



## The effect of perceived justice on customer satisfaction and loyalty at PT Bank BPD Bali

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### Abstract

PT Bank BPD Bali is currently undergoing a transformation, which is necessary to improve competitiveness, especially in the field of service. This study aimed to determine the effect of distributive, procedural, and interactional justice on customer satisfaction, and the influence of customer satisfaction after complaints handling of customer loyalty PT Bank BPD Bali in Denpasar City. The calculation of researched sample based on proportionate stratified random sampling with the number of respondents was 100 people. The questionnaires gave to customers who have filed a complained to PT Bank BPD Bali in Denpasar City. Data analysis tool used in this research is Structural Equation Modeling (SEM). The results indicate distributive, procedural, and interactional justice had positive and significant impact on complaint satisfaction, which finally impact on customer loyalty. An effective customer complaints management can be applied through personal interaction and approach by the management of PT Bank BPD Bali by improving the performance and training of employees especially employees who handle complaints. Performance improvements are advised to prioritize direct action to customer complaints, such as represent related to product misperceptions and giving customers a chance to complain.

**Keywords:** perceived justice, complaint handling, satisfaction, loyalty

### Introduction

The banking industry is progressing in Indonesia. Banking competition in Indonesia increasingly stringent since the banking transparency system, initiated by the issuance of the first deregulation policy package on June 1, 1983 known as PAKJUN with the aim of modernizing the banking system and then followed by an October package called PAKTO on October 27, 1988 facilitate the establishment of new banks, including the opening of branch offices. The increase in the number of banks has the potential to encourage the banking sector business to be more competitive (Widyastuti & Armanto, 2013) [29].

Regional Development Banks also participate in competition with national banks and other private banks to provide products and services in order to increase durability and competitiveness, so as to contribute to the region. President of the Republic of Indonesia, Ir. Joko Widodo has launched the Transformation Program of Regional Development Bank (BPD) at Istana Negara, Jakarta, on May 26, 2015. BPD Transformation Program is realized through the enrichment of competitive products and services supported by extensive network and more professional management. The success of the Regional Development Banks to achieve this is expected to have a significant impact on regional economic growth. The spirit of transformation of BPD, echoed nationally, became the inspiration for PT Bank BPD Bali to further strengthen its position as a reliable bank of choice due to its role and contribution in the development of Bali (BPD Bali, 2016) [5].

PT Bank BPD Bali has offices spread all over Bali (BPD, 2016) [5]. In Denpasar City, PT Bank BPD Bali provides the most complete banking facilities, such as ATMs and the largest mobile car cash when compared to other districts in

Bali. There are 1 head office, 2 branches, 10 auxiliary branches, 10 cash offices, 13 cash auxiliary offices, 41 ATMs, and 2 cash cars around PT Bank BPD Bali spread in Denpasar City. The city of Denpasar has a large number of Third Party Funds (DPK) customers with an increasing number of customers every year. In 2015 there are customers of DPK in Denpasar City as many as 114,562 people which increased in 2016 to 115,697 people.

Large number of customers in the city of Denpasar requires the management of PT Bank BPD Bali to always pay attention to the quality of services provided to customers. Good service quality will create customer satisfaction that can create loyalty. In other hand, poor service quality will cause dissatisfaction, marked by customer's complaint (Anggoro *et al.*, 2010). Based on the initial survey conducted to some customers, the majority of customer complaints related to ATM problems. This is because most customers of PT Bank BPD Bali have ATM facilities that are destined for savings products, and personal accounts. By 2015 there are 585 ATM-related complaints e.g. ingestion and blocked ATM. The number of complaints increased in 2016 with a total of 649 complaints.

In the context of complaints handling, the concept of justice can be identified as a major influence on the evaluation of customer evaluation on the service recovery process and is often a major factor in customer satisfaction (Tax *et al.*, 1998) [26], (Maxham & Netemeyer, 2002) [18] in Badawi (2012) [2]. Furthermore, customer satisfaction becomes the basis for building customer loyalty. Customer loyalty is an important factor in the growth of the company's market share in highly competitive industries. Customer loyalty can also increase the profitability of the company (Tolba *et al.*, 2015) [27]. The same

is also expressed by Dawes *et al.* (1992) in Lovelock & Wright (2007) <sup>[15]</sup>, that higher customer satisfaction can result in customer loyalty. Therefore, this research has purpose to explain influence of perceived justice to satisfaction and customer loyalty of PT Bank BPD Bali.

