

EFFECT OF PROCEDURAL JUSTICE AND INFORMATIONAL JUSTICE ON CUSTOMER SATISFACTION OF QUOTED DEPOSIT MONEY BANKS (DMBs) IN NORTH CENTRAL NIGERIA

By

¹GBANDE, Cephas Ph.D.

²Dr. R. A. Andah

³JOHN, Blessing Abecan*

^{1,2,3} Department of Business Administration, Nasarawa State University, Keffi

*blessed4john@gmail.com [Corresponding Author]

Abstract

Service recovery is an important area of study, and in recent years many studies have been conducted to identify the most effective strategies for managing customer complaints and satisfaction. However, failure in providing satisfactory service are usually unavoidable because of many mistakes. Despite the efforts of DMBs in North Central Nigeria to better satisfy their customers, the rate of occurrence of service failure is increasing. There is therefore the need to evaluate the factors that determines customers' satisfaction of service recovery of DMBs in North Central Nigeria. Research hypotheses were raised to guide the conduct of the study. Service recovery was operationalized by procedural justice and informational justice. Cross sectional, descriptive survey research design was adopted for the study using multiple regression to analyse the data collected from 320 bank customers. The findings confirm that procedural justice positively and significantly affect customers' satisfaction of DMBs in North Central Nigeria while informational justice negatively and significantly affect customer satisfaction of DMBs in North Central Nigeria. The study concludes that, procedural and informational justice as service recovery variables are major determinates of customers satisfaction of DMBs in North Central Nigeria. The study therefore recommends that management needs to ensure that staff are developed on customer focused attitude, and the need for flexibility of bank processes, and provide alternative channels to customers. Managers should also design effective informational strategies and train employees on how to properly implement them to ensure customer satisfaction.

Keywords: Procedural Justice, Informational Justice, Customer Satisfaction

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Introduction

In today's global business world, it is widely held that how companies respond to customer or consumer complaints have become critical aspects of providing effective customer services that ultimately affect consumers' choices of service (Okyere & Kumadey, 2015). Customers' complaints management is becoming central in customer relationship management and is considered as an essential strategic tool for firms across industries (Strauss & Hill, 2001). Companies have become increasingly interested in customers' feedback to the extent that dissatisfied customers, in particular, are often encouraged to voice out their complaints to companies' service representatives. According to Ragavan, et al (2016), the banking industry is unique and distinct in one respect that the products offered by the banks are identified with little difference from one to another. That is to say that banks offer similar services. Thus, the product attraction receives less importance, as the products of other banks are identical. The only factor that differentiates a bank from others is how it functions and renders services to the customers. The effectiveness, efficiency, growth and overall profitability of a bank amongst its competitors, among other

things, depend on the level of satisfaction obtained by customers on complaint handling. In the banking sectors, complaint could arise due to long queues, hidden charges, ATM down times, the impolite attitude of Banks' staff, among others. These complaints come up often and, ignoring, or delaying the effective handling adversely affect the banks' customers' satisfaction. When a customer's complaint is not properly handled, it mostly leads to loss of the customer who switches to available and presumed better competitor.

Researchers consider theories of organizational justice to explain customers' reactions to service recovery. Justice perceptions are the individual subjective assessments of organizational responses. The subjective evaluation of the response of the complainant is crucial because perceptions are the subjective, often biased, interpretation of reality that accounts for individual behaviour (Geibrich & Roschk, 2010). Procedural justice involves dealing with decision-making procedures or having a complaint procedure the customers perceive as fair. Consumer evaluation of the interaction dimension suggests that the quality of the interpersonal treatment and communication during the encounter are likely to be heavily weighted by consumers when evaluating service encounters. Treatment is perceived as fair when complainants assume that information is exchanged and outcomes are communicated politely and respectfully. This stresses the importance of understanding how dissatisfied customers want to be treated by contact employees during the complaint handling encounters. In the view of Davidow (2003) the distinctiveness of these justice dimensions has been called into question.

