

The Effects of Complainant's Perception of Justice on Their Satisfaction and Future Behavior: An Empirical Study in North Cyprus Financial Service Institutions

Shabnam Ayrom

Submitted to the
Institute of Graduate Studies and Research
in partial fulfillment of the requirements for the Degree of

Master
of
Business Administration

Eastern Mediterranean University
January 2013
Gazimağusa, North Cyprus

Approval of the Institute of Graduate Studies and Research

Prof. Dr. Elvan Yılmaz
Director

I certify that this thesis satisfies the requirements as a thesis for the degree of Master of Business Administration.

Assoc. Prof. Dr. Mustafa Tümer
Chair, Department of Business Administration

We certify that we have read this thesis and that in our opinion it is fully adequate in scope and quality as a thesis for the degree of Master of Business Administration.

Prof. Dr. Halil Nadiri
Supervisor

Examining Committee

1. Prof. Dr. Halil Nadiri

2. Assoc. Prof. Dr. Mustafa Tümer

3. Asst. Prof. Dr. Dođan Ünlücan

ABSTRACT

The main purpose of this study is to examine customer complaint satisfaction and its effect on attitude and behavioural intentions of customers in banking sector of TRNC. The conceptual model was tested by using a questionnaire with 57 questions. While developing questionnaire in depth literature analyses were carried out. Model aims to measure how different organizational responses to complaints influence complainants' distributive, procedural, and interactional justice perceptions; the effects of complainants' perceptions of distributive, procedural, and interactional justice on their satisfaction; the effects of complaint satisfaction on trust and commitment; the effects of trust and commitment on word of mouth and rework intentions. Among collected questionnaires 250 questionnaires find usable.

The finding of this study showed that there is no positive relationship between facilitation and procedural justice; apology and explanation with interactional justice; procedural justice with complaint satisfaction. The rest of the hypotheses were supported. The structural equation modelling analysis was carried out and findings are presented. Study also presented managerial implications and recommendations for bank managers to manage complain.

Keywords: Justice theory, complaint satisfaction, banks, post purchase behaviour, TRNC

ÖZ

Bu çalışmanın esas amacı TRNC’de faaliyet gösteren banka müşterilerinin şikayetlerinin nasıl çözümlendiğini ve onların bankaya karşı tutum ve ileriye yönelik davranışlarını incelemektir. Bu amaçla oluşturulan kavramsal modeli test etmek amacı ile oluşturulan anket 57 yargı cümlesinden oluşmaktadır. Anketin oluşturulmasında detaylı literatür taraması yapılmıştır. Oluşturulan model ile kurumun şikayetlere karşı vermiş olduğu cevapların müşterilerin dağıtımsal, işlemsel ve etkileşimsel adalet algıları üzerindeki etkisi; bu algıların şikayetin giderilmesi ve memnuniyet oluşumu üzerindeki etkisi; oluşan memnuniyetin müşterilerin güven ve bağlılığı üzerindeki etkisi; oluşan güven ve bağlılığın müşterilerin tavsiye etme ve tekrar birlikte çalışma niyetleri üzerindeki etkileri araştırılmaktadır. Bu amaçla yürütülen anket çalışması sonucunda toplanan verilerden 250 adeti kullanabilir olarak kabul edilmiştir.

Çalışmanın sonuçları doğrultusunda yardımcı olma değişkeni ile işlemsel adalet algısı, özür ve açıklama değişkenleri ile etkileşimsel adalet algısı ve işlemsel adalet ile şikayet tatmini arasında pozitif bir ilişkinin olmadığı, ancak diğer tüm hipotezlerin kabul edildiği görülmektedir. Çalışmada yapısal eşitlik modellemesi analizi yapılmıştır. Çalışmada idari uygulamalar ve banka yöneticilerine yönelik tavsiyelerde yer almaktadır.

Anahtar Kelimeler: Adalet teorisi, şikayet tatmini, bankalar, ileriye yönelik tutum,

TRNC

*Dedicated To Ostad Mohammad Ali Taheri
for his invaluable life lessons.*

ACKNOWLEDGMENT

First and foremost I would like to thank Prof. Dr. Halil Nadiri for his patience and his continually guidelines in preparation and completion of this study. His invaluable supervision, enlighten my way to expand my view regarding this study.

In my daily work I have been blessed with the help of my friends and colleagues.

I owe my whole life and study to my dearest mother and also without the sacrifices of my father I would not be anything. Actually I want to thank my dearest brother (Shahin) for his support and consider.

Final regards goes to the department of business administration for their unlimited help and kindness.

TABLE OF CONTENTS

ABSTRACT	iii
ÖZ	iv
ACKNOWLEDGMENT.....	vi
LIST OF TABLES	ix
LIST OF FIGURES	x
LIST OF ABBREVIATIONS.....	xi
1 INTRODUCTION	1
1.1 Aim of the Study	2
1.2 Scope of the Study	2
1.3 Methodology of the Study	3
1.4 Limitations of the Study.....	3
2 LITERATURE REVIEW	4
2.1 Importance and Necessity of Service Industry	4
2.2 Characteristics of Services	5
2.3 Financial Services	7
2.4 Main Characteristics of Financial Services.....	8
2.5 Importance of Complain Handling	10
2.5.1 Organizational Responses to Complaints:	14
2.6 Justice Theory	16
2.7 Outcomes of Complaint Satisfaction on Customers Behaviour	18
2.8 The conceptual Model and Hypotheses of the Study.....	19

3 METHODOLOGY AND DATA ANALYSIS	29
3.1 Financial Service Institutes in North Cyprus	29
3.2 Questionnaire design.....	30
3.3 Sample.....	30
3.4 Survey instrument	31
3.5 Findings.....	31
3.5.1 Age	32
3.5.2 Gender	33
3.5.3 Level of Education	33
3.5.4 Monthly Income.....	34
3.5.5 Nationality.....	35
3.5.7 Marital status.....	37
3.6 Data Analysis	37
3.7 Results.....	38
4 CONCLUSION AND RECOMMENDATIONS	51
4.1 Conclusion and Managerial Implication.....	51
4.2 Limitations and Implications for Future Study.....	58
REFERENCES	60
APPENDIX.....	77

LIST OF TABLES

Table 1: Convergent and discriminant validity of the model construct	39
Table 2: Correlation among construct scores.....	41
Table 3: Structural model results.....	42
Table 4: Mean and standard deviation distribution of responses.....	48

LIST OF FIGURES

Figure 1: Conceptual Model	28
Figure 2: Age distribution of respondents	32
Figure 3: Gender distribution of respondents	33
Figure 4: Level of education of respondents.....	34
Figure 5: Monthly income of respondents	35
Figure 6: Nationality of respondents.....	36
Figure 7: Occupation of respondents	37
Figure 8: Marital statues	38
Figure 9: Evaluated conceptual model.....	50

LIST OF ABBREVIATIONS

WOM.....	Word of Mouth
IC.....	Internal Consistency
α	Cronbach's Alpha
AVE.....	Average Variance Extracted
ATON.....	Atonemet
FAC.....	Facilitation
PROMPT.....	Promptness
APOLOGY.....	Apology
EXP.....	Explanation
ATT.....	Attentiveness
EFF.....	Effort
DI.....	Distributive Justice
PI.....	Procedural Justice
IJ.....	Interactional Justice
CS.....	Customer Satisfaction
COMM.....	Commitment
RI.....	Rework Intension
SPO.....	State Planning Organization

Chapter 1

INTRODUCTION

In our study we examine the concept of services and service complaint handling. Thanks to the enormous changes regarding the services researchers pay more attention to the concept of effective complaint handling which will result to satisfaction. Services are the outcome of transactions occurred between a customer and an encounter. The main aim of all the organizations is customer satisfaction. Researchers defined customer satisfaction either what organizations do and how they react at the time of a service failure (McCole, 2004; Wirtz and Mattila, 2004). Thanks to the existence of the characteristics of services (intangibility, simultaneous production and consumption) failures are inevitable (Hart et al., 1990). Scholars have explained that complaints are important elements of implementing recovery efforts, without complaint an organization may not recognize the existence of a problem and would not satisfy their disappointed customers again. Therefore, the role of customer complaints is crucial and an effective customer complaint handling will modify the dissatisfied customers to satisfy and even loyal ones (Gilly and Hansen, 1992), moreover the main construct of trust and commitment is a successful complaint handling and consequently those trust and commitment will lead to positive word of mouth and rework intentions (Zeithaml et al., 2009).

1.1 Aim of the Study

This study aims to find out the effects of trust and commitment as the outcome of customer complaint satisfaction. An assumption of our study is that a satisfied customer is more likely to engage in favorable behavioral intentions, such as rework intention and positive word-of-mouth and it is taken in North Cyprus banks.

The organizational response to customers' complains measured through atonement, facilitation, promptness, apology, explanation, attentiveness, and effort dimensions and simultaneously the effect of these dimensions on the justice perceptions of the customers are identified. Moreover, the role of the justice dimensions named distributive, procedural and interactional justice on complaint satisfaction of the customers will be analyzed to identify its' effect on trust and commitment. Also, trust and commitment's mediating effect on positive word of mouth and rework intension being considered.

1.2 Scope of the Study

Within the scope of this study establish a favorable complaint handling strategy for customers of banks in North Cyprus and the perceptions of customers after the complaint handling is analyzed. Service managers should consider the importance of customer satisfaction on positive behavioral intention, and also be careful about retaining the old customers in order to cut the price of new marketing strategies for attracting new customers, because North Cyprus is not a populated country so the number of existing banks in this country is quite well. Thus customers have various options and banks should try their best to retain their existing customers for future rework intentions.

1.3 Methodology of the Study

This study is based on distributing 250 questionnaires among customers of banks in North Cyprus who have lived a least once a service failure and consequently lodged their complaints to the bank employees or management. The questions of the survey are gathered from Davidow (2000), Brown and Leigh (1996), Smith et al.(1999), Blodgett et al. (1997), Severt (2002), Zeithaml et al. (1996), (Morgan and Hunt, 1994).

1.4 Limitations of the Study

The sample selected for his study does not cover all the customers of the banks in North Cyprus.

Chapter 2

LITERATURE REVIEW

2.1 Importance and Necessity of Service Industry

At the beginning of 1980 deregulation become largely expanded, especially in North America firms in the financial services, air transportation, health care and so on; The service industry is one of the dominant industries that has important effect on the world economy over the past three decades (Ghobadian, Speller and Jones, 1994). Service Marketing becomes a core phenomenon in this case and vital to the existence and healthiness of the businesses. They recognize the importance of the concept and started to acquire marketing knowledge, it encouraged services managers and academics to come together. Businesses quickly understood that services marketing are different than goods marketing, many also understood the intense need of acknowledging the specific boundaries of each single sector of the service market (Brown, Fisk, and Bitner, 1994). With manufacturing encompassing less than 20% of GDP and the services rising to more than 70% in some countries, services are an irresistible part of the economy and customers become more demanding as the result of a high variety in services, additionally competition become intense and transferring better services are becoming more vital to the existence of businesses (Akan, 1995). Simply defined, services are a group of activities indirectly associated with the manufacture of goods. They generally encompass the provision of human added value with different appearances like labor, managerial skill, advice, entertainment, training, etc. (A.C.D.I, 1999). Existence of

services is directly correlated to the interaction of customers and employees (Michel, 2004), so that service marketing and Information technology together by culture and entertainment marketing are becoming the main part of auto marketing in the new age (Zheng, Minghai, and Mingdi, 2010)

2.2 Characteristics of Services

We have 4 main characteristics of services.

-Perishability

In a factory when a product produced it will be stocked and it will be sold in near future whenever they receive an order, however this is not the case for services because they are perishable. Perishability does not make difficulty if demand is steady, but it will make intense problems whenever there is a high or low demand, for example a bank employee will have an intense time at the beginning of the month when the incomes of customers received. (Zeithaml et al., 2009) defined the portability by emphasizing on the fact that services cannot be returned, saved, stored or resold.

- Intangibility

The absence of display makes it hard for customers to evaluate the real value of the service with one of their owned five senses. This "... does not mean that customers buy services without using their senses. What it does mean is that they use substitute cues to help make these purchasing decisions and to reduce the uncertainty because they cannot smell, touch, see, or hear the service", these signs can be the way the employee communicates with them or the location or the style of the service and when these signs are used, it helps the intangible service become tangible to the customer, (Baines et al., 2008).

-Variability

The interface of human makes the services very vulnerable to changes and in each single time the outcome may differ from the previous one, so that no two service customer or provider are the same. The service includes a dominant component of current marketing transactions, thus the interface between customer and provider is very vulnerable to variability characteristics

- Inseparably

Researchers explained that inseparability means "... the simultaneous delivery and consumption of services", means the consumption and provision are simultaneously provided and we cannot know exactly what will be the outcome before purchasing the service (Regan, 1963; Wyckham et al., 1975; Donnelly, 1976; Grönroos, 1978; Zeithaml, 1981; Carman and Langeard, 1980; Zeithaml et al., 1985; Bowen, 1990 and Onkvisit and Shaw, 1991).

- Lack of Ownership

Lack of ownership is the last obvious characteristics of services (Baines et al., 2008, p. 598). "Services cannot be owned as nothing is transferred during the interaction or delivery experience", but, "by creating involvement and participation, even though there is nothing to actually own, customers can develop an attitude based on their perceived right to be a part of the service provider" (Baines et al., 2008).

The impact and importance of service emphasized by the following sentences. As Katicioglu (2010) emphasized that in countries with low income, services play the main supply of GDP, and he acknowledged that the service sector of North Cyprus made up

72% of its GNP. “Services are the fastest-growing sector of world trade, far outpacing the growth in the trade of goods” (Czinkota and Ronkainen, 2007, p. 502). Researches in service sectors clarify that the service sector is stand for a large percent of total employment and gross domestic product of the United States (Zeithaml et al., 2009), and this trend is not only for U.S but also for many other countries. Together with the services trading among and between countries increased (Zeithaml et al., 2009) and improvements in technology, services are used in almost all aspects of tradings and finally the most significant importance of the service is its positive contribution in absorbing new work force both domestically and internationally and these create opportunities that are remedies for unemployment (Czinkota and Ronkainen, 2007).

In conclusion, every country should be aware of the importance of the services in their countries and implement sustainable open markets in order to achieve high growth in the level of economy and GDP.

2.3 Financial Services

Financial services can be clearly defined as all transactions and benefits which relates to sale of money that is offering to customers. Serious competition exists between financial sectors that enforce them to compete effectively and as the result of that role of marketing techniques become crucial to the well-being of them.

In today’s world role of financial services sectors (banks, insurance, building societies, franchising, general household, financial services , etc.) are growing rapidly, even with the global financial crisis which affected many businesses in the financial services

sector, and it still remaining in exist and even growing so that as the result there is a huge demand in using marketing techniques and tools in financial service. (Median, 1996).

Financial institutions might classify into two groups: I. Corporate and II. Retail customers, or in other words: as industrial markets, and ultimately consumer markets, further these two are subdivided into 5 categories: The government (public) market, private market, commercial market, industry and international markets. And finally two main sectors of financial services are banking and insurance.

2.4 Main Characteristics of Financial Services

Meidan (1996) introduces the boldest characteristics of financial services in his book as follows

1. Intangibility: High level of intangible transactions within different process as the result of employee-customer face to face engagement.

2. Inseparability: Banking products include product and the seller which is inseparable; together they introduce the banking product and along the way consumers can watch the process and intrinsically they would expect and accept a standard procedure.

