
AN EXAMINATION OF CUSTOMERS' EVALUATION OF THE JUSTICE THEORY AS A BASIS FOR UNDERSTANDING THE PROCESS OF SERVICE RECOVERY AND SATISFACTION WITH RECOVERY IN THE PROVISION OF NATIONAL HEALTH INSURANCE IN GHANA

Isaac Ofori-Okyere, David Asante* and Stephen Normanyo

School of Business Takoradi Polytechnic, Takoradi

ABSTRACT: *This study examined thoroughly customers' evaluation of the justice theory as a basis for understanding the process of service recovery and satisfaction with recovery in the provision of National Health Insurance in Ghana. Field responses were gathered from the Clients (Subscribers'). In all, 2000 self-administered questionnaires were sent to Subscribers in each of the four Schemes (making a total of 8000). Based on the responses gathered from the field, it was revealed that all the four Schemes studied can be described as being unfair when it comes to their quests of applying the justice theory to responding to service failures. The findings further conclude that majority of the respondents do not agree that the Schemes studied provide satisfaction with recovery and are not satisfied with overall firms (Schemes).*

KEYWORDS: Justice Theory, Satisfaction With Recovery, Overall Firm's Satisfaction, Subscribers (Clients), Ghana

INTRODUCTION

Complaint management is the process of dissemination of information aimed at identifying and correcting various causes of customer dissatisfaction (Fornell and Westbrook, 1984). It defines strategies used by companies to solve and learn from the previous mistakes in order to restore customer confidence in organizational reliability (Hart, Heskett, and Sasser, 1990). Customers demonstrate levels of dissatisfaction when product or service performances received from providers are not up to their expectations. Making an attempt to understanding the potential or likely sources of dissatisfaction and the corresponding customers' reactions to negative situations are mandatory requirements in the design of effective service recovery strategies. In this perspective, it is obvious that customer responses to various errors or unpleasant incidents always occasioned during service delivery are not unique (Voinea, Pamfilie, and Onete, 2011).

In most glaring circumstances, customers become almost inevitably unhappy due to various problems or difficulties that are always beyond the direct control of service providers. It is advised that companies should make it as their topmost priority in terms of duty to always encourage clients to express their discontent since it is considered as the first step as recommendation made to managers in their effort to systematically learn about customer negative experiences, and how to restore satisfaction and strengthen business relationships (Fornell, 1992). Another benefit to be derived from customers complain is that customer switching and opting for competitors' services usually affects both current and future profitability through actions such as unfavourable word of mouth communications. Electronic communication channels such as the social media, phone-in-programmes on radio and television enable customers who experience high levels of dissatisfaction to voice out their negative consumption experiences to a large number of audience (Stauss, 1997). Existing research findings on customer dissatisfaction have reveal that only a small percentage of

customers that had negative consumption experiences have presented their complaints to the organizations. In specifics, it is reported that for every complaint received by a company, there are nineteen (19) other dissatisfied customers who did not make the effort to complain (Bateson & Hoffman, 1999). It continues that, of the total number of customers that felt dissatisfied with a particular product or service, only between five(5) and ten(10) percent made claims, and in some cases the percentage is even lower (Tax & Brown, 1998).

In today's competitive global marketplace, companies are going every length to deliver superior services to their customers in the midst of stiff competitions as a way of building long-term valued relationship with them. But the truth of the matter is, notwithstanding the excellent services a company delivers, it often becomes inevitable to making mistakes when it comes to meeting the expectations of today's customer, who tend to be more demanding and less loyal than ever before. Bitner (1993) assumes that the unique nature of services; which according to Yi (2004) being characterized by features of intangibility, inseparability, heterogeneity, and perishability make it impossible for providers to ensure 100% error-free service. del Río-Lanza, Vazquez-Casielles, and Diaz-Martin (2009) attest to the fact that even the most customer-oriented organization with the strongest quality programme is unlikely to be able to eliminate all service failures. "Customers and service providers cannot prevent the incidents that occur during exchange processes. Therefore, they expect fair behaviour from each other and they do their evaluation based on perceived justice" (Nikbin, Ismail, Marimuthu, and Jalalkamali, 2010).

It has become increasingly and evidently clear from the foregoing discussions that service failures are unavoidable because of human and non-human faults. These failures usually create some level of dissatisfactions to the customer which Cengiz, Bünyamin, and Kurtaran (2007) perceive it to be more dreadful for service firms. These dissatisfactions usually experienced by customers may cause them to exhibit various forms of behaviours such as exiting silently, spreading a negative word-of-mouth, voicing out their complaints to the operator or provider, or continue to patronising the same service provider despite the presence of these dissatisfactions (Kim et al., 2009). Many researchers view service recovery as one of the "moments of truth" in service delivery which is critical for satisfying the customers of any service provider as well as deepening relationships existing between them (Blodgett et al., 1997). Schneider & Bowen (1999) noted that service recovery play critical role in service encounters because customers perceiving poor recovery efforts may dissolve relationship ensued between the buyer and the seller which can compel the customer to purchase elsewhere. Other researchers agree that such customer switch can be costly and disastrous, since it costs more to win new customers than it does to retain existing ones (Hart, Heskett & Sasser, 1990; Schneider, White & Paul, 1998). One practicable and feasible strategy for retaining customers involves firms recovering fairly from failures (Blodgett et al., 1997).

Customer complaints stand to benefit an organization in terms of the opportunity to solve certain operational deficiencies, to learn from negative situations and consequently to re-establish their satisfaction and trust. It is however, needs to be considered that anytime customers make claims; it is said that they have specific expectations in mind concerning how the company should manage the complaint and on what adequate compensation should be offered to cover either their psychological, financial and time costs. Customers complaining behaviour and their management can be considered as one of the areas of great importance for businesses, especially where organizations are increasingly recognizing the value of pursuing long-term relationships with customers (Bell and Luddington, 2006).

