ROLE OF LOCUS ON CONTROL CUSTOMER RECOVERY SERVICE OF PERCIEVED JUSTICE AND ITS IMPLICATION ON SATISFACTION WITH RECOVERY SERVICES
(Studies on PD. Rural BPR Customer in Cirebon Region)

Badawi
Faculty of EconomyofMuhammadiyah Universitay, Cirebon
badawiawi@yahoo.co.id

HM.Thamrin
Priyo Susilo
Program Pascasarjana Manjemen Universitas Muhammadiyah Tangerang

***Abstract* -** **This study examines the effect of locus on control customer to customer perceived justice in recovery service and its implications on satidfaction with recovery service. Respondents in this study is a customer of PD BPR Region of Cirebon totaling 250 respondents. Quantitative research is being done using analysis techniques Structural Equation Modeling (SEM).**
Research findings locus of control internal and external can give confidence in the perceived justice in recoveryservice, customer perceived justice can improve customer satisfaction with recovery services PD BPR Region of Cirebon.
This study contributes to the development of personality theory and relational justice in banking and managerial services to practitioners the business of banking services in establishing recovery service strategies that provide fairness, as the key to customer satisfaction.

Keywords   :locus of control. perceived justice, satisfaction with recovery services

Introduction

Service failure is a problem (as a fact or unreal) that happen in customer experience duringthe relationship with company (Maxham, 2001). Bitner*et al.* 1990) divide service failure in four dimension that are: service failure in delivery system, the gap between needs and requests, the act of employee not fast, and the problem of customer. While another researchers divide in five categories, that are: organization procedures, failure, the habit of employee, technique failure, and then the act of company opposite with fair trade (Lewis danspyrakopoulos, 2001).

When the service failure happen, the relation of the company as a service media with the customer is broken because of the tendency of the customer to change the brand (brand switching) or talking to each other negatively (Anderson, 2000). Besides that tendency, Berry and Pasaraman affirm that there is a decreasing believes, the customer is gone, negative rumor and funding addition to rewind the service. Service recovery is becoming important for the organization to strengthen the relationship among customer. (Bloget et al, 1997), Smith and Bolton, (1998).

According Armistead et al (1995), the service recovery is a special act to convince that the customer get the good service as the effect of the problems in a normal service. Gronroos (1998) defines service is an act that should be done by the provider when there is a problem. Smith et al (1999) argue that a service recovery is a bundle of

resources that is used by the company against the problem. Whereas Armistead et al (1995) stated that service recovery is a special act to convince customer to get a good service after having problems in normal service.

Some research has shown that the unsatisfied customer with the service do not want to share their complain (Singh, 1990) so the effort of service recovery is an effective way to minimize the negative output from the service failure (Lewis, 1996).

How the company's effort to make service better will determine loyalist customer. Adam (2001) suggests that personality character is based for understanding the differences of customer character. Most resecearchers revealed there was relation between personality and emotion (GountasdanGountas, 2007). Based on O'Brien (1982) satisfaction is emotion, whereas Havlena and Holbrook (1986) confirmed that satisfaction level are expression and emotional reaction toward service contexts. Customer's satisfaction are depend on several things such as acceptance towards service quality (Rezaei*et al*., 2009), mood, emotion and customer and then another special experience (Saha and Theinggi, 2009). However, the highest service served, customer still expect a better service more (Ting, 2004).

Research in individual personality still use *Trait* theory, which is described personal'stendension towards one kind behavior based on personality concept related with individual differences (Triandis and Suh, 2002). Mc Adams (2001) stated thatpersonality is important factor which should be learned to understand the customer. Singh (1990) defines personality is antecedent variable from the sequence of customer's action.

Lin (2009) states that personality impact in behavior after buying, show that the customer with external locus of control, show the self-awareness and low self-confidence, and able influence from external environment like advertising. Whereas the customer with internal locus of control tends to get the information internally and externally to find the different and do not show the surprise reaction. If there is a different expectation with the actual quality, the customer with the external locus of control will show the negative action.

Some researchers has agreement (Lin 2009; Parasuraman*et al*., 1999; Singh dan Wilkes, 1996; Singh, 1990) that satisfaction after buying help to strengthen the costumer believes toward the product and service and to convince the customer to buy continuously. (Lin 2009). It means that the willingness of the customer to buy is affected by the experience of buying and emotional response(Parasuraman*et al*., 1996; Singh dan Wilkes, 1996; Singh, 1990; FornelldanWernerfelt, 1988).However, the satisfaction is only the factor that influence the steps of customer action. The personal character of the customer is another factor that influence the willingness of after-action toward the product or service (Todd danOlver, 1997; Engel *et al*., 1993). Even though the taste of fairness given by organization has proved that it has konsecquency towards attitudes, there are some variables which can explain the reaction of personal character toward the unfairness (Lin 2009).

The company should pay attention to the service recovery by fairness approach with perceived justics (Badawi, 2012). In the context of service recovery, fairness can be identify as a major effect towards the justification of customer evaluation on service recovery process.

