Journal of Business and Economic Policy
UNIZIK Business School, Nnamdi Azikiwe University, Awka

UBSJBEP Volume 2 Issue 1
ISSN (Online) 0795 – 7149
https://journals.unizik.edu.ng/index.php/ubsjbep

IMPACT OF SERVICE RECOVERY ON CUSTOMER SATISFACTION AMONG COMMERCIAL BANKS IN EKITI STATE

Oluwole Adeniyi Bankole

Department of Business Administration, Faculty of Management Sciences, Ekiti State University, Ado-Ekiti State, Nigeria.
Email: bamikoleoluwole2@gmail.com

CITATION: Bankole , O.A. (2024). Impact of service recovery on customer satisfaction among commercial banks in Ekiti State, *UBS Journal of Business and Economic Policy*, 2(1), 132 - 144.
Paper Type*: Original Research Paper;* **Correspondence**: bamikoleoluwole2@gmail.com

Abstract

The study examined the impact of service recovery on customer satisfaction among commercial banks in Ekiti State. Specifically, the study investigated the effect of distributive justice, procedural justice and interactional justice on customer satisfaction among commercial banks in Ekiti State. A descriptive survey research design was adopted for the study. The population of the study comprised the customers of four commercial banks were sampled which are First Bank, Wema Bank, Polaris Bank and Heritage Bank. The sample size was 147. Primary data used for the study were gathered through the administration of structured questionnaire. Data gathered were analysed using multiple regression. The study found that distributive justice has significant effect on customer satisfaction; Furthermore, the study found that procedural justice significant effect on customer satisfaction; finally, the study found that interactional justice has significant effect on customer satisfaction. The study concluded that service recovery is significantly and positively related to customer satisfaction among commercial banks in Ekiti State.

Key Words: *Customer, Satisfaction, Service Recovery.*

Introduction

Customer happiness is a critical factor in any organisation's ability to survive. But due to a variety of errors, both human and otherwise, service delivery failures are typically inevitable. Customers were unavoidably unhappy when such service outages occurred (Ghanbari-Baghestan, Esfandiari, Maghazei, & Khorasani, 2012). As a service provider, a firm or organisation may suffer greatly as a result of this failure. A spike in customer complaints, unfavourable communications, and defections may result from the dissolution of such a connection. It has been determined that unhappy clients could propagate the word about their negative experiences with these businesses and organisations as poor service providers, thereby decreasing the likelihood that new clients will use the service. It was thus also accepted that a service failure may become increasingly important after it has already happened. According to Gronroos (quoted in Ghanbari-Baghestan, Esfandiari, Maghazei, & Khorasani, 2012), service recovery refers to the steps businesses and organisations take to consider customer dissatisfaction and effectively carry out a reactive strategy to poor service quality in order to lessen the damage to their relationship and appease the unhappy customers.

In Nigeria's banking industry, offering effective customer service has grown more difficult, especially in the wake of financial sector changes. Deposit money institutions now prioritise providing efficient and well-organised customer care above all else in order to draw in new business, hold onto their current clientele, and attract new ones. It is possible to appreciate how clients view the services one offers when one is aware of the nature of the services one offers. According to Tumi (2005), a company's capacity to guarantee that its customers are more than satisfied depends on how the customers perceive any service encounter. Porter (2008) elucidates the significant rise in customer expectations and service demand. As customers gain more knowledge, they want better services, new products, and quicker response times. Therefore, banks must comprehend the requirements and expectations of their clients and meet those needs and expectations by offering top-notch services (Oranusi & Mojekeh, 2019).