## Literature Review

### Service Failure

According to Lewis and Spyropoulos (2001) <sup>[14]</sup> in Liestyana (2007) <sup>[13]</sup>, service failure is part of the service encounter that causes problems and is something that the service provider needs to fix. The problem is customer dissatisfaction in its interaction with the service or service provider. All service organizations are in situations that allow for errors or failures in the delivery of service products to customers so that service organizations must face customer dissatisfaction. Customers who choose not to express a complaint against a product or service tend to tell their disappointment and negative comments about the company to others. This can certainly worsen the company's reputation (Tax & Brown, 1998) <sup>[26]</sup>.

### Customer Complaint Behavior

Consumer complaint behavior encompasses all consumer actions performed as a result of its dissatisfaction with the purchase. The researchers identified some of the following behaviors that consumers commonly feel if they are not satisfied, one of which is coming to the service provider to raise a complaint and requesting to solve the problem (Suprapti, 2010) <sup>[23]</sup>. Basically, customers who have experienced service failures can spread negative word of mouth to the people around them (Tronvoll, 2008; Kotler & Keller, 2009) <sup>[28, 11]</sup>.

### Perceived Justice on Complaint Handling

Mattila & Ro's (2012) <sup>[17]</sup> and Tax & Brown (2000) <sup>[26]</sup> stated that the theory of justice appears to be the dominant theory applied in service recovery. The concept of justice can be perceived in three dimensions, namely procedural justice, distributive justice, and interactional justice (Lovelock & Wright, 2007) <sup>[15]</sup>. Distributive justice refers to the perceived justice of a result when the effort, action, or response allocated or judgment made is judged to be just or unfair. This assessment is referred to as an assessment of distributive justice because traditionally distributive judgments are justice about how resources are distributed or allocated to individuals (Martinez *et al.*, 2006) <sup>[16]</sup>.

Procedural justice refers to the policies, processes and regulations used in service recovery and complaints handling. Procedural justice is characterized by clarity, speed and absence of disputes (Lanza *et al.*, 2013) <sup>[12]</sup>. Interactional justice refers to ways of handling service failures and personal interactions between service providers and customers during the service recovery process, such as explanation, service, honesty, courtesy, effort and empathy from employees. Interactional justice is perceived to include justice of treatment received by customers from persons involved during their use through the existing procedures (Tax *et al.*, 1998; Smith *et al.*, 1999) <sup>[26, 22]</sup>.

### Customer Satisfaction

Customer satisfaction is defined as the level of one's feelings as a result of the comparison between reality and expectations received from a product or service. When the performance of a product or service is much lower than the customer's expectations, there will be dissatisfaction. When performance is in line with expectations or exceeds expectations, customers feel satisfied or feel very happy (Kotler & Keller, 2009) <sup>[11]</sup>.

### Customer Loyalty

The behavior after purchasing a product is determined by the satisfaction or dissatisfaction of a product as the end of the sales process. The concept of customer loyalty is more related to behavior than attitude. One of the positive attitudes of the consumer can be demonstrated through loyalty is something that arises without coercion but arises by itself (Griffin, 2005) <sup>[7]</sup>.

## Hypotheses

### Perceived Distributive Justice to Complaint Satisfaction

Distributive justice refers to the perceived justice of one outcome. Distributive justice theory argues that the perceived justice is a customer evaluation of the outcome of justice. The unique contribution of distributive justice to customer satisfaction is greater than interactional justice. So distributive justice continues to be a strong and solid predictor of customer satisfaction (Martinez *et al.*, 2006; Tolba *et al.*, 2015; Mc Quilken *et al.*, 2007) <sup>[16, 27, 19]</sup>. Service recovery efforts by implementing concrete actions by firms against customers reflected in distributive justice positively significantly affect customer satisfaction (Tan, 2014) <sup>[25]</sup>.

