

Influence of Interactional Justice Strategy on Recovery Satisfaction among Customers of Mobile Money Services in Kenya

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Abstract

Despite the subject of service recovery attracting great interest among service marketing scholars and practitioners, there is a scarcity of empirical studies focusing on justice perceptions and satisfaction in the East Africa region. This research empirically tested the role of interactional justice as a recovery strategy following service failure and its consequence on recovery satisfaction among consumers of mobile money services in Kenya. A descriptive survey approach was used. The population of the study encompassed mobile money transfer service subscribers in Kenya. Primary data were collected through a computer assisted telephone interview (CATI). A final nationally distributed sample of 622 respondents was realized. Reliability and validity tests were conducted using data from a pilot study. Data were analyzed using descriptive statistics, factor analysis, correlation, and regression analysis. The results revealed that interactional justice has a positive and statistically significant relationship with recovery satisfaction. This implies that the adoption of interactional justice strategy to address service failure positively impacts customer evaluation of service recovery. The results further indicated that when a company applies interactional justice strategy to assuage the negative effects associated with service failure customers are willing to forgive and continue patronizing the business. The study recommends that managers should design effective interactional strategies and train employees on how to properly implement them to ensure recovery satisfaction. Further, policy makers are advised to incorporate interactional justice elements in developing operators' guidelines for service failure redress systems.

Keywords: Interactional justice; recovery satisfaction; recovery strategy; service failure; service recovery; mobile money.

1. Introduction

Upholding a mutually beneficial association between service providers and customers is imperative to ensuring customer satisfaction and sustainable profits. While many service organizations make prodigious efforts to ensure that customer are satisfied, service failure is almost inescapable given the unique features of heterogeneity, inseparability and intangibility associated with services (Kotler & Keller, 2012). Service failure consists of any glitches observed or experienced during a customer's interaction with the provider. Common service failures include inaccessibility, poor delivery, unpredictable outcomes as well as any occurrences where a service fails to satisfy customer expectations (Maxham, 2001). The negative feelings associated with service failure lead to dissatisfaction and the likelihood of poor relations with the customer, increased complaints and undesirable word-of-mouth (WOM) communication against the service provider (Kau & Loh, 2006). To avoid negative consequences, companies make efforts to design effective recovery strategies to aid with restoring satisfaction following service failure. Interactional justice strategy is one of the approaches adopted to rectify service failure. It focuses on customers' concerns regarding the quality of treatment they receive when the failure is being rectified.

1.1 Interactional Justice Recovery Strategy

The interactional justice strategy emanates from the recognition of propensity of customers to complain when they experience service failure. This stems from a perception of unfairness associated with inequity in the relationship between the customer and service provider. As such the customer expects the company to provide a solution to recover the situation or to compensate for the imbalance. However, to obtain this recompense the customer must invest in time and effort (Chebat & Slusarczyk, 2005). According to Heider's balance theory, human beings are driven to seek and maintain psychological balance in their relationships (Heider, 1958). Correcting an imbalance creates a feeling of consistency with customer beliefs and expectations leading to satisfaction. In the context of service failure and recovery, justice perception signifies the manifestation of fairness during the recovery process subsequent to a disappointing initial service (Tan, 2014). It is based on the individual customer's consideration of the service recovery experience. For instance, a customer who experiences a service failure such as a delay in receiving validation for a money transfer for electricity bill payment will feel distressed and may call the service provider to pursue correction of the problem.

Service failure is viewed as an injustice based on the disparity in the relationship between the customer and the service provider (Chebat & Slusarczyk, 2005). The perceived imbalance in the exchange is based on

customer's investment in time, money and effort when compared to the service provider's failure to deliver what was expected or promised. Additionally, the evaluation of fairness may also be prejudiced by the knowledge of how other customers were treated in similar situations. Interactional justice strategy is significant in the execution of service recovery since a perceived lack of fairness may impact on customer satisfaction as well as loyalty and intention to recommend (Smith et al., 1999; Nibkin et al., 2010).

