

5. The Role of Corporate Reputation Moderation of Banking Services

by Muafi Muafi

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THE ROLE OF CORPORATE REPUTATION MODERATION OF BANKING SERVICES

Badawi, Tjahjono H.K., Muafi*

Abstract: The purpose of this research is to test and analyze the role of corporate reputation moderation towards satisfaction with service recovery in the industrial banking. This research uses a credit customer in six major banks in the West Java Province, Indonesia with the technique of accidental sampling. Statistic technique uses structural equation modeling (SEM). Result of this research shows that (1) distributive justice, procedural, interpersonal, and informational on the complaint handling is able to increase satisfaction with service recovery (2) corporate reputation moderates the effect of distributive justice, procedural, and informational towards customer satisfaction with service recovery, but not moderates the effect of interpersonal justice on the customer satisfaction with service recovery. Research theory contribution shows that the importance of customer behavior on satisfaction with service recovery can use justice approach which is a behavioral strategy of satisfaction with service recovery on service and can be implemented in banking services industry.

Key words: justice, complaint handling, corporate reputation, and customer satisfaction with service recovery

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Introduction

Increased types of services offered by the banking industry is not close the possibility of mistakes and failure in their services and effort to meet the expectations of all customer. Banking service industry has high level of involvement between customer and employee. Service failure happen when customer expectation cannot be fulfilled by the corporate or the service provider (Soleh, 2014; Cotirlea, 2011). If the corporate make mistakes while fulfilling customer expectation whose getting more demanding, that would decrease their loyalty to the corporate (Nikbin et al., 2010). Some research on service management on service recovery is focused on justice approach (Badawi, 2012; Soleh, 2014; Masnita, 2011). Badawi (2012) stated that complain handling is become important for the corporate to increase satisfaction of service failure and able to increase close relationship with the customer. Leong et al. (2002) in their findings stated that free responds to complain have result of repeating purchase

* **Dr. Badawi**, Lecturer of Management Department, Economic Faculty, Universitas Muhammadiyah Cirebon; **Prof. Dr. Heru Kurnianto Tjahjono**, Lecturer of Management Department, Economic Faculty, Universitas Muhammadiyah Yogyakarta; **Dr. Muafi**, Lecturer of Management Department, Economic Faculty, Universitas Islam Indonesia

✉ Corresponding Author: muafi@uui.ac.id

1 intentions and become a strategy to keep the customer. Lewis and McCann (2004) added that corporate responds is able to increase satisfaction of complain and can be a model to repeat purchase behavior. This research was conducted on six corporate major state-owned bank and private bank on West Java Province, especially credit card and ATM user. It is caused by, they still have perception that they have not had satisfying channel to complain about their problems. Some previous research have been focused on corporate reputation in the marketing context, however, to develop and test corporate reputation effect on satisfaction with recovery service context is very little (Hess, 2008), moreover if it is associated with the role of corporate reputation moderation (Gautam, 2011).

Literature Review

Corporate Reputation

The importance of corporate reputation, gives benefit to earn some good and profitable values like reducing transaction costs (Walsh and Beatty, 2007), credibility and customer loyalty (Johnson and Grayson, 2005). Kay (1993) described that corporate reputation is an important factor to reach the corporate success. Some research stated that corporate reputation is able to bring effect on customer response such as product and service choices (Traynor, 1983). Nguyen and Leblanc (2001) added that corporate reputation is related to many physical and behavioral attribute from the corporate such as name of the corporate, architecture, product or service variations, tradition, ideology and impression quality as delivered by every man who is interacted with the corporate client. Hagyar et al. (2016) stated that reputation based on the analysis of attitudes and preferences of customer. Corporate reputation is also related with corporate brand which is a very valuable intangible asset, hard to be copied, and capable to get profit on a good financial ability (Robert and Dowling, 2002). Customer perception on corporate reputation came from their conviction of the corporate reliability value (Brown, 1995), product or service quality (Rindova et al., 2005), concern over customers (Johnson and Grayson, 2005), and can be trusted (Ganesan, 1994). Hess (2008) stated that something that is expected by customers when they complain is an apology from the corporate on their service failure.

