

## Effect of Complaints Handling Process on Customer Satisfaction in Three-Star Hotels In Mwanza City, Tanzania

BY

Godfriend A<sup>1</sup> and Ngonzi T<sup>2</sup>

<sup>1</sup>Student, <sup>2</sup>Supervisor, faculty of business and economics, St. Augustine University of Tanzania



### Article History

Received: 14/11/2023

Accepted: 24/11/2023

Published: 25/11/2023

Corresponding author:

Godfriend A

### Abstract

*The goal of the study was to evaluate how complaint-handling procedures can improve customer satisfaction. It specifically examined how customers in three-star hotels could access complaint-handling channels, established the complaint-handling process' impact on customer satisfaction, and established the post-complaint handling procedure's impact on customer satisfaction. Key informant interviews and questionnaires were used to gather data. Descriptive statistics and regression analysis were used in the data analysis. According to the findings, four essential components impact whether a complaints handling system is effective, as indicated by the regression analysis. These elements include clear complaint communication, prompt response to concerns, empathetic complaint handling, and quick service restoration. The efficiency of communication in the complaint handling process was evaluated using the following criteria: courteous customer treatment, treating customers with dignity, treating customers with appropriate observations and comments, and detailed and prompt customer communication of concerns. According to the descriptive data, customers agreed with the method of communication utilized to handle concerns. According to the study's findings, the researcher advises that service firms view complaint management as a crucial tool for assessing the efficacy of recovery choices. Employees who work within organizations and play crucial roles in the success of the organization should be made aware of complaints, as well as those who work on the front lines.*

## 1. Background of the Study

Customer complaint behaviors have emerged as a prominent area of interest in marketing research. Studies on customer complaint behavior have primarily concentrated on three key areas: firstly, the intention behind customer complaints; secondly, the various aspects of customer complaint behavior, such as categorization, reasoning, and analysis of influencing factors; and thirdly, customer complaint management, encompassing the actions taken by companies and the recommended course of action (Salim et al., 2020; Santos, 2022). Developing countries are increasingly recognizing the importance of addressing customers' concerns due to intensifying market rivalry (Sararikya, 2020; Magatef et al., 2020; Narayan et al., 2022) Upon receiving a customer complaint, firms must promptly acknowledge, assess, and resolve the issue in a timely manner. In order to ensure that consumers perceive their complaints as being treated with due importance, firms must employ personnel who have expertise in managing customer

grievances. In today's competitive business landscape, organizations allocate significant capital towards delivering high-quality services to their clients. One effective approach is to address customer complaints. In that regard, such organizations have taken as a marketing strategy that makes companies change from a product/service-centric to a customer-centric posture (Nagel, 2020). Studies have demonstrated that when customers have a problem with a company or product but believe that the company has sincerely taken measures to resolve the issue, they are more likely to become vocal supporters of the company or product (Supriaddin et al., 2021; Salim et al., 2018). By effectively addressing customer complaints through high-quality service, the company can frequently transition a disgruntled client to a state of complete satisfaction. This can result in a consistent flow of repeat purchases, leading to a substantial rise in customer loyalty of up to 50 percentage points (Kurnia, 2022; Salim et al.,

2018). While there may be differing opinions among scholars (Salim et al., 2018), it has been observed that complaint handling offers service providers an opportunity to rectify errors and strengthen customer relationships. Additionally, customers' diverse socio-cultural backgrounds influence their expectations from service providers during their interactions (Angelovska, 2020).

## 2. Statement of the Problem

Research has indicated that a majority of customers, namely six out of seven, who choose not to voice their dissatisfaction, opt to discontinue their patronage. The company remains unaware of the specific issues they should have raised (Chatzoglou, 2022). They may have previously attempted to convey their concerns to a manager but encountered obstacles or did not achieve a satisfactory response, leading them to choose not to make another attempt. There is always someone out there who is eager to get their money. The prevailing sentiment among unsatisfied consumers is that they opt to switch to a competitor rather than endure the likely torture of complaining. Efficiently addressed grievances have the potential to cultivate devoted clients and enhance financial gains. The primary objective of any business is to attract and retain consumers. Efficiently addressing a complaint provides a great opportunity to not only improve the customer's experience but also to deter them from defecting to other firms. Resolving customer complaints results in increased profitability, as the cost of obtaining a new client might be 10 times more than keeping an existing one. Brewer (2007), states that scholars have been informed that the efficacy of the customer complaint-handling method can be used to evaluate the quality of a service. Prior research has demonstrated the significance of using a systematic approach that the management of a firm should employ when addressing consumer grievances. "To ensure effective handling of complaints, it is necessary to establish and execute a systematic process that includes registering and evaluating each complaint. It is important to involve not only the quality assurance department but also other relevant areas." Although corporations have made efforts to improve service delivery by hiring skilled individuals to handle consumer complaints and implementing systematic procedures, the overall quality of service remains inadequate. This study aimed to evaluate the impact of the customer complaints handling process on customer satisfaction, specifically focusing on three-star hotels in Mwanza, Tanzania.

## General Objective

The general objective of this study is to examine the effect of the complaints handling process on customers' satisfaction in three-star hotels in Mwanza City, Tanzania.

### Specific research objectives

To determine complaints handling accessibility channels used by customers in the three-star hotels.

To determine the complaint handling process on customer satisfaction in three-star hotels.

To determine the post-complaint handling procedure towards customer satisfaction in three-star hotels.

## Research Questions

- i. What are the complaints handling accessibility channels used by customers in three-star hotels?
- ii. How is the complaint handling process taking place on customer satisfaction in three-star hotels?
- iii. What is the post-complaint handling procedure towards customer satisfaction in three-star hotels?

## 3. Literature Review

### 1) Theory

#### The Concept of Customer Complaints

The behavior of clients towards a product or service is commonly seen as either a static and post-purchase action or as a dynamic change. The matter is currently under discussion and deliberation. Complaints offer management a chance to tackle and fix problems, as well as an opportunity to educate the consumer, strengthen loyalty, and produce positive word-of-mouth (WOM) referrals. Tronvoll (2012) asserts that successful associations encourage clients to express their grievances. The growing curiosity in comprehending how clients assess the service experience is a direct result of the dynamic rivalry in the management sector (Stauss & Seidel, 2004). Since it is inevitable for firms to encounter different levels of customer discontent (Ndibusi & Ling, 2006), it is essential to analyze the subsequent actions of unsatisfied consumers. According to the research undertaken by Casadoet (2011), customer complaint behavior is a multifaceted issue. The intricate nature of client dissatisfaction behavior is shown in the numerous scientific categories, graphs, and explanations put forth to clarify this form of conduct.

