"

Another participant revealed strong disgust for crowds;

"*Normally, I despise crowds, but you have to be patient because this is your job at that time.*"

Intolerance was noticed to be a huge issue among customers. Everyone in the crowded situation wanted their work to be done at once to eliminate the crowds. One interviewee said;

"*Definitely, in crowds, an individual becomes tense and feels pressurised and keeps thinking when this crowded situation will end and he/she will get rid of this.*"

Few customers considered waiting in a queue to be a wastage of time. One participant responded;

"*I become anxious in the presence of crowds and due to the wait which I had to do as it was very time consuming*"

Working or job doing customers described their feelings as "exhausted" plus "frustrated";

"*I visited the branch after my office hours, was already exhausted but due to the presence of crowds, I felt more frustrated.*"

Another factor that negatively influenced customers while their presence in a crowded area was hot weather which when combined with crowds affected them significantly. One participant enlightened;

"*It was a very pressurising experience for me and I felt as to how my time was getting wasted.*"

Another replied;

"In the presence of crowds, I also became impatient because everyone present there wanted his work done as earliest as possible."

Even though all participants explained crowds affect their emotions negatively, one response was comparatively unique. When questioned about the influence of crowds, behavior-wise, he/she replied;

"*No, nothing. Crowds don't affect me at all when I think about the frontline employees providing services in the same crowded situation. They are also a human and they are bound to provide services from 9 am-5 pm.*"

Elements that helped customers in coping with Perceived Crowding

One of the findings of this study showed that waiting for their turn in crowds negatively affected customer sentiments. But a few factors helped in tolerating and waiting in crowds. They include necessitation, additional acquaintance, availability of magazines, the suitable temperature of bank/franchise, completing a bank related task, and the existence of other people. One interviewee responded crowds are manageable for him/her because of the presence of an associate. He/she answered;

"*During my visits to the bank, my friend is always accompanying me, so the waiting time in crowds is usually spent while conversing.*"

At both franchises and banks, due bill dates were relatively crowded. And one factor that was the reason for customers to tolerate crowds was to avoid paying

the extra charges.

One participant explained;

"*It is sometimes the last day to submit a bill, so instead of moving bank to bank, I consider tolerating the crowd. If the electricity bill is ten to twelve thousand dollars, and the overdue fee is one and a half thousand dollars, I merely consider tolerating the mob.*"

A few respondents highlighted that the presence of other people in crowds also assisted in bearing crowds. A participant replied;

"*Other people are also present, they are waiting as well, so we shouldn't expect to be dealt first.*"

Visiting the bank for task completion assisted in tolerating the crowd;

"*You will meet a crowd if you are in a bank to receive your new cheque book or to resolve an issue with your ATM card. It's a necessity because there's no other option.*"

Accessibility to magazines also helped customers to tolerable the crowd and wait;

"*Magazines are available at the branch I visit, so in case of a crowd, I start reading them.*"

The pleasant temperature of that bank/franchise also assisted in waiting for their respective turns.

"*It was very hot that day; however, I was able to tolerate the crowd due to Air Conditioning there.*"

Another customer while highlighting factors that helped in tolerating crowds answered;

"*Tolerance, I believe, is a product of its own creation. For example, I believe tolerance comes from within when you are in a crowded environment and know there is nothing you can do. I normally leave the bank after completing my work, even if there are crowds, since I believe that if I have taken time out of my hectic schedule to come to the bank, I should only leave once the work for which I came is completed.*"

Frontline Service Employees Behavior

Customers also observed that during a crowded situation in banks and telecom franchises, the behaviour of frontline service employees was also different. All the interviewees referred to the behavior of frontline service employees negatively changed in crowds. Various codes allocated under this theme consist of lazy or slow behavior of employees, behavior based on deposits, gender

discernment in a crowded situation, careless behavior of employees, deficiency of proper services, and employees' sluggish working speed.

Few interviewees responded that frontline service employees' behavior in crowds was dependent on their account deposits. Their behavior was good if a customer had a large amount in their bank account and bad with those having fewer deposits. One participant responded;

"*Even in crowds employee behavior was nice, but that might be for the reason that I have a huge balance in my account.*"

One of the study participants categorised frontline service employee behavior to be "Bad" and replied;

"*Staff behavior was very bad in that crowded situation. The way they were dealing with customers was bad.*"

Another one further included;

"One thing which I disliked most in crowds was that the employee didn't know how to solve my query."

