IMPACT OF SERVICE RECOVERY ON CUSTOMER SATISFACTION AMONG MONEY DEPOSIT BANKS IN ADO-EKITI METROPOLIS

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ABSTRACT

The study examined the impact of service recovery on customer satisfaction among money deposit banks in Ado-Ekiti metropolis. Specifically, the study investigated the effect of distributive justice, procedural justice and interactional justice on customer satisfaction among money deposit banks in Ado-Ekiti metropolis. The study adopted descriptive survey research design. The population of the study comprised the customers of four money deposit banks namely, Access Bank, First Bank, United Bank for Africa and Wema Bank; out of which 161 respondents were sampled using convenience sampling technique. Data were collected through the administration of structured questionnaire. Data gathered were analysed using multiple regression. The results showed that distributive justice had significant influence customer satisfaction $(Adj\ R^2 = 0.598, \beta = 0.931, p = 0.000)$*. Procedural justice had significant influence on customer satisfaction* $(Adj\ R^2 = 0.842, \beta = 0.995, p = 0.000)$*. interactional justice had significant influence on customer satisfaction (Adj* $R^2 = 0.658, \beta = 0.614, p = 0.000)$*. The study concluded that service recovery is significantly and positively related to customer satisfaction among money deposit banks in Ekiti State.*

1. Introduction

Providing efficient customer service has become a challenging task in Nigeria banking sector, particularly after the financial sector reforms from 2010 to 2020. Providing effective and well-organized service to the customers has become a top priority of deposit money banks (DMBs) in order to attract and keep the new customers and retain existing customers. Understanding the nature of the service one provides to customers allows for an appreciation of how the customers see the services provided. Tumi (2005) maintained that in any service interaction, the customer's perception is essential to firm's ability to ensure that they are satisfied beyond expectation. Porter (2008) explains that customer expectations and demand for services have substantially increased. As consumers become better educated, they demand new products, improved service delivery, as well as more responsive services. Hence, money deposit banks have to understand the customers" needs and expectations and satisfy them by providing excellent services (Oranusi & Mojekeh, 2019).

Although it is unlikely to eliminate all service failures, it is possible for a service provider to recover the service failure in order to retain the customer. Even though the importance of proper service recovery was highlighted, surprisingly, many customers were still unsatisfied with the service recovery they received (Liao, et al., 2022). Essentially for online services, in which the interaction is conducted in a virtual environment, the gap between the expectancy and the actual service delivery may lead to dissatisfaction as the service cannot be felt and seen in advance. At the same time for physical goods, the lead time for goods received will be longer, and damages may take place in the transit process (Cheng, et al., 2019).

These anxieties may lead to increased dissatisfaction should the service failure occur in such a service process. Improvements are still available for service providers to offer service recovery to enhance customer satisfaction and thus retain customers. According to Agu, et al., (2015), the intensity of competition in the banking industry in Nigeria has made strategic drive for customer retention (loyalty) imperative for firms wishing to survive. Effective recovery system remains an option for surviving firms while researchers concur on the importance of service recovery, very little researches have been conducted in the Nigerian banking industry context, and the few that exist have patchy information on strategies that could be adopted to actualize the customer satisfaction and loyalty goals of firms.

Complaints regarding to the procedural justice include the policies and rules of the organization to seek fairness, the organizations failure to implement the electronic payments resulted with failure in creating and delivering convenient customer services. Complaints relating to interactional justice include complaints on lack of enthusiasm and misbehaviour, lack of confidence, time management, and communication problem of workers, and lack of manpower. Complaints regarding to distributive justice include the restitution that customers receive as a result of inconveniences. All these and other related problems may create service failure and customer dissatisfaction. Accordingly, due to the above stated problem the researcher is inspired to investigate the effect of service recovery on customer satisfaction in the Nigerian Banking Industry (Girma, 2020). Several of studies have been done on service recovery and its relationship with customer satisfaction employing different measures which was identified for example Zaid, et al. (2021) in Indonesia; but not robust enough for service recovery in the Nigerian banking sector but the present study will employ service recovery variables, namely distributive justice, procedural justice and interactional justice, by which becomes the focus of this current study.

