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Service Recovery Process: The Effects of Distributive and Informational Justice on Satisfaction over Complaint Handling*

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Abstract

The justice issue in the service recovery process has become an interesting topic especially in rural banks in Indonesia. There are two types of justice issues in handling the complaint process; distributive and informational. This study aims to analyze the effect of distributive and 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 by WarpPLS software. The results reveal that distributive and informational justice have a positive effect on positive and negative emotions, while informational justice does not affect positive and negative emotions. Distributive and informational justice directly affect satisfaction over complaint handling. On the other hand, positive and negative emotions affect satisfaction over complaint handling. The findings of this study suggest that positive emotion also mediates the distributive justice effect on satisfaction over complaint. Lastly, positive and negative emotions do not mediate the informational justice effect on satisfaction over complaint handling at post-merger rural banks in West Java and Yogyakarta, Indonesia.

Keywords: Distributive Justice, Informational Justice, Customer Emotions, Satisfaction, Complaint Handling, Rural Banks

JEL Classification Code: A11, E02, E24, E60

1. Introduction

Business competition in the banking industry, draws the attention of managers to realize that handling customer complaints effectively plays a crucial role in maintaining and increasing the number of customers. The success of

the banking efficiency system is important to promote sustainable growth in a healthy bank, so the regulator is needed to evaluate the bank's health system (Kumar et al., 2020). The success of handling complaints is the main key to maintaining and increasing profit and growth in the banking industry, especially in Rural Banks (Badawi et al., 2020). A customer complaint is not a threat but should be viewed as a key to enhancing service delivery (Badawi, 2012). The company's timely response is also a key strategy for successfully handling complaints, avoiding negative impressions, and covering up failed service performance (even small complaints). A small complaint has the potential to develop into a bigger issue, if the company does not respond and attend to it quickly (Badawi, 2012).

The justice issue when handling complaints is a concern for researchers and business practitioners in the financial services industry. There are some previous studies that discuss it such as Badawi (2012); McColl-Kennedy (2013); DeWitt et al., (2008); Gelbrich and Roschk (2011). Perceived justice refers to how individual consumers evaluate fairness in the complaint handling process which is generally divided into four categories, namely: distributive,

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procedural, interactional, and informational justice (Badawi, 2012). Previous studies support the direct effect of perceived justice on satisfaction after service recovery (Badawi, 2012; Ha and Jang (2009); Kau and Loh (2006); Schoefer (2008); Wirtz and Mattila (2004) and perceived mediating role of justice between service recovery activities and post-recovery satisfaction (Gelbrich & Roschk, 2011; Homburg & Fürst, 2005).

According to organizational behavior literature, distributive justice is fairness in reward given to customers in the complaint handling process. The basic principle of distributive justice starts with equity theory (Goodwin & Ross, 1992); equality theory (Greenberg, 1990), and need theory (Deutsch, 1985). The distributive equity model has been extensively tested in marketing research and consumer behavior (Greenberg, 1990; Badawi, 2012). Distributive justice is usually used to explain justice or fairness (Badawi, 2012). Distributive justice is measured by giving rewards and compensation (Kelley et al., 1993), giving discounts and coupons (Mattila, 2001; Sparks & McColl-Kennedy, 2001).

Besides distributive justice, fair information in the service recovery process also becomes very important for customers (Badawi et al., 2020). Informational Justice is an explanation and endorsement that focuses on procedures that explain the procedural provisions on justice perception (Bies & Shapiro, 1988; Badawi, 2012). A description of the process provides information needed to evaluate the structural aspects of the service recovery process (Colquitt et al., 2001) that is relevant, and logical (Shapiro & Buttner, 1988).