Statement of the Problem

The researcher has observed an increasing rate of customer's complaints about the service offerings of Deposit Money Banks in North Central Nigeria due to increasing occurrence of service failure despite efforts to better satisfy their customers. This affects the customers' satisfaction and perception towards the service provider and has led to high rate of customer complaints about the services offerings of these banks. It is therefore important to address these increasing service failures and other customer related issues of the Nigerian banking industry by effective service recovery strategies. What makes customers dissatisfied is not service failure alone, but the manner in which banks respond to their complaint(s). The main objective of the study was to assess the effect procedural justice and informational justice on customer satisfaction of Deposit Money Banks in North Central Nigeria.

Several studies have been done in the area of service recovery and customer satisfaction but mostly in the developing countries. The studies conducted locally that concentrated on service recovery justice and customer satisfaction are; Ogonu, *et al* (2018), Recovery Justice and Customer Post-Complaint Behavior of Fast Food Industry in Rivers State, Nigeria, Oranusi, *et al* (2019), studied the Effect of Service Recovery on Customer Retention in Selected Commercial Banks in Onitsha, Anambra State, A review of literature to the author's knowledge shows little studies focusing on justice in service recovery and customer satisfaction in DMBs in North Central Nigeria.

Against this backdrop, this research work tries to examine the effect of procedural and informational justice on customers' satisfaction of selected DMBs in North Central Nigeria.

Research Objectives

The main objective of this study was to assess the effect of Service Recovery justice and customer satisfaction that would be appropriate in the banking industry environment. However, the study was guided by the following specific objectives which are to:

- a. examine the effect of Procedural Justice on Customer Satisfaction of some selected Deposit Money Banks in Nigeria
- b. determine the effect of Informational Justice and Customer Satisfaction of some selected Deposit Money Banks in Nigeria

Concept of Procedural Justice

Procedural justice (PJ) is the perceived justice of policies, procedures and criteria used by service firms in achieving the outcome of a negotiation. In fact, PJ is the customer's perception of fairness in various phases of procedures and processes needed to recover the failed service (Mattila, 2001). In general, literature has measured procedural justice in service by "timeliness", "promptness", "flexibility", "procedure control" "right policy and execution". Procedural justice refers to the methods the firm uses to deal with the problems arising during service delivery in aspects such as accessibility, timing/speed, process control, delay and flexibility to adapt to the consumer's recovery needs. This form of justice may also include formal policies and structural considerations related to service recovery, such as the length of time required to receive a refund, as well as the responsiveness and flexibility displayed during the recovery (Ha & Jang, 2009). According to Huang (2011), procedural justice means the perceived fairness of recovery policies and procedures involving the recovery effort, and there is evidence suggesting that procedural justice affects service recovery outcomes.

It is pertinent to state that procedural justice demonstrates customer awareness of the fairness of the company's policies and procedures in dealing with service failures, so that every time the procedures followed in dealing with service failures are equal for customers, it leads to achieving high levels of customer's satisfaction, that means it focuses on the method used to handling customer complaints, the quick response of the company to failures and their handling and the flexibility and efficiency of the procedures followed in the process of service recovery (Singh, 2016). Procedural justice is also defined as the "methods used by the company to deal with problems occurring during the provision of services and to handling these problems; including (accessibility, timing, speed, process control, delay, flexibility, and adaptation to the processing needs of customers) Homburg (2005), where procedural justice can be measured by multiple variables such as response time, waiting time, policy and procedural flexibility speed of handling process, making handling process as quick and simple as possible, procedures and policies used to return the money (De Matos, 2013). many studies confirm that five components must be made available to achieve procedural justice when handling service failures such: Providing the customer enough information about the cause of this failure, giving the company value to the customer's point of view, impartial and professional continuing feedback after the company handling of the failure, extending these principles to both consumers and the company. Marketing services research have used 'procedural justice to measure 'equity', besides, procedural justice was used to measure the customer's opportunity to participate in the process by presenting feedback (Nikbin, et al., 2012).

Concept of Informational Justice

Informational justice centers on the perceived appropriateness and adequacy of the information used to explain the cause of the problem during service recovery. Greenberg (1993) as cited in Nikbin, et al (2012) asserted that the component of interactional justice

relating to communication issues formed a separate construct which he labeled “informational justice”. Information justice refers to the adequacy and truthfulness of information which explains the causes of a negative event (Mattila, 2014) and the quantity and quality of information exchanged between the service provider and the customer (Nguyen, et al 2012). A customer perception of informational justice is threatened by the lack of explanations provided to people about why procedures were used in a certain way or why outcomes were distributed in a certain manner (Colquitt, 2011).