Discrimination based on gender in crowds affected various customers negatively. Customers also categorised frontline service employees to be "sluggish";

"People are required to go to a bank. Employee services are not always good in crowds [...] they don't always work swiftly or are too occupied conversing with each other, and their demeanor is lethargic."

Respondents also discussed the deficiency of proper banking services in the presence of crowds and how it negatively affected them.

Customers suggestions for crowds management

Customers commented on initiatives that could be taken to reduce crowds and make the customer experience a good one. Various codes allocated in this theme consist of proper frontline service employees' training, education, and awareness among people, advancement in technology, availability of a functional system, provision of doorstep services, proper sitting arrangement and infrastructure, and increased staff.

One of the customer suggestions for reducing crowds meaningfully was to spread awareness among the general public. Due to low literacy and being a developing country, individuals lack basic mobile banking knowledge and visit banks for tasks that can be easily performed online. The same scenario was found to be in the telecom sector too. One customer further added that online banking could also assist in creating awareness amongst people. He/she

responded;

"There is a need to literate people regarding mobile banking. Because once people will understand it and start using it, crowds will be significantly reduced."

Even if a customer had a little query in crowds, they had to wait. One participant reflected;

"In crowded banks/franchises one employee must be assigned a responsibility to guide every walk-in customer regarding their query."

Interviews also revealed that improvement in technology, both in franchises and the banking system, will assist in reducing crowds. One of the respondents reflected on the accessibility of deposit machines and how they could be helpful.

"My job entails dealing with deposits most of the time. And since there is no idea of cash deposit machines in this country and only ATMs are available, I believe cash deposit machines should be provided."

Many customers also highlighted the infrastructure issue that needs to be addressed too. One reason for crowds to be unmanageable is due to the availability of more people than space, in that bank branch. One customer responded;

"Space issues in crowds must be solved. If I had some authority, then I would like to set furniture in a way that space availability could be enhanced."

Participants also recommended that crowded branches staff be properly trained. They should be trained related with customers dealing in crowds without getting panicked. One customer added;

"Employees should be groomed and must be trained regularly."

Another suggestion was to increase staff in a crowded bank or franchise to deal with a large number of customers. One participant added;

"Staff number in a dense branch must be increased. This will help in dealing with a large number of clients at once."

A research participant put forward that the classification of customers would assist in managing and eventually reducing crowds. Also, the number of cash counters in a crowded branch must be increased. One candidate responded;

"Cash counters should be raised, and the cheque and cash departments, as well as the pay order and demand draught departments, should be separated, according to one interviewee because most banks handle all of these transactions on a single counter. Instead, only one window should be used [...] I recently returned from the United States, where I visited TD Bank, and the best part is that their banking services

are now available online, so I think cash deposit machines should be available. Also, crowds could be reduced through awareness, education, and removing fear of IT among people."

The Figure 2 depicts different themes and their subsequent codes falling under the construct of perceived crowding.

DISCUSSION

The current exploratory research investigates the impact of crowding on customers reactions and behaviour. The scheme followed for investigating the effects of crowding for this research is shown in Figure 3. The study has found that customers while present in a crowded situation demonstrate different types of behaviours. From the interview responses, the behaviour indicated by the customers as respondents can be categorised into emotional and psychological effects. It can be said that in crowded situations, customers experience various types of emotional and psychological effects. This research highlighted that emotionally, customers became tensed, frustrated, irritated, and hyper in crowds whereas, psychologically, crowds also affected them. As a result, they became impatient, pressurised, and stressed due to other people's presence.

This results of this study also conform to the research by Hwang et al. (2012), who examined how a crowded environment affected the customer sentiments. They found a significant effect of crowding on the sentiments of individuals and their avoidance behaviours which ultimately result in customer preferences to enter the less store service environment.