Interactional justice incorporates both interpersonal treatment and the suitability of the information provided during the recovery encounter. The aspect of interpersonal treatment comprises the behavior of frontline employees as they interact with customers in a service recovery situation. Respect and courtesy are key aspects of interactional fairness. An apology for the failure is also considered particularly important when executing a service recovery strategy. Informational justice centers on the perceived appropriateness and adequacy of the information used to explain the cause of the problem during service recovery (Hess et al., 2003). Interactional justice highlights the importance of courtesy, honesty and empathy (Davidow, 2003). Interactional justice is a proactive strategy whose aim is to anticipate and address the interaction aspects of service recovery without waiting for customers to complain. This strategy requires that as service problems occur, the interactional aspect of the recovery is well understood and appropriately addressed to ensure consistent application and prevent a recurrence of negative interactions.

1.2 Recovery Satisfaction

Oliver (1997) explained customer satisfaction as a subjective judgment that a service provides fulfillment. Service performance is appraised as satisfactory based on the assessment that it either meets or surpasses customer expectations (Kotler & Keller, 2012). Satisfaction is related to service performance that adds value to the customer and is based on the assessment of service from affective as well as cognitive viewpoints. Recovery satisfaction relates to the favorability of a customer's subjective appraisal of the corrective action taken subsequent to service failure. Hence, it reflects customer satisfaction with the recovery effort by the service provider's including the perception of interaction and solution. Recovery satisfaction has an important effect on customer evaluation of the business and may contribute to retention and loyalty. An effective recovery promotes brand evangelism, which is an extension of word of mouth communication and positive referrals (Rashid & Ahmed, 2014). Service recovery includes all efforts taken to rectify a failed service by a provider. It is aimed at returning the customer to satisfaction and restoring the relationship. It's a well thought out and strategic approach to service problems which is different from complaint management in that it focuses on the service providers' immediate response to service failures.

1.3 Mobile Money Transfer Service

Mobile money is a significant component of financial sector deepening which is currently viewed as a major strategy for enhancing financial access in emerging markets (World Bank, 2015). It aids access by providing an inexpensive alternative to money transfer, savings and bill payments to those without banking services worldwide (GSMA, 2013). This further helps create an electronic money ecosystem which contributes to improved incomes for those at the base of the pyramid with daily earnings of below two dollars (AFI, 2010). The Government of Kenya (GoK) facilitated the development of mobile money in Kenya through active encouragement with a view to enhancing financial inclusion as outlined in the Vision 2030 blueprint (GoK, 2007). Kenya is the global leader in adoption of mobile money services with the highest mobile money penetration in the world (GSMA, 2015).

The rapid growth of mobile money in Kenya has led to increasing competition among network providers and customers thus increasing the importance of service recovery strategies. Despite the importance of mobile money to customers, they experience service failures related to agent system weaknesses, service menu issues and network breakdown. While some failures can be ignored others cause such damage or loss that customers will seek recompense. It is essential that mobile money operators understand the role of interactional justice strategies in ensuring recovery satisfaction. The National mobile money payment guidelines require that the service provider gives clear information on expected outcomes and timelines for delivery and resolution of complaints. Equally, the GSMA (2014) code of conduct for mobile money operators globally obliges them to develop mechanisms to ensure that service failures are solved in a timely and secure manner (GSMA, 2014).

2. Literature Review

Equity theory suggests that people seek fairness in exchange relationships (Adams, 1965). Customers expect justice from service providers in the management of service failure and base their evaluation at least partly on the nature of interactions. Customer satisfaction with service recovery is associated with the quality of interactions with frontline personnel during the correction process (Ellyawati et al, 2012). The performance of a transaction by a service provider is perceived to meet, exceed or fall below customer expectations resulting in satisfaction, delight or dissatisfaction respectively. Dissatisfied customers expect the service provider to engage

in a recovery process to correct the service failure and restore satisfaction. A recovery creates a new service loop with a new evaluation process (Oliver, 1980).

Customer perception of interactional fairness and its implications for satisfaction has been the subject of scholarly research and practitioner's debate over the years. In a study on the contribution of brand evangelism to recovery satisfaction (Rashid & Ahmad, 2014) acknowledged the impact of customer justice perceptions in the formation of evaluative judgment on service situations involving conflict. The concept of fairness based on social psychology is considered suitable for examining individual responses to service encounters involving failure and recovery (Ellyawati et al, 2012). The significance of interactional justice evaluation in the recovery satisfaction judgement is associated with the interpretation that a customer suffers a deficit or harm following service failure (Oliver, 1980; Weun et al., 2004) and may therefore seek redress through service recovery with a view to obtaining restoration.