Agu (2015) asserts that companies hoping to thrive in Nigeria's banking sector must prioritise customer retention due to the fierce competition in the market. A viable recovery strategy is still available to businesses that survive. Although scholars agree that service recovery is crucial, very few studies have been done in the context of the Nigerian banking sector, and the ones that have been done provide scant details on tactics that enterprises might use to achieve their objectives of customer happiness and loyalty. Scholars have concurred that service recovery has the ability to resolve customer complaints, address unhappiness, prevent customers from switching, foster trust, keep customers, and increase loyalty; yet, they also acknowledge that it is a very challenging task. Given the significant service breakdowns that consumers in Nigeria's banking sector have experienced, service recovery is crucial to retaining happy and devoted clients. However, many businesses find it difficult to keep their patrons by implementing efficient recovery plans. In terms of technology and competition, only a small number of quick financial companies flourish, while the others fight just to survive (Okeiyi & Agu, 2022).

There have been complaints about procedural justice, the organisation's policies and rules for seeking fairness, the organisation's failure to create and provide convenient customer services as a result of implementing electronic payments, complaints about interactional justice, the employees' lack of enthusiasm and misbehaviour, lack of confidence, time management, and communication issues and complaints about distributive justice, the compensation received as a result of inconveniences. A breakdown in service and unsatisfied customers could result from all of these and other related issues. In light of the aforementioned issues, the researcher is motivated to look at how service recovery affects client happiness in the Nigerian banking sector (Girma, 2020). The relationship between service recovery and customer satisfaction has been the subject of numerous studies using various measures, all of which were found to be insufficiently robust for service recovery in the Nigerian banking sector.

In contrast, the service recovery variables such as distributive justice, procedural justice, and interactional justice by Zaid, Palilati, Madjid, and Bua (2021) in Indonesia will be the focus of this study. The specific objectives of the study are to:

i. examine the impact of distributive justice on customer satisfaction among commercial banks in Ekiti State;
ii. access the effect of procedural justice on customer satisfaction among commercial banks in Ekiti State;
iii. evaluate the effect of interactional justice on customer satisfaction among commercial banks in Ekiti State.

Literature Review

Concept of Service Recovery

The concept of service recovery holds significant importance, as it can determine the success or failure of an organisation. The steps the business takes to address a service breakdown that is observed are referred to as "service recovery." The act of a service provider responding to a service failure and attempting to offer the service correctly on the second attempt is known as service recovery (Hamer, 2006). The acts taken by a service provider to lessen and/or rectify the harm that a customer may have suffered as a result of the provider's inability to supply a service in accordance with its specifications are known as service recovery (Johnston & Hewa, 2007). The precise steps that an organisation must take to guarantee that a customer receives a resolution following a service failure that leaves them feeling let down or unsatisfied are known as service recovery. In order to counteract customers' negative reactions to the service breakdown, service recovery is carried out. According to Zemke and Bell, referenced in Pertiwi, Lubis, and Absah (2021), service recovery is an idea, a strategy, and a procedure to make up for the customer's dissatisfaction and restore their satisfaction with the company following a service-related issue (of failure).

A service provider may be able to recover from a service failure in order to keep the client, even though it is unlikely to eliminate all service failures. Surprisingly, a large number of consumers expressed dissatisfaction with the service recovery they received, despite the significance of appropriate service recovery being emphasised (Liao, Wu, Truong, & Do, 2022). The difference between what is expected and what is received can cause discontent, particularly in the case of mobile services where interactions take place virtually and things cannot be felt or seen beforehand. In addition, there will be a longer lead time for the items to be received, and there is a chance that damages will occur during transit (Cheng, Gan, Imrie, & Mansori, 2019). These concerns could result in heightened discontent in the event that a service procedure like this experiences a breakdown. Service providers can still improve their ability to provide service recovery in order to increase customer happiness and, ultimately, customer retention.

Customers file complaints with the companies when they are unhappy with the services they receive. Even though they may seem time-consuming and expensive, complaints must be handled and resolved as quickly as possible to avoid reputational harm from negative press. Resolving customer complaints is frequently an organisation's last chance to make amends with customers and win back their loyalty (Vincent & Webster, 2005). Customers' complaints should be welcomed with open arms by the company since it will provide them the chance to grow from their mistakes, rebuild consumer trust, and strategically use the input for organisational improvements (Hughes & Karapetrovic, 2006). Adopting efficient service recovery plans by businesses helps create marketing communications initiatives and serves as a useful tool for retaining customers (Azemi & Ozuem, 2019). Because poor performance in service repair may multiply problems instead of solving them, which increases the customer's dissatisfaction and increases his intention to stop dealing with the service provider, most organisations encourage their employees to properly implement service recovery strategies (Sabharwal & Soch, 2011).