Information justice focuses on the equity of the explanation and justifications offered about decisions and the reasons that support those decisions (Amstrong, 2007). Information justice has been relatively ignored in service marketing literature, and only recently applied into the context (Lee & Park, 2010). Informational justice can be interpreted as communicating relevant reasons about procedures that are used in the assessment and rational distribution in the service recovery process to the customers (Greenberg, 1993).

Concept of Customer Satisfaction

Kotler (2009), defined satisfaction as a person feeling of pleasure or disappointment resulting from comparing a product perceived performance or outcome in relation to his or her expectation. Tsai (2016), described satisfaction as "the consumers response to and evaluation of the perceived discrepancy between prior expectation (and some other norm of performance) and the actual performance of the product as perceived after its consumption". This implies that if services provided is better than what is expected, the customer is satisfied. However, if services provided is worse than the customer expectation, the customer is unsatisfied. Customer satisfaction as an evaluation rendered that the consumption experience was at least as good as it was supposed to be. It is the degree to which the product meets or exceeds the customer's expectations. Customer satisfaction is determined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals (Ellyawati, et al, 2012).

Empirical Framework

Procedural Justice and Customer Satisfaction

Smith, et al (2015), examined the role of perceived justice in service recovery on banking customers' satisfaction and behavioral intentions in South Africa. The objective of the study was to investigate the role of perceived justice in service recovery on banking customers' level of satisfaction and on their behavioral intentions. Data were collected using a structured questionnaire from 281 retail banking customers in Gauteng, South Africa. The findings show that procedural justice positively influence satisfaction and behavioral intentions. Satisfaction was also found to have strong influence on behavioral intentions. The findings point to the need for banks to have in place fair policies and systems for handling service failure. Banks also need to ensure that they treat their customers well during service recovery and that they strive for outcomes that are fair to customers. The journal and other media alluded to this study were not accurately referenced.

Assefa (2014) examined the effect of Perceived Justice on Recovery Satisfaction and Customer Loyalty in Retail Bank Ethiopia. The purpose of the study was to investigate the effect of Perceived Justice on Recovery Satisfaction and Customer Loyalty in Retail Bank Ethiopia. It also attempts to assess how recovery satisfaction in turn affects customer loyalty. In order to realize the research objective, data were collected through survey questionnaire from a total of 400 customers who have experienced service failure and recovered by the banks during the past one year. The hypotheses were tested using

multiple regression analysis. Their study found that Procedural Justices had significant influence on customer satisfaction and loyalty. The study recommends that banks should prepare service recovery strategies that include an immediate and appropriate service failure response in order to enhance customer retention. The study is criticized on the basis that it did not follow the steps of a research process in a logical manner as the steps did not naturally flow, hence, it is not logically consistent.

Makau (2013) studied the service recovery processes and at KCB bank group and their effectiveness in Kenya. The study was carried out among eight members of staff – the head of customer service, three senior managers, two branch manager and two customer service consultant. The research tool used for this study was an interview guide which had an open ended question, and data analysis was done through content analysis. The study found out that procedural justice of service recovery processes has a negative and insignificant effect on organizational effectiveness. The study recommended that KCB bank group adopts a centralized system for all customer complaints in the entire bank group, ensuring that customers fully understand the bank processes, and that they receive timely updates on their complaints. The findings from this study may not be applicable in a typical Nigeria economic climate.