Previous studies have reported a connection between fairness perception and satisfaction in a number of diverse settings including hotels, restaurants, airlines and retail (Blodgett et al., 1997; Spark & McColl-Kennedy, 2000; Nibkin, et al., 2010; Ellyawati et al., 2012). Several researchers have found that interactional issues in the handling of complaints has implications for customer satisfaction as well as post recovery behavior (Kau and Loh, 2006; Tan, 2014). Interactional justice interprets customers' perception of fairness of the behavioral element during recovery process. The manner in which the customer is treated by the frontline staff during the service recovery process affects recovery satisfaction (Tan, 2014). An assessment of interactional justice includes the attitude of the service organization's frontline personnel with reference to the politeness, courtesy and consideration with which they handle interactions with the customers during the recovery process. Negative consequences such as spreading negative word-of-mouth communications, increasing complaints and switching to competitors have been associated with perceived injustice in service recovery. Smith et al. (1999) proposed a model for assessing encounters involving failure and recovery based on perceived justice. The study showed that service recovery influenced customer satisfaction indirectly through the perceived justice of the nature of interactions and the final outcome. Blodgett et al., (1997) proposed that interactional justice is demonstrated by honesty, clear explanation, thoughtfulness, empathy, attentiveness, and sincerity.

In a study of service recovery in restaurants in the United States Namkung and Jang (2009) found that interactional justice played an important role in satisfaction and customer retention. Similar findings were reported by Collie et al. (2000) in a study on the hospitality industry where they concluded that perceived interactional justice impacted the level of recovery satisfaction. It has been noted that while promptness of recovery may enhance satisfaction by signifying that the service provider cares for the customer's time, too speedy a delivery might deny employees the chance to send the necessary interactional cues which are key to perception of interactional justice (Chebat and Slusarczyk, 2005). Affiliation cues such as a smile and attentiveness from the contact personnel can augment interactional justice perception and impact recovery satisfaction (Davidow, 2003).

There is a paucity of empirical studies on the impact of interactional justice on recovery satisfaction in the regional and Kenyan context. Most of the studies on this issue are carried out in Western and Asian contexts which may not fully apply in the African setting. Further, the application of justice theory to mobile money context in this study is novel. This study sought to empirically test the impact of interactional justice service recovery strategy on customer satisfaction in encounters involving failure and recovery. The main objective of the study was to establish the effect of interactional justice recovery strategy on customer satisfaction among mobile money consumers in Kenya. Based on the literature the study hypothesized that: There is a significant relationship between interactional justice recovery strategy and customer satisfaction.

3. Research Methodology

This study used a descriptive cross-sectional survey design. This involved data collection from a representative sample at one point in time. This design is suitable for gathering information relating to behavior, attitudes and other characteristics associated with a study population (Bryman, 2012). The population of the study comprised subscribers registered for mobile money services (MMS) with companies licensed under the Mobile Network Operators (MNO) led model. There were over twenty six million MMS subscribers registered with MNOs in Kenya (Communications Authority of Kenya, 2015). The target population comprised users of MMS who had experienced a service failure and recovery encounter within the previous six months. The period of six months was considered appropriate for minimizing recall bias. Previous studies on recovery satisfaction have used a recall period of six months to one year (Ellyawati et al, 2012; Tan, 2014).

The study focused on the two main providers of MMS in Kenya namely, M-Pesa and Airtel Money who control ninety nine percent of mobile money accounts. A proportionate random stratified sampling technique was used to ensure representativeness based on the number of registered subscribers with each provider. Simple random sampling was used within each stratum. Since there was no complete list available for customers who had experienced service failure and sought service recovery in the last six months, screening

questions were used to select respondents for the study. A final sample of 622 respondents was realized for this survey against a target of 784.