3. Highly individualized marketing system: Client relationship exists in banks transactions, thus direct channels are mainly the only conceivable option.

4. Lack of special identity: In the perception of the people there is no difference between financial services so that the popularity of a financial service is related to its convenience rather than anything else. In order to make a difference the management

should concentrate on branch location, staff, services, reputation and time to time new services.

5. Heterogeneity: As people are product of the services, the same transaction can provided by a same employee in a different manner and ways, therefore it is important to minimize the differences in performance.

6. Geographical dispersion: In order to be able to compete internationally and to be able to respond to international and local needs, banks should disperse their branches in a wide spread.

7. Growth must be balanced with risk: Banking transactions inherently include risks and managers should wisely make balance between selling, expansion and percussion.

8. Fluctuations in demand: according to different situation demand will be changed in banking concept, for example demand for life insurance is highly dependent on the level of economic activity.

9. Fiduciary responsibility: Protecting the interests of customers is the main responsibility of any financial institutes.

10. Labor intensiveness: Personalized or automatic service is an important concept in the financial services sector, and due to the high cost of labor as well as the convenience banks are more willing to promote their usage of technology.

People's demand is changing time to time and financial services like any other services which are related to human being have been affected in 5 ways:

1) Changing customer behavior: Customer behavior is largely affected by longer life spans, more women's employment rate, increasing urbanization, and as the result of that they became more dependent on banks and other financial institutions.

2) Deregulation and government intervention: Deregulation and government intervention has been increased, in order to protect financial service customers.

3) Competition has been increased: as a result of deregulation

4) Technological Innovation: Future growth is largely dependent on new technology tools, which will reduce costs.

5) Client relationship and quality: Attracting, maintaining and enhancing client relationship is the main aim of marketing, so the more personal relationship is growing the more customer oriented a sector should be.

A good service is one, which can satisfy customer and can be determined by 5 dimensions:

Corporate image, internal organization, physical environment and contact personnel, delivery process and customer satisfaction with encounter. For instance competitive trade areas and investment in complaint management are the most effective ways for enhancing the business to growth levels and their profit margins are high (Fornell and Wernerfelt, 1988)

2.5 Importance of Complain Handling

Service failures occur whenever the level of service perceived performance is lower than customers' expectations (Michel, 2001). Service failure results encompass 3 major

consequences: customer dissatisfaction (Kelly and Hoffman, 1993), negative word-of-mouth (Mattila, 2001) and customer defection (Keaveney, 1995) . The main aim of any banks is to establish an error free service system, but because of simultaneous usage of production and consumption the system will become sophisticated, so as the result of that sophistication services' failure is usual. Service failure is the second service encounter in the service industry, consequently after customers perceive a problem then the other cycle is showing up, which is named service recovery expectations (Lewis and Spyropoulos, 2001). Complaint occurs whenever a customer voices his/her dissatisfaction with the service failure. The complaint action can be in the form of; complain to the provider, complain to a third party or negative word of mouth. So it is wise to handle the complaints in proper procedures and manners in order to retain the dissatisfied customers within the organization, because in todays sophisticated and growing form of manufacturing and commodity the role of customer complaints is an absolute concept which will determine the success or failure of a company with the same features in an industry sector.

When a failure occurs, customers' reliance on the organization become unclear. As Berry in 1994 explained, how a company respond to a complaint as the result of service failure, will determine the level of intensity of the failure status (Varela-Neira, 2009). If the problem solves in a desirable manner, most of the unsatisfied customers will remain within the organization (Adamson et al 1991) and fortunately they may become satisfied at the same level before failure have happened or even in higher level.

Despite the fact that there are so many interests and efforts on understanding the disposition of satisfaction (Menon and Dub 2000), still there remain so much work on recovery-related turbulence (Casado-Diaz et al., 2007) and its effect on satisfaction in recovery imposition (Schoefer and Diamantopoulos, 2008). Businesses lose something about 50 percent of their clients because of service failures (Mack et al., 2000), thus retaining customers become a complex process which needs spending a lot of effort, money and knowledge. In financial services this inexistence of knowledge is terrible because of the intense emotions as the result of intangible characteristics of bank transactions and its emphasis and ongoing employee-personnel relationships (Bitner, Booms, and Tetreault, 1990).

After a failure occurs the eminent strategy to cope with is doing it right the first time (Cranage, 2004). There is a term which named service recovery paradox that has been introduced by Mick Hart et al. in 1990 in which explains that a satisfactory service recovery have a superior customer satisfaction than no service failure. Being able to cope with customer complaints will build you a good reputation, but conversely just some selfish decisions may ruin the whole effort.

Most customers are aware of possibility of failures that is the company's response to complaints which will lead to absolute satisfaction or dissatisfaction, so service recovery is an important leverage of loyalty. Customers who are loyal will be the advocates for the organization (Barlow and Moller, 1996) and here is what any organization wants: free advocates. As the defect occurs, being able to recover the service failure would be

vital (Schoefer and Ennew, 2005). Establishing an adequate recovery system will prevent dissatisfied customers from defection (Lewis and Spyropoulos, 2001), so it will result in acknowledging the successful recovery programs.

Moreover, one big result of complaint management is that it can help to find the specific problem and solve it easier. Therefore, the complaint handling, is a critical "moment of truth" in maintaining and developing the customer relationships (Berry and Parasuraman 1991; Dwyer et al., 1987)

In conclusion, complaints are irresistible due to the characteristics of services (Boshoff, 1997) and a good complaint management can be identified by these factors (Hart, Heskett, and Sasser, 1990)

- Having clear procedures
- Providing a speedy response
- The reliability (consistency) of response
- Having a single point of contact for complaints
- Ease of access to the complaint process
- Keeping the complainant informed
- Staff understands the complaint processes
- Complaints are taken seriously
- Employees are empowered to deal with the situation

-Having follow-up procedures to check with customers after resolution.

-Using the data to engineer-out the problems.

-Using measures based on cause reduction rather than complaint volume reduction.

2.5.1 Organizational Responses to Complaints:

The way of looking toward the complaints from organizational point of view, whether the culture of the company and more importantly the frontline employees assume it annoyance or robustness will have an effect on quality of complaint process. Totally researcher's claim that customers are more concerned with being threatened by a fair and procedural treatment rather than obtaining a specific result of the complaint process. (Lind and Tyler, 1988; Greenberg, 1990). Compensation can be done in two ways (Ruyter and Brack, 1993). Firstly, it should compensate the real loss and secondly it should re-establish the possibility decreases in trust and confidence as the perceived loss, (Hansen, 2009). Researchers suggest that complaint management may be able to result in customer satisfaction, and more importantly it should lead to operational and financial performance improvement (Johnston, 2001).

Stauss and Seidel (2004) explained that a wise complaint strategy is seriously important in responding to failures particularly in service sectors in which performance and not a tangible product is playing an important role in evaluating the outcome, because generally customers in service sectors tend to change their service provider when they face a failure without any complaint (Tax and Brown, 1998), so the concept of monitoring their behavior when they face a failure and simultaneously how the service provider put efforts in order to recover the situation (De Matos and Rossi, 2009) is

crucial. Gronross in 1988 defined service recovery as the moves that an organization undertake in order to compensate a service failure. Researchers have found a framework to better understand beneficial service recoveries, which have gained so much reputation in evaluating the perception of customers to the service providers' responses to service failure/recovery which is named justice theory (McColl-Kennedy and Sparks, 2003).

In the service industry the service failure is inevitable (Hart et al., 1999). Thus, organizations should develop policies to handle complaints. In other words, organizations should develop organizational responses to complaints. According to literature there are 7 constructs that form the organizational response to complaints (Johnston, 2001; Boshoff, 1999; Smith et al., 1999; Davidow, 2000, 2003a; Tax et al., 1998; Leong and Kim, 2002; Yavas et al., 2004; Hoffman and Chung, 1999). Here is a definition for each of them:

-Atonement: After service failures happen, customers who lodged their complaints expect to have some value added outcome as a reaction to their action (Davidow, 2003a, p.232).

-Facilitation: Facilitation points to the procedures, strategies, and tools that an organizations have in order to affirm customer complaints (Davidow, 2000)

-Promptness: Establishing fast response to customer complaints called promptness.

-Apology: apology related to the understanding of the dissatisfaction perceived by the customer, regardless of declaring the guilt (Davidow, 2003a).

-Explanation: Excuses contain the effort to calm the burden of a failure, it has been introduced as an element of lightning the perceived organizational full govern on a failure circumstance (Bolken and Daly, 2007).

-Attentiveness: Attentiveness is related to the way the interaction between the employee and the complainant is happening (Davidow, 2003a).

-Effort: Brown and Peterson refers to the effort definition by how much you put energy and work in order to perform an activity.

2.6 Justice Theory

Studies among many perspectives (e.g., legal, organizational, buyer-seller, marriage) found out the importance of justice concept considerable in defining people's various reactions to conflict circumstances (Gilliland 1993; Goodwin and Ross 1992; Lind and Tyler, 1988). Theory of justice suggests that perceptions of fairness are induced when a customer compares the interaction, procedures and outcomes with other customers or prior experience. The principle of justice explains that customers, in an exchange relationship with other customers, have right to receive a reward that is relative to what they have invested in the relationship (Homans, 1961). Effectiveness of customer complaint will be better understood by the justice theory that researchers have been introduced as the principal framework for identifying fairness of the service recovery actions that customers perceive (McColl-Kennedy and Sparks, 2003). There is a wide span of researches on the concept of organizational justice theories regarding service encounters (Clemmer and Schneider, 1996; Tax et al., 1998). Service recovery strategies include how service owners respond to the failure (Gronroos, 1990), tangible

compensation and employee interaction with customers will shape customers perception toward service recovery (Levesque and McDougall, 2000).

Organizational responses to complaints have influences on the justice perceptions of the complainants. As mentioned before justices are classified into three as distributive justice, procedural justice and interactional justice (Erdogan, 2002; Smith et al., 1999) and all of these justice dimensions are fundamental on post-recovery perceptions of customers about the service (Huilin, Chang, and Chang, 2011). The justices are simply defined below.

- Distributive justice

“Distributive justice is the perceived fairness of the tangible outcome of the service encounter” (Hocut, Chakraborty, and Mowen, 1997), it is related to the extent in which customers’ perceived recovery is fair, worthiness and essential (Tax et al., 1998).

- Procedural justice

Procedural justice is the customer’s perception of the equity of the policies and procedures established by the company in the recovery process that will lead to the desired outcome (Blodgett et al., 1997; Maxham and Netemeyer, 2002a).

- Interactional justice

Interactional justice relates to the interpersonal segment of a transaction (Greenberg, 1990b), in other word the personal treatment received from the organization’s employees in terms of respect, education, honesty and dignity is called interactional justice (Maxham and Netemeyer, 2002a; Smith et al., 1999).

2.7 Outcomes of Complaint Satisfaction on Customers Behaviour

The justice perceptions of complainants indeed have an influence on their level of satisfaction. Further, the level of satisfaction of the complainant has influence on their future behavior. Studies revealed the consequences of complaint satisfaction analysis in terms of level of satisfaction along with organizations relationship with complainants. So, commitment and trust as the two important essential tools for a successful long term relationship are defined as follows (Garbarino and Johnson, 1999).

-Trust

Whenever a service failure occurs the level of reliance in the organization become half-hearted (Cranage, 2004). In order to build trust there is an absolute need for a decent recovery effort (Hsu, 2009) which represent that the service providers superintend their detriment (Doney and Cannon, 1997; Ok et al., 2005).

- Commitment

A general interpretation of the commitment is the tendency to endure a desirable relationship in long-term (Moorman et al., 1992). In Contrast, Becker (1960) described organizational commitment as the force to engage in transactions because of the perceived costs of doing otherwise. Commitment is an essential part of repeated usage and as in a relationship performance, rework intensions are crucial and commitment plays an important role in generating repatronage (Morgan and Hunt, 1994), and in long-term commitment is an essential component in developing customer loyalty (Morgan and Hunt, 1994; Garbarino and Johnson, 1999). (Lam and Burton, 2006) found that committed customers will engage in repeated rework from an organization and additionally may recommend the business to others.

Consumers trust and commitment toward the organization influence their relationship and both affect the future purchase intentions (Garbarino and Johnson, 1999) that can be classified as their revisit intention and word of mouth communication.

2.8 The conceptual Model and Hypotheses of the Study

- Effects of atonement on distributive justice

Customers normally look for compensation as the outcome of their tangible damage. The level of compensation would directly relate on how tense the service failure is (Bell and Ridge, 1992). Whenever customers are provided with a tangible patch, they are compelled the level of satisfaction they are in (Hocutt, Bowers, and Donovan, 2006).

. Compensation is the main basic dimension in examining the level of distributive justice Bowen et al. (1999). Zemke and Bell (1990) identified the fact that customers want the service they were promised at first place along with some decent attention. Tax and his friends (1998) identified that atonement is a main construct in shaping the level of distributive justice.

H1: Atonement has positive effect on complainants' perceptions of distributive justice.

-Effects of facilitation on procedural justice

Facilitation is a process in which a service provides support for dissatisfied customers to voice their complaints (Davidow, 2000). We should keep in mind that it does not necessarily end up to the satisfaction of the customer as an effective way of complaint handling. The process should have at least one point of contact (Johnston and Mehra, 2002). Customers should be always reinforced to understand that the organization has a positive tendency to handle complaints with transparent indexes (Davidow, 2003a). How

the organization fairly handle the processes have been named procedural justice in which the facilitation is a dimension of it (Smith, 1999), so the hypothesis is as follows:

H2: Facilitation has positive effect on complainants' perceptions of procedural justice.

-Effect of promptness on procedural justice

In the process of service recovery, the level of immediacy and easiness in which complaints are handled is called promptness (Estelami, 2000) In other words, how an organization controls the procedure in a light-handed and efficient way and emphasizing on timeliness called promptness (Gelbrich and Roschk, 2010).

Researchers explained that fast response is a key to the victorious solution to the customer complaints (Johnston, 2001; Hart et al., 1990).

Tax et al., 1998; Davidow, 2003b; Blodgett et al., 1997; Smith et al., 1999) has reported that promptness is a dimension of the procedural justice and it is one of the important dimensions of that so we come up with the hypothesis as follows:

H3: Promptness has positive effect on complainants' perceptions of procedural Justice.

-Effect of apology on interactional justice

An apology is identification of the fact that the customer has been discomforted (Zemke and Bell, 1992), generally compensation entails intangible replication which categorized as psychological compensation, as long as, it considered as social loss. Apology is a compensation dimension to social loss that endeavor social equity (Tax, Brown, and Chandrashekar, 1998). As apology is an attempt of interpersonal action, it is considered as an element of interactional justice in customer's perceptions of complaint

handling by showing a genuine understanding the dissatisfaction (Davidow, 2003a), so the following hypothesis proposed:

H4: Apology has positive effect on complainants' perceptions of interactional justice.