Tronvoll (2007) argues that when customers have more control over their data and when the relationship between the buyer and the service provider is less, it leads to an increase in consumer complaints. The administration should develop protocols to ensure that service providers effectively address activities related to service recovery, organizational responses, and recommendations for customer experience outcomes. These activities may include addressing concerns about lost customer lifetime value and meeting behavioral expectations (Tronvoll, 2007). The matter of objectionable conduct is insufficiently addressed in relation to client management or customer service (Kim et al., 2003; Ndibusi & Ling, 2006). Both input and exercise are necessary to alleviate the negative consequences. Singh (1988) presented a widely accepted definition of consumer complaint behavior, which he regarded as a range of various reactions (both behavioral and non-behavioral) that are prompted by a perceived displeasure with a purchase experience. Jacoby and Jaccard (1981) previously defined it as an act where an individual communicates unfavorable information about a product or service. According to Singh (1988), complaints voiced by satisfied consumers are not included in the category of client grievance behavior. Historically, the conventional indicator of complaining behavior was defined as a lack of success. Customer discontent stems from the disparity between expected and realized performance (Ndibusi & Ling, 2006). Disappointment occurs when an individual's aspirations are not fulfilled, leading to a client encounter that does not meet the anticipated result. Negative disconfirmation arises when the

execution of an administrative action fails to fulfill the previously established expectations. According to Johnston and Michael (2008), disappointment is recognized as the primary catalyst for consumer complaints.

#### **Customer complaining behavior**

The clients' complaints stem from their unhappiness with the services provided by the organization. In the event that the current alternative was obstructed or inaccessible, grievances would serve as the sole means to articulate the consumer's need. Mowen's study was conducted in 1993. Liang (2009) states that economic theory predicts a greater occurrence of complaints in markets characterized by monopolies compared to systems that exhibit perfect competition. Consumers have an inverse relationship with the number of competing organizations that offer similar or comparable goods and services in the relevant market. Bård (2007) has provided empirical evidence suggesting that complaints might arise when consumers see a decrease in the benefits of utilizing a company's services, leading to unhappiness. Numerous other researchers have also advocated this argument.

#### **Suggested Methods to manage customer complaints**

As stated by Karen (2007), a successful firm endeavors to reduce customer grievances by providing exceptional customer service and promptly and impartially resolving any concerns regarding the company's offerings. Karen (2007). Miller (2000) argues that the ability of corporations to address customer complaints effectively necessitates the development of a new performance strategy. This may be achieved by appointing competent staff and ensuring adequate resources are allocated to the task. Customer service providers are highly proficient and adept trainers for the job. Conducting employee training is the most effective approach to address and resolve problems. According to Roza (2005), it is important to document the anticipation of complaints management and the development of standard solutions for future reference. The firm must ensure that its workers receive comprehensive training in the procedures and possess the necessary expertise to address their customers' grievances effectively.

#### **Seven steps for resolving customer complaints proposed by Rosa (2005).**

The procedure of resolving complaints varies among organizations and may not follow a linear, step-by-step method. In her essay "Seven Steps to Complaints Management," Roza (2005) provides a concise guide outlining the most effective strategies that firms should adopt when handling consumer complaints. The following are the steps: Firstly, it is important to attentively listen to the consumer so that they feel understood and comfortable expressing their problems. Providing a welcoming and responsive customer service desk that listens to clients' needs without interruption is regarded as one of the most effective methods for understanding and effectively managing customer complaints to ensure satisfaction. Additionally, express gratitude to the customer for bringing to light crucial details regarding the failure of the service or product. It would be preferable for customer care to notify customers that the information they provide is vital for the advancement of the firm. Therefore, it is assumed that complaints serve as valuable feedback for companies rather than indicating

that they offer satisfactory services and goods in addressing client grievances.

Furthermore, it is crucial to extend an apology to customers for any inconvenience they may have experienced while utilizing the company's products, services, and overall operations. The customer service team should pleasantly urge clients to continue using the company's services or products while also assuring them that the issue they experienced will not recur. Furthermore, assess the various alternatives for the issue and strive to identify the optimal resolution in order to ascertain the consumers' desires, expectations, and contentment. To achieve optimal resolution, inquire with the customer regarding the most suitable course of action for the company to address the issue they have encountered. Furthermore, reaching a consensus is a primary course of action that the organization should pursue. In order to effectively address customer complaints and ensure customer satisfaction, it is crucial to establish a mutually beneficial arrangement and agreement. The most optimal resolution would not only meet customer expectations but also foster customer loyalty by encouraging repeat purchases of the organization's services and products. Furthermore, promptly executing the agreed-upon course of action. The chosen quartet of three-star hotels must promptly address customer grievances and rectify the underlying issues. Such action will result in customer pleasure as their problems are promptly resolved, shifting their emphasis away from previous dissatisfaction and ensuring a greater level of contentment. Additionally, the organization should perform a post-resolution evaluation of the customer complaint to ascertain its satisfactory resolution and confirm the absence of any ongoing challenges or problems with the company's product or services. Rosa (2005) suggests that adhering to the prescribed protocols in complaint handling lays the foundation for cultivating a positive relationship between the consumer and the company. When these procedures are effected, the customer is more likely to feel cared for (satisfied) and engage in repurchase.

#### **Evaluation of complaint handling process performance in the hotel industry**

It assesses the extent to which an organization's products or services meet or exceed a consumer's expectations. Rust and Zahorik (2010). Measuring or managing people's expectations is challenging, but firms can gauge customer satisfaction through their purchasing patterns. Responsive customers are particularly interested in the quality of the service they receive. Providing clients with superior quality services and products while fostering a reciprocal relationship between the services and the organization enables the company to boost sales and cultivate customer loyalty. According to Merlin (2011), quality management extends beyond simple transactions and allows marketers to assess their consumers' wants and purchasing intentions. This enables the business to offer products and services proactively before customers even request them.

#### **Theoretical Literature Review**

The concepts of Perceived Justice Theory will guide the study. According to Adams (1963), justice theory states that individuals assess the inputs and outcomes of their exchanges and compare

them to those of others in similar situations. If there is an equitable equilibrium between them, the transaction is considered just. Nevertheless, if the results fail to meet the individual's expectations, it results in inequity. Perceived justice theory relates to the extent to which the recovery efforts are considered fair or righteous (de Matos et al., 2012). Neither customers nor service providers can anticipate or prevent difficulties that occur during exchange operations. Hence, people expect fair behavior from each other and evaluate it based on their idea of justice. Previous research has presented significant evidence that supports the application of the justice concept in understanding the service recovery process and its outcomes (Weun et al., 2004; Ding & Lii, 2016; del Río-Lanza, 2009; Holloway et al., 2009; Walster et al., 1973; Smith et al., 1999; Chebat & Slusarczyk, 2005; Smith et al., 1999; and Wirtz & Mattila, 2004).

### **The Strength of Perceived Justice Theory**

The perceived justice theory has several strengths. One of its main strengths is its aim to transition from equality to justice, specifically through the concept of justice as fairness, which is achieved through rational and gradual steps that rational individuals can embrace. It is important to note that Rawls does not have a single main point regarding the theory of perceived justice. Regarding this matter, it is likely the most reasonable theory of justice that is not influenced by emotions, upbringing, biased opinions, social class awareness, and similar factors. Additionally, all theories concerning human behavior, social structure, and morality are based on hypothetical or simplified humans rather than real people

### **The Weakness of Perceived Justice Theory**

Perceived justice has faced several critics. In summary, the primary critiques are as follows: (1) Proponents of absolute equality contend that any inequities allowed by the Difference Principle are objectionable, regardless of whether they aid the most disadvantaged individuals. The difficulty for these advocates is to explain convincingly why the relative situation of the least advantaged is more essential than their absolute position and, consequently why society should be stopped from materially helping the least advantaged when this is possible. The prevailing rationale often cites solidarity as the primary justification, asserting that achieving material equality is a significant manifestation of the equality of individuals. Another prevalent interpretation posits that individuals who possess greater material wealth may exert authority over those who are less fortunate. (2) Rawls' rebuttal to this argument relies on the importance of his first principle: Inequalities that align with the Difference Principle are permissible only provided they do not lead to unequal freedom. Power imbalances arising from unequal income are prohibited if they contradict the first principle of equal liberty, regardless of whether they improve the material status of the most disadvantaged group. (3) The Utilitarian criticism of the Difference Principle is that it fails to optimize utility. In his work "A Theory of Justice," Rawls extensively addresses and counters the Utilitarian objection, using Utilitarianism as the primary theory for comparison with his own. He argues in favor of his theory over Utilitarianism. (4) It is sometimes criticized for its resemblance to Utilitarianism, as both

ideas may allow or need inequality and suffering in order to improve the situation of the least advantaged individuals. There is scepticism regarding whether individuals possess sufficient rationality to adopt the veil of ignorance and abide by the two principles. The theory was primarily formulated to address societal issues, and it presents challenges when attempting to apply its concepts to individual decision-making involving specific individuals.