Informational Justice and Customer Satisfaction

Ngahu, *et al* (2016) carried out study on the Influence of Informational Justice Strategy on Recovery Satisfaction among Customers of Mobile Money Services in Kenya. The research empirically tested the role of informational justice as a recovery strategy following service failure and its consequence on recovery satisfaction among consumers of mobile money services in Kenya. A descriptive survey approach was used. The population of the study encompassed mobile money transfer service subscribers in Kenya. Primary data were collected through a computer assisted telephone interview (CATI). A final nationally distributed sample of 622 respondents was realized. Reliability and validity tests were conducted using data from a pilot study. Data were analyzed using descriptive statistics, factor analysis, correlation, and regression analysis. The results revealed that informational justice has a negative and statistically significant relationship with recovery satisfaction. This implies that the adoption of informational justice strategy to address service failure will impact customer evaluation of service recovery. The results further indicated that when a company applies informational justice strategy to assuage the negative effects associated with service failure customers are willing to forgive and continue patronizing the business. The study recommends that managers should design effective informational strategies and train employees on how to properly implement them to ensure recovery satisfaction. The study was conducted in another country other than Nigeria. There is need for similar study to be conducted in the banking industry in Nigeria of which the finding is likely to be different.

Badawi, *et al* (2020) studied the effect of informational justice on satisfaction over complaint handling in Indonesia. This study analyzed the effect of informational justice on complaint handling satisfaction. This study also examines the mediating role of positive and negative emotions on the effect of justice in post-merger rural banks. This research employs a survey by distributing a questionnaire to 238 customers who have complained to one of the post-merger rural banks in west Java and Yogyakarta. This study uses the structural equation modelling (SEM) method to analyze the data. The results revealed that informational justice have a negative and significant effect on customer satisfaction over complaint handling. On the other hand, positive and negative emotions affect satisfaction over complaint handling of post-merger rural banks in west Java and Yogyakarta, Indonesia.

The study recommends that rural bank management must pay attention and foster understanding and management of emotional employees, especially on emotional responses when delivering appropriate and fair information, so that satisfaction over handling complaints in the customer service recovery process is maximally achieved. There is a need to fill the geographical gap created by this study by conducting similar research in the Nigeria context.

Khan, *et al* (2016) examined the effect of perceived justice in service recovery in Malaysia banking industry. The objective of the study was to determine the effect of service recovery, customer satisfaction and behavior intention particularly in banking industry. To test the proposed model, questionnaire was used and 304 samples were collected from different states in Malaysia. The hypothesis were tested using multiple regression analysis. The result from the regression analysis shows that the impact of perceived informational justice on customer satisfaction with service recovery appears to be the most significant factor compared to procedural and distributive justice. The study therefore recommend that banks should ensure that information that are provided to customers are accurate, clear and adequate to ensure satisfaction with services offered. The study failed to clearly state the criteria used in selecting the bank customers.

Theoretical Framework

Equity Theory

The study was anchored on equity theory. Equity theory proposes that a person's motivation is based on what he or she considers to be fair when compared to others. Equity theory was propounded by a behavioral psychologist named John Stacy Adams in 1963. When applied to service complaints handling focuses on a customer's compensation in relation to service failure as well as the customer's attempt to minimize any sense of unfairness that might result. Consumers are prone to spread a negative word-of-mouth when they perceive an unfair response to a service failure. When customers perceive that they have not been sufficiently compensated for the damage, they may feel even more annoyed than they were, subsequent to the failure. This is because a report of a service failure may imply unfair treatment of the customer. Service recovery must therefore re-establish justice - from the customers' perspective. With effective handling of complaints, consumers will perceive fair treatment. In the case of a service failure, individuals will perceive inequity, and they will try to restore equity by complaining. According to Gruber (2011), complaining customers develop their equity or fairness perceptions by evaluating three facets of the complaint handling encounter: the fairness of the decision making criteria, procedures and policies used to accomplish the final outcome (procedural justice), the fairness of the obtained tangible outcomes (distributive justice) and the interactional justice or manner in which the service complaint handling process is carried out (Tax *et al.*, 1998). Equity theory seems quite tenable in a service failure context because consumers usually perceive an inequity following a service failure. When inequities arise, equity theory provides a meaningful framework for shaping consumer perceptions of satisfaction, purchase intent and favorable word-of mouth.