- Effect of explanation on interactional justice

Explanation is a useful way for organization to conceal the failure (Bear and Hill, 1994), customers with a response will be more satisfied and feel less intense about the failure. Excuses contain the effort to calm the burden of a failure; it has been introduced as an element of lightning the perceived organizational full governs on a failure circumstance (Bolken and Daly, 2007). Explanation is a means in employees' hands in which the satisfaction of customers is probable if the cause of failure explained to the customers in an appropriate way, as Boshoff (1999) explained before, explanation simply explaining to the customer the reason/s the problem took place in a sensible and comprehensive way, will assist to lessen customers perceptions of injustice (Dunning and Pecotich, 2000). Appropriate explanations might reduces the recipient's perceptions of injustice and consequently will result in recipient satisfaction and loyalty (Dunning and Pecotich, 2000). So the following hypothesis is proposed:

H5: Explanation has positive effect on complainants' perceptions of interactional justice

- Effect of attentiveness on interactional justice

Attentiveness is emphasizing on the interpersonal way of dealing with complaints between the encounter and the customer (Davidow, 2003a) and it include affability and empathy (Parasuraman et al., 1988). Since researchers found that about 70 percent of the complaints are coming from the frontline employees who directly deal with customers (Tax, Brown, and Chandrashekar, 1998) so the attitude of the front line employees

and as the result of that, their manner are very sensitive in the perception of the justice and providing fair interpersonal remedy (Bowen et al., 1999; Blodgett et al., 1997; Tax et al., 1998). Therefore, the following hypothesis is proposed:

H6: Attentiveness has positive effect on complainants' perceptions of interactional justice.

- Effect of effort on interactional justice

Brown and Peterson refer to the effort definition by how much you put energy and work in order to perform an activity, it can be related to the extend in which a frontline employee who positively alleviate the intensity of the failure. Customers will feel justice if they assume that frontline employees are putting adequate effort, thus interpersonal treatment is in a good shape to recover the failure (Tax et al., 1998; Blodgett et al., 1997). Generally in order to receive fair interpersonal treatment, customers expect frontline employees to put a heavy effort into removing their dissatisfaction feeling (Tax et al., 1998; Blodgett et al., 1997), So that, the following hypothesis is proposed:

H7: Effort has positive effect on complainants' perceptions of interactional justice.

- Customer complaint satisfaction

Complaint satisfaction happens whenever customers are satisfied as they intended to complain to the service (Stauss, 2002). Companies, which provide solutions to complaints, are probable to have a higher rate of satisfied customers (Karatepe, 2006).

The following parts are going to supply confirmation for the complaint satisfaction as the probable result of distributive, procedural and interactional justice.

When dissatisfaction happens, customers will become less likely to engage in services transactions in the future, and they are more likely to engage in switching behavior. According to Hansemark and Albinsson (2004), satisfaction is a customer's attitude towards a service provider or an emotional reaction to the difference between what customer's expect to happen and what they actually receive.

-Effect of Distributive justice on customer complaint satisfaction

Historically distributive justice is an area of concern to every aspect of people's lives including service recovery (Greenberg, 1999). As Aurier and Martin (2007) explained, distributive justice is directly linked to the outcome that customer is realized. Psychologically people want to have the maximum of desired things and minimum of loss so as the result of that opinion the segment of outcome, which they gain, is becoming important (Thor et al., 2006). Customers feel completely satisfied if they assume that their value proposition is the same as before they experienced failure (Severt and Rompf, 2006). (Davidow, 2003b) explained that among all three justice dimensions distributive justice is the most determinant one.

So the following hypothesis is suggested:

H8: Distributive justice has positive effect on complainant satisfaction.

- Effect of procedural justice on customer complaint satisfaction

It relates to the perceived fairness of process in receiving the outcome (Tax, Brown, and Chandrashekar, 1998) (Blodgett et al., 1997), it consists of formal policies and mechanisms consideration, such as the necessary time to receive a refund (McColl-Kennedy and Sparks, 2003), here again customer-perceived procedural justice will affect customer satisfaction (Rio-Lanza, 2009). Tax and his friends (1998) identified the

feasibility of irresponsibility, speed, time, follow-up, convenience, flexibility, and awareness of the procedures in realizing the procedural justice. Responsiveness, facilitation and promptness, the appropriate methods are the dimensions of procedural justice (Tax, Brown, and Chandrashekar, 1998) (Karatepe, 2006). So the following hypothesis proposed:

H9: Procedural justice has positive effect on complainant satisfaction.

-Effects of interactional justice on customer complaint satisfaction

The way service providers are dealing with customers whenever a failure occurs in terms of communication is defined as interactional justice (Blodgett et al., 1993); (McColl-Kenedy and Sparks, 2003). It may contain preparing a proper explanation for the failure (Ha and Jang, 2009) and the fairness of personal treatment providing from company employees including respect and honesty (Maxham and Netemeyer, 2002a; Smith et al., 2006). The lack of adequate interactional justice will lead to more negative emotions. The literature review shows that the fair interpersonal treatment positively change complaint to the complaint satisfaction (Tax et al., 1998; Davidow, 2003b). Thus the following hypothesis will be as follows:

H10: Interactional justice has positive effect on complainant satisfaction.

-Effects Of complain satisfaction on trust and commitment

According to researchers a superb service recovery occasionally boosts relationships and will vanquish the prior dissatisfaction (McCollough et al., 2000; Andreassen, 2001). Trust will be built whenever one partner feels credence on the other party's credit and honesty (Morgan and Hunt, 1994). One of the main factors in building trust is the frequency of satisfaction (Ganesan, 1994). As such, satisfaction with service recovery

would lead to the building of trust (Ah-Keng Kau, 2006). Various researches provides evidence about the positive relationship between customer satisfaction and commitment, for example, in a longitudinal study, LaBarbera and Mazursky (1983) indicate that repeat purchase as an indicator of commitment is positively related to customer satisfaction. Researchers explained that customer satisfaction is positively related to customer commitment (Hallowell, 1996; Bendall-Lyon and Powers., 2003; Lam and Burton, 2006; Ball *et al.*, 2006)

H11: Complainant satisfaction has positive effect on their perception of trust towards business.

H12: Complainant satisfaction has positive effect on their perception of commitment towards business.

-Effect of trust and commitment on rework intentions

The most repeatedly saying in complaint satisfaction concept are repeat usage and loyalty in which in this study commitment is a symbol of loyalty.

As we discussed dissatisfying experiences bound to occur. The way in which organizations deal with it is the key element in determining whether the customers will have revisit intension, word of mouth and loyalty or not (Spreng, Harrell, and Mackoy, 1995) (Tax et al., 1998). Service failure is a big threat for firms, where there are opportunities for switching to another company for customers (Keaveney, 1995) so that for a zero defection sphere, analyzing the switching intensions of customers after service recovery is a key element (Reicheld and Sasser, 1990). Researches explained that as soon as customers get information about how to lodge their complaint through complaint channels and comprehend the effectiveness of their actions to a positive result they will

foster a positive attitude according to their complain (Richins 1981). The following hypotheses are being considered in this study:

H13: Trust has positive effect on customers' rework intentions.

H14: Commitment has positive effect on customers' rework intentions.

- Effect of trust and commitment on word of mouth

Due to the intrinsic characteristics of services, which are dependent on high credence, word of mouth is an absolute criterion in picking a service provider (Kinard and Capella, 2006). Those customers who experienced more intense relationship with the service encounter like interacting frequently will have a supreme affection on other potential customers (Brown, Broderick, and Lee, 2007; Brown and Reingen, 1987). After a service failure occurs customers who are satisfied with the recovery process are found to say positive word of mouth than those who are not satisfied. (Lewis and McCann, 2004; Mangold, Miller, and Brockway, 1999; Ok et al., 2005; Swanson and Davis, 2003; Swanson and Kelley, 2001). As the result, a prosperous service recovery will lead to supreme loyalty, progressed satisfaction and positive word of mouth (Bitner et al., 1990; Hart et al., 1990; Spreng, Harrell, and Mackoy, 1995; Michel, 2001). Actually effectual commitment is positively related to word-of-mouth behaviors (Mattila, 2004). So the following hypothesis is going to be considered:

H15: Trust has positive effect on customers' word of mouth communication.

H16: Commitment has positive effect on customers' word of mouth communication.

The list of the hypotheses of this study are written below:

H1: Atonement has positive effect on complainants' perceptions of distributive justice.

H2: Facilitation has positive effect on complainants' perceptions of procedural justice.

H3: Promptness has positive effect on complainants' perceptions of procedural Justice.

H4: Apology has positive effect on complainants' perceptions of interactional justice.

H5: Explanation has positive effect on complainants' perceptions of interactional justice

H6: Attentiveness has positive effect on complainants' perceptions of interactional justice.

H7: Effort has positive effect on complainants' perceptions of interactional justice.

H8: Distributive justice has positive effect on complainant satisfaction.

H9: Procedural justice has positive effect on complainant satisfaction.

H10: Interactional justice has positive effect on complainant satisfaction.

H11: Complainant satisfaction has positive effect on their perception of trust towards business.

H12: Complainant satisfaction has positive effect on their perception of commitment towards business.

H13: Trust has positive effect on customers' rework intentions.

H14: Commitment has positive effect on customers' rework intentions.

H15: Trust has positive effect on customers' word of mouth communication.

H16: Commitment has positive effect on customers' word of mouth communication.

Regarding above discussed hypotheses, in Figure 1, the conceptual model of the study is presented.

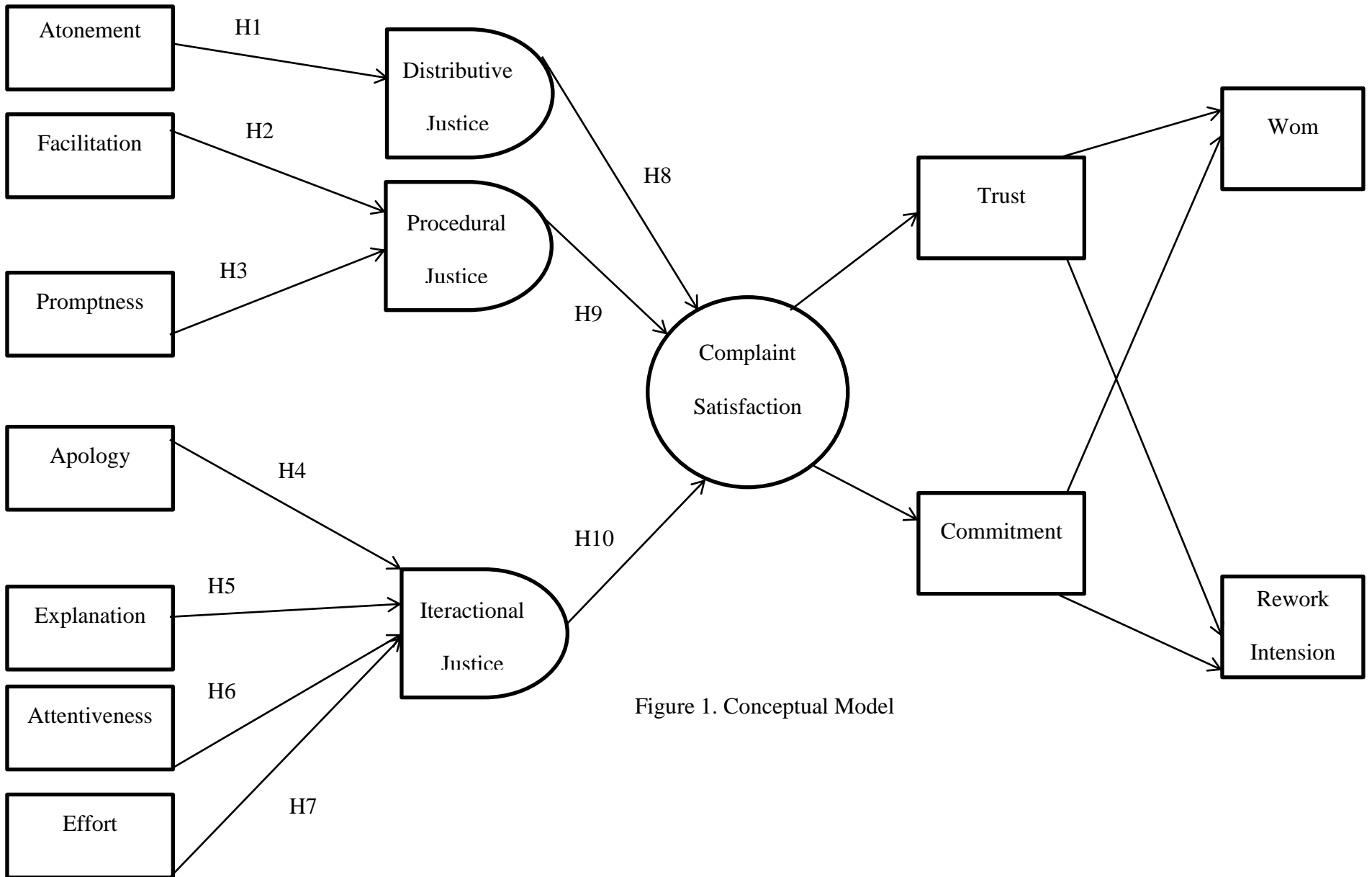


Figure 1. Conceptual Model

Chapter 3

METHODOLOGY AND DATA ANALYSIS

3.1 Financial Service Institutes in North Cyprus

Turkish Republic of Northern Cyprus (TRNC) has an island economy; it is the third biggest island in Mediterranean. This country has a typical island economy where there are almost no or very limited raw materials and also very few manufacturing industries exist. The economy is based on service sectors and it is dominated by services that include trade, tourism and education standing for up to 72% of GNP (Katircioglu, 2010, p. 143). The leading service sectors are tourism and higher education. According to the latest statistics there are 286000 people living in North Cyprus (State Planning office, 2012). In TRNC there are two groups of banks: private banks and public banks. There number of private banks are 15 and there is just one public bank, additional to those banks there are seven other banks under the name of foreign banks in North Cyprus, and also the category can divided into separate categories named Turkish banks and Local banks. Concisely, there are 25 banks operating in the TRNC, lately, local banks have been eager and fast in getting into the retail banking market through credit cards and POS (point of sale) terminals. Local banks had always committed customers but after recent crisis, customer loyalty has decreased and local banks started losing customers against their competitor Turkish banks. Northern Cyprus has lived banking crisis at the beginning of the year 2000 which ended up losing 200 trillion TL, equivalent to 50% of GNP in 1999, and all these loss was because of lack of implementing proactive

strategies (Şafaklı, 2003). One of the main strategies which can cure the loss of loyal customers is to implement active service recovery strategies through satisfying customer complaint handling which and this consequently will be the base of having more loyal customers who feel trust on the bank transactions and employees.

3.2 Questionnaire design

The final section of the questionnaire is a 7-question part, named demographic questions. This part includes questions relevant to the age, gender, level of education, monthly income of family, nationality, occupation and marital status of the respondents. Furthermore to be on the safe side in case of the clarity of the questions in the mind of the respondents, a questionnaire was translated from English to Turkish version. To be more confident about the comprehension of the questionnaire back-to back translation was taken because the transparency of the questions was a serious issue for the study, thus English and Turkish were equated, however there were some differences so that we repeat the process till the differences were eliminated.

3.3 Sample

The population of this study is consumers who are getting services from banks operating in North Cyprus and experienced a service failure at least once, and consequently, voiced their complaints to a bank employee or officials. Consumers who satisfy this condition accepted as eligible to participate in the study and request them to fill out the questionnaires. The questionnaire was finalized after a pilot study that was carried out on 25 respondents. The sample of the study was determined by using non probabilistic convenience sampling method. For this study 300 questionnaires were distributed in banks in Gazimağusa, Lefkoşa and Girne. The number of questionnaires that find

useable after having filled study was 250 which stands for %83.3 of distributed questionnaires.