Measures of Service Recovery
Distributive justice
Employees view of the fairness of the results they obtain from the company is known as distributive justice. In addition to addressing employment-related results, distributive justice has an impact on people's attitudes, such as job satisfaction (Lambert in Rivai, Reza, & Lukito, 2019). Research to explain resource allocation outcomes in organisations shows that distributive justice has a positive impact on job satisfaction and a negative impact on turnover intentions. Employees find it more satisfying when they perceive that the outcomes are fair, and they compare the quality of the outcomes to the reference standard (Lee in Rivai, Reza, & Lukito, 2019).

Procedural Justice
According to Malik and Naeem (2011), procedural justice refers to how equitable the organization's processes are in deciding how its employees will fare. The methods and approaches used to arrive at decisions were the primary focus of this research (Ding & Lin, 2006). Workers use the fairness rules as a reference for making decisions that have significant consequences (Bryne, 2005). Its main goals include involving workers in decision-making processes and maintaining equity through truthful communication and opportunity for correction. Accordingly, the term "procedural justice" describes the alleged equity or fairness of the processes used to decide how rewards, like promotions, are distributed.

The decision-making process and the justness of the methods employed to arrive at the results will be of concern to the staff. Leventhal listed six elements of a fair procedure in Azubuike and Madubochi (2021), ethics, correctness, consistency, absence of bias, representation of all parties involved, and correction. An atmosphere of dedication, trust, and cooperation among staff members is fostered by their perception of procedural justice.

Interactional Justice
Interactional justice, as defined by Bies and Moag in Osaro, Ogbonda, and Bassey (2022), is the standard of conduct and attitudes that individuals encounter when applying organisational procedures. Put another way, it's the idea of how people are informed about a decision that has been taken or will be made. While informational justice examines honesty, prompt explanation, and justification of the resource allocation and procedure in determining the allocation proportion, Greenberg's (2010) work on interpersonal justice concentrated on the manner of communication and treatment of a supervisor to his subordinate and how this affected resource allocation and decision-making within the organisation. Interpersonal justice focuses on the justifications

UBSJBEP Volume 2 Issue 1
ISSN (Online) 0795 – 7149
https://journals.unizik.edu.ng/index.php/ubsjbep

provided to individuals for why specific outcomes were assigned to them, interpersonal justice relates to the level of decency, civility, and respect displayed by superiors. In the workplace, interactional justice is crucial, and it is clearly violated when a manager gives someone a promotion based solely on a personal relationship. In a similar vein, an employee is practicing interactional justice when they choose a specific project rather than choosing unqualified coworkers (Sahai & Mahapatra, 2020).

Customer Satisfaction

According to Giao (2020), To (2020), and Schirmer (2018), satisfaction is the emotion that a person feels after comparing their expectations and the actual performance of a product. If the performance falls short of their expectations, they will not be satisfied. After acquiring and utilising products or services, consumers evaluate them, which leads to the perception of customer satisfaction. An evaluation conducted following an election is one that is based on the experience of using or consuming the products or services (Nguyen, 2020; Imran, 2019). According to Rita (2019), To (2020), and Cheng (2019), customer satisfaction is the favourable outcome of comparing the expected service expectation with the performance that was really received.

Customer discontent occurs when results fall short of expectations, whereas customer contentment is an after-purchase assessment where the alternatives selected are either the same or better than the client's expectations (Giao, 2020; Basari & Shamsudin, 2020). Kolter (2000) defined satisfaction as a person's emotions of happiness or dissatisfaction brought on by contrasting the perceived performance (or results) of the service rendered with respect to his or her expectations. According to Hoyer and MacInnis (2003), customers will be satisfied when they receive service that exceeds their expectations because they will feel accepted, happy, relieved, excited, and delighted. On the other hand, unhappy customers result from services that fall short of expectations.