### **The Implication Perceived Justice Theory in this Study**

This study investigates the influence of the complaint-handling procedure on customer satisfaction, with a specific focus on how contextual factors, such as perceived justice and recovery satisfaction, affect consumer evaluation. In essence, it pertains to the initial perception that consumers have regarding the quality of a service provider prior to encountering any instances of service failure. Prior studies indicate that the perception of the service provider by customers can influence their assessment of service failures and the subsequent attempts to rectify them (Smith and Bolton, 1998; Kim et al., 2012). Nevertheless, there has been a scarcity of research conducted on the impact of consumer-perceived quality in situations characterized by failure or recovery. Moreover, the investigation into the correlation between the severity of service failures, the perception of equity, and the contentment with the restoration procedure has produced contradictory findings

## **2) Empirical Literature Review**

In their 2017 study, Husnain and Akhtar examined the correlation between Relationship Marketing and Customer complaints in the Banking Sector of Pakistan. The objective of this study is to offer a comprehensive understanding of how the implementation of a relationship marketing strategy affects customer loyalty in the retail banking sector in Pakistan. Additionally, it aims to investigate whether enhancements in banking relationships reinforce these relationships. A survey based on prior research and pertinent literature was administered to a sample of 100 university students who held accounts with various banks. Convenience sampling was employed. The impact of customer complaints on two key constructs of relationship marketing, namely trust and conflict handling, was assessed using multiple regression analysis. The results suggest that relationship marketing has a significant impact on customer complaints. In their study, Malik and Ibraheem (2017) investigated the impact of customer complaints on customer loyalty. The study also investigated how customer knowledge affects the relationship between complaints and customer loyalty. The data employed in the present study was collected via the utilization of a self-administered questionnaire. The data was collected from the telecommunications sector in Pakistan, specifically targeting the telecom subscribers in Multan. Data was collected by distributing 500 questionnaires to the prominent universities in Multan. Out of the 400 questionnaires that were received, 330 were selected for analysis. The analysis was conducted using SPSS version 20.0, utilizing statistical techniques like ANOVA, correlation analysis, and multiple regressions. The current study's findings establish a distinct association between customer complaints and consumer loyalty.

Magatef et al. (2019) did a study that examined the "evaluation of customer complaint handling and its impact on customer satisfaction in luxury hotels." The study primarily focused on supervisors and support workers who are actively engaged in resolving customer complaints in various roles. The study aimed to evaluate the extent to which these hotels implemented the customer complaint management system and its influence on customer satisfaction, trust, and, ultimately, their loyalty towards these hotels. The study also aims to uncover the crucial actions implemented by these hotels to address these challenges. A sample of 200 managers and administrative staff members who voiced worries about client complaints in hotels were selected to carry out this assignment. Out of the total number of questionnaires distributed, 153 surveys, which represent 76.5% of the total, were considered legitimate for analysis. The findings demonstrated a direct correlation between the approach taken to handle complaints at these hotels and the level of customer satisfaction.

**Customer Complaints in Africa**

Ramphal (2016) examined the complaints management system specifically designed for the hotel business in South Africa. A content analysis was performed on a set of 20 papers related to complaints handling management systems. This aided the operations managers in the hotel industry in comprehending the prerequisites of a grievance system and permitting seamless execution in order to improve consumer contentment. Research has revealed that organizations that use effective and well-structured procedures for managing customer complaints have observed increased rates of client retention and loyalty. Ejike and Daniel (2022) conducted a study to examine how the management of customer complaints affects the operation of hotel companies. Their case study notably targeted the All Season and Concord Hotel in Owerri, Imo State. Four research hypotheses guided the investigation. The researchers employed a descriptive survey research design and utilized a questionnaire as the primary instrument for data collection. The data analysis was performed using SPSS version 21.0, employing Pearson correlation with a significance level of 0.05. The study revealed a conspicuous association between apologies and customer loyalty in hotels, as well as a substantial influence of compensation on customer support. In addition, prompt and timely responses were discovered to enhance customer satisfaction. Moreover, a notable correlation was detected between the level of service rendered and consumer allegiance in the hospitality industry. These findings indicate that when clients receive poor service, it is recommended for hotel staff to apologize to them in order to improve customer retention. Furthermore, the hotel industry must implement a mechanism for reimbursing customers in light of subpar services, with the aim of cultivating consumer allegiance.

**Customer Complaints in Tanzania**

Mapunda and Mramba (2018) undertook a study to examine the process of addressing student grievances at Tanzanian higher education institutions, with a specific emphasis on the College of Business Education. The study had a sample of 43 participants who were chosen using judgmental sampling from several sources, including four academic departments, the academic office, the dean

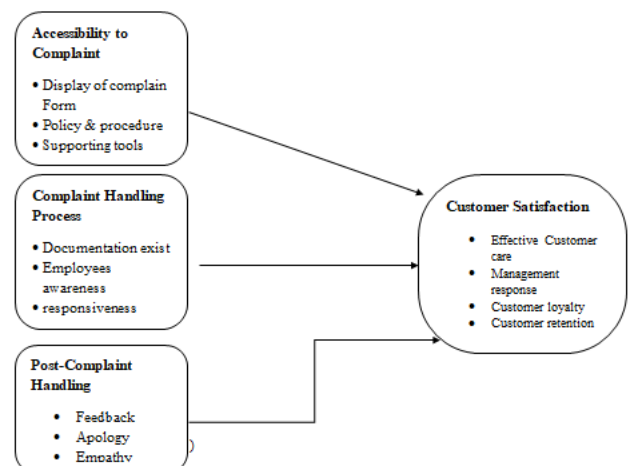
of students' office, the registrar's office, and the quality assurance office. This study included two unique cohorts of participants: students and staff members who have direct access to students' complaints. The findings indicate that a substantial percentage (90%) of the students hold the belief that the Colleges are not sufficiently addressing their problems, as more than 65% of their dissatisfactions are being dealt with ineffectively. The study proposes that universities should perceive these problems as an opportunity to improve their daily operations, thereby resolving previously unidentified issues.