It means that justice is used to evaluate the customers' respond. The research in sectoral lines, give evidence that justice can produce positive evaluation in complain handling (Tax *et al., 1998)*. Meanwhile, Maxham and Netermeyer findings (2002), give the evidence that justice is consider as satisfaction standard and recommended by person to person. In general, justice can be considered as the evaluative estimation about the compatibility of one person by another (Furby, 1986). Clemmer and Schneider (1993) states that customer considered justice and wish to be treated equally. Badawi (2012) measured for the mention of the justice i.e. distibutive justice, interactional justice, and procedural justice in giving indemnification customer complain and informational justice. This research investigates the effect of Locus of Control of Customer and satisfaction with service recovery, financial service industry PD BPR in Kabupaten Cirebon.

LITERATURE REVIEW

Based on equity theory, if a person compared situation its input is on the is on the situation with input ratio and result from other references (Adams, 1963). Input can be defined as participant contribution for exchange, where participant can give their right as repayment (Walster, et.al, 1973).So that, unequivalency occur if input ratio devided by the result that felt by a person is unequal. (Adams, 1963). When injustice is felt, it will affect the unsatisfactory or can caused others emotional situation, hatred, rejection, and madeness, so to motivate person to give back equity or stability. Adams (1965) suggested that the injustice can be felt to creat many tension, such as kognitive dissonant (Brehm and Cohen, 1962; Festinger, 1957). Meanwhile Walster et al. (1973) suggested that method that is used injustice is by changing the input.

Locus of Control

It avowed psychologists that perception reins of a person in his environment can be measured by the characteristic which called Locus of control. This measurement introduces the first time by Rotter (1996) in the context of social learning. Locus of Control (LOC) is a situation which become a general expectancy of a person related to result from the phenomenon (Jatmiko, 2010), bot inside and outside its reins and their individual understanding. Person with the phenomenon as event that out of his control, to direct result from its phenomenon on the opportunity and luck, so that it is out of external environment or as something that which is unpredictable (Jatmiko, 2010). In addition, a person with the locus of control internal personality, tends to be trusted that a phenomenon is depends on their behavior or their permanent characteristic (Jatmiko, 2010). According to Witteloostujin (2004), Locus of control is a fundamental and stabil characteristic and have clear consequency.

The previous research shows that there is no different between substancial in the relationship with the result of performance that can't be explained (Barrick*et al*., 2005;; Hogan, 2003; Nikolaou dan Robertson, 2001;). Even, Barrick et al., (2005) states that personality variabel and situationa variabel will mediate the influences of characteristic to performance recovery service. Thus, Organ (1990) suggested that personality can

affect influence performance recovery service undirectly through personality. Funder (2001) states in his study that the characteristic refers to its rationale, emotions, and behaviour that can be changed from time to time, and states behaviour in different situation. Lewin (1951) suggested that individual behaviour is the function of environment.

HI : Internal Locus of control can give the value in justice which is felt by customer of Banking recovery justice PD BPR

H2 : External Locus of control can determine justify value which is felt by customer of Banking recovery justice PD BPR

Perceived-Justice Customer

Justice theory in perspective recovery service is adopted from equity theory (Bowen and Johnston, 1999; Smith *et al.*, 1999; Tax *et al.,* 1998; Tyler, 1994; Clemmer, 1993). Equity theory describes individual justice perception on process of voting (Adams, 1965). The theory described comparison between sacrifice that is receive, that comparison is measured by the real perfomance with expectation that is perception. The result of comparison is related to the satisfactory or unsatisfactory. This theory also predict in two problem expectation and the real which purpose to stabilize situation.

Justice in industry service based on Berry and Seiders (1998) is *"a customer's perception of fairness of the overall outcome of a service encounter" and "customer's judgment about the equity in the service encounter."* Meanwhile fairness is "*the customer's conclusion regarding the equality of treatment in the transaction, is measured against many variables, not by a strict application of a rigid set of rules or standards*" (Berry danSeiders, 1998).

One of the important aspect of evaluation recovery service is justice. In other word, when failure of service happens, the customer wish to get justice and compesation at the right time and to be threated politely (McCollough*et al.*, 2000;). The failure fulfill customer's expectation in recovery service create negative feeling to service provider (Seidersdan Berry, 1998), and tends to pessimistic

relationship intention, with disillusionment (Presseydan Mathews, 2003).

The previous study developed theoritical model for service failure and service recovery which related to distributive justice and procedural justice (Blodgett, 1994). Smith (1998) developedtheoritical model for failure and service recovery by adding interactional justice. In this research, the customer evaluated service delivery from subjective perception, emotional, and intangible.

Justice is a basic of philosophy, politist, and religion. In business organization, the review of justice can be implicated in manager, staff and stakeholder of organization who view that justice is a value which can combine and give basic principles which units all of participants who have problem in creating social stabil structure. According to Clowon,(1999); serta Collin danPorras (1997), justice is identified as the first principle of social organization. Barnard (1938) identify justice as one of basic of company activity.