Theoretical Framework

Justice Theory

Justice theory will serve as the foundation for the relationship between service theory and consumer happiness. In order to ascertain the effects of successful service recovery techniques in service recovery research, justice theory has served as the primary framework for analysing service recovery (McColl-Kennedy-Sparks, 2003). Memarbashi (2012) asserts that the justice theory captures consumers' perceptions of the fairness of service recovery efforts' impact on customer satisfaction and future behavioural intentions. When there is a discrepancy between a customer's perception of justice and their experience of receiving unequal treatment, they will judge the service as just (Memarbashi, 2012). The degree of justice in a service provider's activities determines how fair a customer perceives their experience with them.

Materials and Methods

The study was conducted in Ekiti State. The research design adopted for this study was descriptive survey design. This is because data to be used for the study was collected through the use of questionnaire and the descriptive survey research design is the most suitable in a scenario when limited information is available. The population for this study

Journal of Business and Economic Policy
UNIZIK Business School, Nnamdi Azikiwe University, Awka

UBSJBEP Volume 2 Issue 1
ISSN (Online) 0795 – 7149
https://journals.unizik.edu.ng/index.php/ubsjbep

covered four commercial banks in Ekiti State. The commercial banks are First Bank, Wema Bank, Polaris Bank and Heritage Bank. The study only considered the permanent staff of the selected commercial banks. According to each bank manager understudy, the total population of the selected banks is two hundred and twenty three (233) staff. The study only considered the permanent staff of the selected commercial banks while the one hundred and forty-seven (147) staff were employed using Yamane (1967) sampling formula. This is clearly calculated below:

$$N = \frac{N}{1+N(e)^2}$$

Where; n= Sample size to be tested
N= Total population size
e = Acceptable error term (0.05)

Therefore, the total sample size is calculated thus

$$N = \frac{233}{1+233(0.05)^2} = 147$$

Descriptive statistics was used to present and analyze demographic data of respondents in frequency tables. The demographics are sex, marital status, age, academic background and work experience distribution of respondents. Inferential statistics through multiple regression was used to test the hypotheses, to answer the research questions and achieve the objectives of the study.

Results and Discussion

Demographic Distribution of Respondents

Sex distribution of respondents showed that ninety-three (57.8%) of the respondents are male respondents while sixty-eight (42.2%) of the respondents are female respondents. Marital status of the respondents showed that forty-one (25.5%) of the respondents are single, one hundred and twelve (69.6%) of the respondents are married, six (3.7%) of the respondents are divorced, and two (1.2%) of the respondents are single parents.

Academic background of the respondents indicated that twelve (7.5%) of the respondents are first school leaving certificate, sixty-seven (41.6%) of the respondents are ND certificate holder, fifty-four (33.5%) of the respondents are HND/B.Sc. graduates while twenty-eight (17.4%) of the respondents are M.Sc./postgraduate degree holder. Occupation of the respondents revealed that eighty-eight (54.7%) of the respondents are students, twenty-eight (17.4%) of the respondents are civil servants while forty-five (28%) of the respondents are business owners.

Number of years the customer has account with the bank showed that sixteen (9.9%) of the respondents have been with the bank between 0-5years, thirty-one (19.3%) of the respondents have been banking with the bank from 6-10years, one hundred and one (62.7%) of the respondents have been with the bank between 11-15years while thirteen (8.1%) of the respondents have been with the bank between 16-20years. The complained of the customers' distribution of respondents showed that one hundred and nine (67.7%) of the respondents have made complaints to the bank relating to the service of the bank while fifty-two (32.3%) of the respondents claimed they have not complaint to the bank.