Service recovery encompasses the various actions an organization takes in order to respond to a service failure (Gronroos, 1988). Other authors consider service recovery as strategies normally adopted by organizations and their service employees to return customers to a state of satisfaction (Danaher & Mattsson, 1994; Sparks & McColl-Kennedy, 2001). It is also seen as appropriate actions adopted by organisations to pacify dissatisfied customers in order to reduce potential damage to customer relationships caused by service failures (Ha & Jang, 2009; Zemke, 1993).

McColl-Kennedy and Sparks (2003) maintain strongly that in order to more fundamentally comprehend effective service recovery, researchers have utilized the justice theory as the main framework for examining service recovery procedures. Previous studies conducted on service failure and recovery processes or strategies have presented considerable evidence of the suitability of the justice theory as a basis for understanding the process of service recovery and its outcomes (Blodgett et al., 1997; Goodwin & Ross, 1992; Smith et al., 1999; Tax et al., 1998). It is from these stances that the current researchers safely submit that the justice theory framework has gained popularity in academics and their quest of using it to explaining how customers evaluate service providers' reactions to service failure /or recovery.

Nikbin, Ismail, Marimuthu, and Jalalkamali (2010) are of the view that "despite the recent advances concerning the effects of perceived justice on post-recovery satisfaction, there is still room to learn how a service provider's recovery efforts affect subsequent customers' recovery satisfaction." The authors suggested that future research may be valuable to consider some other moderating variables in the relationship between perceived justice with service recovery and recovery satisfaction. Davidow (2000, 2003) add that there is still a need for solid empirical research regarding the impact of organizational responses to customers' complaint lodged. There has been express admittance regarding paucity of empirical research to focus on the effects of complainants' perceptions of the justice theory on satisfaction and intent (Maxham and Netemeyer, 2002) in which the National Health Insurance Authority in Ghana is no exception.

Similarly, del Río-Lanza et al. (2009) stress emphatically that there is interest in the ongoing discussion to investigate the relative influence of the dimensions of perceived justice on recovery satisfaction. Goodwin and Ross (1992) found that in spite of calls for increasing investments in complaint handling by firms in different industries, little is said to be known about how customers evaluate a company's response to their customers' complaints or how those efforts influence subsequent customer relationships with the firm. Kelley and Davis (1994) pointed that "a dearth of empirical research confines any theoretical discussion [of complaint handling] to anecdotal reports." Maxham and Netemeyer (2002) studied the effects of perceived justice on satisfaction with service recovery, but failed to touch on the relative effects of the justice dimensions. Moreover, del Río-Lanza et al. (2009) state that since not all the dimensions of the justice theory have the same relative importance in explaining satisfaction, there is the need to examine the dimensions of perceived justice separately rather than in an aggregate form. del Río-Lanza et al., (2009) further recommends the consideration of moderating factors in the relationships between perceived justice and satisfaction.

It is against these backdrops that the current researchers are of the view that despite the extant literature on customer complaint management, little effort has been made to investigate the perceived justice theory or fairness as a basis for examining service recovery efforts and recovery satisfaction with specific mentioning to the health insurance industry in Ghana. In this regard, the main focus of this study is to bridge these gaps in relationship marketing

literature by examining dimensions of the justice theory as a basis for understanding the process of service recovery and recovery satisfaction in the National Health Insurance industry in Ghana. This study sought to achieve the following as specific objectives: (1). To identify the main perceived justice dimensions as service recovery process and the extent at which they affect satisfaction in terms of satisfaction with recovery and overall firm's satisfaction. (2). To examine the effects of the dimensions of justice theory on subscribers' purchase intent, and WOM intent.

LITERATURE REVIEW

The Evaluation of the Justice Theory as a Service Recovery Process by Customers

It has to be noted that since a complaint made against a company is considered to be a typical example of a conflict situation, perceived justice (or fairness) is increasingly being identified as a key influence in the formation of consumers' evaluative judgments of the recovery process (Tax et al., 1998). Studies conducted in diverse contexts (such as legal, organizational, buyer-seller, marriage) have found the theory or idea of justice valuable in explaining people's reactions to conflict situations (Gilliland 1993; Goodwin and Ross 1992; Lind and Tyler 1988). The Justice theory has been linked to complaint handling in limited ways through the use of global fairness measures (Blodgett, Granbois, and Walters 1993) and the experimental manipulation of a narrow set of "justice elements" (Conlon and Murray 1996; Goodwin and Ross, 1992). It is in this regard that Gilliland (1993) stressed that customer satisfaction with the complaint management process is influenced by the theory and idea of justice, highlighting customers' reactions to conflict contexts. The justice theory propounded by Adams (1963) states that in every exchange that takes place among people, parties involve weigh the inputs against the outcomes and compare them with those of others in similar situations. In the event that there is an equal balance between them, the exchange is considered as 'fair', but if the outcomes do not meet with the person's expectations, then this results in inequity.

Perceived justice is also explained as the customer's subjective feeling or reaction to the organisational complaint response. It is imperative in this current study because the researchers consider it as one of the main antecedents to satisfaction, which can result to either positive or negative behavioural intentions with word-of-mouth (WOM) activity as specifics. The application of the justice theory plays a crucial role in the organisational complaint-handling processes because it performs the role of both an outcome of company's responses and as a mediator of other outcomes. Moreover, the justice theory has been widely applied in studies regarding the effectiveness of complaint handling tactics and post-complaint behaviours in service recovery processes. In essence, the work of Tax, Brown, and Chandrashekar (1998) and Davidow (2000) on relationship marketing literature analysed Adams' justice theory into three-dimensional concept to consist of distributive, procedural and interactional justice.

Distributive Justice

Distributive justice concerns with tangible compensation given to the customer as a result of the losses or inconveniences caused by a specific problem in an organisation. Customers always analyse what an organisation is willing to give in order to counterbalance the perceived negative experience and associated costs. It is maintained that the magnitude of the problem suffered by the customer will determine the corresponding compensation which can take various forms, such as: product repairs, product exchanges or replacements, free services,

refunds, discounts (Kelly et al., 1993) and others such as rebates, and price reductions for future service transactions. Deutsch (1985) agrees to the above and submits that theories consisting of distributive justice focus on the allocation of benefits and costs. del Río-Lanza et al. (2009) explain distributive justice as referring to the assignment of tangible resources by an organisation to rectify and compensate its customers for a service failure. In a typical context of service failure/recovery, distributive justice refers to the perceived fairness of the service failure/recovery outcome (Holloway et al., 2009). Tax et al. (1998) found that distributive justice refers to the customer perception that the outcome of a service recovery is deserved, necessary, and fair.