Lwesya and Jaffu (2017) assessed the management of customer service quality in the rail transport industry by examining the factors that impact service quality. The study incorporated descriptive statistics and regression analysis. The study considered both internal customers (employees) and external customers (clients) by analyzing the competencies and credentials of customer contact specialists in service contacts, as well as the incentives, staff training, working equipment, and other operational facilities. The SERVQUAL approach was employed to evaluate the service quality parameters for external clients. The results suggest that service providers can effectively predict customers' expectations for service quality in all areas except for reliability. Makoye (2015) conducted a study to examine the influence of a complaints management system on enhancing customer satisfaction. The case study focused exclusively on the Jubilee Insurance Company of Tanzania Limited. The study mainly aimed to assess the effectiveness of communication in the complaint management system when interacting with customers.

**Conceptual Framework**

Figure 1 shows the conceptual framework for this research, which shows the relationship between independent and dependent variables. Specifically, complaint handling dimensions are the independent variables, and these include complaint accessibility, complaint handling process, and Post-Complaint Handling Process. On the opposite side of the framework are the dependent variables, which are customer satisfaction.

Figure 2.1: Conceptual Framework



#### 4. Research Methodology

##### Research Philosophy

Creswell (2014) defines research philosophy as a set of beliefs that guide the collection, analysis, and utilization of evidence related to a topic. The primary philosophical frameworks utilized in empirical research are positivist, interpretative, and pragmatism, which is a synthesis of the two (Collis & Hussey, 2014). This study employed a cross-sectional survey, which was deemed suitable for this research, and adopted a descriptive quantitative approach. This approach is considered important as the study aimed to provide a concise but thorough account of the effect of customer complaint handling on customer satisfaction. The study was conducted in Mwanza City, Tanzania. The targeted population of the study was the customers in three-star hotels in Mwanza City, Tanzania. The study's sample size consisted of hotel clients selected from a population of 428 monthly customers. Two sampling techniques were employed in this study, i.e. multistage sampling and simple random sampling. Multistage involved the selection of Mwanza City purposively as stage one, then the selection of three Hotels (Malaika Hotel, Arden Place, and Golden Crest) purposively as stage two, and then finally, customers and staff will be selected randomly from these Hotels. The study utilized primary data to acquire information. Data was obtained directly from the field using a questionnaire employing a 5-point Likert scale. **Data**

##### Analysis

According to Cooper (2010), data analysis involves the organization and reduction of accumulated data into a manageable size. It also includes summarizing the data and utilizing both statistical and non-statistical approaches. Hence, the data gathered from the study participants were evaluated based on the data collection instrument employed. Pre-tests were conducted to verify the completion and accuracy of all question papers despite the collection of quantitative data.

#### 5. Research Findings and Discussions

##### Response Rate

189 out of 203 properly completed questionnaires that were returned throughout the study were used for the analysis. The average internal survey response rate, according to Baruch and Holtom (2008), is at least 60%. Respondent participation of 93%, which is much higher than the required percentage and suitable for data analysis, was received. The response rate was calculated by multiplying the total number of questionnaires retrieved and samples drawn by 100.

$$\text{Respondents Rate} = \frac{\text{Total Number of Questionnaires Retrieved}}{\text{Total Sample Drawn/Number of Questionnaires}} \times 100$$

$$\frac{189}{203} \times 100 = 93\%$$

$$\frac{189}{203} \times 100 = 93\%$$

$$203$$

The data utilized in this study are genuine and reliable to draw interpretations, as shown by Table 1, which reveals that 96.3 percent of the data were valid and 3.7 percent of the data were omitted.

Table 1: Case Processing Summary

		N	%
Cases	Valid	182	96.3
	Excluded	7	3.7
	Total	189	100.0

a. Listwise deletion based on all variables in the procedure.

The Cronbach's alpha coefficient, which recommends a minimum value of 60% (0.60) as a predictor of measurement scale internal consistency (Ashworth *et al.*, 2018), is the most commonly used reliability indicator in scientific research. The Cronbach's Alpha Scale is interpreted as follows by Tavakol and Dennick (2011): a = excellent, 0.9 > a = good, 0.8 > a = acceptable, 0.7 > a = uncertain, 0.6 > a = poor, and 0.5 > a = unsatisfactory.

Table 2 displays the reliability test coefficients. The customer satisfaction resulting from the accessibility channels for complaints, the complaint handling process, and the post-complaint handling procedure have values greater than 0.601. This indicates that the reliability is excellent, comparable to the highest quality standardized tests. Thus, all variables demonstrate a robust internal consistency of the instruments employed in data collection.

Table 2: Reliability Statistics

Cronbach's Alpha	N of Items
.708	15

##### Gender

Gender was one of the demographic components studied in this study. According to the findings in Figure 2, females had a higher rate of response (62.4 percent) than men their counterparts. This suggests that the employee demographic gender may have an impact, with ability being found to be the most important predictor of customer satisfaction for females and opportunity being the strongest predictor of customer satisfaction for females.

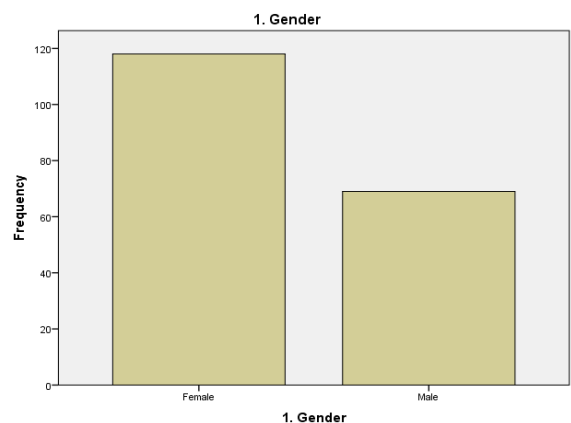


Figure 2: Gender of Respondents

##### Marital status

A little over 77.2 percent of respondents were single, and only 21.2 percent were married. This demonstrates that the majority of

respondents are young single people who make up the largest working group in the hospitality business in the hotel sector. Being of a more productive age, they are more concerned with preparing for their future family endeavors. These results corroborate those of Booyens, I. (2020), whose research on "Education and skills in tourism: implications for youth employment in South Africa" revealed that the majority of workers in the tourist industries were young, as illustrated in Figure 3.

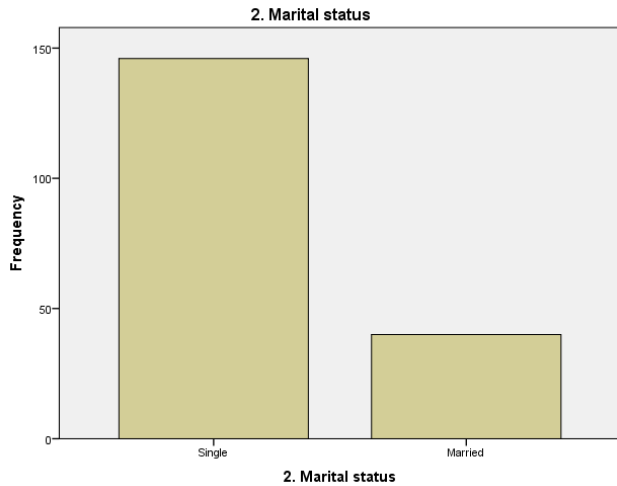


Figure 3: Marital Status of Respondents

**Education**

According to the data, 76.7 percent of the 189 participants had a Bachelor's Degree level of education, 8.5 percent had a Master's Degree level of education, and 9.7 percent had a diploma level of education. Few respondents, counting 3.2 percent and 2.1 percent had secondary and certificate level of education, respectively. This signifies that the hospitality industry employs the majority of people having a Bachelor's degree or higher.