2.0 LITERATURE REVIEW

Service Recovery

Service recovery is a key concept that can make the difference between the company's success and failure. Service recovery is defined as "the actions of a service provider to mitigate and/or repair the damage to a customer that results from the provider's failure to deliver a service as is designed" (Hamer, 2006; Johnston & Hewa, 2007). Smith, et al. (2012) posit that service recovery is an instrument of competitive advantage that attempts to rectify customer issues during and after the service encounter and before and after complaints. Hoffman, et al. (1995) posit that service recovery describes inputs that define the cost associated with the service failure (economic, time, social, energy, and psychological costs) and the outcomes associated with the results of the recovery tactics (e.g cash refunds, apology, replacement, etc.) including the manner and procedural processes with which the outcomes were handled. Service recovery can be defined as a company's action directed to resolve the problem, alter negative attitudes of customer-faced service failure and ultimately to prevent these customers from switching to competitors (Miller et al. cited in Maamari & Wasfi, 2020)

Hoffman and Bateson (2016) define the service recovery as a reaction to a given organization's complaint, consumers in order to provide satisfaction to the consumer. According to Michael (2019) recovery service is the act of integrative companies can do to rebuild satisfaction and customer loyalty after a service failure (recovery customer), to ensure that the incidence of failure encourages learning and improvement process (recovery process) and to train and reward their employees for this purpose (restoration of employees). Lovelock and Wirtz (2011) defined service recovery as “an umbrella term for systematic efforts by a firm to correct a problem following a service failure and to retain a customer’s goodwill”.

Shammout and Haddad (2014) see service recovery as “the actions by a bank to restore a client to a state of satisfaction after a service failure and complaint. Shammout et al (2014) see service recovery as “a though-out process for returning aggravated customer to a state of satisfaction with the firm after a service or product has failed to live up to the customer's expectations". According to Tax and Brown cited in Ibrahim & Abdallahamed, 2014), service recovery is a “process that identifies service failure, effectively resolves customer problems, classifies their root causes and yields data that can be integrated with other measures of performance to assess and improve the service system”.

Distributive justice

Distributive justice is representing employee perception of fairness of the outcome that they receive from the organization (Rivai, et al., 2019). Distributive justice deals with outcomes related to job, and also distributive justice affects individuals’ attitude like job satisfaction (Lambert, 2003). Distributive justice has positively influence on job satisfaction and negative influence on turnover intentions, research conducted to explain the allocation of resources outcomes in organization which seems to be more satisfying when employee perceived outcomes are fair, people compare the adequacy of outcomes with referred standard (Lee, 2000). Distributive justice is considered important because unfair distribution of outcome can cause dire consequences such as disputes, distrust, disrespect and other social problems between employees and the manager (Suliman, 2007). This study hypothesized that:

> *$H_{0:}$ distributive justice does not significantly affect customer satisfaction among money deposit banks in Ekiti State.*

Procedural Justice

Procedural justice is the fairness of the procedures used in the organization used to determine the employees’ outcomes (Malik & Naeem, 2011). This justice mainly emphasized the procedures and techniques through which outcomes decisions are made (Ding & Lin, 2006). Thus, procedural justice refers to the perceived fairness or equity of the procedures used in making decisions regarding the distribution of rewards, such as promotion. Procedural justice indicates the fairness of the distribution process through which outcome is allocated. Leventhal in Azubuike and Madubochi (2021) identified six components of a fair process; these are accuracy, lack of bias, consistency, representation of all concerned, correction and ethics. The study hypothesize that:

H_0: procedural justice has no significant effect on customer satisfaction among money deposit banks in Ekiti State

Interactional Justice

According to Bies and Moag in Osaro et al. (2022), interactional justice is the quality of the attitudes and behaviours people are faced with, during the application of organizational operations. Therefore, interactional justice evolved from interactional justice. Some researchers such as Choi (2011), Georgalis, et al. (2015) focused in interactional justice that also considered the manner of persons being treated by supervisors and thereafter evaluated informational fairness separately.

Interactional justice is the nature of the interpersonal treatment received from others, especially key organizational authorities (Greenberg & Colquitt, 2005). Interpersonal justice refers to the degree of respect, politeness, and dignity shown by superiors whereas informational justice concentrates on the explanations given to people as to why certain outcomes were allocated to them. Interactional justice is

important in the workplace and can be seen when Manager promotes someone because of personal equation then that behaviour is a direct violation of interactional justice similarly when an employee is selected for a special project, that person is exhibiting interactional justice than when she or he selects co-workers who are not qualified (Sahai & Mahapatra, 2020). This study hypothesize that:

H_o: interactional justice has no significant effect on customer satisfaction among money deposit banks in Ekiti State.

2.2 Customer Satisfaction

Customer satisfaction is seen as the result of customers' evaluative of goods or services after they have acquired and used them. Post-purchase evaluative assessment is an assessment based on the experience of using or consuming the goods or services (Nguyen, 2020; Imran, 2019). Customer satisfaction is the overall customer experiences based on the services expectation delivered by the service provider to customer (Mohammed et al., 2021). Customer satisfaction is defined as a positive result obtained from a comparison between the expected service expectation and received performance (Rita, 2019; To, 2020; Cheng, 2019; Zaid, et al., 2020). Customer satisfaction is an after-purchase evaluation where the alternatives chosen are at least the same or exceed customer expectations, while dissatisfaction arises when the results do not meet expectations (Giao, 2020; Basari & Shamsudin, 2020). The indicators used to measure customer satisfaction in some prior research include; delivered speed, seller attitudes, and quality (Subramanian, 2014); best customer service, order fulfilment (Imran, 2019).