According to the current study, customers also reported several service-related problems they encountered in crowds at banks or franchises while gaining services. They pointed out that frontline service employee behaviour was sluggish and irresponsible. Respondents highlighted that employees were differentiating among customers based on their gender and deposit amounts. Thus, it can be said that in a crowded situation, customers with emotional and psychological problems also get frustrated by the behaviour of frontline service employees. In this way, it can be interpreted that the untrained frontline service employee behaviour would enhance the effect of customer's perceived crowding on their emotional and psychological negative feeling towards that bank and telecom franchise.

One of the major problems reported by customers, which they also recommended to be the solution of reducing crowds, was the problem of infrastructure, a type of physical environmental attribute. Results of the current research are further supported by the research of Gogoi (2017), who argued that infras-

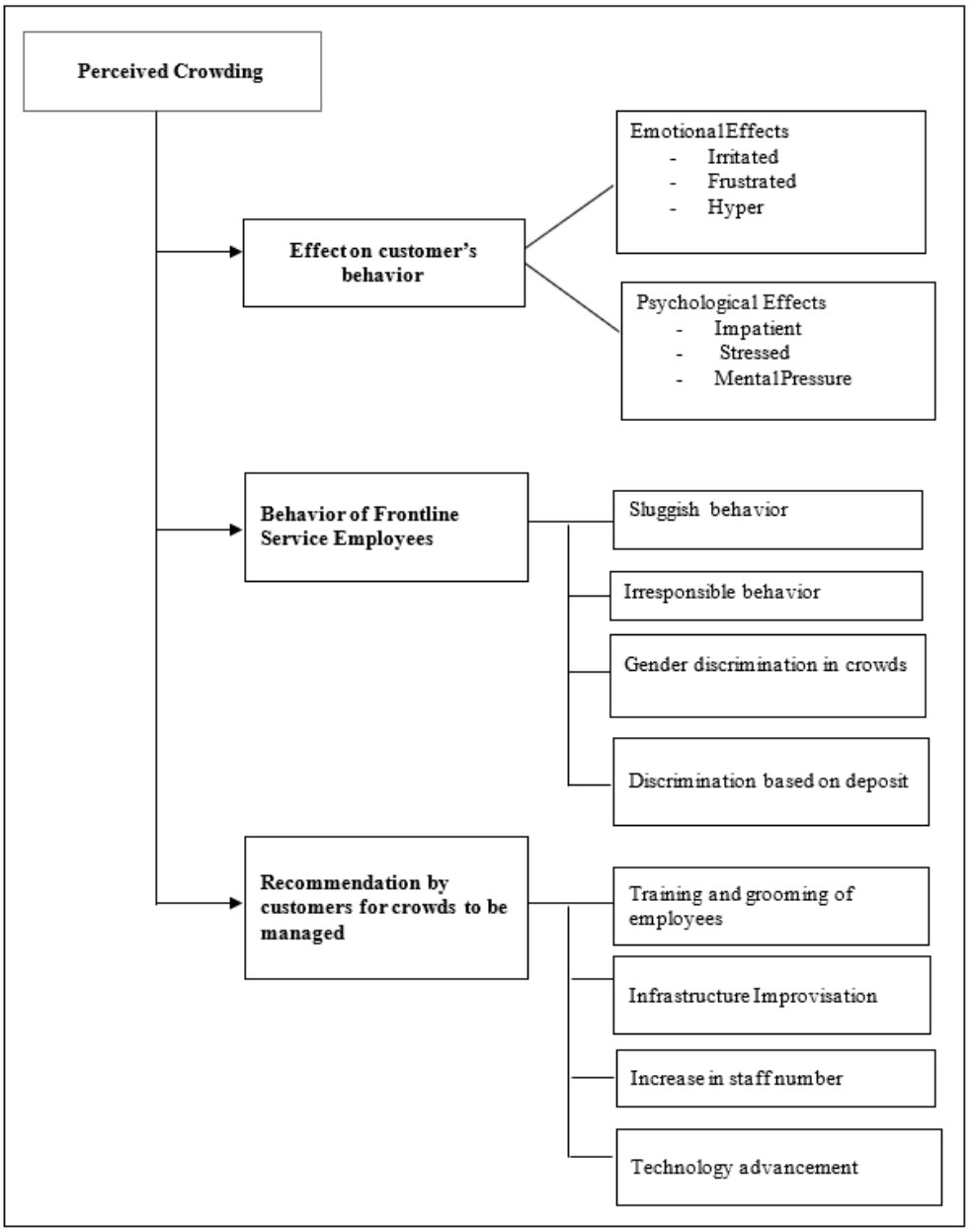

Figure 2: *Extracted Themes*

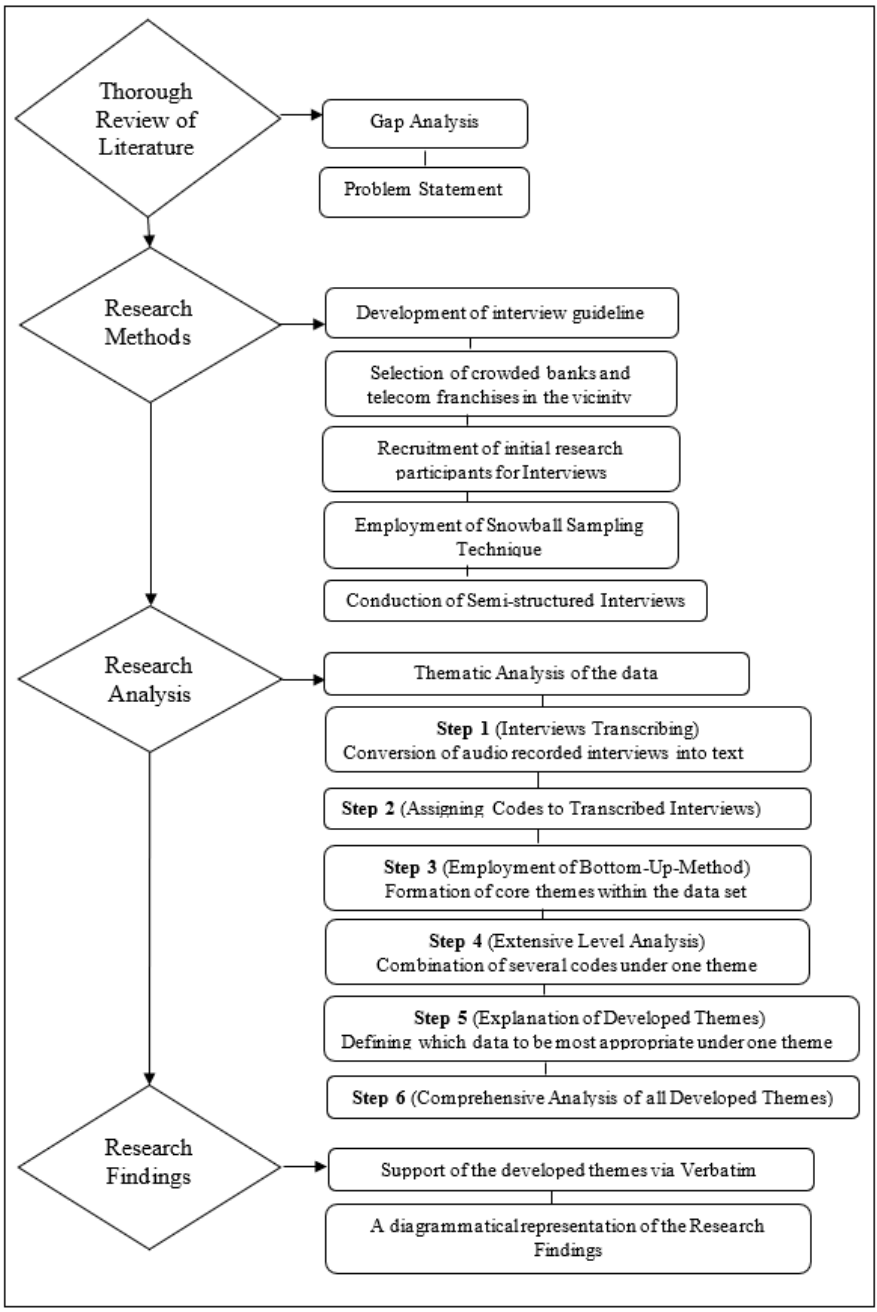

Figure 3: *Scheme of the Research*

tructure or store design significantly influences perceived crowding. Their study specified that there was a higher likelihood of people being attracted to a store having fewer people than the more crowded spaces. Along with infrastructure improvisation, customers also recommended having an adequate number of staff persons, especially where customer crowding is a frequent problem. Moreover, training of frontline employees with special attention to deal crowded situation and technological advancement was also recommended. Thus, it can be inferred that infrastructure provision, adequate staff, training of staff, and technology advancement could moderate the effect of crowding on negative customers reactions. The effect can be presented as relationships between variables as shown in Figure 4.