The limited research about corporate reputation on service recovery context (Hess, 2008; Gautam, 2011) is motivate this research and hoped it could give contribution of literature development about service recovery. This research is expected to be able to become a reference or comparison to the subsequent research, especially on perceived justice related to service recovery.

Justice and Satisfaction on Service Recovery

Lovelock (2005) defined service failure as customer perception on certain aspects or more to when the service submission is not meet their expectation. Hofman and Bateson (2002) interpreted service failure as a failure in service delivery,

or in other words, a service that do not meet customer expectations. One of the important aspects from service recovery evaluation is justice. Del Rio-Lanza et al. (2009) searched about three justice dimensions, which is: distributive justice, procedural, and interactional where these three have a significant relation with satisfaction. Karatepe (2006) research found that distributive justice, procedural, and interactional have an effect on complain satisfaction and customer loyalty, where interactional justice have an effect on satisfaction and customer loyalty. Palupi and Tjahjono (2016) explained that distributive justice, procedural justice, interpersonal justice, and interactional justice have a role on explaining in outcome organizational. However, in the different perspective, Maxham and Netemeyer (2002) did some research on banking corporation and house construction service found that procedural justice does not have a significant effect on complain handling satisfaction. While Maxham and Netmeyer (2003) research on online customer of electronic equipment found the result that procedural justice has an effect on complain handling satisfaction.

Youjae and Gong (2008) research is also stated that distributive justice, procedural justice, and interactional justice have a positive effect on attitude and satisfaction with service recovery. Furthermore, Badawi (2012) stated that distributive justice, procedural, and interpersonal, and informational affect on complain handling satisfaction. Greenberg (1994) in his research findings stated that informational justice has an impact on clearing events on negative reaction towards performance. Skarllick et al. (2008) in his findings is also stated that informational justice is mediate the effect between justice and individual interaction integration.

H1. Perceived justice (distributive, procedural, interpersonal, and informational) is able to increase satisfaction with service recovery received.

Corporate Reputation and Satisfaction with Service Recovery

The importance of service delivery depends on the employee. Customer may experience some different service level, even if it is from a provider with the best reputation (Soleh, 2014; Cotîrlea, 2011). On the studies of the relationship between justice and satisfaction, Tjahjono (2010, 2011) explained that it is important to consider the variable context which is characteristically moderate. Corporate reputation has been shown to affect customer response, including the decision of product and service choice (Traynor, 1983), overall attitudes (Brown, 1995), purchase intentions (Yoon et al., 1993), and trust (Johnson and Grayson, 2005). Study results which was done by Nikbin et al. (2011) mentioned that corporate reputation is moderate the relation between distributive justice, interactional justice, and purchase intentions. Nikbin et al. (2011) finding shows that corporate reputation has an effect on distributive justice on service recovery efforts (compensation giving) and interactional justice that is related with service recovery efforts (apology and problem explanation) and also behavioral intention in the future. While for procedural justice, corporate reputation is not moderate the relation between perceived justice and repeat purchase intention. On one side, Gautam

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(2011) strengthen the findings that corporate reputation can moderate the effect on justice dimension (distributive justice, interactional justice, and informational justice) on recovery satisfaction.

H2. Corporate reputation moderates the effects of distributive justice, procedural, interpersonal, and informational towards satisfaction with service recovery.