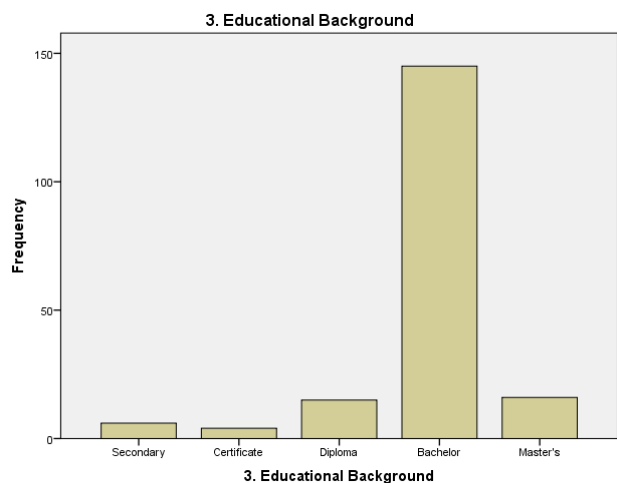


Figure 4: Education Background of the Respondents

**Descriptive Statistics**

To determine the effect of the complaints handling process on customers' satisfaction, the data were analyzed with descriptive statistics. This study aimed to investigate the degree to which three

separate independent factors, namely complaints handling accessibility channels, complaint handling process, and post-complaint handling procedure, correlate with the dependent variable, customer satisfaction. The evaluation was carried out using a five-point Likert scale, ranging from "1=strongly disagree" to "5=strongly agree."

**Availability of Complaints Accessibility Channels**

Table 3 presents descriptive statistics on respondents' views on the effect of complaints accessibility channels in improving customer satisfaction.

Table 3: Descriptive Statistics for Availability of Complaints Accessibility Channels

	N	Mean	Std. Deviation
The hotel has a proper procedure for handling complaints from customers	186	2.30	.972
The employees of the hotel have the knowledge and skills to handle customer complaints	186	2.57	1.198
Customers of this hotel are treated with dignity	184	2.12	.918
Valid N (listwise)	184		

Source: Field data, 2023

The results about the influence of complaints accessibility channels in improving customer satisfaction are illustrated in Table 3. According to the data, the accessibility channels scored the minimum mean of 2.12 with a standard deviation of 0.918 and the maximum mean score of 2.57 with a standard deviation of 1.198. The computed average score is below the neutral value of 3. This finding suggests that a significant proportion of respondents indicate that the availability of complaints accessibility channels plays a role in influencing customer satisfaction.

**Availability of Complaints Handling Process**

Table 4 presents descriptive statistics on the view of respondents regarding the effect of the availability of complaints handling process in fostering customer satisfaction.

Table 4: Descriptive Statistics Availability of Complaints Handling Process

	N	Mean	Std. Deviation
Service providers of this hotel are accountable for the services provided	186	2.21	.921
The management of the hotel always seeks the continuous improvement of the services	186	2.70	1.280
Valid N (listwise)	186		

Source: Field data, 2023

Based on the data presented in Table 4, the availability of the complaints handling process had a minimum mean score of 2.21, with a standard deviation of 0.921. The maximum mean score was 2.70, with a standard deviation of 1.280. These scores exceeded the threshold of 3.0, indicating that respondents confirmed that the availability of the complaints handling process is associated with customer satisfaction.

**Availability of Post-Handling Procedures**

Table 5 presents descriptive statistics findings on the view of respondents concerning the effect of the availability of post-handling procedures in building a customer satisfaction base.

**Table 5: Descriptive Statistics for the Availability of Post-Handling Procedures**

	N	Mean	Std. Deviation
The employees of this hotel listen carefully to the customers who have complaints	186	2.65	1.145
The management and staff show empathy to the customers	186	2.57	1.109
The employees of this hotel always thank customers who raise a complaint	186	2.66	1.204
Valid N (listwise)	186		

Source: Field data, 2023

Table 5 shows the effect of the availability of post-handling procedures in fostering customer satisfaction. Availability of post-handling procedures had a minimum mean score of 2.57 with a standard deviation of 1.109 and a maximum mean value of 2.66 with a standard deviation of 1.204 below the cut point of 3.0, suggesting that post-handling procedures increase the chance of customer satisfaction.

**Correlation Analysis**

Babchishin & Helmus (2016) define a correlation value between 0.10 and 0.29 as indicating a moderate to weak strength. A coefficient between 0.30 and 0.49 is considered to have a medium strength, while a coefficient between 0.50 and 1.00 is considered to represent a high or strong value. The correlation between the dependent variable, customer satisfaction, and the independent variables, complaints accessibility channels, complaints handling method, and post-handling processes, is displayed in Table 6.

**Table 6: Correlations**

Control Variables	CAC	CHP	PHD	CS
	Correlation			
CAC				
	Significance (2-tailed)			
Educational Background				
	Df			
		0		
	Correlation			
CHP				
	Significance (2-tailed)			
		.000		

	Df	181	0
	Correlation		
		.497	.181
PHP	Significance (2-tailed)		
		.000	.014
	Df	181	181
	Correlation		
		.124	.281
CS	Significance (2-tailed)		
		.096	.000
	Df	181	181
		181	0

Source: Field data, 2023

Where: CAC = Complaints Accessibility Channels, CHP = Complaints Handling Process, PP = Post handling Procedures, and CS = Customer satisfaction

The correlation analysis findings, shown in Table 6, were obtained to examine the association between the dependent and independent variables. Table 6 reveals a noteworthy positive correlation between the presence of accessible channels for lodging complaints (such as hotels having established procedures for handling customer complaints, hotel employees are possessing the necessary knowledge and skills to address customer grievances, and customers being treated with respect) and customer satisfaction. Table 6 presents the correlation between Post handling Procedures (such as listening carefully to the customers who have complaints and showing empathy to the customers and customer satisfaction by always acknowledging customers who raise complaints) and customer satisfaction, revealing a robust and statistically significant relationship with a correlation coefficient of  $r = 0.004$  (Cohen, 1988). The significance level, denoted as  $p \leq 0.960$ , further underscores the strength of this association.

**Multiple Linear Regressions**

Alin (2010) states that a numerical value below 0.10 indicates a strong correlation with other variables, suggesting a high likelihood of multicollinearity. The analysis also includes the Variance Inflation Factor (VIF), which is mathematically analogous to the reciprocal of the Tolerance value. Variance Inflation Factor (VIF) values beyond the threshold of 10 indicate the presence of multi-co-linearity. The current inquiry set the tolerance value for each independent variable at a minimum of 0.10. Furthermore, the Variance Inflation Factor (VIF) value for each independent variable was found to be less than or equal to 10, as stated in Table 7. The study's findings confirm the presence of multi-co-linearity. In addition, it is important to mention that the variables Complaints Accessibility Channels, Complaints Handling Process, and Post Handling Procedures showed a modest level of statistical significance in their correlation, as indicated by the data presented in Table 7. Furthermore, this observation confirms that the concept of multi-co linearity remains valid.