Skarlicki et al. (2008) state that informational justice mediates the effect of justice on the interaction integration. In addition, Badawi (2012) finds that the four justices (distributive, procedural, interactional, and informational) have an undesirable effect on negative customer emotion. While Ambrose et al. (2007) state that distributive, procedural, interactional, and informational justice affect customer satisfaction. This result is also supported by Colquitt et al. (2001) who found that the four justices namely distributive, procedural, interactional, and informational justice have an effect on evaluation authority (e.g. management evaluation). Greenberg (1994) finds that informational justice offers a social exchange picture which provides an explanation of events in a negative reaction to performance.

Earlier studies and literature explain that emotion is a variable to create satisfaction for service failures (Badawi, 2012; Badawi et al., 2020). A number of studies have revealed that there is a relationship between personality and emotion (Gountas & Gountas, 2007; Badawi et al., 2020). Customer satisfaction depends on several things such as acceptance of service quality (Rezaei et al., 2011), anger, frustration, and regret have an effect on complaints, negative word-of-mouth (WOM), and switching intention (Hoang, 2020). Although the service provided is good, the customers still expect to

receive better service (Choi, Qiao, & Wang, 2020; Le, Nguyen, & Pham, 2020; Tran, Tran, & Pham, 2020).

However, previous studies about the microfinance services industry have not yet discussed much distributive and informational justice in creating satisfaction over complaint handling through the role of mediating positive and negative emotions in the complaint handling process. Therefore, this study examines the effect of distributive and informational justice on satisfaction with complaint handling. This study also examines the mediating role of positive and negative emotions on satisfaction over complaint handling.

2. Literature Review

2.1. Distributive Justice

Justice performance literature can be used as a basis for increasing complaint handling satisfaction and raising post-service quality standards. Equity theory (Bowen & Johnston, 1999; Smith et al., 1999) and social exchange theory (Deutsch, 1999) are some theories that explain the comparison between what has been sacrificed and what has been accepted. The comparison is measured by real performance against perceived expectation. Some researchers believe those theories about justice in service improvement context (Maxham et al., 2002; Andreassen, 2000).

Viewed from the context of service, distributive justice refers to the extent to which customers feel they have been treated fairly for service performance. According to Bowen, Gilliland, and Folger (1999), there are three principles of distributive justice, namely: cost, number of services, and excellence. Kreitner and Kinicki (2007) state that structural justice is defined as justice which illustrates how reward e.g., compensation is distributed based on complaint. Distributive justice is also related to the problem of the value received by customers in accordance with the expectations promised. Distributive justice explains how the consumer responds to the amount and form of compensation he receives (Badawi et al., 2020). Distributive justice has an effect on satisfaction. Badawi (2012) found that distributive justice reduces negative emotion and increases satisfaction on service recovery.

H1: *Distributive justice has an effect on a customer's positive emotion*

H2: *Distributive justice reduces a customer's negative emotion*

H3: *Distributive justice directly affects a customer's satisfaction over complaint handling*

2.2. Informational Justice

According to social exchange theory, a follow-up of this theory development is the company's responsibility

to respond to customer complaints properly (Blau, 1964). Trust in responding to customer complaints has a cycle, namely trust will result in trust (Butler, 1995). Trust given to customers will be followed by customers' satisfaction on perceived service recovery. Good trust in the company's response to customer complaints is a way to measure informational justice. 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). Informational justice has a strong role in the emotional ties of the customer and company (Hassan & Hashim, 2011). Informational justice focuses on explanation and endorsement which explains the procedural provisions on justice perception (Greenberg, 1990; Martono et al., 2020). A description of procedure provides the information needed to evaluate the structural aspects of the service recovery process (Colquitt et al., 2001), logic and relevant information (Shapiro & Buttner, 1988) and correctly determined without power factor (Folger et al., 1983).