When an individual customer perceives that benefits have not been allocated equitably, he/she experiences distress (Walster et al., 1973), which in turn motivates him/her to restore the distributive justice (Nikbin, Ismail, Marimuthu, and Jalalkamali, 2010). In observing or identifying injustice, customers might express dissatisfaction in the form of spreading negative WOM, and reduce re-patronage intentions (Greengerg,1996). A lot of academic studies, however, have provided empirical evidence to support the fact that perceived fairness of tangible outcomes have a positive effect on recovery evaluation (e.g. Boshoff, 1997; Goodwin and Ross, 1992; Hoffman et al., 1995; Smith et al., 1999). del Río-Lanza et al. (2009) also stress that distributive justice during service recovery has a significant influence on overall satisfaction with the service recovery. Furthermore, past studies (e.g., Blodgett et al.,1997; Clemmer, 1993) have suggested that higher levels of distributive justice result in more favorable repatronage intentions and a decreased likelihood of negative WOM. Extant documented Marketing literature focuses almost exclusively on the equity principle (Tax, Brown, and Chandrashekar,1998). Several studies are in support of equity evaluations affecting consumer satisfaction (Oliver and DeSarbo 1988; Oliver and Swan 1989), repurchase intention, and word-of-mouth decisions (Blodgett, Hill and Tax 1997). Tax et al. (1998) observe that people who enter complaint situations knowing how their fellow customers have been treated in similar circumstances are likely to expect similar treatment. The authors continued that the customer might therefore assess the fairness of compensation differently on the basis of his or her (1) prior experience with the firm in question and other firms, (2) awareness of other customers' resolutions, and (3) perceptions of his or her own loss. This suggests that distributive justice in complaint handling is operationalised best in more general terms, such as whether the outcome was perceived to be deserved, met one's needs, or was fair (ibid). Past studies have demonstrated that Equity – which refers to the provision of outcomes proportional to inputs to an exchange (Goodwin and Ross,1992; Oliver and Desarbo,1988; Oliver and Swan,1989); Equality – which means aiming at equal outcomes regardless of contributions to an exchange (Greenberg ,1990a; Deutsch,1985); and Need – which refers to outcome based on requirements regardless of contributions (Greenberg,1990a; Deutsch,1985) consist of elements that customers used to evaluate the degree or extent at which companies are considered to be fair when it comes to implementing procedural justice during service recovery. From the position of the above researchers, the current authors conceptualise distributive justice as referring to what customers who are dissatisfied as a result of service failure receive as an outcome of a recovery effort.

Maxham and Netemeyer (2002) posit that distributive justice impacts two types of satisfaction: that is satisfaction with recovery and overall firm satisfaction. Smith and Bolton (1998) define satisfaction with recovery as customer satisfaction regarding a particular transaction involving a failure and process of recovery. Whereas, overall firm satisfaction refers to a customer's cumulative satisfaction with all previous exchanges as well as the satisfaction received from

the most recent exchange. Tax et al. (1998) found that distributive justice impacts satisfaction during complaint handling. Seiders and Berry (1998) propose that central to affecting overall firm satisfaction is compensating customers fairly when recovering from failures.

Procedural Justice

Procedural justice as the name implies concerns with the customers' evaluations on the business procedures and systems used in the process of receiving and resolving complaints. From this perspective, other researchers found that customers' perceptions of procedural justice are based on elements of convenience, flexibility, promptness (of response), opportunity to voice out, process controlling, process knowledge, helpfulness, efficiency, assumption of responsibility, follow-ups (Tax et al. 1998; Conlon and Murray 1996; Goodwin and Ross 1992), response to speed (Blodgett et al., 1997; Thibaut and Walker, 1975; del Río-Lanza et al., 2009), communication and courtesy. Davidow(2003) perceived the consisting of policies, procedures, and tools that companies use to support their communication with customers and specifically, the time taken to process complaints and to arrive at a decision. Mattila (2001) observe that in service recovery context, procedural justice means the customer's perception of the several stages of procedures and processes needed to recover service failure. According to Tax et al. (1998) customers' perceptions that complaint handling processes are fair have a positive effect on their satisfaction.

Goodwin and Ross (1992), in their study of perspective of procedural justice to investigate customer reactions to service failures, found that customer-perceived procedural justice affects customer satisfaction. del Río-Lanza *et al.* (2009) also observe that procedural justice during service recovery has a significant influence on satisfaction with the service recovery. It is noted also that perceived justice brought about by service recovery actions has a positive influence on customer WOM and revisit intentions(Ha and Jang, 2009). In addition, other studies have suggested that higher levels of procedural justice will lead to a more favorable repatronage intentions and a decreased likelihood of negative WOM (e.g. Blodgett *et al.*, 1993, 1997; Clemmer, 1993).

It is on these bases that the current researchers submit that procedural justice reflects the perceived fairness of the complaint-handling process pertaining to an organisation. One thing managers have to note is that customers always harbour negative perception in situations when they are made to fill out difficult complaint forms, to send letters or to provide bureaucratic evidence about the product or service purchased. It is reported that the uses of such procedures do not send positive messages by customers about the management's intentions to put in place steps to solve the occurrence of the difficulties experienced. Studies conducted in industry have found clear correlation between procedural justice and satisfaction with variables such as pay, performance appraisals, layoff policies, and selection procedures (Greenberg 1990a). It can be pointed out that although the few marketing studies that have investigated procedural justice directly support its impact on customer attitudes (Goodwin and Ross 1992), considerable amount of research indirectly supports the influence of procedural issues on customer satisfaction (Bitner, Booms, and Tetreault 1990; Taylor 1994). In a typical service recovery context, these elements documented by past studies, inform the decisions of customers in their quests of evaluating the degree or extent to which they have experienced justice in human interactions from the employees of service firms during the recovery process. Maxham and Netemeyer (2002) maintain that though not empirically tested, it appears reasonable that procedural justice can also affect overall firm satisfaction in a failure and recovery context. Both organisational psychologists (Folger & Konovsky, 1989; Greenberg, 1996) and market

researchers like Seiders & Berry (1998) propose that procedural justice is important in exchanges involving conflict resolution because it enables the likelihood of maintaining a lasting overall satisfaction between parties. It is found that low levels of procedural justice during failures and recoveries can negatively affect overall firm satisfaction (Tax and Brown 1998). Finally, it can be submitted that procedural justice should affect both satisfaction with recovery and overall firm satisfaction.