Journal of Business and Economic Policy
UNIZIK Business School, Nnamdi Azikiwe University, Awka

UBSJBEP Volume 2 Issue 1
ISSN (Online) 0795 – 7149
https://journals.unizik.edu.ng/index.php/ubsjbep

Table 1: Demographic Distribution of Respondents

	Frequency	**Percent**
Sex Distribution		
Male	93	57.8
Female	68	42.2
Total	161	100.0
Marital Status		
Single	41	25.5
Married	112	69.6
Divorced	6	3.7
Single Parent	2	1.2
Total	161	100.0
Academic		
FSLC	12	7.5
ND	67	41.6
HND/B.Sc.	54	33.5
M.Sc./Postgraduate	28	17.4
Total	161	100.0
Occupation		
Students	88	54.7
Civil Servants	28	17.4
Business Owner	45	28.0
Total	161	100.0
No of Years		
0-5Years	16	9.9
6-10Years	31	19.3
11-15Years	101	62.7
16-20Years	13	8.1
Total	161	100.0
Complaints		
Yes	109	67.7
No	52	32.3
Total	161	100.0

Hypothesis One

H_{o1}: Distributive justice does not significantly affect customer satisfaction among commercial banks in Ekiti State

To test this hypothesis, the respondents' scores on distributive justice and customer satisfaction were computed and subjected to simple regression analysis. The results are shown in Tables 2. In Table 2, the results of the analysis were found to be significant with R square = 0.600 showing that distributive justice influence customer satisfaction. Adjusted R-square showed that distributive justice caused 0.598 variance in customer satisfaction. In other words, an estimated 8.3% of customer satisfaction is accounted for

UBSJBEP Volume 2 Issue 1
ISSN (Online) 0795 – 7149
https://journals.unizik.edu.ng/index.php/ubsjbep

by distributive justice when all other variables are held constant. The statistical significance of the simple regression (*F*= 238.992, *p*= 0.000) shows that the model was significant as $p< 0.05$. The result means that we reject the null hypothesis and accept the alternate hypothesis.

Analysis from the simple regression of variables shown in Table 2, the standardized beta co-efficient of distributive justice showed the level of contribution of each independent variable to the dependent variable customer satisfaction. From the Table 2, distributive justice (□ = 0.931, *p*=0.000). The positive beta indicated that the bank presented offered that met customers' expectation while customers got what they deserved from their banks. However, the result showed that distributive justice has significant effect on customer satisfaction. The simple regression of the model is shown below as:
CS = 0.513 + 0.931DJ
(Where CP = customer satisfaction, FQ = distributive justice

Table 2: Simple Regression Analysis (Beta co-efficient) for Distributive Justice Effect on Customer Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	.513	.234		2.189	.000
	Distributive justice	.931	.060	.775	15.459	.000
	R .775					
	R^2 .600					
	Adj R^2 .598					
	Fcal* 238.992					

a. Dependent Variable: Customer Satisfaction
Source: Output of Data Analysis (2024)

Hypothesis Two

H_{o2}: Procedural justice has no significant effect on customer satisfaction among commercial banks in Ekiti State

To test this hypothesis, the respondents' scores on procedural justice and customer satisfaction were computed and subjected to multiple regression analysis. The results are shown in Tables 3. In Table 3, the results of the analysis were found to be significant with R square = 0.843 showing that procedural justice influence customer satisfaction. Adjusted R-square showed that procedural justice caused 0.842 variance in customer satisfaction. In other words, an estimated 84.2% of customer satisfaction is accounted for by procedural justice when all other variables are held constant. The statistical significance of the simple regression (*F*= 853.930, *p*= 0.000) shows that the model was

Journal of Business and Economic Policy
UNIZIK Business School, Nnamdi Azikiwe University, Awka

UBSJBEP Volume 2 Issue 1
ISSN (Online) 0795 – 7149
https://journals.unizik.edu.ng/index.php/ubsjbep

significant as $p < 0.05$. The result means that we reject the null hypothesis and accept the alternate hypothesis.