Several studies show that informational justice explains the settlement of problem groups (conflicts), and directly affects negative reactions (Greenberg, 1994). Informational justice has a constructive effect on dealing with complaints (Badawi, 2012). It also provides an adequate explanation of the decision-making process (Greenberg, 1994). Informational justice refers to the extent to which consumers receive an explanation of decision procedures made by the organization such as adequate, clear, reasonable, and precisely detailed and timely explanation of justice perception (Bies & Moag, 1986). Providing an explanation increases justice perception (Brockner et al., 1994) and mitigates negative reaction victims (Shaw, Wild, & Colquitt, 2003).

H4: Informational Justice has an effect on positive emotion

H5: Informational Justice has negative effect on customer's negative emotion

H6: Informational Justice directly affects customer satisfaction over complaint handling

2.3. Mediation Role Of Customer Emotion

Emotion is an important factor in responding to marketing stimulation and consumer behavior in general. Some previous studies about emotional response focus on customer complaints (Badawi, 2012; Badawi et al., 2020; Huang et al., 2019), the satisfaction rating formation (Westbrook & Oliver, 1991), consumer decision-making process (Luce et al., 1999). According to Richins (1997), emotional theory is widely recognized in consumer behavior study, as a systematic investigation into emotional determinants and their influence on consumer responses about their complaint (Bagozzi, Gopinath, & Nyer, 1999)

Emotion is motives related to individual feelings such as the expression of love, pride, comfort, health, safety, and practicality. These motives are subjective, so it is difficult to determine the relationship between the service purchase motive and the product purchased. Emotion is a complex and patterned reaction of individuals about what they do to survive in achieving what they want. Kritner et al., (2007) state that emotion is a complex individual reaction about their personal failure which they feel and express. Emotion affects several aspects of satisfaction such as service recovery satisfaction (Rio et al., 2009; Pelaez et al., 2014), satisfaction over complaint service (Choraria, 2013; Jerger & Wirtz, 2017), and marketing (Bagozzi et al. 1999).

H7: Positive emotion has an effect on customer satisfaction over complaint handling

H8: Negative emotion has negative effect on customer satisfaction over complaint handling

H9: Positive and negative emotions mediate distributive and informational justice on customer satisfaction over complaint handling

2.4. Service Recovery Satisfaction

Generally, the studies about complaint handling satisfaction have a good quality compared to the studies about products (Johnson et al., 2001). Researchers argue that a product has a higher level of satisfaction than service because the convenience provided by the company to customers has a consistent quality level. A successful company is a company that responds quickly to customer complaints. A break down of service implementation is the main problem faced by the company. A customer complaint is therefore a useful moment to develop a positive relationship with customers (Badawi, 2012). The company's timely intervention to customer complaints can change the situation from a negative to a positive one so that it enhances customer confidence and increases the company's commitment to establish long-term, meaningful relationships (Tax et al., 1998; Hwan et al., 2020).

3. Method

The study uses causality research as an approach to analyze whether there is a mutual relationship between the variables of distributive justice, informational justice, and negative and positive customers' emotion to satisfaction over complaint handling. This study is conducted on the post-merger Rural Bank in West Java and Yogyakarta, Indonesia.

The sampling technique uses accidental (random) sampling due to the field's condition. Each Rural Bank cannot provide data on customers who have complained and the customers are difficult to identify. The methods for distributing and withdrawing the questionnaire are:

- 1) Going directly to the Rural Bank in each region
- 2) Speaking directly to the customer who has made the complaint

This approach has been used in previous studies (Jang & Namkung, 2009; Río-Lanza et al., 2009). The number of samples is 238 taken from West Java and Yogyakarta. The number of samples fulfills the minimum requirements of a survey study which is 100 respondents (Hair et al., 2010).

All variables are measured using a one to six Likert scale, where 1 = strongly disagree to 6 = strongly agree. The development of the variables are (1) distributive justice (DJ) with four indicators from Blodgett et al. (1997); Smith et al. (1999); Badawi (2012), (2) informational justice (IFJ) from Ambrose (2002) and Badawi (2012). Emotion customer (EC) developed from Walsh and Beatty (2007) which is measured with five dimensions. While satisfaction over complaint handling (SR) was adopted from Badawi (2012). The hypothesis is tested by using WarpPLS software (Solimun et al. (2019).