Interactional Justice

Ha and Jang (2009) maintain that interactional justice may consist of interpersonal sensitivity, treating customers with dignity, respect, and providing appropriate explanations for service failure during service recovery. Interactional justice takes into account the assessments made by customers regarding the efforts made by employees who are dealing with complaint management activities. It refers to the evaluation of the degree to which customers have experienced justice concerning human interactions from the employees of service organisation during the recovery process (Sparks and McColl-Kennedy, 2001).

Interactional justice serves a lot of significance to service firms. "Interactions between employees and consumers during a service recovery directly affect consumer attitudes and behaviour" (Lin, Wang, and Chang, 2011). del Río-Lanza *et al.* (2009) also observe that interactional justice during service recovery has a significant influence on overall satisfaction with the service recovery, while other researchers noted that higher levels of interactional justice will lead to more favourable repatronage intentions and a decreased likelihood of negative WOM (e.g., Blodgett *et al.*, 1993, 1997; Clemmer, 1993). Other studies indicate that certain level of communication that always ensued between customers and employees/managers (Clemmer 1988; Goodwin and Ross 1992), as well as steps put in place to resolve a conflict (Mohr and Bitner 1995), "affect customer satisfaction" (Tax et al. 1998). Specific studies on service quality (by Parasuraman, Zeithaml, and Berry 1988) and complaint handling programmes (Blodgett, Hill, and Tax 1997; Goodwin and Ross 1992) are in agreement with the central role of interactional justice in customer decision making. McColl-Kennedy and Sparks (2003) contend that consumers feel more negative emotions when they perceive an absence of care or empathy on the part of the service provider during a service recovery.

Past studies report that interactional justice encompasses these sub-dimensions: employee courtesy, employee honesty, employee offering explanations, employee empathy, employee effort or endeavour, and employee offering apologies (Clemmer, 1988; Tax et al., 1998, McColl-Kennedy & Sparks 2003; del Río-Lanza et al., 2009; Goodwin and Ross, 1989; Smith, Bolton, and Wagner, 1999). Thus, customers expect to receive plausible explanations of the cause of the dissatisfaction (Voinea, 2011). At the same time, they want to see that real efforts are made to solve the problems and to eliminate the inconveniences. In this respect, employees must display courtesy, honesty, empathy and ethical behaviour during the communications process with dissatisfied customers, aiming to re-establish organisational credibility and avoid image damage (Constantinescu, 2011). Greenberg (1993) suggested two dimensions of interactional justice: (1) Interpersonal justice, which is defined as the fairness of interpersonal treatment provided during the enactment of procedures and distributions of outcomes; (2) Informational justice, defined as the fairness of explanations and information, which usually affects long-term or organisational-centered outcomes because explanations and open communications provide individuals with information necessary to assess the systemic bases of existing procedures.

Research in marketing organizational behaviour and social psychology provides insight into five potentially important interactional elements:

Explanation or causal account – which refers to the provision of reason for a failure (Bies and Shapiro, 1987; Bitner et al. 1990);

Honesty- that is, perceived veracity of information provided (Godwin and Ross,1989);

Politeness – this refers to well-mannered, courteous behaviour expected from employees during service recovery (Blodgett et al.1997; Clemmer, 1988; Goodwin and Ross,1989);

Effort – This comprises of amount of positive energy put in place to resolving a customer’s problem (Folkes,1984; Mohr and Bitner,1995); and

Empathy- that is, provision of caring, individual attention (Parasuraman et al.1988).

In a typical service recovery context, these elements documented by past studies, inform the decisions of customers in their quests of evaluating the degree or extent to which they have experienced justice or fairness concerning human interactions from the employees of service firms during the recovery process. Filip (2013) assumes that all these three dimensions of encompassing the justice theory are important for customers, but their specific value may vary according to individual customer’s profile in terms of personal expectations, experience, involvement, exposure, expertise etc.

Maxham and Netemeyer (2002) are of the view that evaluations of service recovery are heavily influenced by the interaction between customers and service representatives. It is reported that interactional justices have strong effects on satisfaction with service recovery encounters and complain handlings (Smith et al. 1999; Tax et al. 1998). Similarly, Bitner, Booms and Tetreault (1990) report that overall firm satisfaction is improved when employees treat customers fairly in service encounters. It is instructive to note that the role of employees to helping to restore post-failure customer evaluations is critical since fair treatments they give to customers seem likely to affect satisfaction with the recovery and overall firm satisfaction.

Schoefer and Ennew (2005) found that the weaker the justice or fairness felt by customers, the higher the level of negative emotion (experienced by customers such as sad, anger, disappointment, dejected, etc.). The justice dimension helps explain why some people might feel unfairly treated even though they would characterize the decision-making procedure and outcome as fair (Bies and Shapiro, 1987). The existence of importance attached to communication in the resolution of complaints (Jacoby and Jaccard, 1981), and the concept of interactional justice appears particularly relevant to understanding consumers’ post-complaint behaviour.