3.4 Survey instrument

In the literature review the conceptual model has been explained and model had been measured by 50 questions. Atonement, facilitation, promptness, apology, explanation, attentiveness, and complainant satisfaction were measured by using three items for each acquired from Davidow (2000). In order to measure effort, four items adapted from Brown et al., (1996) was used. Distributive justice had 4 statements that adapted from Smith et al, (1999). A three-item procedural justice statement was extracted from Blodgett et al., (1997). Seven items measured interactional justice where five items adopted from Severt (2002) and two items from Smith et al, (1999). In order to measure respondents' recovery satisfaction three items was used which acquired from Davidow (2000). In order to measure trust four item scale used that adopted from Morgan and Hunt (1994) and also to measure customer's commitment four item scale was used that adopted from Morgan and Hunt (1994).The four Questions for WOM and four for rework intensions are adopted from (Zeithaml et al.,1996).

The future behaviors of respondents are measured by using scale with two items on positive word-of-mouth and two items scale on rework intensions that adopted from Mattila (2001).

3.5 Findings

The analysis of respondent's demographic questions is determined in the following 2 to 8 figures which show the demographic distribution of respondents.

3.5.1 Age

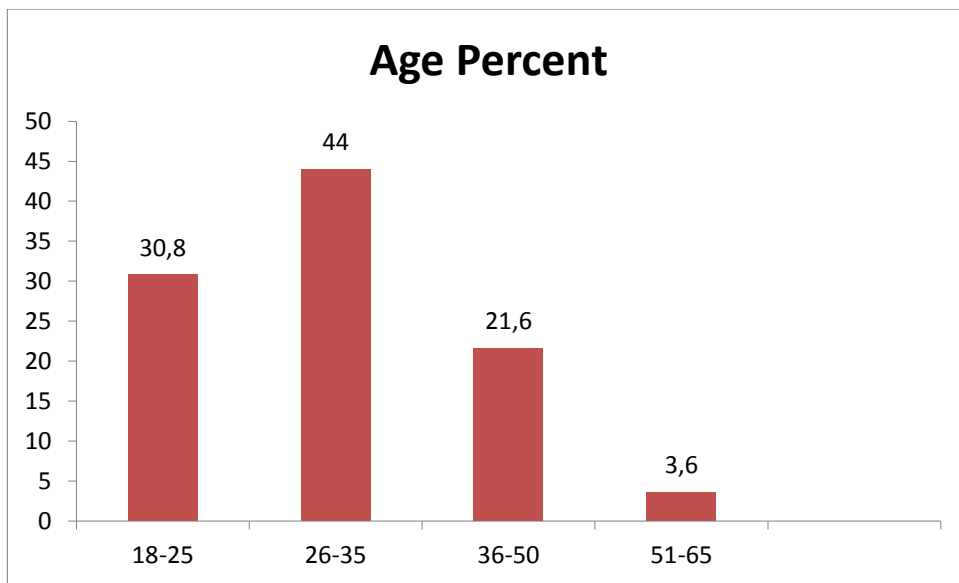


Figure 2. Age distribution of respondents

The figure above demonstrates that the distribution of age in this study has its high peak in age 26-35 by 44%, and the second largest range of responses are respondents in their 18-25 , it clearly shows that the respondents of this study are the young people. In the other hand respondents in the range of 51-65 has the lowest percentage 3.6%, and the second smallest group is middle aged respondents in their 36-50. Between the largest and the smallest group of respondents there is a huge gap 41.4%, which point the intolerance of people in 51-60 in filling the questionnaires.

3.5.2 Gender

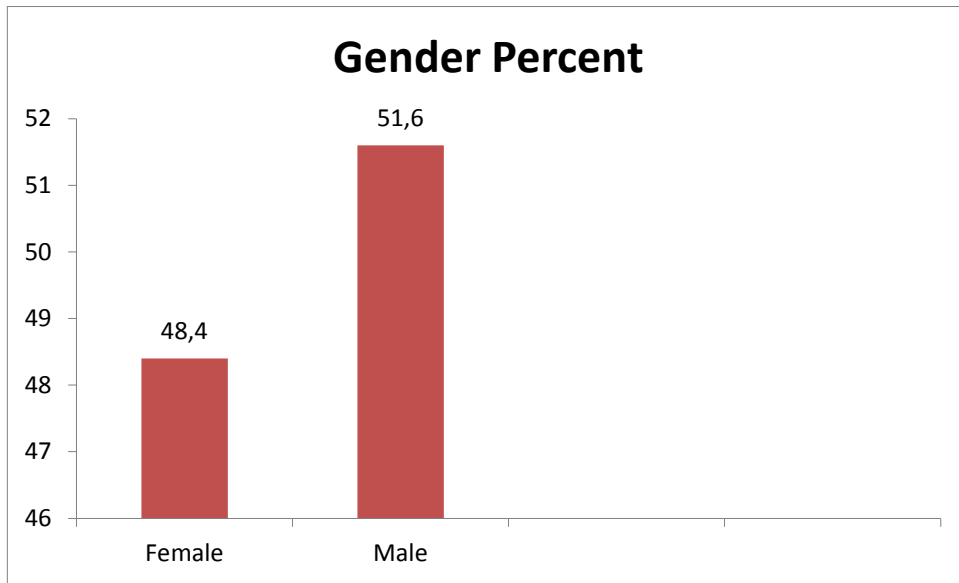


Figure 3. Gender distribution of respondents

Figure 3 shows a little difference between the distribution of respondents among female and male gender by 3.2 percentage more in a male distribution of the respondents.

3.5.3 Level of Education

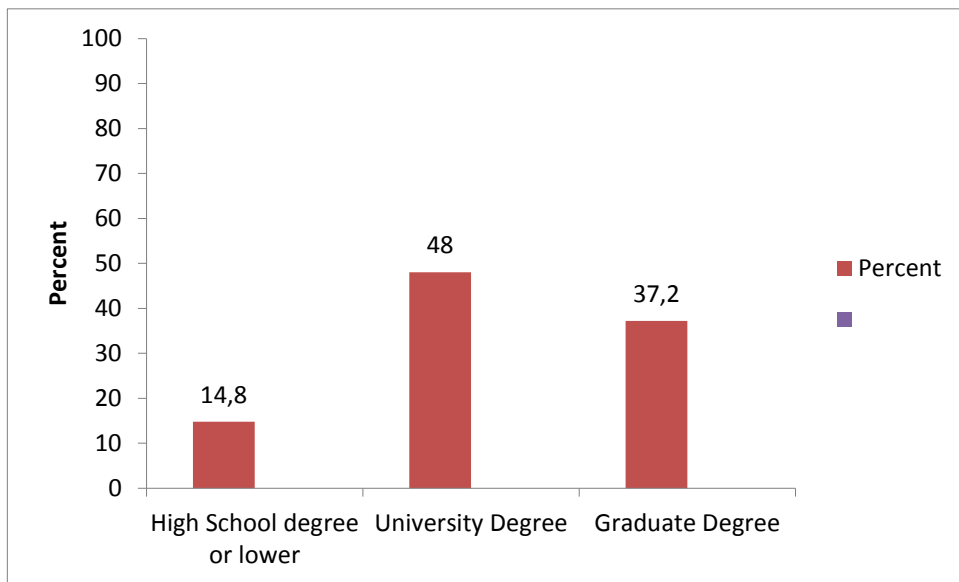


Figure 4. Level of education of respondents

From the graph above we can depict the fact that the majority of the respondents of this study has a university degree at the level of bachelor study with 48 percent. Also about 37.2 percent of them had graduate degrees, whereas just about 14.8 percent of the respondents had a high school degree or less, thus as a result we can claim that the majority of the respondents are well-educated.

3.5.4 Monthly Income

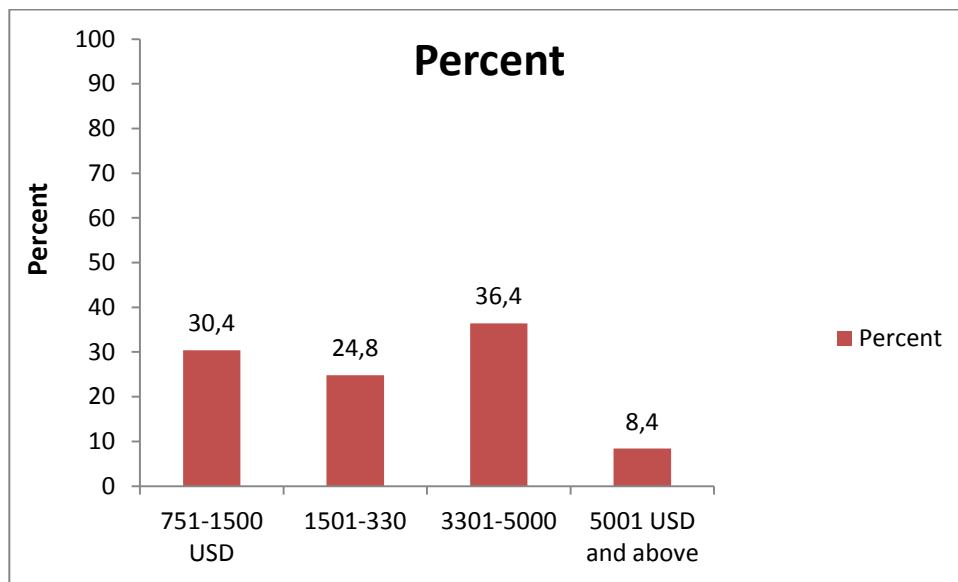


Figure 5. Monthly income of respondents

Figure above demonstrate the distribution of the monthly income of the respondents, thus respondents with 3301-5000 USD are the largest group of the respondents with 36.4 percent, actually the distribution of them among each category is somehow balanced, whereas people with 751-1500 USD monthly income is the second largest group by 30.4 percent and consequently people with 1501-3300 USD are the second smallest group with 24.8 percent and consequently the minor group are people with highest income level of 5001 USD and above.

3.5.5 Nationality

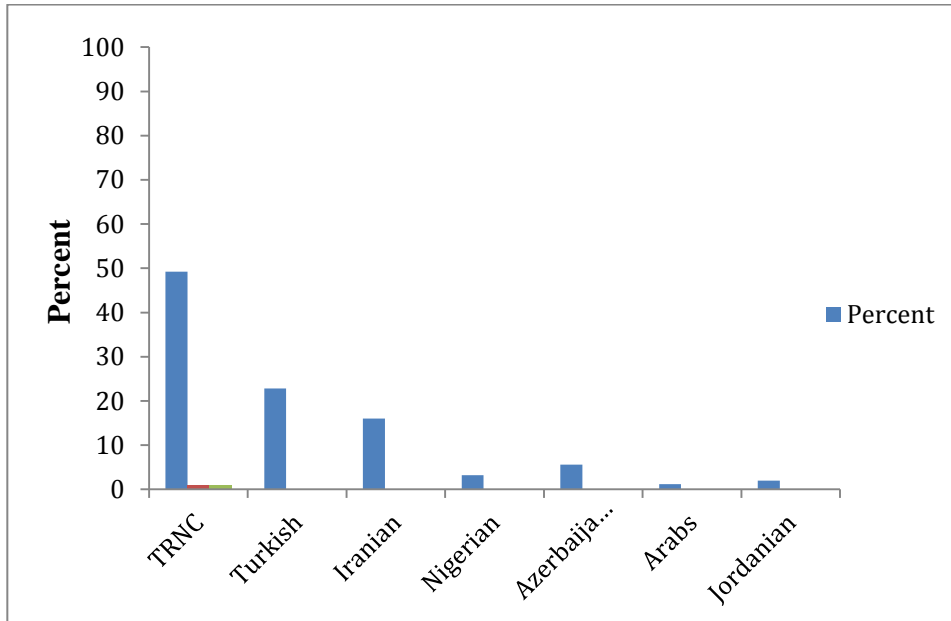


Figure 6. Nationality of respondents

The biggest percentage of Nationality is based on Cypriot people with 49.2 percent and Turkish people are the second highest majority with 22.8 percent which total represent about 72 percent. Furthermore Iranian customers are the third highest population with 16 percent. There are 4 other types of nationality which include: Azerbaijani, Nigerian, Arabs and Jordanian which conclude the following percentage of this study respectively: 5.6%; 3.2%; 1.2% and 2 percent.

3.5.6 Occupation

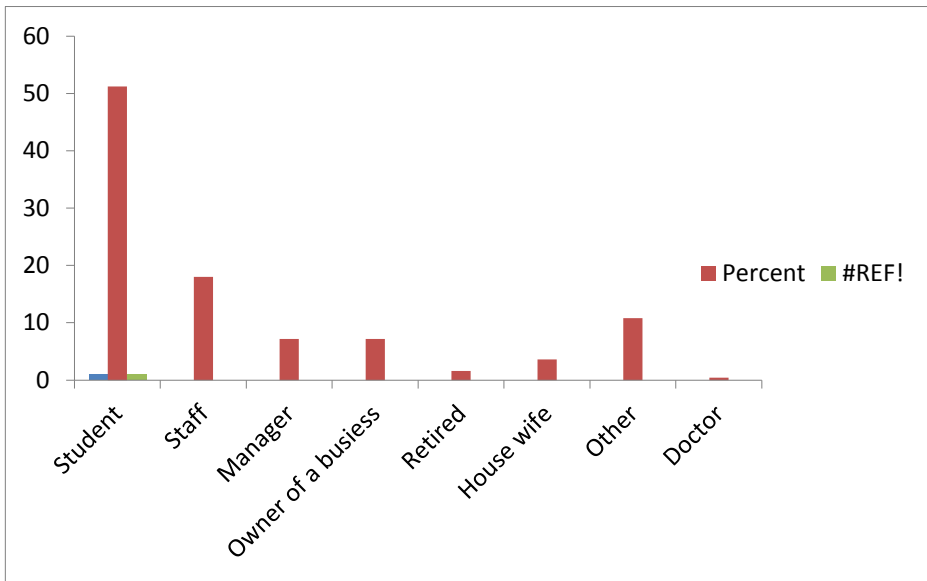


Figure 7. Occupation of respondents

Considering the figure above, we can come up with the fact that the largest group of the respondents in this study concludes students with 44.8 percent. In the second place staff by 24.4 makes the second largest group of respondents. Each Managers and owners of businesses make 7.2 percent of the survey respondents. And retired, housewife, other and doctors have 1.6%; 3.6%; 10.8% and 0.4 percent respectively.

3.5.7 Marital status

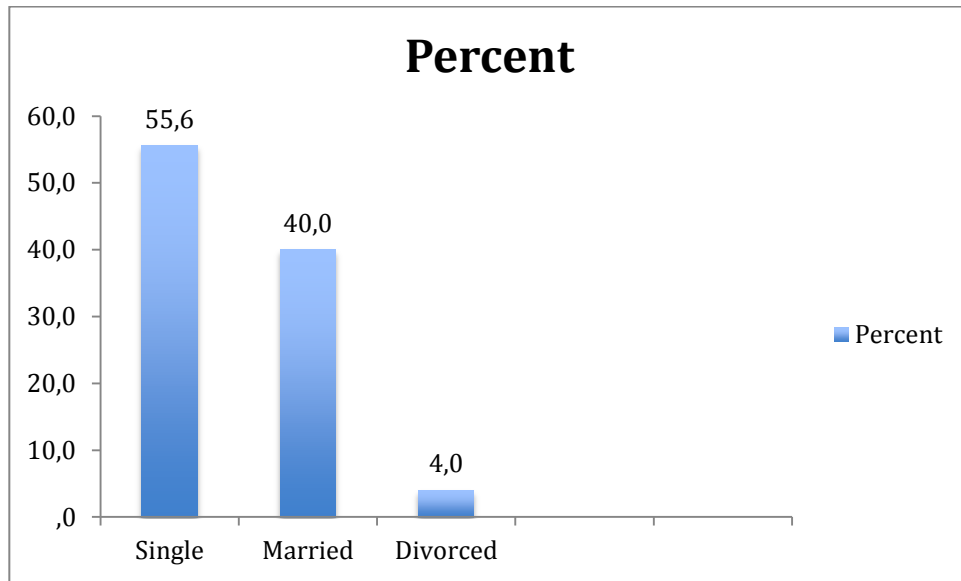


Figure 8. Marital statues

The figure illustrates the differences between the three major categories of the marital status, in which single population is about 55.6 percent and consequently married ones 40 percent. The population of divorce respondents in this study is very low which contain about 4.4 percent.