3.1. Data Analysis Results

3.1.1. Respondent Characteristic

The respondents’ characteristics in this study are gender, age, occupation, education, income, number of complaints, and service type. The results of data processing show that there are 113 men (47%) and 125 women (53%). The age of the respondents ranges from 19-30 years (31%), 31-40 years (50%), and 41-55 years (19%). There are two respondents who have indicated occupation as student (3.3%), 103 as an entrepreneurs (44.1%), 36 as a private employees (15.1%), and 89 as civil servants (37.3%). The majority of the respondents are senior high school graduates (43%). The respondents who have an income of > 1 million are 41 (17.23%), 1 million-5 million are 106 (44.53%), and <5 million are 91 (38.24%). The number of respondents making complaints between 1-2 times is 167 (71.1%), and between 3-5 times is 71 (29.8). Service categories that are being complained about are credit (41.5%), deposit (37.5%), and others (21%).

This study uses research instruments with six scales for two exogenous variables, one endogenous variable, and two mediating variables. Each of the variables needs to be tested for validity and reliability. The validity test is important to know the accuracy of research instruments, while the reliability test is important to know the consistency of research instruments. The results of the validity and reliability test with SPSS can be summarized in Table 1. Table 1 shows that all indicators have a correlation value above 0.3. It can be concluded that all indicators are valid. Furthermore, the reliability test result shows that all variables have Alpha-Cronbach coefficient values above 0.6. It can be concluded that all variables are reliable.

Table 1: Validity and Reliability Test Result

Variable	Indicators	Validity	Reliability
Distributive Justice (X1)	Ability to give compensation	0,593	0,835
	Compensation due to time loss	0,599	
	Conformity of offer compensation	0,749	
	Steps for determining compensation	0,750	
	Fair treatment	0,566	
	Employees attention	0,502	
	Employee communication	0,532	
Informational Justice (X2)	Adequate information	0,473	0,646
	Company's way to convey information	0,618	
	Inform the results	0,302	
Positive emotion (Y1)	Cheerful feeling	0,831	0,784
	Happy Feeling	0,652	
	Glad feeling	0,439	
Negative Emotion (Y2)	Angry feeling	0,837	0,923
	Hate feeling	0,785	
	Disappointed Feeling	0,936	
Satisfaction over Complaint Handling (Z)	Satisfied with compensation offered	0,827	0,938
	Satisfied with the procedure provisions	0,896	
	Satisfied with employee treatment	0,920	
	Satisfied with information clarity	0,796	

3.1.2. Hypothesis Testing

The next analysis is a full model Structural Equation Model (SEM) analysis with WarpPLS software to test the hypotheses of this study. The result is as follows:

Based on Table 2 and Figure 1, the following conclusions can be drawn H1: Distributive justice (DJ) has a significant effect on positive emotion (PE) with a path coefficient of 0.209. H2: Distributive justice (DJ) has a significant effect on negative emotions (NE) with a path coefficient of -0.160. H3: Distributive Justice (DJ) has a significant effect on satisfaction over complaint handling (SR) with a path coefficient of -0.286. H4: Informational Justice (IFJ) has no significant effect on Positive Emotions (PE) with a path coefficient of 0.092. H5: Informational Justice (IFJ) has no significant effect on Negative Emotions (NE) with a path coefficient of -0.120. H6: Informational Justice (IFJ) has a significant effect on satisfaction over complaint handling (SR) with a path coefficient of 0.180. H7: Positive Emotion (PE) has a significant effect on satisfaction over complaint handling (SR) with a path coefficient of 0.286. H8: Negative Emotion (NE) has a significant effect on satisfaction over complaint handling (SR) with a path coefficient of 0.239.

The results of indirect effect and total effect for hypothesis 9 are explained in Table 2.