METHODOLOGY

Research design explains methods of data collection and analysis (Burns & Bush, 2002). This study used a mixed method or multi method as the appropriate research design. Creswell, Feters and Invankova (2004:7) opines that the underlying reason to mixing methods is that neither qualitative nor quantitative methods are sufficient in themselves to capture the trends and details of the situation...when used in combination, both qualitative and quantitative data yield a more complete analysis, and they complement each other. “Combining qualitative and

quantitative data ensured effectiveness of the research process as one can enhance the findings of the other (Ofori-Okyere and Kumah, 2014). The aims of adopting qualitative and quantitative as mixed approaches were as follows:

Qualitative was to obtaining detailed information so that the researchers later on can obtain a deeper understanding of the problem in matter (Yin, 2003) that is, fair or unfair actions or programmes undertaken by the National Insurance Schemes during service recoveries. Whereas, quantitative sought to quantify the data and typically applied some form of statistical analysis (Malhotra, 2004). A descriptive research was used mainly to gain an insight into actions or programmes undertaken by the Schemes studied during service recoveries whether fair or unfair.

In all, this current study was conducted in a period of four months. The breakdown is as follows: Two months for the literature review, five weeks for the data gathering, analysis, and reporting and finally three weeks for discussions and recommendations. Two data collection instrumentations or devices (that is questionnaire and interview) were used in this study. The theories documented in literature were used to designing the questionnaire. Secondly, the contents of the questionnaire reflected specifically on the prior experiences or engagements customers have had with the four Schemes during service recoveries. The main reason was to find out from Subscribers of these Schemes on how they can evaluate the service recovery actions or programmes always adopted by the National Health Insurance Authority in terms of perceived justice or fairness.

The reasons underlying the adoption of questionnaire in this study are as follows: Most frequently a very concise; pre-planned set of questions designed to yield specific information concerning fairness with regards to service recovery actions undertaken by the four Schemes located within the Kumasi Metropolis; and lastly; the research information was attained from respondents having peculiar interest in the subject area, that is, evaluation of the justice theory as a basis for understanding the process of service recovery and recovery satisfaction in the National Health Insurance in Ghana.

In this study, questionnaire was used as a means of eliciting the feelings, beliefs, experiences, perceptions, or attitudes of the right respondents (Subscribers or clients who have suffered some degree of fairness or unfairness during service recoveries) needed to provide the required information to help carry out the study. The type of questionnaire to be used in this study will be a self-administered questionnaire. A self-administrated questionnaire was designed and distributed to respondents to fill out with the physical presence of the interviewer (McDaniel and Gates 2008). Pilot unstructured questions were drafted and sent to sampled Subscribers of the schemes for them to include their inputs. This was also done to get them familiarised themselves with the questions to be found on the questionnaire finally.

Interviews were conducted in this study due to the positions of Brynard and Hanekon (2006) to spelling out the following as the advantages of adopting interview as a data collection tool or device: Interviews allowed the interviewers to explain matters that were unclear to the participants; clarified ambiguous answers provided by participants; and lastly, allowed participants to freely communicate their perceptions and experiences to the current investigators.

The study examined the customers' perception towards the extent at which the justice dimensions are applied by all the four schemes to aid in their service recovery processes and the effect they have on satisfaction in terms of satisfaction with recovery and overall firm's satisfaction. In this wise, 2,000 customers from each of the Schemes were purposely and

conveniently selected and served with questionnaire. The quantities retrieved from each of the Schemes are illustrated on the table one below.

Table 1 Indicating the Response Rate of Data Collection

Selected cases	No. of questionnaires distributed	No. of questionnaires retrieved	Valid percent
Subin	2000	1891	94.6%
Asokwa	2000	1789	89.5
Manhyia	2000	1799	90.0
Bantama	2000	1814	90.7
Total	8000	7293 [91.2%]	N/A

Field Report, (2016)

From the table above, it is indicated that 2000 questionnaires were distributed to subscribers purposely selected from each of the case Insurance Scheme in Ashanti Region. 1891 questionnaires were obtained from the first case representing 94.6%, 1789 were also retrieved from the second case, making 89.5%, 1799 denoting 90.0% were taken from the third case and lastly, 1814 were taken from the third case representing 90.7%. The data presented on the table above revealed that this current study registered high response rate.

Statistical Analysis

Concerning the analysis of the data gathered from the field, the researchers aimed at determining and using valid percentage for responses from each case study (that is, each understudied scheme), and the average percentage in terms of responses for the four Schemes. It is against this backdrop that it needs to be noted that the analysis are in line with an existing study conducted by Ofori-Okyere and Kumah (2014) that adopted embedded case studies to investigate how the SERVQUAL Dimensions are applied in the domestic airline industry in Ghana. Essentially, the mathematical formulae used to report the findings of the previous study are also relevant for this current study. In using this formular, the subscribers or clients of the four Schemes were asked to select as many as possible expected investigated item(s) for a particular question posed on the questionnaire. The total number of investigated items selected by the respondents (i.e. figures found in the bracket = nx) were divided by the total number of questionnaires retrieved, represented by (nqr). The value for $\frac{nx}{nqr}$ was multiplied by 100 to get the valid percent for each Scheme, that is equalled to (=y); given by the formular $\frac{nx}{nqr} \times 100 = y$. Lastly, it was ideal to finding the mean of the percentages for the four Schemes to get the average percent (ap), that also is given by its formular $\frac{\sum y_{1,2,3,4}}{4} = ap$.

RESULTS

Application of Interactional justice to Responding to Service Failures

Table 2 below reported that 64.3% of the responses indicated disagreement to the application of interactional justice as against 35.4% indicating agreement. The data found on the table 2 below indicate that in terms of the applying interactional justice to responding to service failures, 80.2% of the responses indicated agreement to the personnel of the Insurance Schemes showing great respect to clients or subscribers; 75.2% indicating agreement to service

personnel being considered as courteous; 45.0% indicating agreement to personnel of the Schemes being honest; 74.8% of the responses indicating agreement to service personnel being patient in explaining reasons or causes of delay in restoring the service. Others include 43.6% indicated agreement to personnel treating subscribers fairly in the process of service recovery; 25.4% indicated agreement to personnel trying their best to solve their problems, and lastly, 30.7% of the responses signifying agreement to personnel showing empathy to subscribers in terms of providing care, and individual attention.