Primary data was collected using a recall based survey. The respondents were designated using a computer assisted number management system from a list of numbers allocated by Communication Authority of Kenya to each MNO. The participants to the survey were selected through screening questions which identified those who had experienced a service failure and recovery encounter within the preceding six months. The study was administered through telephone interviews. A Computer assisted telephone interview (CATI) system was used. This method was considered suitable for this study as it is similar to the platform consumers use to obtain mobile money services and to seek service recovery. CATI is commonly used in marketing research (Stevens et al., 2006).

The questionnaire was pre-tested to address any difficulties. Reliability of the research instrument was established at above the cut-off point of 0.7 which is the minimum acceptable level (Nunnally & Bernstein, 1994). Factor analysis using principal component analyses was applied to test construct validity. Kaiser-Meyer-Olkin (KMO) test produced a value of 0.918 exceeding the recommended value of 0.6 and Bartlett's Test of Sphericity reached statistical significance supporting the factorability of the data.

The data collected was analyzed using descriptive and inferential statistics. The Statistical Software Package for the Social Sciences (SPSS) version 20 was used to facilitate the analysis. Pearson Product Moment Correlation (r) was used to examine the relationships between variables. Since the study sought to determine the influence of the independent variable (interactional justice) on the dependent variable (recovery satisfaction), regression analysis was used to test the hypothesized relationships.

4. Data Analysis, Interpretation and Discussion

4.1 Common Service Failures

The leading problems for which customers sought recovery from the mobile network operator included sending money to the wrong number, delay in notification upon sending money, receiving fake mobile money transfer messages from strangers and non-responsive money transfer menu. Most of the respondents were male (56%), had secondary education and above (79.5%) and were above twenty-four years of age (85.2%).

4.2 Interactional Justice Assessment

Interactional justice was measured by assessing respondent's perception of the nature of interaction with service providers' customer care staff after getting through to the designated customer care line, separate from the prior experience with reference to accessibility and queuing time. The results are presented in Table 1. The overall mean scores of 3.75 signifies that MMS subscribers considered the quality of interaction with service providers' frontline personnel during recovery to be suitable to a large extent.

Table 1: Descriptive Statistics for the Indicators of interactive Justice Strategy

	N	Mean	Std. Deviation	CV%
Interactional Justice				
Interpersonal treatment				
You were treated with respect	622	4.35	.928	21.3
The employee listened attentively to your complaint	622	4.34	.932	21.5
The employee apologized for the occurrence	622	3.08	1.694	55.0
The employee was courteous	622	4.02	1.226	30.1
The employee showed concern about the problem	622	4.12	1.119	27.2
Sub-total (average)	622	3.98	1.180	29.6
Informational Justice				
The information provided was useful	622	3.95	1.293	32.7
The information provided met your expectations	622	3.98	1.252	31.4
The information provided was clear	622	4.02	1.275	31.7
The information was presented in a fair manner	622	2.51	1.693	67.5
The explanation about the problem was reasonable	622	4.02	1.223	30.4
Sub-total (average)	622	3.69	1.347	36.5
Overall Mean Score	622	3.75	1.319	35.2

Source: Primary Data

Table 1 reveals that the highest coefficient of variation (CV) related to fairness of information (67.5%) while the lowest was for respectful treatment (21.3%) implying that there was greater consensus among respondents with regard to fairness of information presentation than for respectful treatment.

4.3 Assessment of Recovery Satisfaction

The measures of recovery satisfaction include satisfaction with service provided, corrective action taken and overall service. The study also evaluated overall fulfillment, repurchase intention and willingness to recommend as part of the recovery satisfaction judgment. The results are presented in Table 2.

Table 2: Statistics for the Indicators of Recovery Satisfaction

	N	Mean	Std. Deviation	CV %
Recovery Satisfaction				
How satisfied were you with the service provided	622	3.83	1.233	32.2
How satisfied were you with the corrective action taken	622	3.86	1.266	32.8
How satisfied were you with the overall service	622	3.90	1.209	31.0
How satisfied were you overall	622	3.90	1.217	31.2
To what extent did you feel confident to continue using the services of the company?	622	4.10	1.062	25.9
How likely are you to recommend your mobile money transfer service to a friend	622	3.95	1.361	34.5
Overall	622	3.92	1.224	31.2

Source: Primary Data

The overall mean score of 3.92 as seen in Table 2 means that subscribers were to a large extent satisfied with service recovery implementation by the service providers. Repurchase intention and willingness to recommend were rated highest with mean scores of 4.10 and 3.95 respectively. This was followed by satisfaction with the overall service with a mean score of 3.90. Respondents also expressed satisfaction with corrective action and the service provided. Table 2 reveals that the highest coefficient of variation was for likelihood to recommend (34.5%) while the lowest was for re-purchase intention (25.9%) implying that there was greater consensus among respondents with regard to re-purchase intention than the likelihood to recommend service provider to others.