Methodology

The research design used in this study is survey research. Primary data was collected using a structured 5 points Likert scale questionnaire. The population of the study comprises of all the bank account holders who have experienced service failure and recovery from their respective banks comprising of Access bank, First Bank PLC, Guarantee Trust Bank, United Bank of Africa and Zenith Bank in North Central States (capital) of Abuja, Illorin, Lafia, Lokoja, Makurdi, Minna, and Jos. Sample size of 320 for the study was determined using

Freud and Williams's formula due to the infinite nature of the population. The study used purposive sampling in selecting the sample size of 320 respondents. The target population comprises of users who had experienced service failure and recovery encounter within the last six month. The six month was considered appropriate for minimizing recall bias. Since the bank management were adamant in providing a complete list of customers who had experience service failure and recovery in the last six months, purposely sampling was used to select the respondents for the study. Preliminary interview was conducted to ensure that the respondents are those that have experience service failure and recovery. The study analysed the data using descriptive statistics and hypotheses were tested using multiple regression analysis. Multiple regression explains the relationship between multiple independent or predictor variable and one dependent variable. We regressed each of the variables against Customer Satisfaction using STATA statistical software.

To test the relationship Procedural Justice and Informational Justice on customer satisfaction of Deposit Money Banks in North Central Nigeria.

The following linear regression model is formulated:

$$CS = \alpha + \beta_1 PROJ + \beta_2 INFJ + \varepsilon$$

CS = CustomerSatisfaction

PROJ = Procedural Justice

INFJ = Informational Justice

Findings and Discussions

The data collected for this study were presented in this section using summary statistics to describe the characteristics of the data. The summary statistics of the variables, as shown in table 1.1 show the dependent variable, customer satisfaction has mean values of 2.06 which shows that most of the respondents agreed with the questions. The minimum value is 1 which is the code for strongly disagreed and the maximum value is 5, the code for strongly agreed. For the independent variables, procedural justice (PROJ) and informational justice (INFJ), have an approximate average value of 2, which is a code for agreed. This means most of the respondents agreed that procedural justice and informational justice have effects on customer satisfaction.

Table 1.1: Descriptive Statistics of the Variables

Variable	Obs	Mean	Std. Dev.	Min	Max
PROJ	320	2.251462	.6622662	1	4
INFJ	320	2.079922	1.13685	1	5
CS	320	2.065822	1.12795	1	5

Source: STATA13 output

4.1.1. Reliability Test and Correlation Matrix

To test for the internally consistent of the data, we did a reliability test using Cronbach Alpha. The test results are presented in table 1.2. The test for the internally consistent of the questions that made up procedural justice shows that they are internally consistent as the alpha value of 78% is greater than 64%. That of the questions for informational justice shows similar result as the alpha values is 75%. The question for customer satisfaction has an alpha value of 97% which shows that they are internally consistent.

The overall alpha score for all the four independent variables as shown in table 1.2 is 76% which shows that the questions used in obtaining the data are internally consistent and thus, they are reliable to use in testing the hypotheses of the study.

Table 1.2: Reliability test for the Independent Variables

Item	Obs	Sign	item-test corr.	item-rest corr.	interitemcov.	Alpha	Label
PROJ	320	+	0.4295	0.2308	.2548847	0.7820	PROJ
INFJ	320	+	0.7433	0.4877	.1678568	0.7555	INFJ
Test scale					.1990137	0.7573	Mean(unstandardized items)

Source: STATA13 output

4.2 Data Analysis and Result

4.2.1 Procedural Justice and Customer Satisfaction

Multiple regression was conducted to examine whether procedural justice has significant effect on customer satisfaction of Deposit Money Bank in North Central Nigeria and the result is shown in table 1.3.

Table 1.3: Regression results for hypothesis one

VARIABLE	COEFFICIENT	T	P> t
Procedural justice	.0149	0.79	0.000

Source: STATA13 output

The overall model was significant as F-stat = 365.40, prob = 0.000, suggesting that the model is fit to measure the relationship between procedural justice and customer satisfaction. The regression coefficient for the variables was positive and significant, as $\beta = .0149$, $p = 0.000$ indicating that procedural justice has a positive effect on customer satisfaction. This finding is significant at 5% as the p-value is 0.000. Based on this, we do not have sufficient reasons to accept the null hypothesis and thus, we conclude that procedural justice has a significant effect on customer's satisfaction. The R^2 for the regression is 81% which shows that procedural justice account for about 81% of customer satisfaction, the remaining 19% is accounted by other factors.