**H<sub>1</sub>:** Perceived distributive justice positively and significantly influences complaint satisfaction.

### Perceived Procedural Justice to Complaint Satisfaction

Procedural justice is one of the keys to achieve customer satisfaction Harris *et al.* (2013) <sup>[8]</sup>. Procedural justice is also a basic necessity, as customers expect providers to correct failure in rapid service delivery (Lanza *et al.*, 2013) <sup>[12]</sup>. In procedural justice the effort of handling complaints is reflected in corrective action with efficient time so that customer satisfaction can be achieved (Kendra *et al.*, 2013) <sup>[8]</sup>. Martinez *et al.* (2006) <sup>[16]</sup> and Beattie (2011) in Harris *et al.* (2013) <sup>[8]</sup> also mentions that the achievement of customer satisfaction by procedural justice can be achieved by exploring the ease of filing and settling complaints by customers. Tolba *et al.* (2015) <sup>[27]</sup>.

**H<sub>2</sub>:** Perceived procedural justice positively and significantly influences complaint satisfaction.

### Perceived Interactional Justice to Complaint Satisfaction

Interactional justice affects customer satisfaction through personal interaction and approach to the customer in a grievance handling effort (Chepkwony *et al.*, 2012) <sup>[4]</sup>. Empirical studies show that interactional justice contributes to satisfaction in complaints handling (Tax *et al.*, 1998) <sup>[26]</sup>, and (Smith *et al.*, 1999) <sup>[22]</sup>. Nikbin (2010) <sup>[21]</sup> states that in the context of recovery, interactional justice has a role in the process of evaluating the extent to which customers have

experience of justice in their interactions with employees. Interactional justice is also an important predictor of customer satisfaction recovery. The same is also mentioned by Kau & Loh (2006) <sup>[10]</sup>; Ateke *et al.* (2016) <sup>[11]</sup>; Ngahu *et al.*, (2016) <sup>[20]</sup> that interactional justice has a positive and significant effect on customer satisfaction after complaint handling. Interactional justice is a perceived of justice that has a strong influence on satisfaction (Chandrashekar *et al.*, 1998) <sup>[26]</sup>.

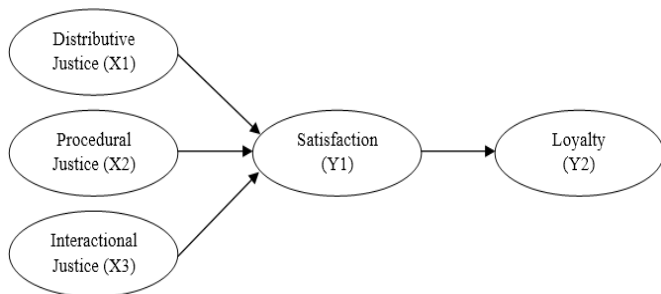
**H3:** Perceived interactional justice positively and significantly influences complaint satisfaction.

**Complaint satisfaction to loyalty**

Customer satisfaction is a dimension that can be used to measure and has an impact on loyalty after handling complaints (Kau & Loh, 2006) <sup>[10]</sup>. Efficient complaints handling has a positive effect on satisfaction, which can create loyalty (Carvajal *et al.*, 2011) <sup>[3]</sup>. The same finding also stated by Tolba *et al.* (2015) <sup>[27]</sup>, that customer satisfaction mediates the perceived justice in the effort to handle complaints against customer loyalty

**H4:** Complaint satisfaction positively and significantly influences loyalty.

From the above description of the literature and research hypotheses, the concept of research framework is presented as shown below (Figure 1).



**Fig 1:** Research Conceptual Framework

**Table 1:** Regression Weight Estimation of SEM

Constructs Correlation	Coefficients	P value	Description
Distributive Justice → Satisfaction	0,230	0,023	Significant
Procedural Justice → Satisfaction	0,292	0,012	Significant
Interactional Justice → Satisfaction	0,310	0,008	Significant
Satisfaction → Loyalitas	0,495	0,000	Significant

Source: Primary Data, 2017

Based on Table 1, distributive justice has a positive and significant effect on complaint satisfaction with coefficient value equal to 0,230 with probability value equal to 0,023, therefore, hypothesis 1 accepted. Hypothesis 2, which states procedural justice has a positive and significant effect on complaint satisfaction can be accepted with coefficient value of 0.292 with probability value of 0.012. Hypothesis 3, which states interactional justice has a positive and significant effect on complaint satisfaction can be accepted with coefficient value of 0.310 with probability value of 0.008. Moreover, complaint satisfaction has a positive and significant effect on loyalty with the value of coefficient of 0.495 with probability value of 0.000, therefore, hypothesis 4 accepted.