Research Methodology

This is a causality research. Unit analysis in this study is an individual, which is a customer who got a service recovery especially on ATM service and credit card. This research was conducted for 8 months (January to August 2016). The sampling technique in this research used accidental sampling. The withdrawal and deployment of the questionnaire is meeting and giving it to the customer in six major banks consists of state-owned bank and private bank in West Java Province. Total sample used in this research is 300 respondents, 100 respondents in Bandung residence and 200 respondents in Cirebon. It means this research is able to fulfill the minimum requirements survey which is 100 respondents (Hair et al., 1998). All variables measured using Likert scale 1 to 6, where 1 = strongly disagree until 6 = strongly agree. The development of research instrument of perceived justice was adopted from Tax et al. (1998), through four dimension which is (1) distributive justice (DJ) with four indicators Blodgett et al. (1997), Smith et al. (1999), Badawi (2012), (2) procedural justice (PJ) adopted from Blodgett et al. (1997), Karatepe, (2006), Badawi (2012), (3) interpersonal justice (IJ) adopted from Blodgett et al. (1997), Brown (1995), Maxham and Netemeyer (2002), Badawi (2012), and (4) informational justice (Inf J) from Ambrose (2002) and Badawi (2012). Corporate reputation (CR) developed from Walsh and Beatty (2007) measured with five dimensions, satisfaction with service recovery (Sat) adopted from Badawi (2012). Hypothesis testing was done using AMOS 22.

Data Analysis Result

Respondent Characteristic

Respondent characteristic description described that majority of the respondents with male gender is 219 (73%), aged 18 – 30 years old is 134 (44.67), work status as entrepreneur is 177 (59%), educated to bachelor is 151 (50.33), and having complain level between 1 – 2 times is 171 (57%).

Hypothesis Testing

This research has a good structural model. Confirmatory factor analysis with six main constructs, namely: distributive justice (DJ), procedural justice (PJ), interpersonal justice (IJ), informational justice (Inf J), corporate reputation (CR), and satisfaction with service recovery (sat) consist of 36 questions. The test result

of construct validity states that the 36 instruments have high validity because they have factor loadings ≥ 0.5 (MacLean and Gray, 1998; Hair et al., 1998).

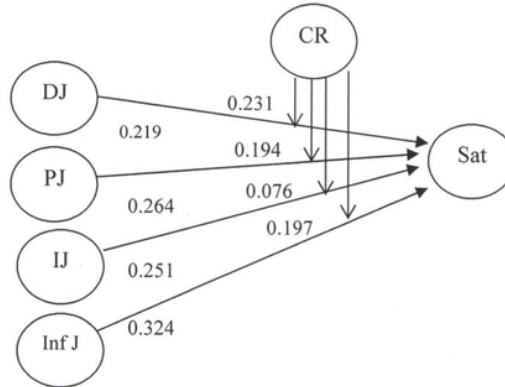


Figure 1. Structural equation modeling result

Figure 1 describes that the testing result on parameter estimation concludes that: Distributive justice (DJ) affects satisfaction with service recovery (Sat) with the value of 0.219 ($p = 0.000 < 0.05$). Procedural justice (PJ) affects satisfaction with service recovery (Sat) with the value of 0.264 ($p = 0.000 < 0.05$). Interpersonal justice (IJ) affects satisfaction with service recovery (Sat) with the value of 0.251 ($p = 0.010 < 0.05$). Informational justice (Inf J) affects satisfaction with service recovery (Sat) with the value of 0.324 ($p = 0.000 < 0.05$). Then, the influence of moderating corporate reputation (CR) can be seen on Table 1.

Table 1. Influence of moderating variable in structural equation model

Relationships between Variables	Estimate	C.r	P	Result
CR *DJ	0.231	3.786	0.000	Accepted
CR *PJ	0.194	3.221	0.001	Accepted
CR *IJ	0.076	1.290	0.197	Rejected
CR *Inf J	0.197	3.259	0.001	Accepted

*Note: * is multiplication between CR with DJ, PJ, IJ and Inf J

Table 1 explains that the testing result on parameter estimation (standardized regression weight) shows that corporate reputation (CR) moderates the influence of distributive justice (DJ) towards satisfaction with service recovery (Sat), with interaction value of corporate reputation (CR) and distributive justice (DJ) are 0.231 and P $0.000 < 0.05$. Corporate reputation (CR) moderates the influence

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of procedural justice (PJ) towards satisfaction with service recovery (Sat), with interaction value of corporate reputation (CR) and procedural justice (PJ) are 0.194 and $P 0.001 < 0.05$. Corporate reputation (CR) does not moderate the influence of interpersonal justice (IJ) towards satisfaction with service recovery (Sat), with interaction value of corporate reputation (CR) and interpersonal justice (IJ) are 0.076 and $P 0.197 > 0.05$. Corporate reputation (CR) moderates the influence of informational justice (Inf J) towards satisfaction with service recovery (Sat); with interaction value of corporate reputation (CR) and informational justice (Inf J) are 0.197 and $P 0.001 < 0.05$.