The summary of our findings is graphically illustrated in Figure 4, indicating that perceived customer crowding has a significant effect on bringing negative emotional and psychological effects. This effect is further enhanced when frontline service employees are not trained, and show sluggish or irresponsible behavior; hence, positive moderation can be expected in such a relationship. Also, better infrastructure, adequate staffing, trained employees, and technological advancement can eliminate the adverse effects of crowding on customers. This is specifically true for services sector where the satisfaction of customers is significantly dependent upon the behaviour of frontline service employees. Customers may decide to either visit that particular bank or franchise again or conclude not to avail their services anymore, based on the service encounter they had with the frontline service employee. Service quality significantly helps in developing a strong image of an organization.

This research subsidises the existing literature on perceived crowding by showing the problems encountered by customers while gaining services from a crowded bank and franchise. This study clarifies how crowding upsets customers' emotions and highlights their suggestions for reducing crowding effects. Findings revealed that almost every customer encountered crowds every once in a while, whether they were visiting a bank or a franchise to submit their bills or fee slips or for cash deposit/withdrawal etc. Due to the presence of crowds, their movement was constrained. This was because space availability per person was very limited and made it almost impossible to move around according to customers' desires.

PRACTICAL AND THEORETICAL IMPLICATIONS

Our study also has various practical and theoretical implications. From a theoretical point of view, this study fills the literature gap of limited research on customers crowding with a particular focus on banks and telecom franchises.