**Table 7: Co linearity Statistics Test of Independent Variables**

Model	Collinearity Statistics	
	Tolerance	VIF



Complaints Accessibility Channels	.661	1.510
Complaints Handling Process	.611	1.634
Post handling Procedures	.652	1.537

a. Dependent Variable: Customer satisfaction

**Homoscedasticity**

Heteroscedasticity can be detected when the observed values demonstrate a discernible dispersion pattern, either in a leftward or rightward direction (Shifa, 2019). On the other hand, the scatter plot exhibits a clustering of data points near zero, indicating the lack of homoscedasticity (see Figure 5).

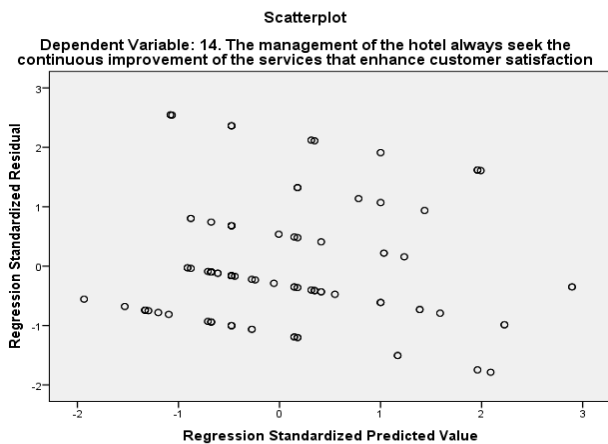


Figure 5: Scatter plot of Customer satisfaction

**Linearity of residuals**

The study utilizes the Normal Probability Plot (P-P) of the Regression Standardized Residual to verify the previously stated assumptions. According to Shifa's (2019) research, if the data points in the Normal P-P plot align along a straight line that goes from the bottom left to the upper right, it suggests that there is no major deviation from normalcy. The Normal Probability-Probability plot for the dependent variable in the current inquiry exhibits a linear trend, with the data points aligning along a diagonal line that stretches from the lower left to the upper right quadrant (refer to Figures 6, 7, and 8). This observation indicates that the assumption of normality remains unchanged.

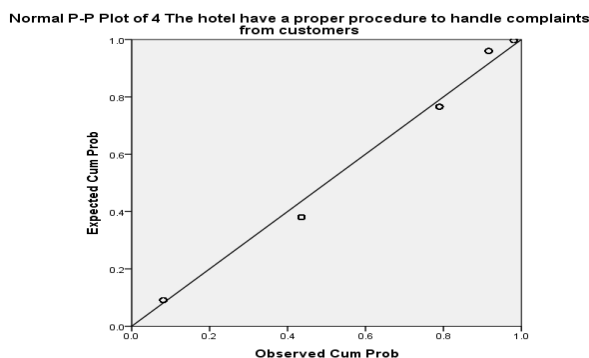


Figure 6: Linearity residual between Complaint accessibility channels and Customer satisfaction

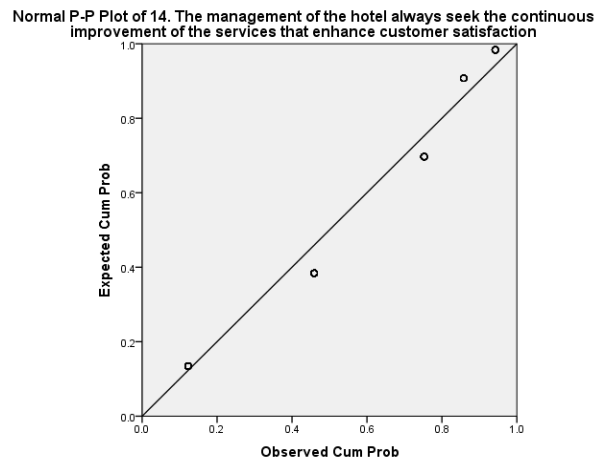


Figure 7: Linearity residual between Post handling procedures and Customer satisfaction

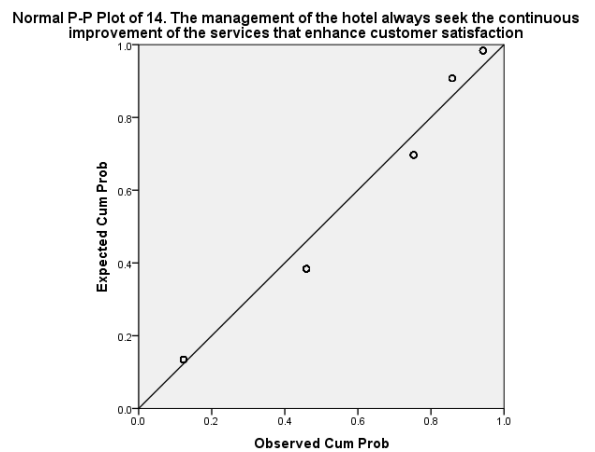


Figure 8: Linearity residual between Post handling procedures and Customer satisfaction

**Table 8: The Influence of Predictor Variables on Retention: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.295 <sup>a</sup>	.087	.072	1.189

a. Predictors: (Constant), Complaints Accessibility Channels, Complaints Handling Process, Post Handling Procedures

Table 8 displays the goodness of fit outcomes for a linear multiple regression model, wherein the dependent variable is denoted as Complaints Accessibility Channels, Complaints Handling Process, and Post handling Procedures represent the predictors. The statistical analysis yielded a substantial association between the predictor factors and customer satisfaction, as evidenced by the F statistic ( $F = 5.703, p < 0.001$ ). This suggests that the model had statistical significance or demonstrated a good fit.

**ANOVA**

A statistical method called the Analysis of Variance (ANOVA) is used to determine if differences in averages across several groups

are statistically significant. The main goal of this study is to determine how complaints accessibility channels, complaints handling process, and post-handling procedures affect customer satisfaction, the dependent variable. The analysis's F-value, significance value, and predictor variables offer helpful insights into the model's general applicability.

Table 9 ANOVA<sup>a</sup> Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.182	3	8.061	5.703	.001 <sup>b</sup>
	Residual	254.422	180	1.413		
	Total	278.603	183			

a. Dependent Variable: Customer satisfaction

b. Predictors: (Constant), Complaints Accessibility Channels, Complaints Handling Process, Post Handling Procedures

**Regression Results**

The current study employed multiple linear regression analysis to investigate the relationship between the complaints handling process and customer satisfaction. This study uses multiple linear regressions to investigate the impact of the complaints handling process on enhancing customer satisfaction. The model assumes that the errors exhibit homoscedasticity, meaning that the errors have a constant variance. Moreover, the model indicates that the relationship between the dependent and independent variables is characterized by both linearity and additivity. The initiation of a regression analysis involves the development of a hypothesis or research question regarding the relationship between the variables being studied.

Table 10 Marginal effect between independent variables and dependent variables

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B		
	B	Std. Error	Beta			Lower Bound	Upper Bound	
1	(Constant)	1.570	.286		5.481	.000	1.005	2.135
	Complaints Accessibility Channels	.085	.108	.067	.786	.433	-.128	.298
	Complaints Handling Process	.299	.081	.278	3.703	.000	.140	.458
	Post handling Procedures	.073	.084	.072	.875	.383	.238	.092

a. Dependent Variable: Customer satisfaction

**Summary**

The study determined the complaint handling process on customer satisfaction in three-star hotels, the complaint accessibility channels used by customers in three-star hotels, and the post-complaint handling procedure towards customer satisfaction in three-star hotels. de Matos *et al.* (2012) Perceived Justice Theory took the lead in this study. The theory postulates the level of "fairness" or "rightness" of the recovery efforts among the disappointed customers. Customers' attitudes and behavior are affected by how they view and judge the complaints handling attempts. Customers or service providers cannot prevent the incidents that happen during exchange operations. Using a cross-sectional analysis, this study surveyed 189 respondents at the selected three-star hotels in Mwanza City. Data were gathered using questionnaires. The application of Pearson Correlation analysis, descriptive statistics, marginal effects, and content analysis reveals that complaints accessibility channels, complaints handling process, and post-handling procedures exhibit a favorable influence on customer satisfaction.