According to Kolter (2000), satisfaction is an individual's feelings of pleasure or disappointment resulting from comparing the perceived performance (or outcomes) of the service provided in relation to his or her expectations. Hoyer and MacInnis (2003) said that satisfaction can be associated with feelings of acceptance, happiness, relief, excitement, and delight, which claims that when consumers receive service that is better than expected, they will be satisfied.

Alternatively, service that is worse than expected leads to dissatisfaction. According to Gaspersz in Fadhila, et al., 2021) customer satisfaction is a condition where through the products consumed, consumers can fulfill their needs, wants and expectations. In general, satisfaction can be defined as a condition in which consumers feel happy or disappointed based on a comparison between product performance and expectations (Hess, 2003; Jha & Balaji, 2015; Amha, 2020; Nugraha & Sumadi, 2020). From customer expectation, customer satisfaction is defined as a situation where customer expectations for a product match the reality received by the customer (Gaffar, et al., 2021).

3.0 METHODOLOGY

The research design adopted for this study was descriptive survey design. The population for this study comprised customers of four MDBs in Ado-Ekiti metropolis. The MDBs are Access Bank, First Bank, United Bank for Africa and Wema Bank. For the purpose of this study, convenience sampling was used and 161 respondents were sampled. The research instrument was structured on a 5-point Likert scale from agree (1) to strongly agree (5). Service Recovery was measured using distributive justice, procedural justice, interactional justice adopted from Rivai, et al., (2019) and customer satisfaction (Imran, 2019). Simple regression analysis was used to analyze the data collected.

4.0 Results

The demographic distribution of respondents of the study shown in Table 1 revealed the 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.

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 qualification		
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

Results of test of Hypotheses

To test the first 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 and 3. 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 59.8% of customer satisfaction is accounted for 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.

Table 2: Model Summary of Regression analysis for Distributive justice effect on Customer satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.775[a]	.600	.598	.4472	238.992	.000[b]

a. Predictors: (Constant), Distributive justice

Analysis from the simple regression of variables shown in Table 3, 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 3, distributive justice ($\beta = 0.931$, $p=0.000$). The positive beta indicated that the bank presented offered that met customers' expectation while customers got what they deserved from their banks. 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 3: 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

a. Dependent Variable: Customer satisfaction

To test the second hypothesis, the respondents' scores on procedural justice and customer satisfaction were computed and subjected to multiple regression analysis. The results are shown in Tables 4 and 5. In Table 5, 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 significant as $p < 0.05$. The result means that we reject the null hypothesis and accept the alternate hypothesis.

Table 4: Model Summary of Regression analysis for procedural justice effect on customer satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.918[a]	.843	.842	.2803	853.930	.000[b]

a. Predictors: (Constant), procedural justice

Analysis from the simple regression of variables shown in Table 5, 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 5, procedural justice ($\beta = 0.995$, $p=0.000$). The positive beta indicated that the banks gave accurate information in problem handling, flexible in responding to customers' concern. 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 5: Simple Regression analysis (Beta co-efficient) for procedural justice effect on customer satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	.076	.139		.545	.587
	Procedural justice	.995	.034	.918	29.222	.000

a. Dependent Variable: Customer satisfaction

To test the third hypothesis, the respondents' scores on interactional justice and customer satisfaction were computed and subjected to simple regression analysis. The results are shown in Tables 6 and 7. In Table 6, 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.

Table 6: Model Summary of Regression analysis for interactional justice effect on customer satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.812[a]	.660	.658	.4125	308.812	.000[b]

a. Predictors: (Constant), Interactional justice

Analysis from the simple regression of variables shown in Table 7, 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 7, interactional justice ($\beta = 0.614$, 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. 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 7: Simple Regression analysis (Beta co-efficient) for interactional justice effect on customer satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	1.787	.135		13.221	.000
	Interactional justice	.614	.035	.812	8.573	.000

a. Dependent Variable: Customer satisfaction

5.0 Discussion of Findings

The study examined the impact of service recovery on customer satisfaction among money deposit banks in Ekiti State. Specifically, the study investigated the effect of distributive justice, procedural justice and interactional justice on customer satisfaction among money deposit banks in Ekiti State. The results showed that distributive justice had significant influence customer satisfaction (Adj $R^2 = 0.598, \beta = 0.931, p = 0.000$). Procedural justice had significant influence on customer satisfaction (Adj $R^2 = 0.842, \beta = 0.995, p = 0.000$). interactional justice had significant influence on customer satisfaction (Adj $R^2 = 0.658, \beta = 0.614, p = 0.000$). The study concluded that service recovery is significantly and positively related to customer satisfaction among money deposit banks in Ekiti State.