3.6 Data Analysis

While analyzing data Partial Least Square (PLS) technique and structural equation modeling (SEM) were used. For this purpose special software package program Smart-PLS 2.0 M3 were used. PLS is one of the elements of the SEM technique, this technique is planned to handle the characteristics of social sciences regarding the behavioral characteristics, and it is used for theories with insufficient support or little information available (Wold, 1979). PLS is a useful technique whenever sample size is small in number (Marcoulides, Chin, Saunders, 2009). PLS had the opportunity to

simultaneously test hypotheses and allow measures with single and multiple items and using the formative and reflective indicators (Fornell, Bookstein, 1982).

To certify the reliability of the PLS technique, the average variance extracted (AVE), internal consistency (IC) and Cronbach's alpha (α) need to be tested. All the items are necessary for measuring the reliability of the study and the most usual one is internal consistency, furthermore Cronbach's alpha (α) does the same function. The homogeneity of each part and the assurance of how well the items in questionnaire measured the construct are determined by internal consistency. Nunnally (1987) indicated a standard level of 0.70 for the measure of reliability, low consistency as the result lower than 0.7 can be caused by poor construct definition or multi dimensionality of construct (Hulland, 1999). Moreover, discriminant validity is another important factor in analyzing the data. A test can ascertain discriminant validity whenever there is low correlation with tests that are scaling other theoretical concepts, thus we compared the square root of the AVE's with the correlations between constructs, as Hulland (1999) mention, the variance of a construct in PLS concept should be more than its shares with the other constructs in a certain model . Another similar examination procedure for the relation of the constructs is convergent measure, in order to confirm from this examination the convergent measure should be more than 0.7 (Chin, 1988).

3.7 Results

In order to measure the internal consistency, convergent and discriminant validity of the model, the PLS method was used. As discussed in the earlier section AVE score should be higher than 0.5, which was satisfied as shown in table 1. Moreover, Cronbach alpha of all constructs was loaded above 0.7 that means this model has internal consistency.

Table 1: Convergent and discriminant validity of the model construct

Variable									Factor Loading
Atonement									
ic =	0.85	Factor mean score =	3.17	$\alpha =$	0.75	SD = 1.04	AVE =	0.65	
Aton. 1									0.6761
Aton. 2									0.8436
Aton.3									0.8822
Facilitation									
ic =	0.94	Factor mean score =	3.72	$\alpha =$	0.87	SD = 0.89	AVE =	0.89	
Fac. 1									0.9441
Fac. 2									0.9382
Promptness									
ic =	0.86	Factor mean score =	3.22	$\alpha =$	0.76	SD =1.13	AVE =	0.67	
Prompt.1									0.8142
Prompt.2									0.8607
Prompt.3									0.7814
Apology									
ic =	0.90	Factor mean score =	3.66	$\alpha =$	0.84	SD = 0.94	AVE =	0.75	
Apo. 1									0.8824
Apo. 2									0.9169
Apo.3									0.7977
Explanation									
ic =	0.93	Factor mean score =	3.09	$\alpha =$	0.85	SD = 1.25	AVE =	0.87	
Exp. 1									0.9357
Exp. 2									0.9327
Attentiveness									
ic =	0.86	Factor mean score =	3.29	$\alpha =$	0.77	SD = 1.04	AVE =	0.68	
Att. 1									0.8456
Att. 2									0.8657
Att. 3									0.762
Effort									
ic =	0.92	Factor mean score =	2.91	$\alpha =$	0.88	SD = 1.07	AVE =	0.73	
Eff.1									0.8287
Eff. 2									0.8782
Eff.3									0.8593
Eff.4									0.8511
Distributive Justice									
ic =	0.92	Factor mean score =	3.34	$\alpha =$	0.89	SD = 0.93	AVE =	0.75	
DJ. 1									0.8888
DJ. 2									0.8565
DJ.3									0.8732
DJ. 4									0.8474
Procedural Justice									
ic =	0.95	Factor mean score =	3.29	$\alpha =$	0.93	SD = 1.17	AVE =	0.87	
PJ.1									0.9282
PJ. 2									0.945
PJ.3									0.9289

Interactional Justice									
ic =	0.91	Factor mean score =	3.36	$\alpha =$	0.89	SD = 0.93	AVE =	0.60	
IJ. 1									0.7194
IJ. 2									0.75111
IJ.3									0.7638
IJ.4									0.7937
IJ.5									0.7992
IJ.6									0.8207
IJ.7									0.7577
Complaint Satisfaction									
ic =	0.91	Factor mean score =	3.01	$\alpha =$	0.86	SD = 1.16	AVE =	0.76	
CS.1									0.8053
CS. 2									0.9062
CS.3									0.9077
Trust									
ic =	0.92	Factor mean score =	3.23	$\alpha =$	0.75	SD = 1.12	AVE =	0.75	
Trust. 1									0.8396
Trust. 2									0.8641
Trust.3									0.8727
Trust. 4									0.8792
Commitment									
ic =	0.89	Factor mean score =	3.03	$\alpha =$	0.84	SD = 1.02	AVE =	0.67	
Com. 1									0.7969
Com. 2									0.8019
Com.3									0.8509
Com. 4									0.8295
Word of Mouth									
ic =	0.91	Factor mean score =	3.02	$\alpha =$	0.80	SD = 1.16	AVE =	0.83	
Wom.1									0.9138
Wom. 2									0.9083
Rework Intension									
ic =	0.93	Factor mean score =	3.06	$\alpha =$	0.85	SD = 1.21	AVE =	0.87	
RI.1									0.9327
RI. 2									0.9352

fter factor analysis one of the questions in facilitation part was omitted because of low factor loading which was not appropriate for the study,therefore facilitation has 2 items.

Table 2: Correlation among construct scores

	Apo	Atto	Atte	Comm	Comp.S	DJ	Eff	Exp	Fac	IJ	PJ	Prompt	RI	Trust	WO
Apo	0.867														
Atto	0.1667	0.806													
Atte	0.2929	0.3539	0.826												
Comm	0.3198	0.4087	0.483	0.82											
Comp.S	0.2897	0.4612	0.5683	0.7073	0.874										
DJ	0.3107	0.2829	0.3785	0.4573	0.4596	0.867									
Eff	0.2493	0.3776	0.615	0.5868	0.6515	0.3743	0.855								
Exp	0.0964	0.1554	0.3633	0.1736	-0.2486	0.0663	0.2896	0.934							
Fac	0.2623	0.1912	0.3108	0.3086	0.334	0.269	0.2649	0.2188	0.941						
IJ	0.2738	0.4365	0.746	0.6234	0.6698	0.4968	0.6038	0.2706	0.2709	0.773					
PJ	0.1686	0.0529	0.0532	0.0065	-0.0909	0.0777	0.0459	0.3181	0.0502	0.0887	0.934				
Prompt	0.1267	0.1182	0.1641	0.1637	-0.198	-0.023	0.2555	0.5808	0.1203	0.1191	0.331	0.819			
RI	0.2797	0.4061	0.526	0.7477	0.6405	0.3718	0.55	0.1621	0.2933	0.5992	0.0252	0.1566	0.934		
Trust	0.2476	0.3581	0.5361	0.6783	0.6482	0.3881	0.5796	0.1874	0.2153	0.6202	0.0203	0.1953	0.6403	0.864	
WO	0.3397	0.3801	0.5972	0.7429	0.687	0.416	0.635	-0.24	0.3128	0.666	0.0338	0.1739	0.7763	0.7162	0.911

Note: Square root of AVE in the diagonal

Table 2 is the correlation matrix which shows the correlation between constructs, thus for the sake of showing correlation, the square root of the average variance which was the result of the diagonal for each construct was shown in this table.

In this table the value of the above construct should be higher than the other values in the same column, as an example the value of the square root of the average variance adopted for the Apology from the diagonal is 0.867 which is higher than the other values below in the same column, and we can apply this trend for the other constructs as well.

Table 3. Structural model results

Effect on DJ(R-Square0.08)	Proposed Effect	Path coefficient	Observed T-value Significance	Significance
Atonement	+	0.2829	5.4595	0.00
Effect on PJ(R-Square0.1097)				
Facilitation	+	-0.0105	0.1636	0.87
Promptness	+	0.3297	5.9034	0.00
Effect on IJ(R-Square0.5921)				
Apology	+	0.0414	1.0088	0.31
Explanation	+	0.0082	0.1987	0.84
Attentiveness	+	0.5957	13.9826	0.00
Effort	+	0.2295	4.9724	0.00
Effect on Comp.Sat (R-Square 0.4728)				
Distributive Justice	+	0.1771	3.8662	0.00
Procedural Justice	+	-0.0535	1.2825	0.2
Interactional Justice	+	0.5771	12.1438	0.00
Effect on Trust(R-Square 0.4202)				
Complaint Satisfaction	+	0.6482	16.8813	0.00
Effect on Commitment (R-Square 0.5002)				
Complaint Satisfaction	+	0.7073	24.0594	0.00
Effect on Wom (R-Square 0.6354)				
Trust	+	0.3932	8.1623	0.00

Commitment	+	0.4762	10.3068	0.00
Effect on Rev. Int (R-Square 0.5919)				
Commitment	+	0.5804	13.0097	0.00
Trust	+	0.2466	4.5165	0.00
P value <= 0.01				

Table 3, shows the analysis of loading and path coefficient with the help of partial least squares (PLS). One of the privilege of the path PLS is to process the path coefficient and loading simultaneously. The relationship between the different constructs called path coefficient where the relationship between the measures and constructs are called loading.

According to table 3, path coefficient in terms of R^2 (variance) is a mean for describing the effect of each structure in relation to the other structure. The aim of the PLS method is minimizing error at the same time with rising the variance with regard to the innermost constructs (Hulland, 1999). In analyzing the data in Table 3, PLS method has two major steps, the first one is evaluating the reliability and validity of the measurement model and second one is simultaneously assessing the structural model.

The structural model of table 3 have been elicited from deriving R-square (R^2) for any single dependent construct simultaneously with the result of T-statistics as well as the significant level of the path-coefficient. The results within the dependent constructs describe how each one of the constructs impressed the others in relation to R^2 , which is assumed as the variance of the constructs. For example, the structural model gives 63% variation in the word of mouth construct. This represents that trust and commitment (independent variables) explain 63% of WOM (dependent variable). Furthermore, the

table provides us with the insight about the effects of the dimensions of distributive justice on the perception of justice in point of justice in point of view customers about justice. As the consequence, the effect of procedural justice in terms of R^2 is 0.1097, facilitation which was one of the implications of the procedural justice variance is not significant, promptness is 0 that is significant in North Cyprus. According to the Table 3 hypothesis 2, 4, 5 and 9 are not in the state of being supported (Facilitation positively affected complaint perceptions of procedural justice, apology and explanation positively affected interactional justice and procedural justice positively affected complaint satisfaction).

Mattila (2001) explains that when a service failure/recovery is the matter of issue, procedural justice carries the customer's perception of justice for several stages of procedures and processes required for compensation and complaint handling for the disruption that was occurred. So, the perception of complaint handling in the view of the customers could be weak, however the customer may be satisfied. The type of the strategy or recovery procedures for gaining the desired outcome may be poor (Hoffman, Ocasio and Kelly, 2000). Thus, in the case of the North Cyprus it is obvious that the strategic procedure of lodging the complaints in the view of customers are not fulfilled by banks, so the effectiveness of a complaint handling is directly related to the procedures that gives ability to a customer to find his/her way to complain, not to send the customers to various employees and places in order to lodge their complaints, and provide them with concise information about the service recovery procedures.

The first hypothesis was suggesting a positive relation between atonement and distributive justice and according to the results there is positive significant effect of atonement on distributive justice perceptions of complainants. So, hypotheses are supported and it has explained the 8% of variance in distributive justice. The result confirms the findings of study by Tax et al., (1998).

Davidow (2000) explained that organizations that have policies, procedures, and means are expected to access the complaint handling process and deliver quick responses to customer complaints. Hence, proper procedures and policies and consequently promptness are two dimensions of procedural justice (Davidow, 2003 b). Finding of this study is not supporting any positive relationship between facilitation and procedural justice. It seems to be in North Cyprus financial service institutes don't have enough mechanism to give a feedback to customers. Results indicate that respondents whenever have any complain about financial services they don't find any mechanism to report their service failure experience. So, facilities or mechanism is not clear or there is no such a mechanism exists within the banks where the customers inform the banks about their complaints. Also, having enough facilitations regarding informing institute about complains does not guarantee an effective complaint handling (Karatepe, 2006). Johnston and Mehra (2002) suggested having a single point of contact within the institute to make dissatisfied customers to inform institute regarding their complaints

Hypothesis 3 explains the positive relation between promptness and procedural justice. which is accepted and it is a very important dimension in procedural justice, so this study support the findings of Karatepe (2006), who stated that promptness is positively related to complainants' perceptions of procedural justice. So, hypothesis 3 was

supported. Facilitation and promptness jointly explained 11% of the variance in procedural justice.

Apology and explanation both are the two other hypothesis named H4 and H5 which are not acceptable. Results show that apology has not positive effect on interactional justice perception of customers. This means that the staffs that have interaction with customers that lead service failure are not good in expressing their apology which is also accepted as psychological compensation. The hypothesis result indicates that North Cyprus banks staff which might create service failure are not good in expressing or showing their apology to the customers. Also the analysis of hypotheses shows that explanation does not have any positive effect on interactional justice. It seems that banks do not make their customers to feel that they are aware of the problems and they will do their best to recover the problems. The frontline staffs who have direct contact with customers who have complain have strategic role to handle the issue and decrease the possible negative effects of it. Results indicate that TRNC banks are not good in this issue. Moreover, attentiveness and effort explained significant positive effects on complainants' perceptions of interactional justice, thus hypotheses 6 and 7 were supported and significant and it is consistent with previous studies by (Mohr and Bitner, 1995). Apology, explanation, attentiveness, and effort collectively explained 59% of the variance in interactional justice.

Table 3 shows distributive justice, and interactional justice, were positively related with complainant satisfaction, accordingly hypotheses 8 and 10 were accepted. So, these refer that customers receive a positive treatment during the enactment of procedures. The

more justice of the interpersonal behavior a customer perceives, the higher the satisfaction level would be following the service recovery encounter. Procedural justice assigns to the perceived fairness of policies, procedures, and criteria used by policy makers in achieving the outcome of a complaint. According to findings procedural justice does not have positive effect on complaint satisfaction. This means that the procedures and policies that banks use to solve or handle service failures are not match the expectations of complainants. It might be because of North Cyprus banks have too long procedures and policies or does not have a set of procedures to satisfy those service failures that customers experience. So, customers instead of following normal procedures prefer to use their individual contacts to find out individual solutions. The distributive, procedural and interactional justice wholly explains 47% of the variance on complaint satisfaction of the customers.