**Conclusion**

Implementing one or more of these policies and processes for handling complaints can assist the firm in effectively managing consumers by ensuring their initial satisfaction. It is imperative to

promptly address issues by utilizing a complaints management system. An organization, especially in the hospitality industry, should have a strategy in place for managing complaints, which involves issuing formal apologies, offering gifts, providing refunds, and granting discounts. The appropriate course of action depends on assessing the severity and purpose of the complaint. To evaluate the intention behind the complaint In order to improve customer satisfaction and leverage feedback to optimize business operations, it is imperative for marketing, sales personnel, and senior executives to solicit complaints from dissatisfied customers actively. Businesses seeking to promote client feedback should prioritize cultivating a positive reputation, providing marketing materials that encourage clients to express dissatisfaction, and paying compensation for their input. Businesses in the hotel and tourism industries should acknowledge and implement the findings of this study. These organizations should prioritize accommodating concerns, systematically gather and document complaints, acknowledge the receipt of each complaint, verify the validity of the complaint, promptly address the issue, notify the customer of the resolution, and utilize the collected data to discover areas for enhancement. The accessibility of complaint channels, the effectiveness of complaint-handling processes, and the efficiency of post-handling procedures typically have a favourable influence on customer satisfaction.

## Recommendations

Based on the results and recommendations, 3-star hotels can take a variety of actions to increase client satisfaction levels through efficient complaint handling. The following is advised:

Regular customer service tasks require a certain set of skills. Prior to providing customer service, the organization must make sure the proper individuals with the necessary qualifications and dispositions are hired. It is appropriate to equip workers with the necessary training and rules in order to instill in them the need to deliver excellent service. The senior management should train the staff to follow the policy that concerns should be shared with all employees, not just those who work on the front lines and have a direct impact on the organization's success. Employees will thus have a better knowledge of both the organization's and the consumers' perspectives.

In order to handle client complaints efficiently, the service provider must concentrate on the specific issue at hand and find the most suitable solution to keep the consumer happy. The organization must instruct workers on how to handle and prioritize complaints in order to respond to concerns properly. They should possess a comprehensive understanding of internal complaint management protocols, encompassing the ability to discern between issues that can be promptly resolved and those that necessitate additional investigation. All employees should promptly receive acknowledgment of the complaints. The complainants and, if relevant, the subject of the complaint should be promptly informed on the status and outcome of the complaint. It is important to notify staff members of any target dates for resolving complaints, and complaints should be promptly dealt with in order of priority. To enhance employee productivity, the firm should empower its complaint handlers to autonomously resolve concerns or be aware of the appropriate individuals who possess the authority to do so and have the means to reach out to them. Organizations should analyze complaints and feedback to identify recurring patterns that may indicate underlying systemic issues. They should utilize the data collected from their complaint-handling systems to identify and address service, process, and information deficiencies, thereby enhancing continuous improvement efforts.

Ensuring the accessibility of a complaints handling system to all complainants is the primary focus of senior management. It is necessary to provide access to detailed information regarding the process of submitting and addressing complaints. The process for resolving complaints and any accompanying resources should be user-friendly and easily understandable. The information should be conveyed using uncomplicated language. Lastly, the study advises management to utilize feedback and complaint data to discover and execute enhanced procedures for particular consumer segments, such as individuals with impairments, whenever possible.

## Suggested Areas for Further Study

Service providers may lack awareness of their customers' expectations regarding service quality. Therefore, more research could adopt an active method to examine whether customer expectations differ significantly from what contact personnel imagine consumers desire. Gained knowledge could be used to

suggest areas for staff training and to make contact personnel and firm managers aware of different perceptions.

## REFERENCES

1. Agelovska, N. (2021). Understanding Customer's Complaint Behavior for Effective Resolution. *UTMS Journal of Economics* 12(1): 57–69
2. Albrecht, K.(1995). *At America's Service: How The Company Can Join the Customer Revolution*. New York: Grand Central Publishing.
3. Alin, A. (2010). Multicollinearity. *Wiley interdisciplinary reviews: computational statistics*, 2(3), 370-374.
4. Alvarez, I., Casielles, R., & Martin, A. (2011). Analysis of The Role of Complaint Management in The Context of Relationship Marketing. *Journal of Marketing Management*, 27(1–2).
5. Amoako, G. K., Neequaye, E. K., Kutu-Adu, S. G., Caesar, L. D., & Ofori, K. S. (2019). Relationship marketing and customer satisfaction in the Ghanaian hotel industry: an empirical examination of trust and commitment. *Journal of Hotel and Tourism Insights*.
6. Andaleeb, S. S. (2001). Service quality perceptions and patient satisfaction: *a study of hospitals in a developing country*. *Social science & medicine*, 52(9), 1359–1370.
7. Anouze, A. L. M., Alamro, A. S., & Awwad, A. S. (2019). Customer satisfaction and its measurement in Islamic banking sector: a revisit and update. *Journal of Islamic Marketing*, 10(2), 565-588.
8. Ateke, B. W., Asiegbu, I. F., & Nwulu, C. S. (2015). Customer complaint handling and relationship quality: *Any correlation? Ilorin Journal of Marketing*, 2(2), 16-34.
9. Babchishin, K. M., & Helmus, L. M. (2016). The influence of base rates on correlations: An evaluation of proposed alternative effect sizes with real-world data. *Behavior research methods*, 48, 1021-1031.
10. Blodgett, J. G., Hill, D. J., & Tax, S. S. (1997). The influences of distributive, procedural, and interactional justice on post-complaint behavior. *Journal of Retailing*, 73(2), 185-210
11. Booyens, I. (2020). Education and skills in tourism: Implications for youth employment in South Africa. *Development Southern Africa*, 37(5), 825-839.
12. Cao, Y., Ajjan, H., & Hong, P. (2018). Post-purchase shipping and customer service experiences in online shopping and their impact on customer satisfaction: An empirical study with comparison. *Asia Pacific Journal of Marketing and Logistics*, 30(2), 400-416.
13. Chebat, J. C., & Slusarczyk, W. (2005). How emotions mediate the effects of perceived justice on loyalty in service recovery situations: an empirical study. *Journal of Business Research*, 58(5), 664-73.
14. Creswell J W (2014), *Qualitative, Quantitative and Mixed approaches*, London Sage Publications.