Table 3 shows that PE is significant as mediation in the relationship between distributive justice (DJ) to satisfaction over complaint handling (SR). Whereas NE does not mediate the relationship between distributive justice (DJ) to satisfaction over complaint handling (SR). Positive emotion (PE) and negative emotion (NE) do not mediate in the relationship between informational justice (IFJ) to satisfaction over complaint handling (SR).

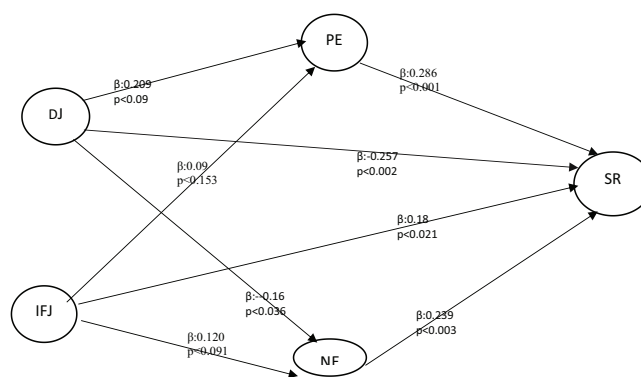


Figure 1: Path coefficient model

Table 2: Hypothesis Testing

Hypothesis	Relationship	Path coefficient	p-value	Standard Error	Descriptions
H1	DJ → PE	0,209	0,009	0,087	Significant
H2	DJ → NE	-0,160	0,036	0,088	Significant
H3	DJ → SR	-0,257	0,002	0,086	Significant
H4	IFJ → PE	0,092	0,153	0,090	Not significant
H5	IFJ → NE	-0,120	0,091	0,089	Not significant
H6	IFJ → SR	0,180	0,021	0,088	Significant
H7	PE → SR	0,286	0,001	0,085	Significant
H8	NE → SR	0,239	0,003	0,086	Significant

DJ: Distributive justice. IFJ: informational justice, PE: positive emotion, NE: Negative emotion, SR: Satisfaction over Complaint Handling

Table 3: Indirect and Total Effects of Distributive Justice and Informational Justice

Independent Variable	Path Coefficient	Z Test Statistics	p-value	Description
PE as mediation on DJ → SR	0.060	1.955	0.025	Significant
NE as mediation on DJ → SR	-0.038	-1.521	0.936	Not significant
PE as mediation on IFJ → SR	0.026	0.978	0.164	Not significant
NE as mediation on IFJ → SR	-0.029	-1.213	0.887	Not significant

4. Discussion

The model result in Figure 2 and Table 1 shows that service recovery process is reflected in the agreement between expectations and the reality of complaint handling. The main contribution of this study is that service recovery process is a major problem that must be responded to quickly by the company with the justice approach. This study also finds that company in handling behavior in the service recovery process through distributive justice increases positive emotion and reduces negative emotion. It means that the company's response by applying distributive justice in the form of rewards increases customer positive emotion and reduces customer negative emotion. This finding explains the importance of distributive justice in the company's response to customer complaints in order to solve problems faced by customers. The justice approach is a good strategy to reduce customer negative emotion and has an impact on the satisfaction over complaint handling. This finding also shows that distributive justice increases satisfaction over complaint handling.

Specifically, the results are consistent with Badawi (2012) who confirms that the emergence of positive and negative emotion is the result of a cognitive assessment of each event. It is also corroborated by Lazarus (1991) who states that cognitive assessment derives from emotional responses. The results also show that the cognitive appraisal theory on the experience of complaints is consistent with Nyer (1997). Distributive justice in handling complaints is also a reflection that represents cognitive assessment dimensions that can explain the elasticity level of positive and negative emotion in the complaint handling process.