The finding of the study is similar to those of Ghanbari-Baghestan, et al., (2012) who focused on the impact of service recovery on customer satisfaction in Iran and their results showed that distributive justice significantly affected on the complainants' level of satisfaction with service recovery. The finding of this study is in support with the results reported in Ibrahim and Abdallahamed (2014), who explored service recovery strategies adopted by telecommunication companies operating in Africa with Uganda Telecom as a case study. Findings of the study revealed a significant positive relationship between service recovery based on firm's understanding of customer complaints, firm's fair treatment of customer complaints and customer satisfaction. Furthermore, the study also found a positive correlation between service recovery and customer satisfaction. The results of the study were also in agreement with the findings of Hassan (2015) investigated the impact of service recovery on word of mouth, customer trust and customer loyalty in public sector organizations of Pakistan. The findings show that there exists a positive relationship between service recovery, customer satisfaction, word of mouth, customer trust, customer loyalty. Further, customer satisfaction contributes in developing a positive association between service recovery and word of mouth, customer trust and loyalty. The findings of this study also support the findings of Zaid, et al., (2020) examined the reciprocal relationship between customer satisfaction and corporate image in building customer loyalty. The research found that service recovery has a direct effect on customer satisfaction and corporate image as positive and significant. The results of this study align

with Alhawbani, et al. (2021) who analysed the effect of the service recovery strategies on the satisfaction in Egypt. The results of the study showed that, there is a positive significant effect of some service recovery strategies and distributive justice on the satisfaction with the recovery. The study also found that the distributive justice mediated in the relationship between the service recovery strategies and the satisfaction with the recovery. The findings of this study also support the findings of Oranusi and Mojekeh (2019) who investigated the effect of service recovery on customer retention in selected money deposit banks in Onitsha, Anambra State. The results of the study showed that, service recovery has a significant positive effect on customer retention in selected banks.

However, the findings of this study were in contradiction with Sani (2013) who examined the impact of procedural justice, organizational commitment, job satisfaction on employee performance, and the potential mediating role played by organization citizenship behaviours in Indonesia. The study results showed that both procedural justice and organizational commitment positively affected organizational citizenship behaviour. Organizational commitments do positive influence job performance. Job satisfaction did not positively influence organizational citizenship behaviour and job performance. Organizational citizenship behaviour positively influences job performance. The results of the study are also in contrast with the findings of Shirabad and Gilaninia (2015) who assessed the effect of utilization of services revival strategy on behavioural intentions and trust of the clients of Iranian Insurance sales network in the City of Ardabil. The results showed that the services revival strategy influences on trust and behavioural intentions of clients of the Iranian Insurance Company. Also, trust of the clients influences on behavioural intentions of the clients of Iranian Insurance Company in the City of Ardabil. The findings of the study were not in support of the findings of Matikity, et al., (2017) who examined the precursors and outcomes of service recovery satisfaction and customer commitment among airline business customers in South Africa. The results revealed that recovery expectations and perceived equity exert significant influence on levels of recovery satisfaction, which in turn influence overall satisfaction, trust and commitment. The findings of the study are in contrast with the findings of Rivai, et al. (2019), their results of this study indicate that distributive justice positively significant influences on job satisfaction. The findings also note that job satisfaction positively significant effects on both organizational commitment and organizational performance. The findings of this study also contradicted the findings of Pertiwi, et al. (2021) who analyzed the effect of service failure and service recovery on customer loyalty of First media service users with customer trust as an intervening variable. The results showed that service failure directly had a negative and significant effect on customer trust, service recovery and customer trust had a positive and significant effect on customer loyalty.

6.0 Conclusion and Recommendations

The study concluded that the bank presented offered that met customers' expectation while customers got what they deserved from their banks, the banks gave accurate information in problem handling, flexible in responding to customers' concern and customers are treated in the same way without discrimination and give detailed explanation and relevant advice to customers. 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. Banks can also conduct routine quality and performance checks on the service delivery and products as well as offer a simple and dependable communication framework to help customers and service providers build relationships. Service recovery can improve a company's performance by acting as a catalyst for increasing customer satisfaction, which in turn results in retaining current customers, luring new ones, lowering advertising costs, and positioning the business at the top of the market pyramid through positive WOM. Or to put it another way, it is a process of turning a one-time customer into a lifelong customer.

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