Table 2 Indicating Responses Concerning Activities Constituting the Schemes' Application Of Interactional Justice to Responding to Service Failures

Investigated Item(s)	Subin	Manhya	Asokwa	Bantama	Average percent
Agreement to the application of interactional justice	40.7% [770]	31.1% [558]	36.7% [660]	33.1% [600]	35.4%
Disagreement to the application of interaction justice	59.3% [1121]	68.8% [1231]	63.1% [1135]	66.0% [1198]	64.3%
Personnel showed great respect for me.	88.4% [1671]	81.2% [1452]	68.4% [1231]	82.6% [1499]	80.2%
Personnel were very courteous.	82.7% [1563]	68.8% [1231]	76.9% [1383]	72.3% [1312]	75.2%
Personnel were very honest in answering your question.	52.7% [997]	49.7% [890]	39.4% [709]	38.1% [691]	45.0%
Personnel were patient in explaining reasons or causes of the delay in restoring the service.	77.0% [1457]	72.6% [1299]	81.5% [1467]	68.0% [1234]	74.8%
Personnel treated subscribers fairly in the process of service recovery.	34.1% [645]	39.9% [713]	55.1% [991]	45.4% [823]	43.6%
Personnel tried their best to solve your problem.	21.0% [398]	23.9% [425]	31.5% [567]	25.1% [456]	25.4%
Personnel were empathize in terms of providing care, and individual attention	25.9% [489]	27.9% [500]	54.8% [986]	14.2% [257]	30.7%

Field Report (2016)

Application of Procedural Justice to Responding to Service Failures

Table 3 Indicating Responses Regarding Actions Taken by the Schemes to Constitute Procedural Justice Application as a Dimension to Responding to Service Failures

Investigated Item(s)	Subin	Manhya	Asokwa	Bantama	Average percent
Acceptance to the application of procedural justice	23.0% [435]	26.2% [468]	23.4% [421]	16.6% [302]	22.3%
Disapproval to the application of procedural justice	77.0% [1456]	73.8% [1321]	76.6% [1378]	83.4% [1512]	77.7%
The Scheme provided me with flexible service recovery that adapts to my needs.	24.2% [457]	33.4% [598]	22.1% [398]	19.1% [346]	24.7%
The Scheme quickly responded to service failures.	18.2% [345]	54.8% [981]	36.3% [653]	48.3% [876]	39.4%
The Scheme kept you updated on service failures	46.3% [876]	45.9% [821]	55.5% [998]	21.6% [391]	42.3%
The Scheme's personnel respected subscribers' right to information in the service recovery process.	65.3% [1234]	34.2% [612]	37.3% [671]	49.1% [891]	46.5%

Field Report (2016)

The Table 3 above indicated that 22.3 % of the responses indicated agreement to the Schemes' application of procedural justice as against the bulk majority of the responses 77.7% indicating disagreement. The data found on table report that 24.7% of the responses indicating agreement that the Schemes provided them with flexible service recovery that adapts to their needs; 39.4% indicated agreement to the Schemes quickly responded to the service failures; and 42.3% indicated agreement to the Schemes keeping them updated on service failures and lastly, 46.5% indicated agreement to the Schemes' personnel respected subscribers' right to information in the service recovery process.

Application of Distributive Justice to Responding to Service Failures

Table 4 Indicating Responses Regarding Actions Taken by the Schemes to Constitute the Application of Distributive Justice as a Dimension used to Responding to Service Failures

Investigated Item(s)	Subin	Manhya	Asokwa	Bantama	Average percent
Agreement to the application of interactional justice	23.0% [275]	19.8% [354]	16.7% [300]	7.9% [143]	16.9%
Disagreement to the application of interaction justice	82.5% [1561]	79.8% [1435]	82.2% [1478]	92.1% [1671]	84.2%
Effective measures were taken by the Scheme to minimise problems caused by the delay in recovering the service.	13.0% [245]	32.9% [589]	30.2% [543]	6.8% [123]	20.7%
The Scheme provided you with the outcome you deserved.	20.6% [389]	19.1% [342]	24.0% [432]	19.0% [345]	20.7%
The Scheme gave you a heartfelt apology for the delay.	7.1% [134]	19.3% [345]	6.8% [123]	12.9% [234]	11.5%
The outcome provided by the Scheme was fair.	41.3% [781]	19.3% [345]	31.5% [567]	25.1% [456]	29.3%

Field Report (2016)

Table 4 above, reports that, 16.9% of the responses indicated agreement to the application of interactional justice by the Schemes as against 84.2% of responses indicating agreement. The main data presented on the table above report that 20.7% of the responses indicated disagreement to effective measures taken by the Schemes to minimise problems caused by the delay in recovering the service; 20.7% indicated agreement the Schemes provided the subscribers with the outcome they deserved; 11.5% indicated agreement that the Schemes gave a heartfelt apology for delays, and lastly, 29.3% indicated agreement that the outcome provided by the Schemes were fair.

Satisfactions with Recovery and the Overall Firm's Satisfaction**Table 5 Indicating Responses Regarding Customers' Satisfaction with Recovery and the Overall Firm's Satisfaction**

Selected cases	Satisfaction with recovery				Overall Firm's Satisfaction			
	Do you agree that the Scheme provided satisfactory resolution to your problem on a particular occasion?		Regarding a particular event (most recent problem), were you satisfied with the Scheme?		Are you are satisfied with your overall experience with the Scheme?		As a whole, are you satisfied with the Scheme?	
	YES	NO	YES	NO	YES]	NO	YES	NO
Subin	24.1% [456]	75.9% [1435]	10.7% [202]	89.3% [1689]	23.0% [435]	77.0% [1456]	28.9% [546]	71.1% [1345]
Manhya	32.4% [579]	67.6% [1210]	16.9% [320]	83.1% [1469]	8.1% [153]	91.9% [1631]	8.1% [154]	91.9% [1635]
Asokwa	25.5% [458]	74.5% [1341]	25.2% [454]	74.8% [1345]	31.3% [563]	68.7% [1236]	2.1% [38]	97.9% [1761]
Bantama	22.2% [403]	77.8% [1411]	13.6% [247]	86.4% [1567]	11.2% [203]	88.8% [1611]	12.8% [233]	87.2% [1581]
Average Percentage	26.1%	73.9%	16.6%	83.4%	18.4%	81.6%	13.0%	87.0%