In Hypothesis 11 which explained the positive relation between trust and complaint satisfaction, there is a significant level of acceptance, so the hypothesis is accepted which complaint satisfaction explains 42% of variance on trust.

Commitment was positively associated with the complaint satisfaction, with an absolute significance on complaint satisfaction, and also complaint satisfaction explains the 50% variance on commitment.

Table 3 illustrates the effect of trust on positive word of mouth which is supportive of hypothesis 13 is sufficiently significant. Furthermore word-of-mouth in a very large scale can affect the consumer purchasing process (Zeithaml and Bitner, 2006). This

word-of-mouth is an important mean for attracting potential new customers than mass media advertising. About hypothesis 14 which indicates the positive influence of commitment on positive word of mouth the findings are supportive with a level of significance below 0.05, thus hypothesis 14 is accepted. Trust and commitment together explains the 63% of the variance on positive word of mouth.

Hypothesis 15 and 16 are examining the positive influence of commitment and trust on rework intensions of customers in which they were accepted and they jointly explains 59% of variance on rework intensions of the customers.

Table 4: Mean and Standard Deviation Distribution of Responses

Statements	Mean	Standard Deviation
Atto 1	3.17	1.24
Atto 2	3.14	1.32
Atto 3	3.19	1.24
Fac 1	3.75	0.94
Fac 2	3.69	0.96
Prompt 1	3.74	0.98
Prompt 2	3.33	1.31
Prompt 3	3.15	1.46
Apo 1	3.16	1.37
Apo 2	3.49	1.10
Apo 3	3.65	1.05
Exp 1	3.84	1.08
Exp 2	3.05	1.32
Atte 1	3.12	1.36
Atte 2	3.42	1.27
Atte 3	3.34	1.21
Effo 1	3.10	1.25
Effo 2	3.01	1.31
Effo 3	3.00	1.26
Effo 4	2.76	1.21
DJ 1	2.87	1.66
DJ 2	3.31	1.02

DJ 3	3.34	1.06
DJ 4	3.30	1.05
PJ 1	3.40	1.22
PJ 2	3.23	1.28
PJ 3	3.31	1.25
IJ 1	3.33	1.22
IJ 2	3.41	1.70
IJ 3	3.51	1.22
IJ 4	3.28	1.28
IJ 5	3.31	1.15
IJ 6	3.38	1.19
IJ 7	3.23	1.23
Comp.Sat 1	3.02	1.34
Comp.Sat 2	2.96	1.32
Comp.Sat 3	3.04	1.32
Trust 1	3.22	1.32
Trust 2	3.17	1.36
Trust 3	3.21	1.24
Trust 4	3.32	1.26
Comm 1	2.87	1.27
Comm 2	3.21	1.21
Comm 3	3.12	1.24
Comm 4	2.92	1.24
Wom 1	3.02	1.29
Wom 2	3.03	1.27
RI 1	3.08	1.27
RI 2	3.03	1.31

Table 4 shows the mean and standard deviation of the questionnaires. Almost all the dimensions: atonement, facilitation, promptness, apology, explanation, attentiveness, effort, distributive justice, interactional justice, procedural justice, complain satisfaction, trust, commitment, word of mouth, rework intentions have means leaning toward neither agree nor disagree.

As the result, the evaluated conceptual model of this thesis is advanced to the model below:

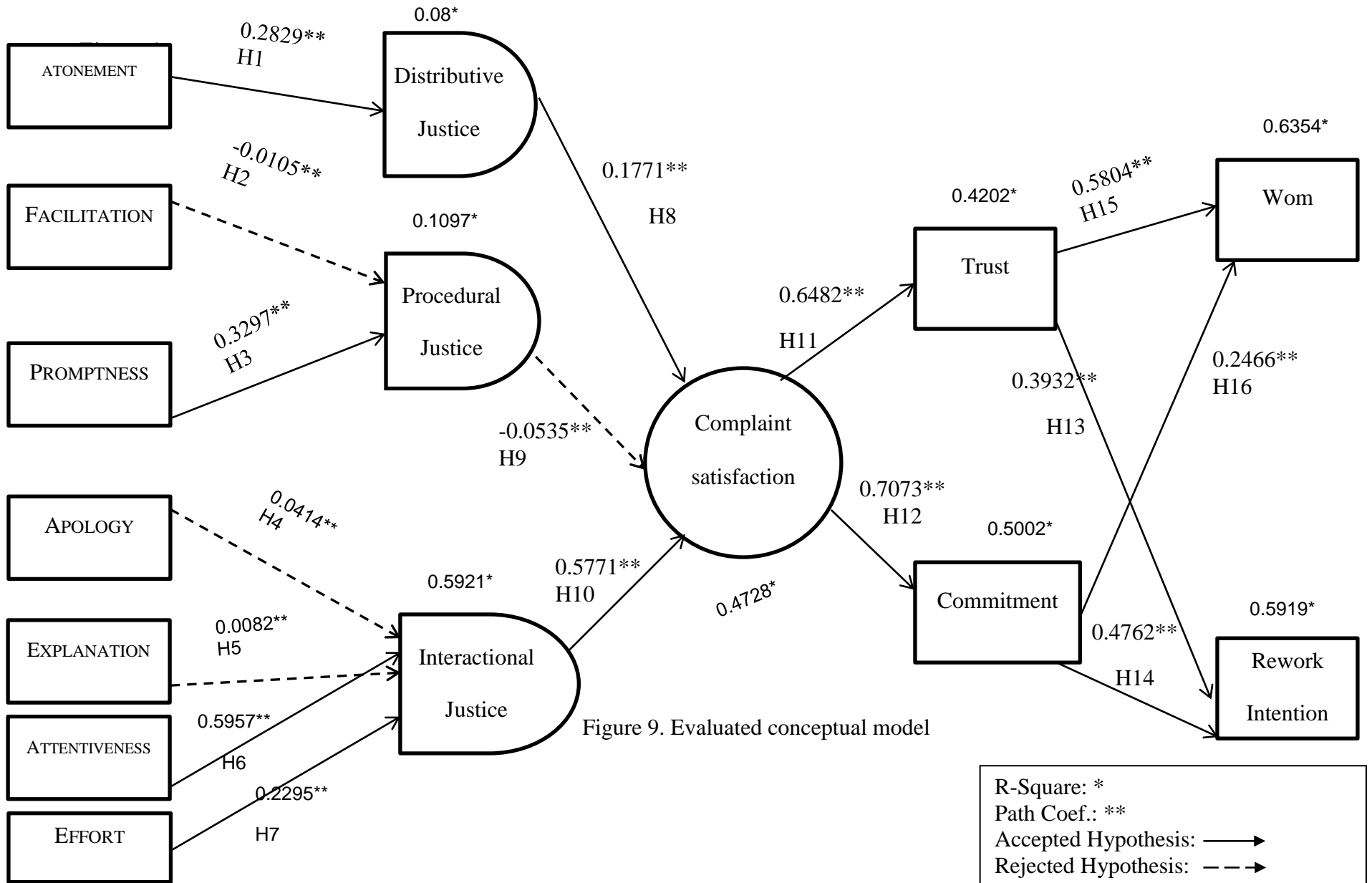


Figure 9. Evaluated conceptual model

Chapter 4

CONCLUSION AND RECOMMENDATIONS

4.1 Conclusion and Managerial Implication

Service's organizations' main goal is delivering satisfactory processes, but the intangibility of services and high involvement of human beings makes this aim hard to achieve therefore mistakes are unavoidable. Appropriate service recovery makes the perceived justice of consumers higher when a service failure occurs. So that service failure and how customers react to service recovery and their satisfaction is a serious issue in service marketing and their patronage intentions (Harris et al., 2006; Maxham and Netemeyer, 2002).

This study examined: (i) the effects of different organizational responses to complainant's distributive, procedural, and interactional justice perceptions; (ii) the effects of complainants' perceptions of distributive, procedural, and interactional justice on their satisfaction; (iii) the effects of complaint satisfaction on trust and commitment; (iv) the effects of trust and commitment on word of mouth and rework intentions.

The empirical results showed that except hypothesis 2, 3, 4 and 9, all of the rest are supported.

According to findings hypothesis 2 is rejected. This might be because there is no mechanism that customers inform the banks about their service failure experience. This might have some influences on justice perceptions of customers. Managers have to develop a separate contact unit within the institute that enables customers to get in contact with whenever they have any complaints about the service. For this purpose North Cyprus's banks have to improve their facilitation facilities and develop a toll-free line which collects the complaints of customers and return back to them in the promised time.

For solving the negative effect of apology on interactional justice, managers should train their staff in order to make them to understand how important the customers are for the institute. One of the important basis in modern marketing is "customers are always right". So, especially when staffs' causes a problem or a service failure, they should make customers to feel their apology. Managers might handle this problem by applying training programs to improve communication skills of their employees.

Explanation was not positively related to interactional justice in this study. This also could be related to the lack of communication skills of employees of banks in revealing their sincere feelings and let customers to know that bank is aware of the failure experience. A proper training program would be the solution for this drawback and also it is important to have an institute wide policy on this issue.

In this study we found out there is negative relationship between procedural justice and complaint satisfaction, so this is the one of the major issues that bank managers should concentrate on. It is one of the main drawbacks that the North Cyprus banks have. Customers seem to believe that procedures and policies that bank staff and managers follow is not fair to solve the complaints. Procedures might be too detailed and takes long time, so it makes customers to feel that the bank have unfair application. It might be also result of there is not clear procedures and policies exist that customers are aware of to follow whenever they have any service failure. Previous studies have found the importance of knowledge of standards and mechanisms (Levy and Williams, 1998), and also understanding of the process (Tang and Sarshfield-Baldwin, 1996) are the two contributing factor in perception of fair procedural justice. Therefore, it is important to accelerate the procedures or prepare a set of clearly defined procedures and make complainants to be easily satisfied with bank's applications to recover the service failure.

Prior studies regarding moderating effects have been faced with mixed results on the level of satisfaction and intentions of rework (Voorhees and Brady, 2005). A glance at table 3 shows the results of dimensions of organizational responses to complaints. According to table 3, the atonement is in line with previous studies by (Tax and Brown, 1998) atonement is an incumbent response for distributive justice, and this finding is parallel with the previous findings regarding to distributive justice that it clarifies the requirement of the provision of

psychological equity (Walster, Berscheid, and Walster 1973) and it could be fulfilled by refund, or a tangible compensation such as a bonus card. This finding also seems to confirm those of Goodwin and Ross (1990, p. 44) who found that their respondents “consistently reported more satisfaction and a willingness to return to the firm for future service when they were given even a token refund”.

In the data promptness have an influence on procedural justice, so that managers should decide to encourage employees to accelerate the final results in a quick way by keeping in mind the response time as complainants perceive (Davidow, 2003 b). Effort as a dimension of organization’s response plays an important role in shaping positive interactional justice perception, the results show that customers do pay attention and analyze how much effort employees exert. This could be related to the way the front line employee of the banks in North Cyprus deals with complaints and it shows that those are quite important criteria in the mind of customers in estimating the interactional justice. Furthermore, to focus on the results of the interactional justice as attentiveness and effort plays an important role in perception of procedural justice, bank managers should execute a training program, which have transparent illustrations regarding the reactions should employees know to how treat angry customers showing attentiveness and effort (Nikbin et al., 2010). Bank managers should ensure that employees and processes will not again disappoint their customer for the second time after a failure. Lastly management should identify employees who best put into practice

the new strategies that managers have been implemented, this will result to a culture of complaint satisfaction.

This study confirm the significance and positive effect of distributive justice on customer complaint satisfaction. This finding is consistent with previous studies in which distributive justice was found to have an impact on customer satisfaction (Clemmer, 1993; Mattila, 2001). In order to enhance the level of distributive justice managers should prepare monetary compensation guidelines for employees to respond in different situations and complaints, in case of any service failure (Kim et al., 2009).

The findings of the current study indicate that the interactional justice have significant positive effect on complainant satisfaction. As the result of our data we come up to the point in which the fair interpersonal treatment is an essential contributing factor in order to attain complaint satisfaction. This document describes that whenever customers are given benefits (compensation) for errors and are behaving with respect, the customer will be satisfied.

Contrary to the service failure, a wise bank employee with the enlightenment of service recovery concept can change the complaint to complaint satisfaction (Alleah and Kozubk, 2011). Complaint handling in this study regards to the strategies firms use to resolve service failures in order to reestablish the

organization's commitment and trust from the perceptions of customers (Hart, Heskett, and Sasser 1990).

Complaint handling satisfaction is strongly related to commitment and trust . This study provided empirical evidence that satisfaction has a positive effect on trust (Hallowell, 1996; Bendall-Lyon and Powers., 2003; Lam and Burton, 2006; Ball *et al.*, 2006). Complaint handling is found to have a significant effect on satisfaction, trust and commitment (Johnston, 2001; Hansemark and Albinsson, 2004; Levesque and McDougall, 1996). Therefore, banks should not consider complaint handling poorly handled. This finding is in line with that discovered by Tax *et al.* (1998), furthermore it clarifies the need of complaint management for the aim of bolding their ability in establishing trustworthiness in which it would lead to further customers' state of mind and behavior (Tax, Brown, and Chandrashekar, 1998). Data analysis illustrates that complaint satisfaction is positively in line with trust, and again it's a proven mark to what Tax, Brown, and Chandrashekar (1998) have found. Success in complaint satisfaction repairs the customers' trust which is essential for positive word of mouth which have two outcomes, the first one is attracting new customers and the other one is creating a positive image toward the specific bank (Loh, Kau, and Wan-Yiun, 2006). This study indicates that the impact of recovery satisfaction on trust should be carefully considered by the managers of the banks which has a significant proof in the form of R-square with the value of 0.4202. Customer trust is one of the important influential factors in rework intensions of customers followed by

customer complaint satisfaction, and in turn, the trust is positively related to revisit intention (Garbarino and Johnson, 1999, Kim et al., 2001 and Oh, 2002). Specifically, Kim et al. (2001) found out the trust plays important role in stimulating customers' revisit intentions. This much emphasize could be regarded to the high level of perceived risk in bank sectors since if any failure happens, the results could be severe (Pizzuti dos Santos and Fernandes, 2008). Although service outcome characteristics have a strong effect on the customers, the trust acquired after the service recovery have strong effect on positive/negative word-of-mouth (Spreng et al., 1995). The literature review indicate the importance of the concept of positive word-of-mouth especially in service sectors that have a potential to attract prospective customers (James and Maxham, 2001). The recommendations of others aids prospective customers in deciding whether or not to patronize to the service provider (Lundeen et al., 1995), so managers should be aware of this and take appropriate actions to establish customer trust. Trust here can mean banks promising that customers will not experience fail again in the same procedures and fully implement their effort on preventing the second occurrence of failure.

The current research finds that commitment is positively related to WOM Activity. Our model and findings suggest that commitment both mediates and moderates the effect of satisfaction on positive WOM. Management should be aware of the fact that customer commitment will make the cost of recruiting lower, new customers and researchers emphasize the fact that if customers serves

right they will generate more profit each year (Reichheld and Sasser, 1990; Lam and Burton, 2006) and in the long run because of their knowledge about bank procedures their complaint will decrease and consequently the cost of dealing with complaints will decrease.