Informational Justice and Customers Satisfaction

Multiple regressions was conducted to examine whether informational justice has significant effect on customer satisfaction of Deposit Money Banks in North Central Nigeria and the result is shown in table 1.4.

Table 1.4: Regression results for hypothesis two

VARIABLE	COEFFICIENT	T	P> t
Informational justice	.1734	12.15	0.000

Source: STATA13 output

The overall model was significant as F-stat = 365.40, prob = 0.000, suggesting that the model is fit to measure the relationship between informational justice and customers satisfaction. The regression coefficient for the variables was negative and significant, as $\beta = .1734$, $p = 0.000$ indicating that informational justice has a negative effect on customer satisfaction. This finding is significant at 5% as the p-value is 0.000. Based on this, we do not have sufficient reasons to accept the null hypothesis and thus, we concludes that informational justice has a significant

effect on customer's satisfaction. The R^2 for the regression is 81% which shows that informational justice accounts for about 81% of customer's satisfaction, the remaining 19% is accounted by other factors.

The finding from the first hypothesis reveals that procedural justice positively and significantly affects customer's satisfaction of deposit money bank in North Central Nigeria. This means that when procedural justice increases, customer's satisfaction also increases. This finding is consistent with the findings of Smith et al (2015) and Assefa (2014) whose findings were positive and significant. This implies that a high degree of service recovery process is likely to result in a higher level of perceived procedural justice which is a major determinant of customer's satisfaction. However, this study is inconsistent with the findings in the work of Makau (2013) who found a negative effect. The study is supported by the Equity Theory. Customers develop their equity or fairness perceptions by evaluating the fairness of the decision making criteria, procedures and policies used to accomplish the final outcome.

From the second hypothesis, it reveals that informational justice positively and significantly affects customer's satisfaction of DMB in North Central Nigeria. This implies that an increase in informational justice leads to an increase in customers satisfaction. This findings shows that the use of appropriate informational justice can have a positive effect on customer's satisfaction. This finding is consistent with the findings of previous works of Khan (2016). This implies that informational justice is one of the important source of customer's satisfaction. Delay and incomplete information during service encounter drives customers to a dissatisfied state. When banks applies informational justice strategy to assuage the negative effects associated with service failure, customers are willing to forgive and continue patronizing the business. The study is supported by the Equity Theory. Equity theory seems quite tenable in a service failure context because consumers usually perceive an inequity following a service failure. When inequities arise, equity theory provides a meaningful framework for shaping consumer perceptions of satisfaction, purchase intent and favorable word-of mouth.

Conclusion and Recommendations

The broad objective of this study was to assess the effect procedural justice and informational justice on customer satisfaction of Deposit Money Banks in North Central Nigeria. The study has been successful in accomplishing its two research objectives and has been able to make contributions to the literature. Thus, based on the finding of the study the following conclusions were drawn: The finding from the first hypothesis reveals that procedural justice positively and significantly affects customer's satisfaction of deposit money bank in North Central Nigeria. This means that when procedural justice increases, customer's satisfaction also increases. From the second hypothesis, it reveals that informational justice positively and significantly affects customer's satisfaction of DMB in North Central Nigeria. This implies that an increase in informational justice leads to an increase in customer's satisfaction. This findings shows that the use of appropriate informational justice can have a positive effect on customer's satisfaction.

Banks must therefore come up with service recovery strategies that will not only leave the aggrieved customers satisfied with the outcome but also create a long-term relationship. This study contributes to the literature on consumer service recovery on satisfaction. The result of this study may provide some insight for practitioners regarding relationship management. Undoubtedly, the cost-effective provision of such services involves trade-

offs, and it is helpful to know which aspect may have the strongest influence on customers satisfaction of DMBs in North Central Nigeria.

In light of the findings of the study and conclusion drawn, the following recommendations were made.

1. Managers of DMBs should ensure that staff are developed on customer focused attitude, timing, decision control and the need for flexibility of bank processes to pursue the procedural front.
2. Managers should design effective informational strategies and train employees on how to properly implement them to ensure recovery satisfaction.

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