15. Denis, D. J. (2020). Univariate, bivariate, and multivariate statistics using R: quantitative tools for data analysis and data science. John Wiley & Sons.
16. Fischer, G. (2018). Contested 'respectability': gender and labour in the life stories of Tanzanian women and men in the hospitality industry. *Journal of Eastern African Studies*, 12(3), 575-593.
17. Gruber, T., Szmigin, I., & Voss, R. (2009). *Handling customer complaints effectively: A comparison of the value maps of female and male complainants*. *Managing Service Quality*, 19(6), 636-656.
18. Hoyer and McInnis (2010). The Relationship of Customer Satisfaction, Customer Loyalty, and Profitability: An Empirical Study. *International Journal of Service Industry Management* 7(4), 27-42.
19. Indah, K.S & Mulyaningtyas, (2022) *The Influence of Consumer Complaints, Handling Satisfaction, and Service Quality on Customer Loyalty with Repurchase Interest as Moderating Variables at Fygalery Jakarta Online Store*, DOI 10.4108/eai.5-10-2022.2325868
20. Išoraitė, M. (2017). Complaints management as an effective customer management tool. *Saudi Journal of Business and Management Studies*, 2(9), 842-847.
21. Istanbuluoglu, D. (2017). Complaint handling on social media: The impact of multiple response times on consumer satisfaction. *Computers in Human Behavior*, 74, 72-82.
22. Jadhav, (2015).) - "Consumer expectations, product performance, and perceived product quality", *Journal of Marketing Research*, Vol. 9, February, pp. 19-21
23. Kau, K.A. & Loh, E.W.Y. (2006) "The influences of service recovery on consumer satisfaction: a comparison between complainants and non-complainants", *The Journal of Services Marketing*, Vol. 20 No. 2, pp. 101-11
24. Kothari C (2008), *Research Methodology: Methods and Techniques*, New Age International Pvt Ltd Publishers.
25. Kothari, C. R. (2004). *Research methodology: Methods and techniques*: New Age International.
26. Kotler, P. & Keller, K. (2016). *Marketing Management*, 12<sup>th</sup> Edition, Pearson Education Inc, New Jersey.
27. Krejcie R V & Morgan D V (1970), Determining sample size for research activities, *Education and Psychological Journal*, Vol. 30, pp.607-610
28. Lwesya, F., & Jaffu, R. (2017). Customer service quality management in public transport: The case of rail transport in Tanzania. *International Review*, (3-4), 102-117.
29. Magatef, S. G., Momani, R. A., & Altrjman, G. (2019). The evaluation of complaint handling processes in five-star hotels and its reflection on customers' satisfaction. *African Journal of Hospitality, Tourism and Leisure*, 8(2), 1-21.
30. Mahmoud, M. A., Hinson, R. E., & Adika, M. K. (2018). The effect of trust, commitment, and conflict handling on customer retention: the mediating role of customer satisfaction. *Journal of Relationship Marketing*, 17(4), 257-276.
31. Makoye, M. J. (2015). The role of complaints handling system in enhancing customer satisfaction: case study of the Jubilee Insurance company of Tanzania limited (Doctoral dissertation, The Open University Of Tanzania).
32. Malik, M. S., Ali, H., & Ibraheem, T. (2017). Consequences of relationship marketing on customer loyalty. *International journal of research-granthaalayah*, 5(2), 180-190.
33. Mapunda, M. A., & Mramba, N. R. (2018). exploring students' complaints management in higher learning institutions in Tanzania-lessons from the college of Business Education. *Business Education Journal*, 5(1), 1-7
34. Maxham III, J. G., & Netemeyer, R. G. (2002). Modeling customer perceptions of complaint handling over time: the effects of perceived justice on satisfaction and intent. *Journal of retailing*, 78(4), 239-252.
35. Mensah, J. K. B. (2016). Effectiveness of customer complaint handling and its impact on customer retention: The case of Unibank Ghana Limited (Doctoral dissertation).
36. Miles, J. (2014). Tolerance and variance inflation factor. Wiley statsref: statistics reference online.
37. Mim S J & Monjurul Aziz Ferdous M A. (2017), Factors Influencing customer satisfaction Hospitality Industry: Fine Dining Restaurants, Faculty of Education and Business Studies. University of Gayle
38. Morgeson, FV, Hult, GTM, Mithas, S et al. (2 more authors) (2020) Turning Complaining Customers into Loyal Customers: Moderators of the Complaint Handling-Customer Loyalty Relationship. *Journal of Marketing*, 84 (5).
39. Muhammad & Hooi, (2021) Customer's repurchase intentions following service recovery: A conceptual model, *SHS Web of Conferences* 124, 09006
40. Nagel, M & dos Santos C P (2017), The Relationship Between Satisfaction with Complaint Handling and Repurchase Intentions: Detecting Moderating Influences in E-Tail, *Braz. Bus. Rev.* 14 (05)
41. Nguyen, T.L.H (2022). *Complaints Management Increasing Perceived Quality and Satisfaction*, Hospital Topics
42. Ntimane, V., & Tichaawa, T. M. (2017). Customers' perceptions of value in relation to hotels in Gauteng, South Africa. *Acta Universitatis Danubius. (Economica)*, 13(2).
43. Oliver, R L. (2001). *An Investigation of the Interrelationship Between Consumer (Dis) Satisfactions and Complaint Reports*, in *Advances in Consumer Research* Vol.14,
44. Pandis, N. (2016). Multiple linear regression analysis. *American journal of orthodontics and dentofacial orthopedics*, 149(4), 581.

45. Paul, J., Mittal, A., & Srivastav, G. (2016). Impact of service quality on customer satisfaction in private and public sector banks. *International Journal of Bank Marketing*, 34(5), 606-622.
46. Ramphal, R. (2016). A complaints handling system for the hotel industry.
47. Reimann, C., Filzmoser, P., Hron, K., Kynčlová, P., & Garrett, R. G. (2017). A new method for correlation analysis of compositional (environmental) data—a worked example. *Science of the Total Environment*, 607, 965-971.
48. Ritagrace, R., & Batonda, G. (2022). Effect of Advertising Media on Sales Performance of Cable TV Network Firms in Mwanza City, Tanzania. *International Journal of Engineering, Business and Management*, 6(2).
49. Roza (2005), *Seven steps to complaints management*”, cited in Hokororo D (2017) Assessment of Impact of Customer Complaints Handling Process on Customer Satisfaction: A Case Study Of Tanesco-Dsm And Coast Zone, Masters Degree Thesis, Mzumbe University, Morogoro, Tanzania
50. Sarakikya R A (2020) *Evaluation On Complaint Management Practices in Mobile Telecommunication Industry*, Masters Degree Thesis, Mzumbe University,
51. Supriaddin, N Palilati, A Bua H &, Patwayati&Jusuf H (2015) The Influence Of Complaint Handling Towards Customers Satisfaction, Trust And Loyalty To Bank Rakyat Indonesia (BRI) Southeast Sulawesi, *The International Journal Of Engineering And Science (IJES) Volume 4 Issue 6* PP.01-10
52. Tammo H.A. Bijmolt, Eelko K.R.E. Huizingh, Adriana Krawczyk (2014) *Influences of complaint behavior and service recovery satisfaction on consumer intentions to repurchase on the Internet*, Internet Research
53. Thibaut, J., & L. Walker. (1975). *Procedural Justice: A Psychological Analysis*, Hillsdale, NJ: Erlbaum.
54. Tsai, C. C., Yang, Y. K., & Cheng, Y. C. (2014). Does relationship matter?—Customers’ response to service failure. *Managing service quality*, 24(2), 139-159.
55. Walster, E., Berscheid, E., & Walster, W. (1973). New directions in equity research. *Journal of Personality & Social Psychology*, 25(2), 151-76.