Analysis from the simple regression of variables shown in Table 3, the standardized beta co-efficient of procedural justice showed the level of contribution of each independent variable to the dependent variable customer satisfaction. From the Table 3, procedural justice (□ = 0.995, p=0.000). The positive beta indicated that the banks gave accurate information in problem handling, flexible in responding to customers' concern. However, the result showed that procedural justice has significant effect on customer satisfaction. The simple regression of the model is shown below as:
CS = 0.076 +0.995PJ
(Where CS = Customer satisfaction, PJ =procedural justice)

Table 3: Simple Regression Analysis (Beta co-efficient) for Procedural Justice Effect on Customer Satisfaction

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	.076	.139		.545	.587
	Procedural justice	.995	.034	.918	29.222	.000
	R .918					
	R^2 .843					
	Adj R^2 .842					
	Fcal* 853.930					

a. Dependent Variable: Customer Satisfaction
Source: Output of Data Analysis (2024)

Hypothesis Three
H_{o3}: Interactional justice has no significant effect on customer satisfaction among commercial banks in Ekiti State.

To test this hypothesis, the respondents' scores on interactional justice and customer satisfaction were computed and subjected to simple regression analysis. The results are shown in Tables 4. In Table 4, the results of the analysis were found to be significant with R square = 0.660 showing that interactional justice influence customer satisfaction. Adjusted R-square showed that interactional justice caused 0.658 variance in customer satisfaction. In other words, an estimated 65.8% of customer satisfaction is accounted for by interactional justice when all other variables are held constant. The statistical significance of the simple regression (F= 308.812, p= 0.000) shows that the model was significant as $p < 0.05$. The result means that we reject the null hypothesis and accept the alternate hypothesis.

Analysis from the simple regression of variables shown in Table 4., the standardized beta co-efficient of interactional justice showed the level of contribution of each independent variable to the dependent variable customer satisfaction. From the Table 4., interactional justice (□ = 0.614, p=0.000). The positive beta indicated that customers are treated in the same way without discrimination and give detailed explanation and relevant advice to customers. However, the result showed that interactional justice has significant effect on customer satisfaction. The simple regression of the model is shown below as:
CS = 1.787+ 0.614IJ
(Where CS = Customer satisfaction, IJ = Interactional justice)

Table 4.: Simple Regression Analysis (Beta co-efficient) for Interactional Justice Effect on Customer Satisfaction

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.
1	(Constant)	1.787	.135		13.221	.000
	Interactional justice	.614	.035	.812	8.573	.000
	R .812					
	R^2 .660					
	Adj R^2 .658					
	Fcal* 308.812					

a. Dependent Variable: Customer Satisfaction
Source: Output of Data Analysis (2024)

Service recovery scored on three variables which are distributive justice, procedural justice and interactional justice on customer satisfaction which were subjected into multiple regression analysis. Based on the findings, the study revealed that distributive justice has positive effect on customer satisfaction, procedural justice has positive effect on customer satisfaction and interactional justice has positive effect on customer satisfaction all at 0.05 level of significance. From the findings the entire hypotheses have strong effect on customer satisfaction. It was also found that the entire alternate hypotheses were accepted and the null hypotheses were rejected thus implied that service recovery significantly and positively related to customer satisfaction. The outcome matched the research by Rivai, Reza, and Lukito (2019), who used survey design to examine the relationship between organisational commitment, distributive justice, and job satisfaction and employee performance in Indonesia. Distributive justice has a good and considerable impact on job satisfaction, according to the study. Employee performance and organisational commitment were not substantially impacted by distributive justice. Additionally, the results show that work satisfaction has a favourable and considerable impact on organisational performance and commitment. Organisational commitment also has a good and significant impact on performance.

UBSJBEP Volume 2 Issue 1
ISSN (Online) 0795 – 7149
https://journals.unizik.edu.ng/index.php/ubsjbep

Conclusion and Recommendations

The study found that the bank provided an offering that satisfied customers and that customers received what they were entitled to from their banks; the banks provided accurate information when handling customer complaints, were accommodating when addressing issues, treated all customers equally and without bias, and provided customers with pertinent advice and in-depth explanations.