In conclusion, the practices study has leading implications for complaint satisfaction strategy as a key in relationship marketing (Zeithaml et al., 2009). In addition Customer trust and commitment in the banks which is the result of the customer complaint satisfaction are the key factors for long-standing relationships and positive behavioral and word-of-mouth prospects.

4.2 Limitations and Implications for Future Study

This study has 3 drawbacks, firstly it is carried out in TRNC, and therefore it is impossible to generalize the outcome and the results for the whole. Secondly, non-probabilistic sampling method was used so that the outcome is not appropriate for all the customers of banks in TRNC, and finally it does not cover the whole bank customers. For further expanding in future studies it is better to carry out it in various countries such as Iran and Turkey.

Further studies for both local banks and international banks will help to understand better the attitude of the customers.

Additionally, it is better to adopt this model and study it in different cultures and see whether these findings have the same trend in other similar cultures or not.

Moreover, informational justice, which is the fourth dimension of justice theory that has not gained much attention in the past, could be the added dimension for future studies.

REFERENCES

Andreassen, T. W. (2001). From disgust to delight: Do customers hold a grudge? *Journal of Service Research*, Vol. 4(1), pp.39-49.

Aurier, Ph and Béatrice, S.M. (2007). Perceived justice and consumption experience evaluations: A qualitative and experimental investigation: *International Journal of Service Industry Management*, Vol. 18(5), pp. 450 - 471.

Baines, P., Fill, Ch., and Page, K. (2008), *Marketing*, (London, Oxford University Press), Chapter 4.

Barclay, D., Higgins, C. A. and Thompson, R. (1995). The Partial Least Squares (PLS) approach to causal modeling: Personal computer adoption and use as an illustration. *Technology Studies*, Vol. 2, pp. 285–309.

Barlow, J. and Moller, C. (1996). *A Complaint is a Gift*. San Francisco: Berrett-Koehler Publishers.

Becker, G. S. (1960). An economic analysis of fertility. In *Demographic and Economic Change in Developed Countries*. Edited by A.J. Coale. Princeton, NJ: Princeton University Press, pp. 209–40.

Berscheid, E. and William, W. (1973). New Directions in Equity Research. *Journal of Personality and Social Psychology*, Vol.25(2), pp.151–76.

Bitner, M. J., Booms, B. H. and Tetreault. (1990). The service encounter diagnosing favorable and unfavorable incidents. *Journal of Marketing*, Vol.54, pp.71-84.

Blodgett, J. G., Hill, D. J. and Tax, S. S. (1997). Effects of distributive, procedural, and interactional justice on postcomplaint behavior. *Journal of Retailing*, Vol.73(2), pp.185–210.

Boshoff, C. (1997). An experimental study of service recovery options. *International Journal of Service Industry Management*, Vol. 8(22), pp. 110–130.

Boshoff, C. (1999). RECOVSAT: An instrument to measure satisfaction with transaction-specific service recovery. *Journal of Service Research*, Vol.1(3), pp.236–249.

Bowen and John. 1990. Development of a Taxonomy of Services to Gain Strategic Marketing Insights. *Journal of the Academy of Marketing Science*, Vol. 18 , pp.43-50.

Brown, S. W., Fisk, R. P. and Bitner, M. J. (1994). The development and emergence of services marketing thought. *International Journal of Service Industry*, Vol. 5(1), pp. 21–48.

Brown, S. P. and Leigh, T. W. (1996). A new look at psychological climate and its relationship to job involvement, effort, and performance. *Journal of Applied Psychology*, Vol. 81(4), pp. 358–368.

Carman, J. M. and Langeard, E. (1980). Growth strategies of service firms *Strategic Manage* , Vol.1, pp. 7–22

Casado-Diaz, A.B., Mas-Ruiz, F.J. and Kasper, H. (2007). Explaining satisfaction in double deviation scenarios: the effects of anger and distributive justice. *International Journal of Bank Marketing*, Vol. 25(5), pp. 292-314.

Clemmer, E.C. and Schneider, B. (1996), Fair service, *Advances in Services Marketing and Management*, Vol. 5, pp. 109-26.

Crawford, A. and Riscinto-Kozubk, K (2011). The Role of the Employee: An Exploratory Study in Service Recovery Satisfaction in the Luxury Resort Industry. *Journal of Tourism Insights*, Vol. 1(1), pp. 36-44.

Fornell, C. and Bookstein, F. L. (1982). Two structural models: LISREL and PLS applied to consumer exit-voice theory. *Journal of Marketing Research*. Vol. 19(4), pp. 440-452.

Chin, W. (1988). The partial least square approach to structural equation modeling, in Marcoulides. Associates içinde, *Modern Methods for Business Research, Lawrence Erlbaum Associates* , pp. 295-336.

Czinkota, M.R. and Ronkainen, I. A. (2007). *International Marketing* , United States of America. Thomson South-Western.

Davidow, M. (2000). The bottom line impact of organizational responses to customer complaints. *Journal of Hospitality & Tourism Research*, Vol. 24(4), pp. 473–490.

Davidow, M. (2003 b). Have you heard the word? the effect of word of mouth on perceived justice,satisfaction and repurchase intentions following complaint handling. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, Vol. 16, pp. 67–80.

Davidow, M. (2003a). Organizational responses to customer complaints: What works and what doesn't. *Journal of Service Research*, Vol. 5(3), pp. 225–250.

De Matos, C. A. and Rossi, C. A. (2009). Consumer reaction to service failure and recovery: the moderating role of attitude toward complaining. *Journal of Services Marketing*, Vol. 23(7), pp. 462 - 475.

P. Doney, J. Cannon (1997). An Examination of the Nature of Trust in Buyer-Seller Relationships. *Journal of Marketing*, Vol.61 , pp. 35–51

Dunning, J. and Pecotich, A. (2000). Understanding the role of adequate explanations within the post-complaint process. *Visionary marketing for the 21st century: Facing the challenge*, pp. 277–80.

Eduardo Parra-López, J. B.-G.-T.-A., Lopeza, E. P., Gidumalb, J. B., Tanoa, D. G., and Armasa, R. D. (2011). Intentions to use social media in organizing and taking vacation trips. *Computers in Human Behavior* , pp. 640–654.

Garbarino, E. and Johnson ,M. S. (1999). The Different Roles of Satisfaction, Trust, and Commitment in Customer Relationships. *Journal of Marketing*, Vol. 63, pp. 70-87.

Erdogan, B. (2002). Antecedents and consequences of justice perceptions in performance appraisals. *Human Resource Management Review*, Vol. 12(4), pp.555–578.

Estelami, H. (2000). Competitive and procedural determinants of delight and disappointment on consumer complaint outcomes. *Journal of Service Research*, Vol. 2(3). pp. 285-300.

Fornell, C. and Larcker, F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, Vol. 18(1), pp. 39-50.

Fornell, C. and Wernerfelt, B (1988). A model for customer complaint management *Marketing Science*, Vol. 7(3), pp. 287–298.

Gilliland, S.W. (1993). The perceived fairness of selection systems: an organizational justice perspective. *Academy of Management Review*, Vol. 18(4), pp. 697-734.

Ghobadian, S. and Speller, M. J. (1994). Service quality: Concepts and models. *International Journal of Quality and Reliability Management*, Vol. 11(9), pp. 43–66.

Goodwin, C. and Ross, I. (1990). Consumer evaluations of responses to complaints: What's fair and why. *The Journal of Consumer Marketing*, Vol. 7(2), pp. 39-47.

Goodwin, C. and Ross, I. (1992). Consumer responses to service failures: influence of procedural and interactional fairness perception. *Journal of Business Research*, Vol. 25(2), pp. 149-63.

Greenberg, J. (1990). Organizational justice: yesterday, today, and tomorrow". *Journal of Management*, Vol. 16(2), pp. 399-432.

Gronroos, C. (1990). *Service Management and strategy: Marketing the Moments of Truth in Service Competition*. Lexington, MA: Lexington Books.

Hansemark, O. C. and Albinson, M., (2004), Customer Satisfaction and Retention: The Experiences of Individual Employees, *Managing Service Quality*, Vol.14 (1), pp. 40-57

Harris, K.E., Grewal, D., Mohr, L.A. and Bernhardt, K.L. (2006). Consumer responses to service recovery strategies: the moderating role of online versus offline environment. *Journal of Business Research*, Vol. 59 (4), pp. 425-31.

Hart, C. W., Heskett, J. L. and Sasser, W. E. (1990). The profitable art of service recovery. *Harvard Business Review*, Vol. 68(4), pp.148–156.

Hocutt, M.A., Bowers, M.R. and Donovan, D.T. (2006). The art of service recovery: fact or fiction?. *Journal of Services Marketing*, Vol. 20 (3), pp. 199-207.

Hocut, M. A., Chakraborty, G. and Mowen, J. C. (1997). The impact of perceived justice on customer satisfaction and intention to complain in a service recovery. *Advances in Consumer research*, Vol.24, pp.457–463.

Hoffman, A. J., Ocasio, W. and Kelly. (2000). Not all events are attended equally: toward a middle-range theory of industry attention to external events. *Organization Science*, pp.414-34.

Homans, G. C. (1961), *Social Behavior: Its Elementary Forms*. *New York: Harcourt, Brace and World*.

Hulland, J. (1999). Use of Partial Least Squares (PLS) in Strategic Management Research: A review of four recent studies. *Strategic Management Journal*, pp. 195-204.

Johnston, R. and S. Mehra (2002), Best-Practice Complaint Management, *Academy of Management Executive*, Vol.16 (4), pp.145-154.

McColl-Kennedy, J. R. and Sparks, B. A. (2003). Application of fairness theory to service failures and service recovery. *Journal of Service Research*, Vol.5 (3), pp. 251–266.

Ha, J. and Jang, S. (2009). Perceived justice in service recovery and behavioral intentions: the role of relationship quality. *International Journal of Hospitality Management*, Vol. 28(3), pp. 319-27.

Hallowell, R. (1996). The relationships of customer satisfaction, customer loyalty and profitability: an empirical study. *International Journal of Service Industry Management*, Vol. 7 (4), pp.27-42.

Hansen and Lene, (2009). Security, Subjectivity, and Experiential Epistemology – Rethinking Feminist Security Studies Through a Feminist Classic: Rebecca West’s *Black Lamb*.

Gelbrich, K., and Roschk, H. (2010). Do complainants appreciate overcompensation? A meta-analysis on the effect of simple compensation vs. overcompensation on post-complaint satisfaction. *Springer Science+Business Media*

Karatepe, O.M. (2006). Customer complaints and organizational responses: the effects of complaints' perceptions of justice on satisfaction and loyalty. *International Journal of Hospitality Management*, Vol. 25 (1), pp. 69-90.

Katircioglu, S. (2010). The Impact of International Trade on Sectoral Growth of North Cyprus: Evidence from Co integration and Causality Tests. *Review of Social, Economic and Business Studies*, Vol. 9 (10), pp. 143-207.

Keaveney, S. (1995). Customer switching behaviour in service industries:an exploratory study. *Journal of Marketing*, Vol. 59, pp. 71-82.

Kelly and Hoffman. (1993). A typology of retail failures and recoveries. *Journal of Retailing*, Vol.69 (4), 429–452.

Kau, A.-K. and Loh, E. W.-Y. (2006). *The effects of service recovery on consumer satisfaction: a complaint between complainants and non-complainants*. Singapore: National University of Singapore.

Kinard Brian R. and Capella Michael L., (2006). Relationship marketing: the influence of consumer involvement on perceived service benefits. *Journal of Services Marketing*, Vol. 20(6), pp.359 - 368.

LaBarbera, Priscilla A. and David Mazursky (1983). *Journal of Marketing Research*, Vol.20(4), pp.393-404.

Lam, R. and Burton, S. (2006). SME banking loyalty (and disloyalty): a qualitative study in Hong Kong. *International Journal of Bank Marketing*, Vol. 24(1), pp.37-52.

Levesque, T. and McDougall, G. (2000). Service problems and recovery strategies: An experiment. *Canadian Journal of Administrative sciences*, Vol.17 (1), pp. 20-37.

Levy, P. E. and Williams, J. R. (1998). The role of perceived system knowledge in predicting appraisal reactions, job satisfaction, and organizational commitment. *Journal of Organizational Behavior*, Vol.19, pp. 53 – 65.

Lewis, B.R. and Spyropoulos, S. (2001). Service failures and recovery in retail banking: the customers' perspective, *International Journal of Bank Marketing*, Vol. 19(1), pp. 37-47.

Lundeen, H., Harmon, L. C. and Mckenna-Harmon, K. (1995). Service recovery in commercial real estate management. *Journal of Properties Management*, Vol. 60(3), pp. 30-32.

Marcoulides, G. A., Chin, W. W. and Saunders, C. (2009). *A critical look at partial least squares modeling*.

Mattila, A.S. (2001). The impact of relationship type on customer loyalty in a context of service. *Journal of Service Research*, pp. 91-101.

Mattila, A. S. (2001). The effectiveness of service recovery in a multi-industry setting. *Journal of Services Marketing* Vol. 15 (7), pp.583–596.

Maxham, J. G. (2002). Modeling customer perceptions of complaint handling over time: the effects of perceived justice on satisfaction and intent. *Journal of Retailing*, Vol. 78 (4), pp. 239–252.

Maxham, J.G. III and Netemeyer, R.G. (2002), “Modeling customer perceptions of complaint handling over time: the effects of perceived justice on satisfaction and intent”, *Journal of Retailing*, Vol. 78(4), pp. 239-52.

McColl-Kennedy, J. R. and Sparks, B. A. (2003). Application of fairness theory to service failures and service recovery. *Journal of Service Research*, Vol. 5(3), pp. 251–266.

Meidan, A (1996), *Marketing Financial Services*, Macmillan, London, .

Menon and Dubé, J. (2000). Ensuring greater satisfaction by engineering salesperson response to customer emotions. *Journal of Retailing*, Vol. 76.(3), pp. 285 – 307.

Mohr, L. and Bitner, M. (1995). The Role of Employee Effort in Satisfaction with Service Transactions. *Journal of Business Research*, Vol. 32(3), pp. 239-252.

Moorman, J.M. Becerril, L. Lydon, S.O. (1992). Duke Production of Hydroxybenzoic Acids by *Bradyrhizobium japonicum* Strains after Treatment with Glyphosate. *J. Agric. Food. Chem.*, Vol. 40, pp. 289–293

Morgan, R. M. and Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *The Journal of Marketing*, Vol. 58(3), pp. 20-38.

Nikbin, D., Ismail, I., Marimuthu, M. and Jalalkamali, M. (2010), "Perceived justice in service recovery and recovery satisfaction: the moderating role of corporate image", *International Journal of Marketing Studies*, Vol. 2(2), pp.47-56.

Nunnally, J. (1987). *Psychometric Theory*. New York: McGraw-Hill.

Parasuraman, A., Leonard L. Berry and Valerie A. Zeithaml, (1991a). Refinement and Reassessment of the SERVQUAL Scale. *Journal of Retailing*, Vol. 67 (1), pp.39-48.

Parasuraman, A., Valerie, A., Zeithaml, A., Leonard, A. and Berry, L. (1998). SERVQUAL: A multi-Item Scale for Measuring Consumer Perceptions of Service Quality. *Journal of retailing*, Vol. 64, pp. 12-40.