The direct effects analysis of constructs is aimed to determine

**Research Methods**

**Procedure**

The population in this research are customers of PT Bank BPD Bali in Denpasar who has complained and been handled. Sample used is 100 customers, calculated based on proportionate stratified random sampling. Data collected through research instrument in the form of questionnaire. The statements on the questionnaire were measured using a Likert scale of 1 to 5 scale. Data tested using Structural Equation Modeling (SEM) by AMOS program. Primary data in this research is obtained from respondent and secondary data obtained from PT Bank BPD Bali in Denpasar.

**Result**

Based on the result of the research, it is shown that the characteristics of the respondents are dominated by female customers with undergraduate or above, 31-40 years old. The result shows that respondents are dominated from government and private employees. PT Bank BPD Bali is a regional bank in cooperation with the provincial government of Bali, so that most of the respondents are civil servants and employees of local owned businesses in Bali Province.

The results of the validity test indicate that the measurement model meets the criteria fit, loading factor > 0,5 and all dimensions yield the estimated value with the critical ratio above two. Based on these results, it can be conclude that constructive indicators of distributive justice, customer satisfaction, and customer loyalty have shown as valid indicators in construct measurement. Based on this confirmatory factor analysis, this research model can be used for further analysis. Reliability test also shows that the reliability value for each construct is greater than 0.70. It can be stated that the indicator of each construct is reliable. The results of the extracted variance calculations show that all constructs meet the minimum cut off value requirement of 0.50. This means consistency in each indicator in identifying each constructed construct.

the strength of the influence between constructs directly. The computational results of the AMOS program on the direct effects of each of the variables studied can be seen in Table 2.

**Table 2:** Direct Effects of Variables

Constructs Correlation	Standardized Estimates
Distributive Justice → Satisfaction	0,258
Procedural Justice → Satisfaction	0,297
Interactional Justice → Satisfaction	0,326
Satisfaction → Loyalitas	0,373

Source: Primary Data, 2017

Based on the results presented in Table 2, the strongest direct influence is on interactional justice relationships to

satisfaction, followed by customer satisfaction relationships with loyalty, and procedural justice relationships to satisfaction. Based on the results of the research, customer satisfaction of PT Bank BPD Bali is determined by interactional justice, which is connected by satisfaction when obtaining the service of complaint handling. This indicates that PT Bank BPD Bali customers are more concerned with matters relating to the personal interaction between service providers and customers during the service recovery process.

### Discussion and Conclusion

Distributive justice has a positive and significant effect on customer satisfaction after complaint handling. During the handling of complaints, customers perceive the PT Bank BPD Bali has taken immediate corrective action against customer disturbances, initiated the handling of complaints by apologizing to customers, as well as performing representations related to the failure of understanding the products experienced by customers. Efforts to handle complaints by PT Bank BPD Bali is increasing customer satisfaction. The results of this study are in accordance with the results of research conducted by Martinez *et al.* (2016)<sup>[16]</sup>, Ellyawati *et al.* (2012)<sup>[6]</sup>, Tolba (2015)<sup>[27]</sup>, McQuilken (2007)<sup>[19]</sup>, Tan (2014)<sup>[25]</sup>, Badawi (2012)<sup>[2]</sup>.

Procedural justice affects positively and significantly to customer satisfaction after complaint handling get support. During the handling of complaints, PT Bank BPD Bali has provided an opportunity for customers to express complaints or dissatisfaction with the products and services, facilitate access to complain, provide decision control over complaints process, and resolve customer complaints in quick time. This improves customer satisfaction, and the results of this study are consistent with research conducted by Lanza (2013)<sup>[12]</sup>, Harris (2013)<sup>[8]</sup>, Neira *et al.* (2010), Martinez *et al.* (2006)<sup>[16]</sup>, Kendra *et al.* (2013)<sup>[8]</sup>, Beattie (2011), Tolba *et al.* (2015)<sup>[27]</sup>.