Field Report (2016)

On the table 5 above, the reports are as follows: Concerning Satisfaction with recovery; 26.1% of the responses indicated agreement to the Schemes' provision of satisfactory resolution to their problems on particular occasions as against 73.9% that indicated disagreement. 16.6% of the responses indicated agreement to a particular event (most recent problem), subscribers were satisfied with the Schemes as against 83.4% indicating indicated disagreement. On the other hand, regarding overall firm's satisfaction; 18.4% of the responses indicated agreement to subscribers being satisfied with the overall experience with the Scheme as against 81.6% indicating disagreement. 13.0% of the responses indicated agreement to subscribers being wholly satisfied with the Scheme as against 87.0% indicating disagreement to.

Customers' Purchase and WOM Intent towards the Schemes**Table 6 Indicating Responses Regarding Customers' Purchase and WOM Intent towards the Schemes**

Selected Cases	Purchase Intent		WOM intent	
	If you were to purchase a new health insurance in the near future, <i>would you</i> use the Scheme as your provider?		Would you recommend the Scheme to your family and friends?	
	YES	NO	YES	NO
Subin	17.6% [333]	82.4% [1456]	14.4% [272]	85.6% [1619]
Manhyaia	12.4% [222]	87.6% [1567]	5.1% [91]	94.9% [1698]
Asokwa	10.5% [188]	89.5% [1611]	11.1% [199]	88.9% [1600]
Bantama	15.7% [285]	84.3% [1529]	9.8% [178]	90.2% [1411]
Av. Percent	14.1%	85.9%	10.1%	89.9%

Field Report (2016)

The data on the table 6 above, concerning the Subscribers' purchase intent, 14.1% of the responses indicated that subscribers have intent of purchasing new health insurance in the future from the four Schemes as against 85.9% indicating disagreement of their purchase intent. On the other hand, concerning the issue of WOM intent, it was reported that 10.1% of the responses indicated agreement to subscribers recommending the Schemes to their family and friends as against 89.9% of the responses indicating disagreement in terms of having no positive WOM intent.

DISCUSSIONS

From the presentation of the results, it can be submitted that the extent at which the respondents responded to the expected responses provided on the questionnaire the four Schemes providing Health Insurance in the Ashanti Region of Ghana fall short in their quests of applying the justice dimensions to responding to service failures.

Application of Interactional Justice to Responding to Service Failures

On the schemes' quests of applying interactional justice to responding to service failures, it was found that the personnel of the all the four Schemes studied do well in showing great respect and have been courteous to subscribers. But on the other hand, majority of the personnel working for the Schemes have been falling short in the following areas:

Of being honest in answering questions from subscribers – it was gathered from the majority of the respondents that in the event of service failure, the personnel working for the Schemes do not interact fairly and honestly concerning what has been the actual cause or sometimes being the actual causes. Apart from this, personnel are sometimes blatantly impatient when it comes to explaining reasons or causes of the delay in restoring the service. There have been

instances where personnel will leave their seats to go for a lunch break without informing subscribers or clients in queues, and according to the respondents some do not return at all. Majority of the personnel are considered of not paying attention when complaints are lodged. The personnel of the Schemes have not been empathizing with the Subscribers and their problems.

It is from these positions that the current researchers posit that they are inconsistent with the existing studies regarding the application of the interactional justice or fairness to responding to service failures (Clemmer, 1988; Tax et al., 1998, McColl-Kennedy & Sparks 2003; del Río-Lanza et al., 2009; Goodwin and Ross, 1989; Parasuraman et al.1988; Smith, Bolton, and Wagner, 1999; Constantinescu, 2011; Voinea, 2011). This means that Subscribers do not receive plausible explanations of the cause of the service failures causing their dissatisfaction and above all real efforts are not made on the part of the Schemes' personnel to solving service problems and to eliminate the attendant inconveniences. In this respect though, it can be submitted that some of the employees display some level of courtesy, but it is the majority that can be described as not being honest, empathic and ethically in communicating with dissatisfied clients during service failures.

Application of Procedural Justice to Responding to Service Failures

Concerning the application of procedural justice to responding to service failures; the analysed results indicate that in all the four Schemes studied, majority of the subscribers complained that the procedures involve in the delivery of the service is sometimes cumbersome and tiring. Due to constant failure in the systems available to the Schemes, a service that can be instantly delivered can take the whole day. Sometimes the link of the system can be reported going down for the whole day. So a day's job can be pushed forward to the next day which will be characterized by additional delays, network failures and long queues. The most unprofessional aspect of the discussion is that the clients or the Subscribers who are considered as the main business of the Schemes are not updated when the service experiences breakdowns and lastly, the Subscribers' rights to information are sometimes not respected in the process service recovery. This is occasioned where a Subscriber takes it up to enquire about the reasons underlying the service failure. No response or comments is received by the fellow.

In conclusion, it can be said that the majority of the subscribers who responded to the questionnaire do not agree to the fact that the four Schemes are fair in their bid of applying procedural justice to responding to and solving service problems. There is clear indication that the line of this conclusion do not conform to previous studies (e.g. Tax et al.1998; Conlon and Murray 1996; Goodwin and Ross 1992; Thibaut and Walker, 1975; del Río-Lanza et al., 2009; Davidow, 2003; Mattila, 2001; Goodwin and Ross, 1992; Ha and Jang, 2009; Blodgett *et al.*, 1993, 1997; Clemmer, 1993; Greenberg 1990a; Bitner, Booms, and Tetreault 1990; Taylor , 1994; Maxham and Netemeyer , 2002; Folger and Konovsky, 1989; Greenberg, 1996; Seiders and Berry, 1998).