Discussions

This result is also consistent with the development of satisfaction theory specifically for complaint handling process (Badawi, 2012). Distributive justice is a form of compensation for service failure (Lewis and McCann, 2004). This result is also consistent with the declaration from Lam and Dale (1999) whom stated that complaint is built from the relationship between customers with banking services providers in the process of service improving that emphasizes on social pressures. The finding by Kim et al. (2009) also pointed out that distributive justice has a strong influence towards complaint satisfaction compared to procedural and interpersonal justice. Procedure policy that can be known and easily understood by customer is a base in building satisfaction with service recovery. This finding can support and develop the theory that consistency of procedures which have been settled will make customers feel guaranteed so that it will affect satisfaction with complaint handling (Maxham and Netemeyer, 2002; Patterson et al., 2006; Badawi, 2012). In theory of justice, procedural justice can enhance perception of customers' satisfaction performance. Theo and Lim (2001) pointed out that perceived justice will not only satisfy, but also develop customer's commitment to corporate. While interactional justice can be determined on interpersonal behaviour between management and customer. Interpersonal justice related with customer's cognitive reaction, affective, and behaviour. Karatepe (2006) even added that interactional justice gives positive effect towards satisfaction with service recovery. Informational justice functioned as a detail explanation about the procedure to provide information that needed and used as evaluation objective on structural aspects from service recovery process (Colquitt et al., 2001).

Table 1, also explained that corporate reputation moderates the influence of distributive justice, procedural, and informational towards satisfaction with service recovery. This finding result develops previous finding by Nikbin et al. (2011) as well as Johnson and Grayson (2005) which stated that corporate reputation mediates the influence of distributive justice towards satisfaction with service recovery. Nikbin et al. (2011) pointed out that corporate reputation moderates the influence of distributive justice towards repurchase intention. Hess (2008) added that corporate reputation moderates the influence of service failure towards satisfaction with service recovery. Del Río-Lanza et al. (2009) added that distributive justice,

procedural, interactional, and informational are able to represent certain dimension of cognitive assessment that can explain about satisfaction with complaint handling which is triggered by the existence of corporate reputation. That statement corresponds to the finding by Nikbin et al. (2011) which pointed out that four justice dimensions can be one of the instruments to give strength when corporate implements the effort of service recovery. Yet this research found the result that corporate reputation does not moderate the influence of interpersonal justice towards satisfaction with service recovery. The finding of this research supports another one by Nikbin et al. (2011), which stated that corporate reputation does not moderate the influence of interactional justice towards intention to repurchase through satisfaction. This happens due to interpersonal justice which is more sensitive to individual behaviour that is dynamic in finishing the process of service recovery.

Research Implication

Managerial Implication

Specifically, this finding has several benefits that can help corporate strategy in managing customer service recovery such as: (a) preventing the increase of customer dissatisfaction with the process of recovery and dismissing customer perception that banking services corporation is not serious in handling their complaints, (b) increasing customer trust against corporate promises that can be contained in security. One of other benefits from informational justice is decreasing customer disappointment that see corporate integrity in giving promises which is informed in supplied products, (c) decreasing customer disappointment with keeping company integrity on giving promises that informed to the customers, (d) providing an easy and quick access and response through call center, social media (Whatsapp), Facebook, and others that is ready to response whenever it is necessary, (e) having a database and customers profile. Database and customers profile can be date of birth, hobby, last transaction date, complain list, and other aspects that could be the basis on policy and strategy making for company in the future, so that customers will have intention to do another transaction and high loyalty. Whereas, internal policy of the company could be done in many ways such as; (a) doing recruitment and selection for employee, especially the front line employee professionally. It is because the front line employee will have a direct interaction and receive direct complain from customers, (b) company has a Standard Operating Procedure (SOP) based on good corporate governance so that the company will have good quality management system and employee can work systematically and using the right procedure when giving their service. Corporate should fulfill their employees' basic needs related to *having, loving, being, and health*. If the employees' subjective prosperity has also been fulfilled, it means that their life quality will also improve such as life satisfaction, active emotion, passive emotion (Muafi, 2015a), creativity and innovation (Muafi, 2015b).