4.4 Effect of Interactional Justice on Recovery Satisfaction

The regression model for interactional justice and recovery satisfaction suggests that the joint effect of interpersonal justice and informational justice accounts for 41.2% of the variance of recovery satisfaction among subscribers of mobile money transfer services in Kenya. Table 3 presents the regression coefficients.

Table 3: Regression Results for Interactional Justice and Recovery Satisfaction

Regression Coefficients							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	β	Std. Error	Beta			Tolerance	VIF
(Constant)	.907	.145		6.248	.000		
1 Interpersonal Justice	.190	.042	.169	4.574	.000	.538	1.857
Informational Justice	.418	.038	.416	10.998	.000	.514	1.945

a. Dependent Variable: Recovery Satisfaction

b. Predictors: (Constant), Interpersonal Justice, Informational Justice

The results indicated that there was a positive and statistically significant relationship between recovery satisfaction and interpersonal justice ($\beta = .169, t = 4.574, p < .05$). Similarly, there was a positive and statistically significant relationship between recovery satisfaction and informational justice ($\beta = .416, t = 10.998, p < .05$). The fact that the regression coefficients are positive means that increase in interactional justice corresponds to increase in recovery satisfaction. This corroborates the findings of Rio-Lanza, et al. (2009) and Tan (2014) who found that interactional justice has a positive influence on recovery satisfaction.

4.5 Discussion of the Results

From the results it is clear that interactional justice is a significant predictor of recovery satisfaction among subscribers of MMTS. An increase in interactional justice leads to an increase in recovery satisfaction. With regard to interactional justice with service recovery by MMS providers in Kenya, respondents had a positive rating meaning that they consider the interactional strategies followed by service providers in service recovery to be appropriate and fair. The results reveal that subscribers were satisfied with the service recovery. The findings corroborate the studies by Tan (2014) and Nibkin et al. (2010) which reported similar results. Respondents further expressed strong repurchase intention and willingness to recommend the service provider to others.

5. Conclusions, Recommendations and Limitations

5.1 Conclusions

The thrust of this study was to demonstrate the relationship between interactional justice and recovery satisfaction. The results indicated that there was a positive and statistically significant relationship between interactional justice and recovery satisfaction. This implies that the interactional methods used by mobile money transfer service providers to rectify service failure are important in customers' recovery satisfaction judgment. By investing in effective interaction approaches for service recovery, MMS providers should experience enhanced recovery satisfaction.

5.2 Recommendations

This study provides crucial insights into the effect of interactional justice recovery strategy on satisfaction which managers can use to ensuring fairness in service recovery interactions in their organizations. Practitioners and researchers will benefit from the use of the indicators identified for assessing interactional justice and recovery satisfaction for effective strategic marketing decision-making. The study recommends that service providers should train their employees on how to manage interactions with complaining customers. Further, employees should demonstrate respect, concern and attentiveness while at the same time providing relevant information during service recovery. From a policy perspective, the results can be useful for policy makers particularly when developing guidelines for service providers regarding the handling of customer complaints and redress systems for mobile money services. As Kenya is the recognized leader in MMS globally and other countries are seeking to replicate its model, the study findings will be useful to regulators in other countries in the region as they seek to develop policies for entrenching mobile money services to promote financial inclusion.

5.3 Limitations of the Study and suggestions for further research

Like others, this study has limitations that constrain the generalization of its findings. One is that the selection of study variables that influence recovery satisfaction may not exhaustive. The inclusion of additional variables may provide a different picture of the relationship between interactional justice and recovery satisfaction. Another limitation relates to the use of a recall based survey in collecting data which requires customers to dig into their memory to remember the experience. As such, a study conducted immediately after the service recovery may provide a more vigorous perspective on the perception of interactional justice and recovery satisfaction.

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