Interactional justice positively and significantly influence to customer satisfaction after complaint handling get support. During the handling of complaints, customers perceive the PT Bank BPD treats the customer politely, show a positive attitude in solving the problem of disturbance, and show a sense of care and sympathy for the problems that the natural customer so that it increases customer satisfaction. The results of this study are in accordance with the results of research conducted by Usmani & Jamal (2013), Chepkwony *et al.* (2012)<sup>[4]</sup>, Smith *et al.* (1999)<sup>[22]</sup>, Nikbin (2010)<sup>[21]</sup>, Martinez *et al.* (2006)<sup>[16]</sup>, Kau & Loh (2006)<sup>[10]</sup>, Ateke *et al.* (2016)<sup>[1]</sup>, Ngahu *et al.* (2016)<sup>[20]</sup>. Interactional justice also has the greatest influence on satisfaction compared with procedural justice and distributive justice. This is in accordance with the results of research conducted by satisfaction (Chandrashekar *et al.*, 1998)<sup>[26]</sup>.

Customer satisfaction post complaint handling has a positive and significant effect on customer loyalty get support. The results of hypothesis testing indicate that the higher the satisfaction of post-complaint handling felt by the customers of PT Bank BPD Bali, the higher customer loyalty and still using the services and banking services of PT Bank BPD Bali, making PT Bank BPD Bali as the main choice to meet the needs of banking services, and recommend PT Bank BPD Bali to other parties. The results of this test in accordance with the

theory put forward by Kau & Loh (2006)<sup>[10]</sup>, Supriaddin *et al.* (2015), Carvajal *et al.* (2011)<sup>[3]</sup>, Tolba *et al.* (2015)<sup>[27]</sup>.

There are several service variables applied in the effort of handling the complaint need to get follow up so that customer satisfaction can be improved categorize become good or even very good. 2 (two) indicators of indicators such as direct action indicators and representation (on distributive justice constructs), opportunities to complain and control decisions (on procedural justice, satisfaction of service and pleasure (on indicators of satisfaction), and recommendations on indicators of loyalty should be more attention to its performance by PT Bank BPD Bali for the future customer satisfaction can be further improved.

The results of this study can provide important contribution or as a basis for decision making for the management of PT Bank BPD Bali in the future, such as standards operational procedure (SOP) for better complaints handling, and pay attention to maintain the service quality. PT Bank BPD Bali can regularly conduct training and education to employees so that every employee is competent and proactive in handling complaints in accordance with the characteristics of interactional justice. The capability and standard of service owned by employees of PT Bank BPD Bali must be kept consistent. This is because the banking service is an important consideration for customers in line with the tight banking competition in Bali.

### Research Implications

This research several implications for the management. When service failures occur, customer complaints are the media for management to undertake a recovery program. Customers should have easy access to complain. An effective customer complaints management can be applied through personal interaction and approach by the management of PT Bank BPD Bali by improving the performance and training of employees especially employees in charge of handling customer complaints.

Performance improvements are advised to prioritize direct action against customer complaints, representations related to product misperceptions, or complaints that occur due to misperceptions of understanding of the product, giving customers a chance to complain, and control of decisions regarding the freedom of the customer to approve or reject the decision result complaint handling. If this can be done well, then the customer's assessment of the perception of complaints handled by the PT Bank BPD Bali to be better. This perception certainly affects customer satisfaction after complaint handling becomes better and customer loyalty PT Bank BPD Bali is getting higher.

### Limitations and Future Research

Some limitations still exist in this study which need to be studied in future research. The sample only consisted for customers who filed a complaint by coming directly to Branches, Auxiliary Branches, or Cash Offices of PT Bank BPD Bali spread in Denpasar City, so the results of this study can only be generalized limited to customers who make direct complaints both oral and written to the office of PT Bank BPD Bali. In the meantime, there are segments of customers who experience service failures and file complaints to Branch

Offices, Auxiliary Branches, and Cash Offices of PT Bank BPD Bali located outside Denpasar or customers complaining through PT Bank BPD Bali call center services. Customers with this segment also get complaint handling service and of course also have an impact on customer satisfaction. Based on this, the next researcher is suggested to conduct research targeting the customer segment mentioned above, so that the description of customer behavior of PT Bank BPD Bali post complaint handling can be more comprehensive.

Furthermore, future research needs to assess customers who have stopped using banking or product services from PT Bank BPD Bali to evaluate the customer's reasons for quitting the services or products. This is important as input for the management of PT Bank BPD Bali to further improve the quality of service and quality of complaints handling. The next researcher is suggested to conduct research targeting segment of customers who stop using the services and products of PT Bank BPD Bali, so that the description of customer behavior can be more comprehensive.

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