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Theoretical Implication and Future Researches

This research obtained service recovery strategy model in banking industry which integrates several variables that have never been done by previous researchers. This study found out that corporate reputation moderates distributive justice, procedural, and informational towards satisfaction with service recovery.

Corporate recommendation is more oriented to customer, where one of them is with the way of giving and fulfilling customer rights. Corporate positioned their employees as human capital through an approach that implements human resources practices. Next research can include customer commitment as one of the variables in service recovery model. This is considered by the role of customer commitment in responding service failure can be used as indicator of customer satisfaction using multi-group analysis approach.

Moreover, research in the future needs other aspects that can function to moderate company reputation such as customer personality (Soleh, 2014). The consequence from satisfaction of service recovery is also could be consider for future research which is an aspect that studies about intention to have another transaction on the banking company and customer loyalty behavior (Nikbin et al., 2011).

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ROLA STABILIZACJI REPUTACJI KORPORACYJNEJ USŁUG BANKOWYCH

Streszczenie: Celem niniejszego badania jest sprawdzenie oraz analiza roli stabilizacji reputacji korporacyjnej w kierunku zadowolenia z odzyskiwania usług w bankowości przemysłowej. Badania przeprowadzono na grupie klientów kredytowych w sześciu największych bankach prowincji West Java w Indonezji techniką przypadkowego pobierania próbek. Technika statystyczna wykorzystuje modelowanie równań strukturalnych (SEM). Wynik badania pokazuje, że: (1) sprawiedliwość dystrybucyjna, proceduralna, interpersonalna i informacyjna w zakresie przekazywania skarg może zwiększyć satysfakcję z odzyskiwania usług (2) reputacja korporacyjna łagodzi efekt sprawiedliwości dystrybucyjnej, proceduralnej i informacyjnej w kierunku zadowolenia klienta z odzyskiwania usług, lecz nie łagodzi skutków sprawiedliwości interpersonalnej w odniesieniu do zadowolenia klienta z odzyskiwania usług. Wkład teoretyczny wskazuje, że znaczenie zachowań klientów w zakresie satysfakcji z odzyskiwania usług może wykorzystywać podejście sprawiedliwe, które jest behawioralną strategią satysfakcji z odzyskiwania usług i może być wdrażane w sektorze usług bankowych.

Słowa kluczowe: sprawiedliwość, rozpatrywanie skarg, reputacja firmy, zadowolenie klientów z odzyskiwania usług

銀行服務審核的企業信譽作用

摘要：本研究的目的是檢驗和分析對與工業銀行服務滿意恢復企業信譽節制的作用。本研究採用六大銀行信用卡客戶在西爪哇省，印尼與偶遇抽樣的方法。統計技術使用結構方程模型（SEM）。這項研究的結果表明：（1）分配公正，程序，人際交往，以及對投訴移交信息能夠與服務補救這種提高滿意度（2）企業信譽溫和派分配公正，程序的影響，以及對客戶滿意度提供新聞服務補救，而不是溫和派際正義對客戶滿意度與服務恢復的影響。研究理論的貢獻，它顯示出客戶的行為與服務補救的滿意度可以用正義的做法，是服務補救服務滿意度的行為策略，它可以在銀行服務業實施的重要性。

關鍵詞：公平，投訴處理，企業信譽和客戶滿意度與服務補救

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