Application of Distributive Justice to Responding to Service Failures

From the results presented and analysed so far, it is safe to conclude that majority of the subscribers as respondents indicate that all the four Schemes understudied did not take effective measures to minimize problems caused by the delays in recovering the service; not been provided with the outcomes that they deserved and desire, the Schemes have been failing to give heartfelt apology for delays or failures occasioned in service and in totality, all the Schemes are considered not being fair to the majority of the subscribers in terms of applying

distributive justice to responding to service failures. This conclusion can be said to be incongruent with previous studies (e.g. Walster et al., 1973, Nikbin, Ismail, Marimuthu, and Jalalkamali, 2010; Greengerg, 1996; Boshoff, 1997; Goodwin and Ross, 1992; Hoffman et al., 1995; Smith et al., 1999; del Río-Lanza et al., 2009; Blodgett et al., 1997; Clemmer, 1993; Oliver and Swan, 1989; Goodwin and Ross, 1992; Oliver and Desarbo, 1988; Oliver and Swan, 1989; Greenberg, 1990a; Deutsch, 1985; Maxham and Netemeyer, 2002; Smith and Bolton, 1998; Tax et al., 1998; Seiders and Berry, 1998).

Subscribers' Satisfaction with Recovery and the Overall Firm's Satisfaction

Majority of the subscribers are of the opinion that all the four Schemes studied are not living up to expectation regarding the subject of satisfaction with recovery. Also, the overall firms' or Schemes' satisfaction is defective and lacking. All these are attributed to series of unfairness evidenced in the Schemes' quests of applying all the dimensions of the justice theory to responding to service failure.

Subscribers' Purchase and WOM Intent towards the Schemes

The unfair and poor application of the justice theory in responding to service failures by all the four Schemes has resulted to the majority of the subscribers noting that if they were to purchase new health insurance policies in the near future, they *would not* use the Schemes as their providers. Meaning they have no positive intention to purchase policies from the Schemes. This does not end there, the same majority are of the view that they would not recommend the Schemes to their family and friends. Thus they would do negative-word-of-mouth communications about the products and services of all the four Schemes understudied.

CONCLUSIONS AND RECOMMENDATIONS FOR POLICY FORMULATION

Concerning the results gathered from the field, presented and discussed above, it can be concluded that all the four schemes studied can be described as being unfair when it comes to their quests of applying the justice theory to responding to service failures.

The management of the Schemes must work on the processes involved in delivering the service to the clients or the Subscribers. It was observed on the field that, the application of procedural justice is poorly designed in all the four Schemes studied. This has often resulted in slow, frustrating, and poor- service quality delivery by the Schemes which create major dissatisfaction on the part of the clients. Another downside associated with the badly designed processes is that front-line staffs encounter difficulties in their jobs, which result in other risks such as low productivity and increase in service failures. To solve this problem of procedural failure, it is recommended that management of the Schemes must adopt blueprinting of services as a strategy to create valued experiences and productive operations (Lovelock and Wirtz, 2007). As a form of redesigning the existing services it is advised also that all the key activities involved in creating and delivering the services must be identified so that it will be easy specifying all the linkages existing between the main activities involved (Shostack, 1984). "Service blueprints are noted to clarify all the interactions often ensuing between the clients or Subscribers and the service personnel and how these are supported by backstage activities and systems" (Lovelock and Wirtz, 2007).

By focusing on blueprinting as a way of redesigning the services, managers of the Schemes will be provided with the opportunity to identify potential fail points (at which failures are most likely to occur) in the process, points out where there is a significant risk of things going wrong and diminishing service quality.

Again, it was found out that all the four Schemes studied sometimes have their capacities stretched or shrunk. Thus managers face the challenge of adjusting capacity to match demand for the services provided to the subscribers. So to succeed to getting the capacity of the Schemes to matching demands of the Subscribers, Sasser, Jr., (1976) and Fitzsimmons and Fitzsimmons (2000) recommend that managers should adopt the following actions: scheduling downtime during periods of low demand; they should hire part-time workers to beef up the service personnel during busiest period. Others include Schemes must rent or share extra facilities and equipment at peak times; encourage customers to perform self-service during the periods of limited service personnel.

As a social intervention programme enacted by the former NPP government to make health delivery affordable and accessible to Ghanaians, it behoves on the managers of the Schemes to monitor systems on a regular basis. In doing so, strategies such as comparison shopping, ghost or mystery shopping, client surveys, provision of accessible suggestion and complaint forms, existence of service –audit teams, availability of weekly performance measurement programmes, are all necessary to aim at monitoring performance on a large number of client-sensitive issues. The various Schemes studied should be proactive rather than reactive concerning actions to be taken whenever performance falls below the minimum acceptable level. They must adopt actions like customer importance and company performance purposely of judging the services provided to their clients. According to Kotler and Lane (2006), the importance - performance analysis can be used to rate the various elements of the service bundle and identify what actions required. They should also raise their performances goal over time.

Also, this study did not cover all the Health insurance Schemes nationwide. Even in Ashanti Region, it focused on four Schemes located in the Kumasi Metropolis. It is suggested that further research is relevant to be conducted focusing on some of the Schemes in some of the other regions or districts the health insurance operates.

Lastly, further studies are needed to investigate the extent at which the justice theory is applicable in other service industry such as transport, entertainment, education, repairs and maintenance, courier, and the likes.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

This study like any other academic study has suffered a lot of limitations. These are as follows: The first limitation associated with the present study is that, this study was carried out in one industry (health insurance), and in a specific part or region, that is, Ashanti Region of one in Ghana, the findings cannot be generalised to other service sectors and different geographical areas. Therefore, this study needs to be replicated in other regions operating the health insurance scheme. Also it can be replicated in other industry settings such as transportation, entertainment, hospitality, education etc. before conclusions can be generalised. Another limitation refers to the type or the sample strategy used of this study. This study used non-probability sampling methods to select eight thousand Subscribers who served as the

participants. Future studies can overcome this limitation by maintaining the same sample or larger, but randomly-selected, and which may provide a more comprehensive result.

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