Benchmarking and contrasting the bank's performance with that of other businesses operating in the same economy and under comparable economic conditions are advised remedies to these two problems. Comparing and contrasting the bank's performance with that of other companies operating in the same industry and with similar economic circumstances are solution to these two issues. In addition, banks can provide a streamlined and trustworthy communication structure to facilitate relationship-building between service providers and clients, as well as perform regular performance and quality evaluations on the products and services offered. By serving as a catalyst for higher customer satisfaction, which in turn helps draw in new business, keep existing clients, cut advertising expenses, and place the company at the top of the market pyramid through positive word-of-mouth, service recovery can boost an organisation's performance. Alternatively, it's the process of converting a one-time customers into a lifelong one.

References

Agu, G. A. (2015). *Customer complaint behaviour in the service industry: A study of the customer of the organised road transport firms in Imo State.* A Ph.D Thesis, Abia State University, Nigeria.

Azemi, Y., & Ozuem, W. (2019). Online service failure: understanding the building blocks of effective recovery strategy in Leveraging Computer-Mediated Marketing Environments, *IGI Global*, *12*, 249-264.

Azubuike, E. S., & Madubochi, W. (2021). procedural justice and employees' commitment in selected hospitals in Rivers State. *African Journal of Social Sciences and Humanities Research*, *4*(2), 49-58.

Basari, M. A. M. D., & Shamsudin, M. F. (2020). Does Customer Satisfaction Matters? *Journal of Undergraduate Social Science and Technology*, *2*(1), 1-15.

Byrne, Z. S. (2005). Fairness reduces the negative effects of organizational politics on turnover intentions, citizenship behaviour and job performance. *Journal of Business and Psychology, 20(2).*

Cheng, B. L., Gan, C. C., Imrie, B. C., & Mansori, S. (2019). Service recovery, customer satisfaction and customer loyalty: Evidence from Malaysia's hotel industry. *International Journal of Quality and Service Sciences*, 11(2), 187-203.

Ding, C. G., & Lin, C. P. (2006). Comparing the effects of determinants of turnover intentions between Taiwanese and US Hospital Employee. *Human Resources Development Quarterly, 17*(4).

Ghanbari-Baghestan, A., Esfandiari, H., Maghazei, O., & Khorasani, S. T. (2012). The impact of service recovery on customer satisfaction: Case of Iran. *Archives Des Sciences,65*(11), 506-514.

Giao, H. N. K., Thy, N. T. A., Vuong, B. N., Tu, T. N., Vinh, V. Q., & Lien, L. T. P. (2020). Customer satisfaction with less than container load cargo services in HoChiMinh City, Vietnam. *Journal of Asian Finance, Economics and Business*, *7*(8), 333- 344.

Girma, Z. (2020). *The effect of service recovery on customer satisfaction: The case of Ethiopian minister of revenue.* A Thesis submitted to the Department of Marketing Management as Partial Fulfilment for the Requirements of the Degree of Master's of Arts in Marketing Management.

Greenberg, J. (2010). Behaviour in organizations (10th ed.), England, Pearson.

Hamer, L.O. (2006). A confirmation perspective on perceived service quality. *Journal of Services Marketing*, 20(4), 219 - 232.

Hoyer, W. D. & MacInnis, D. J., (2003). *Consumer Behaviour*, (3rd ed.), Boston, Houghton Mifflin Company.

Hughes, S., & Karapetrovic, S. (2006). ISO 10002 complaints handling system: A study *International Journal of Quality and Reliability Management*, 23(9), 1158-1175.

Imran, M., Hamid, S., Aziz, A., & Hameed, W. (2019). The contributing factors towards e-logistic customer satisfaction: a mediating role of information Technology. *Uncertain Supply Chain Management*, *7*(1), 63-72.

Johnston, T. C. & Hewa, M. A. (2007). Fixing service failures. *Industrial Marketing Management*, *29*(5), 467-473.

Kolter, P. (2000). *Marketing Management*. Prentice Hall, Englewood Cliff, NJ.