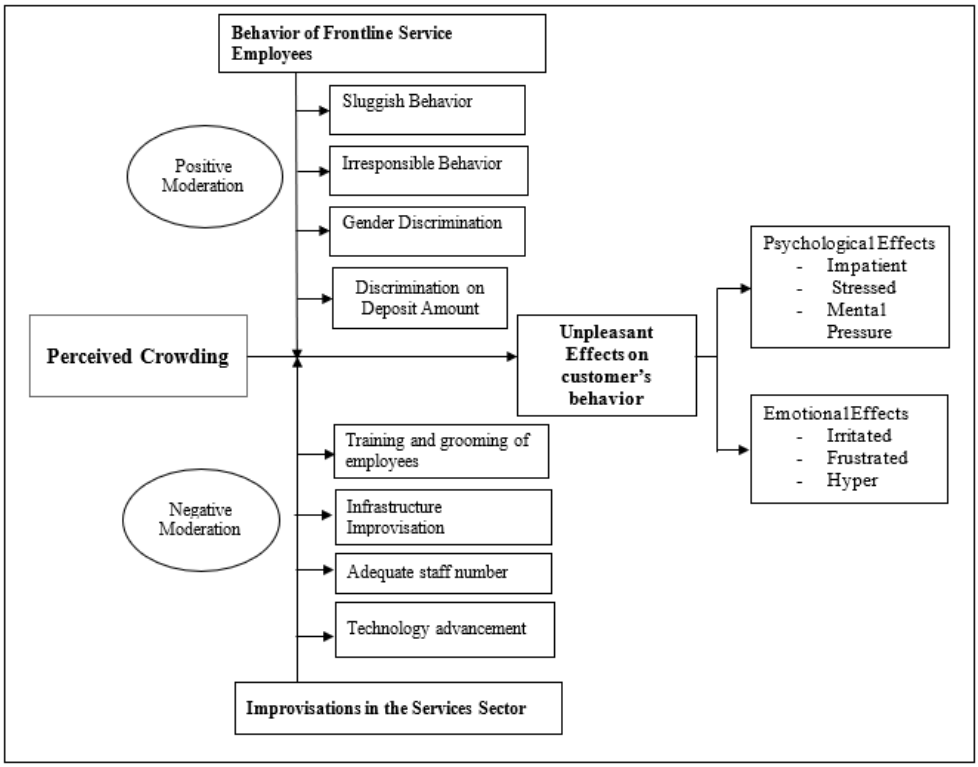

Figure 4: *Conceptual Framework for Perceived Crowding and its effects*

The study also confirmed the notions of the theory of psychological reactance, as Steindl et al. (2015) highlighted that "future research might consider the dynamics of these reactance processes in a wide range of social contexts, to reach an understanding of how people's reactions to freedom threats mutually affect each other". Therefore, the current research contributes to the theory of psychological reactance by exploring the influence of both the dimensions of perceived crowding on customers within the services sector. Although multiple types of research are conducted on customer satisfaction, still the literature lacks an understanding of crowding effects in the services sector.

The current study supports psychological reactance theory by exploring the effects of perceived crowding and its both dimensions on customers in the service sector. Individual degree of threats and incapability to accomplish tasks with autonomy and the succeeding motivation to restore their autonomy is dependent on an individual's involvement in the process of reactance. And when they cannot regain their freedom, they look upon the attractiveness of the denied option. The study has proposed a conceptual model specifying

independent, dependent, and moderation variables that can be utilised in future studies to investigate further the phenomenon of customer crowding in banks and telecom franchises. This model can be an important contribution to future research.

From a practical point of view, it has been observed that the quality-of-service provision at banks/franchises affects customers everyday experience in crowds. Therefore, it's management's responsibility to assign resources to manage crowds both at banks/franchises. Top management should consider opening new branches in areas with a high density of people requiring services. The infrastructure or layout must be designed to make it easy for customers to interact with the frontline service employees in crowded situations.

Customer service firms must strategise to maximise customer service experiences and satisfaction levels. Frontline Service Employees (FSEs) in banks and franchises must have the skills to interact with consumers efficiently. All customer concerns must be addressed, and their requirements must be met. Another fact that can be applied in practice is that job rotations are required when a workplace is overcrowded. Employees' frantic routines will be broken down as a result of this. Employees should also be permitted to take short breaks during busy periods to help them relax. An appreciation practice should be implemented on busy days to motivate and encourage personnel. FSE's efforts must be recognised.

LIMITATIONS AND FUTURE RESEARCH

This study had some limitations, which opened avenues of research for future studies. Due to the cost budget, data were collected only from banks and franchises (from the services sector); otherwise, the sample would have been increased. Future studies could incorporate other sectors too to explore the impact of perceived crowding further. Customers' experiences while attaining services in a crowded place can vary from person to person. Additionally, theoretical saturation cannot be declared due to time restraints and sample size limitations (Palazzo et al., 2020). Therefore, crowding effects from customers from other social classes (financially unstable families) can also be investigated in the future.

Moreover, the strategies banks and franchises are adopting to manage crowds, and the constraints faced while doing this can also be explored. Also, the challenges encountered by frontline service employees while providing services in crowds can be studied. Even though the use of the qualitative method helped in analysing customer perception of crowds more deeply, the exploratory nature of the study posits a limitation in generalising this study's results. Hence,

future studies could expand this research by empirically testing the conceptual framework in Figure 4.

CONCLUSION

This findings evidence the impact of perceived crowding on customers in banks and telecom franchises. Previously very little research has been done in this area; the current research contributes to the understanding of perceived crowding and further elaborates how it affects customer behaviour and emotions. The information and data obtained via research participants further assisted in critically analysing the effects of crowds. This study helped gain profound customer perceptions while present in a crowded situation. Additionally, this study enlightens crowds' psychological and emotional impact on customers. From the customers' point of view, the study indicated the arousal of emotional and psychological reactions of a customer in response to customer crowding. The study also found what triggers these reactions and how they can be reduced. Hence, simultaneously the study has found the possible responses of customers, its inhibiting as well as triggering factors. Through the help of various technologies, companies can help customers to face crowded situations. The practical implications of this research are very fruitful for service organizations to adopt and reduce the effects of crowds on customers and improve customer experience in banks.

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