Regan, W. (1963). The Service Revolution. *Journal of Marketing*, Vol. 47, pp. 57- 62.

Reichheld, F.F. and Sasser, W.E. (1990). Zero defection: quality comes to services", *Harvard Business Review*, Vol. 68(5), pp.105-111.

Richins, 1981 M.L. and Richins : An investigation of consumers' attitudes toward complaining. *Advances in Consumer Research*, pp. 502–506.

Ruyter and Brack , 1993: European legal developments in product safety and liability: The role of customer complaint management as a defensive marketing tool. *International Journal of Research in Marketing*, Vol. 10(2), pp. 153-164.

ŞAFAKLI, O. (2003) The analysis of banking and financial crises: case of TRNC. Second Global Conference on Business & Economics, July 5-7, Imperial College South Kensington Campus, London-England

Schoefer, K. and Ennew, C. (2005), "The impact of perceived justice on consumers' emotional responses to service complaint experiences", *Journal of Services Marketing*, Vol. 19(5), pp. 261-70

Schoefer, K. and Diamantopoulos, A. (2008). measuring experienced emotions during service recovery encounters: construction and assessment of the ESRE scale. *Service Business: An International Journal*, Vol. 2, pp. 65–81.

Severt, D. (2002). The customer's path to loyalty: a partial test of the relationships of prior experience, justice, and customer satisfaction. *Doctoral Dissertation, Virginia Polytechnic Institute and State University.*

Severt, D.E and Rompf, P.D. (2006): Consumers' Perceptions of Fairness and the Resultant Effect on Customer Satisfaction, *Journal of Hospitality & Leisure Marketing, Vol.15(1)*, pp. 101-121

Smith et al. (1999). A model of customer satisfaction with service encounters involving failure and recovery. *Journal of Marketing Research, Vol. 36*, pp. 356–372.

Spreng, R. A., Harrell, G. D. and Mackoy, R. D. (1995). service recovery: impact on satisfaction and intentions. *Journal of Services Marketing, Vol. 9(1)*, pp. 15-23.

Stauss, B. (2002). The dimensions of complaint satisfaction: Process and outcome complaint satisfaction versus cold fact and warm act complaint satisfaction. *Managing Service Quality, Vol. 12(3)*, pp.173-183.

Stauss, B. and Seidel, W. (2004). *Complaint Management – The Heart of CRM.* Thomson Publishing: Mason, OH.

Tang, T. L. and Sarshfield-Baldwin, L. J. (1996). Distributive and procedural justice as related to satisfaction and commitment. *SAM Advanced Management Journal*, Vol. 61, pp. 25 – 31.

Tax, S. S., Brown, S. W. and Chandrashekar, M. (1998). Customer evaluation of service complaint experiences: Implication for relationship marketing. *Journal of Marketing*, Vol. 62, pp. 60-76.

Voorhees, C.M. and Brady, M.K. (2005). A service perspective on the drivers of complaint intentions. *Journal of Service Research*, Vol. 8(2), pp. 192-204.

Wolak, Kalafatis and Harris (1998). An Investigation into Four Characteristics of Services. *Journal of Empirical Generalizations in Marketing Science*, Vol. 3 (23).

Wold, H. (1979). Model construction and evaluation when theoretical knowledge is scarce: An example of the use of partial least squares.

Wong, A. and Sohal, A. (2002). An examination of the relationship between trust, commitment and relationship quality. *International Journal of Retail & Distribution Management*, Vol. 30(1), pp.34-50.

Yavas, U., Benkenstein, M. and Studhldreier, U. (2004). Relationships between service quality and behavioral outcomes: a study of private bank customers in Germany. *International Journal of Bank Marketing*, Vol. 22(2), pp. 147-57.

Zeithaml, Valarie A. (1981). How Consumer Evaluation Processes Differ Between Goods and Services, in *Marketing of Services: American Marketing Association*, pp.186-190.

Zeithaml, V. and Bitner, M. (2006). *Services Marketing: Integrating customer focus across the firm*. New York: McGraw-Hill/Irwin.

Zeithaml, V. Bitner, M. and Gremler, D. (2009). *Services Marketing*. 5th Edition, New York: McGraw.

Zemke, R. and Bell, C. (1990). Service Recovery: Doing it right the second time. *Training*, Vol. 27, pp. 42-48.

Zheng, X., Minghai, J. and Mingdi, J. (2010). Study on designing modern auto service marketing mode based on value chain theory. *Information sciences and interaction sciences*, pp. 558- 561.

APPENDIX

Değerli Katılımcı,

Bu araştırmanın amacı Kuzey Kıbrıs'taki bankalarda karşılaştığınız hizmetle ilgili başarısızlıkların bankanın örgütsel reaksiyonun ve bunu yerine getirirken adalet duygusunu bağlı kalmalarının sizleri ne ölçüde memnun ettiği konusunu tespit etmektir. Ayrıca iyileştirme çabalarının sizlerin ileriye yönelik tekrar ziyaret etme ve tavsiye etme kararlarınız üzerindeki etkisinde araştırılmaya çalışılmaktadır.

Araştırmanın uygulaması yaklaşık 5-7 dakikalık zamanınızı alacaktır. Çalışma sonuçları toplu olarak değerlendirilecek ve akademik amaçla kullanılacaktır. Katkılarınız için şimdiden teşekkür ederiz.

Dear Participant,

You are invited to participate in a research study to evaluate your satisfaction with the service recovery process at banks of North Cyprus.

As a result of this study, we hope to evaluate the effectiveness of the organization response to complaints and the level of justice perceptions of customers during this process at banks and how the effectiveness of that experience will determine your willingness to rework with that bank for future visits or recommend it to your friends.

Your time commitment should be approximately 5-7 minutes. Any information obtained in connection with this study will remain anonymous. Your participation in this study is truly appreciated.

Çalışma içerisindeki yargı cümleleri ile ilgili düşünceleri ifade ederken alttaki ölçeği göz önüne alınız.

While expressing your perceptions about statements, please use the following scale.

1	2	3	4	5	6	7
Kesinlikle Katılmıyorum			Ne katılırim ne katılmam			Kesinlikle Katılıyorum
Strongly Disagree			Neither agree nor disagree			Strongly Agree

Atonement						
1. After receiving the bank response, I am in the same shape or better than I was before the complaint.	1	2	3	4	5	1. Bankanın cevabını aldıktan sonra, şikayetimden önceki veya ondan da daha iyi haldeydim.
2. The bank response left me in a similar or improved position to where I was before the problem.	1	2	3	4	5	2. Bankanın cevabı beni kendimi sorun öncesi hatta daha da iyi bir pozisyonda bıraktı.
3. The outcome that I received from the bank returned me to a situation equal to or greater than before the complaint.	1	2	3	4	5	3. Bankadan elde ettiğim sonuç beni şikayetimin öncesindeki duruma eşit veya ondan da daha iyi bir duruma getirdi.
Facilitation						
4. It was easy to determine where to lodge my complaint.	1	2	3	4	5	4. Şikayetimi nereye yönelteceğime karar vermek kolaydı.
5. Bank policies made it clear how to complain.	1	2	3	4	5	5. Bankanın politikaları nasıl şikayet edileceğini gösterme açısından nettir.
6. It was hard to figure out where to complain in this bank.(R)	1	2	3	4	5	6. Bu bankada şikayeti nereye yapacağımı kestirmek zordur. (T)
Promptness						
7. It took longer than necessary to react to my complaint. (R)	1	2	3	4	5	7. Şikayetime reaksiyon gösterilmesi normalden daha uzun sürdü. (T)
8. They were very slow in responding to the problem. (R)	1	2	3	4	5	8. Sorunlara cevap vermede çok yavaştlar. (T)

9. The complaint was not taken care of as quickly as it could have been. (R)	1	2	3	4	5	9. Şikayet olması gerekli çabuklukta dikkate alınmamıştır. (T)
Apology						
10. I received a sincere “I’m sorry” from the bank.	1	2	3	4	5	10. Bankadan içten bir şekilde “Üzgün” olduklarını belirtti.
11. The bank gave me a genuine apology.	1	2	3	4	5	11. Banka bana samimi bir şekilde özürünü iletti.
12. I did not receive any form of apology from the bank. (R)	1	2	3	4	5	12. Bankadan herhangi bir şekilde özür almadım. (T)
Explanation						
13. I did not believe the bank explanation of why the problem occurred. (R)	1	2	3	4	5	13. Bankanın problemin neden olduğu ile ilgili açıklamasına inanmadım. (T)
14. The bank explanation of the problem was not very convincing. (R)	1	2	3	4	5	14. Bankanın problemle ilgili açıklaması pek inandırıcı değildi. (T)
Attentiveness						
15. The bank’s employee treated me with respect.	1	2	3	4	5	15. Bankanın çalışanları bana saygılı şekilde davrandılar.
16. The bank’s employee paid attention to my concerns.	1	2	3	4	5	16. Bankanın çalışanları benim isteklerime özen gösterdi.
17. The bank’s employee was quite pleasant to deal with.	1	2	3	4	5	17. Bankanın çalışanları müşterilerle ilgilenmekten oldukça hoşnuttular.
Effort						
18. The bank’s employee put all his/her energy into resolving my complaint.	1	2	3	4	5	18. Bankanın çalışanları şikayetimi çözmülemek için tüm enerjilerini ortaya koydular.
19. The bank’s employee worked at his/her full capacity to resolve my complaint.	1	2	3	4	5	19. Bankanın çalışanları benim şikayetimi çözmülemek için tüm kapasiteleri ile çalıştılar.

20. The bank's employee devoted himself/herself to resolving my complaint.	1	2	3	4	5	20. Bankanın çalışanları benim şikayetimi çözümlmek için kendilerini vakfettiler (adadılar).
21. The bank's employee strived as hard as he/she could to be successful in resolving my complaint.	1	2	3	4	5	21. Bankanın çalışanları şikayetimi başarılı şekilde çözümlmek amacı en sıkı şekilde gayret gösterdiler.
22. The outcome I received was fair.	1	2	3	4	5	22. Elde ettiğim sonuç adildir.
23. I did not get what I deserved. (R)	1	2	3	4	5	23. Hak ettiğimi alamadım. (T)
24. In resolving the problem, the bank gave me what I needed.	1	2	3	4	5	24. Problemi çözümlmekte, banka bana ihtiyacım olanı sağladı.
25. The outcome I received was not right. (R)	1	2	3	4	5	25. Elde ettiğim sonuç uygun değildir. (T)
PJ						
26. My complaint was handled in a very timely manner.	1	2	3	4	5	26. Şikayetim çok uygun bir zaman diliminde ele alındı.
27. My complaint was not resolved as quickly as it should have been. (R)	1	2	3	4	5	27. Şikayetim gerektiği kadar hızlı bir şekilde sonuçlandırılmadı. (T)
28. I often had to apply to the related bank's employee for the resolution of my problem. (R)	1	2	3	4	5	28. Sorunumu çözümlmek için sıkça ilgil elemana başvurmak zorunda kaldım. (T)
IJ						
29. The bank's employee was courteous to me.	1	2	3	4	5	29. Banka çalışanları bana karşı nazikti.
30. The bank's employee was honest with me.	1	2	3	4	5	30. Banka çalışanları bana karşı dürüsttü.
31. The bank's employee showed a real interest in trying to be fair.	1	2	3	4	5	31. Banka çalışanları adil olabilmek için gerçekten çaba sarf etti.

32. The bank's employee showed concern.	1	2	3	4	5	32. Banka çalışanları ilgi gösterdi.
33. The bank's employee tried to help me.	1	2	3	4	5	33. Banka çalışanları bana yardımcı olmak için çaba sarf ettiler.
34. The bank employee's communication with me was appropriate.	1	2	3	4	5	34. Banka çalışanlarının benimle olan iletişimi uygundu.
35. The bank's employee put the proper effort into resolving my problem.	1	2	3	4	5	35. Banka çalışanları sorunumu çözmek için yeterince efor ortaya koydular.
Complainant Satisfaction						
36. My satisfaction with this bank has increased.	1	2	3	4	5	36. Bankadan elde ettiğim tatmin tatmin artmıştır.
37. My impression of this bank has improved.	1	2	3	4	5	37. Banka ile ilgili intibam gelişmiştir.
38. I now have a more positive attitude toward this bank.	1	2	3	4	5	38. Bankaya karşı olan tutumum olumlu yönde gelişmiştir.
Trust						
39. I think the bank can be trusted.	1	2	3	4	5	39. Bankaya güvenebileceğimi düşünüyorum.
40. I have confidence in the bank.	1	2	3	4	5	40. Bankaya emniyet ederim.
41. I think the bank has high integrity.	1	2	3	4	5	41. Bankanın dürüstlük seviyesinin yüksek olduğuna inanırım.
42. I think the bank is reliable.	1	2	3	4	5	42. Bankanın itimat edilebilir olduğuna inanıyorum.
Commitment						

43. I am very committed to the bank.	1	2	3	4	5	43. Bankaya karşı üst seviyede bağlılığım vardır.
44. I intend to maintain relationship definitely.	1	2	3	4	5	44. İlişkimi sürdürmeye niyetliyim.
45. I think the bank deserves my effort to maintain relationship.	1	2	3	4	5	45. Bankanın ilişkimi devam ettirme yönündeki çabamı hak ettiğine inanıyorum.
46. I can develop warm feeling toward the bank.	1	2	3	4	5	46. Bankaya karşı sıcak hisler geliştirebilirim.
Wom						
47. I would recommend this bank to other people.	1	2	3	4	5	47. Bankayı diğer kişilere tavsiye ederim.
48. I would tell other people positive things about this bank.	1	2	3	4	5	48. Bankayla ilgili diğer kişilere olumlu şeyler söylerim.
Rework Intention						
49. I consider this bank as my first choice compared to other banks	1	2	3	4	5	49. Bu bankayı diğer bankalara kıyasla ilk tercihim olarak düşünürüm.
50. I have a strong intention to visit this bank again.	1	2	3	4	5	50. Banka ile tekrar çalışmak yönünde güçlü bir niyetim vardır.

Demografik Sorular / Demographic Questions

1. Yaşınız/Age

- 18-25
- 26-35
- 36-50
- 51-65
- 66 ve daha büyük / 66 and above

2. Cinsiyetiniz/Gender

- Kadın / Female
- Erkek / Male

3. Eğitim Durumunuz / Level of Education

- Lise veya daha alt seviye eğitim/ High school degree or lower
- Önlisans/Lisans eğitimi/ University degree (Associate or Bachelor degrees)
- Lisansüstü eğitim/Graduate degree

4. Ailenizin Toplam Aylık Geliri / Monthly income of your family

- 1500 TL ve altı / 750 USD and below
- 1501-3000 TL / 751-1500 USD
- 3001-6000 TL / 1501-3300 USD
- 6001-9000 TL / 3301-5000 USD
- 9001 TL ve daha üstü / 5001 USD and above

5. Uyruğunuz/Nationality:

6. Mesleğiniz/Occupation

- Öğrenci/Student
- Memur(Devlet veya özel)/ Staff
- Yönetici(Devlet veya özel) / Manager
- İşveren(İşadamı) / Owner of a business
- Emekli / Retired
- Ev Hanımı /House wife
- Diğer/Other (.....(Belirtiniz/Please mention))

7. Medeni Haliniz/Marital Statues

- Bekar/ Single
- Evli/ Married
- Dul/ Divorce