The importance of information furnished to customers in the complaint handling process is evident, as it provides peace and timeliness to customers in accordance with specified procedures. Unfortunately, the finding shows that informational justice can not create positive and negative emotions of customers. These findings prove that information that is not evaluated correctly between information that is given, and received by customers, is not responded positively to by customers. It also does not reduce negative emotion over frustration in the service recovery process. The results of this study contradict Badawi (2012) and Badawi et al. (2020) which state that informational justice reduces negative emotion and increases positive emotion. According to Goleman in Kritner et al. (2007) emotions are complex individual reactions to personal failures that may be felt and expressed.

Creating a good relationship with customers is the most important key for a company to maintain and increase its market share (Badawi et al., 2020). The emotional process is responsible for generating, maintaining, and directing activities among customers. The emotional process is

built based on situation evaluation, psychological change, motor expression, motivation to act, and subjective feelings (Choraria, 2013). This finding indicates that positive emotions (PE) and negative emotions (NE) have a significant effect on satisfaction over complaint handling (SR). It is in line with Badawi (2012) who states that emotion has an effect on satisfaction over complaint handling. The finding also reinforces Badawi et al. (2020) who state that positive and negative emotion increase satisfaction over complaint handling.

The role of positive emotion mediates the relationship between distributive justice (DJ) to satisfaction over complaint handling (SR). While negative emotion does not mediate the relationship between distributive justice and satisfaction over complaint handling (SR). Neither positive nor negative emotion mediates the relationship between informational justice (IFJ) and satisfaction over complaint handling (SR). It means that negative customer emotion is not always resolved by intrinsic effects but non-monetary rewards such as empathy. This finding contradicts with Badawi (2012) and Martono et al. (2020).

The results find that distributive justice gives a positive impression on positive emotion and reduces customer negative emotion. This finding contributes to the post-merger rural bank managerial practice to implement a complaint handling policy in the form of fair distribution compensation for complaints on failed services in accordance with Financial Services Authority Regulations (POJK) no.1/pojk.07/2013 concerning consumer protection for the financial services sector.

In addition, the contribution of this study provides information for managers about transactions that are being complained about by customers such as deposit and credit. Informational justice does not affect positive and negative emotions. From this result, it is expected that Rural bank managers should be able to improve emotional control for employees in handling the complaint. They should increase positive emotion and reduce negative emotion by conducting training on emotional intelligence for customer service and handling complaints with specified standards, especially training and interactional skills in the complaint handling process in accordance with POJK 1 / POJK .07 / 2013 concerning consumer protection.

The study's results also find that positive emotion mediates the effect of distributive justice on satisfaction over handling complaints. However, negative and positive emotions are not able to mediate the relationship between negative and positive emotions and informational justice towards satisfaction over handling complaints. Therefore, 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. This study also provides a theoretical contribution to the study of distributive and informational justice and the role of positive and negative emotions in creating satisfaction over complaint handling at rural banks.

5. Conclusion

As discussed above, it can be concluded that:

- a. Distributive justice (DJ) has a significant effect on positive emotions (PE)
- b. Distributive justice (DJ) has a significant effect on negative emotions (NE)
- c. Distributive justice (DJ) has a significant effect on satisfaction over complaint handling (SR)
- d. Informational justice (IFJ) does not have a significant effect on positive emotions (PE)
- e. Informational justice (IFJ) does not have a significant effect on negative emotions (NE)
- f. Informational justice (IFJ) has a significant effect on satisfaction over complaint handling (SR)
- g. Positive emotion (PE) has a significant effect on satisfaction over complaint handling (SR)
- h. Negative emotion (NE) has a significant effect on satisfaction over complaint handling (SR)
- i. Positive emotion (PE) mediates the relationship between structural justice and satisfaction over complaint handling (SR). However, this study states that the role of negative emotion does not mediate the relationship between structural justice to satisfaction over complaint handling.
- j. Positive emotion (PE) and negative emotion (NE) do not mediate the relationship between informational justice (IFJ) on satisfaction over complaint handling (SR).

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