Liao, Y. K.., Wu, C. Y., Truong, G. N. T., & Do, Y. T. (2022). The roles of service recovery and perceived justice on post-recovery satisfaction in M-Commerce. Sustainability, 14, 1-20.

Malik, M. E., Nawab, S., Naeem, B., & Danish, R. Q. (2010). Job Satisfaction and Organizational Commitment of University Teachers in Public Sector of Pakistan. *International Journal of Business and Management*.

McColl-Kennedy, J. R., & Sparks B. A. (2003). Application of Fairness Theory to Service Failures and Service Recovery. *Journal of Service Research*, *5*(3), 251-266.

Memarbashi S. (2012). *Assessing customers' perception regarding service failure and recovery strategies and consumer future behaviour in the restaurant industry: Evidence from Mashhad, Iran.* Eastern Mediterranean University, Gazimağusa, North Cyprus.

Nguyen, D. T., Pham, V. T., Tran, D. M., & Pham, D. B. T. (2020). Impact of service quality, customer satisfaction, and switching costs on customer loyalty. *Journal of Asian Finance, Economics and Business*, *7*(8), 395-405.

Okeiyi, U. C. & Agu, A. G. (2022). Influence of service recovery strategy on customer loyalty. *Asian Journal of Economics, Finance and Management, 7(1),* 33-43.

Oranusi, I. N., & Mojekeh, M. O. (2019) Effect of service recovery on customer retention in selected commercial banks In Onitsha, Anambra State. *International Journal of Business and Law Research. 7(3), 83-90.*

Osaro, N., Ogbonda, E. H., & Bassey, U. L. (2022). Interactional Justice and Employee Commitment in Insurance Companies in Rivers State. *International Journal of Business Systems and Economics*, *13*(5), 250 - 263

Pertiwi, S., Lubis, A. N., & Absah, Y. (2021). The influence of service failure and service recovery towards customer loyalty of Firstmedia service users with customer trust as an intervening variable. *International Journal of Research and Review*, 8(1), 693-705.

Porter, E.O. (2008). *Managing quality customer service*. London: Kogan Page Ltd.

Rita, P., Oliveira, T., & Farisa, A. (2019). The impact of e-service quality and customer satisfaction on customer behavior in online shopping. *Heliyon*, *5*(10), 1-14.

Rivai, H. A., Reza, Y. D., & Lukito, H. (2019). Distributive justice, job satisfaction and organizational commitment as antecedents of employee performance: A study in Indonesia National Health Insurance Workers. *Advances in Economics, Business and Management Research,100, 670-676.*

Sabharwal, N., & Soch, H. (2011). Confirmatory factor analysis of determinants of service recovery. *Global Business Review*, 12(2), 297-318.

Sahai, A., & Mahapatra, M (2020). Interactional justice and subjective well-being: A Contemporary Approach to Justice at Work Places. *International Journal of Psychosocial Rehabilitation*, *24*(05), 3243-3250.

Schirmer, N., Ringle, C. M., Gudergan, S. P., & Feistel, M. S. (2018). The link between customer satisfaction and loyalty: the moderating role of customer characteristics. *Journal of Strategic Marketing*, *26*(4), 298-317.

To, T. H., Do, D. K., Bui, L. T. H., & Pham, H. T. L. (2020). Factors affecting customer satisfaction when buying on facebook in Vietnam. *Journal of Asian Finance, Economics and Business*, *7*(10), 267-273.

Tumi, E. (2005*).* Quality customer service is an attitude not a department. *International Journal of Marketing*, 3(15), 21 – 24.

Vincent, N. A., & Webster, M. (2005). Emotions and response actions in consumer complaint behaviour, *ANZMAC 2005 Conference: Consumer Behaviour*, 352-358.

Zaid, S., Palilati, A., Madjid, R., & Bua, H. (2021). Impact of service recovery, customer satisfaction, and corporate image on customer loyalty. *Journal of Asian Finance, Economics and Business*, *8*(1), 961–970.