In Smith et al. Research (1999) and Tax et al., (1998) there is an integration to justice variable that has three dimention, such as distributive justice, proportional justice and interactional justice in the evaluation recovery service context in general. Distributive justice focused on the result which involved policy and rule which organize decision process to fix failure service (Smith *et al.,*1999; Deutsch, 1975). Proceural justice is a tools of decision which created to solve the complain (Lind dan Tyler, 1988), whereas interactional justice involved the way how the customer to be treated in whole process (e.g. information and communication). (BIES dan Shapiro, 1987), and informational justice (Badawi, 2012).

In a service direction, justice is an element that has to be considered by company in offering their product or service to give huge advantages to the customers. It makes the customer having promised expectation, and that expectation should become a realization based on the promises which is offered.

H3 : justice which is felt can increase Satisfaction with Service Recovery

Customer satisfactory is generally conceptualized as behaviour evaluation about purchasing. (Yi, 1990). It describes on individual transaction sequence from time to time. (fournier & Mick, 1999), although there are previous researches of customer satisfactory in specific transaction perspective. Customer satisfactory is evaluation pasca consumptions toward performance service (Jayawardhena*et al*., 2007).

Smith and Binner (1998), defined that satisfactory of recovery service is emotional respon on certain transactional result that involve the recovery on failed service. Sing (1998), satisfactory on recovery service is evaluation respon of the customer on failed service. Satisfactory can be defined as evaluation pasca cosumptions on alternative choice, at least to fulfill or beyond expectation (Engel, *et al.*, 1995).

Oliver and Swan (inMasnita, 2011) state that satisfactory is the function of justice, preference, and disconfirmation. Bennett and Rundle-Thiele (2004), describe that customer satisfactory is emotional respons which occur after consuming that aroused as the result comparison between expectation and realization that happens. In addition, ZeithamldanBitner (2002) explains that customer satisfactory is a feeling or attitude on product or service that arise after cutomer consume and do research on the product by comparing the customer expectation with product performance.

Satisfactory is the level of someone's feeling after comparing performance or result which is felt by expectation. (Kotlerdan Keller, 2011). Customer satisfactory defined as comprehensive evaluation of customer on performance which is given at the moment (Gustafsson, Johnson, danRoos, 2005).

Czepiel, Rosenberg, danAkerele (1974) view customer satisfactory as comprehensive evaluation, represents the amountof subjebtive reaction from the customer about various products. In can be concluded that satisfactory level is the difference between performance and customer expectation.

Some theoritical approach which related to customer satisfactory i.e. which is explained by MuUer (1991) that customer satisfactory is a key factor to success of business in the future. Singh (1991) also recorded that customer satisfactory is dimension of some items that is evaluated as

satisfatory measurement, which vary from business to business. OstromdanIacobucci (1995) also suggested that customer satisfactory is multi item measurement that can evaluate item like price, service eficiency, personality behaviour service, business performance, and business service which ideal.

H4 : Locus of Control internal effect onsatisfactory of recovery Banking service PD BPR

H5 : Locus of Control external effect on satisfactory of recovery Banking service PD BPR

METHODE

This research is causality study that aimed at analyzing of the relationship between locus control and felt-justice towards the satisfaction for service recovery. The unit of analysis in this research is individual, namely the customer of PD BPR in Cirebon District that has had service recovery done by PD PBR. The sampling technique used; first random sampling by each area proporsionally. Secondly, it used accidental sampling by the condition of field based on unidentified-difficulties of recovery service got by the customer. To get the data, this research used several ways such as: 1) direct visit to PD PBR in each area. 2) askingthe customer related to service recoveryin PD BPR . This method has been used by several researcher such as (Young Namkung*et al.,* 2006; Río-Lanza, 2007 danBadawi, 2012).

The total sample of this research is 250 person that devived into several PD BPR in Cirebon Regency. The formula scale used 6 points adopted from Nikbin (2001), Justice statement used 6 points of likert scale adopted from Bloget et al (2007), Badawi, (2012) ; Maxham and Netemeyer (2002) and Smith and Bolton(1998). Whereas the variable of satisfaction for recovery service used 6 points Likert scale developed from Ana Belén del Río-Lanza*et al.(*2008) danBadawi, (2012)'

Based on the hypothesis and research design, the collected data used several analytic techniques namely descriptive statistic and inferential statistic by using SEM analysis.

RESULTS AND DISCUSSION

Before examine the proposed hypothesis, first analysis *Full Structural Equation Modeling* as *goodness of fit model.* Analysis structural equation modeling describe on the picture

Respondents Profile

Based on the data gained the result of male respondent number 156 (62,4%) and female respondent number 94 (37,6%). The age of respondents are <15 years old 20 (8%), 16-30 years old 57 (22%), 31-45 years old 98 (39,2%), >46 years old 75 (30%). The occupation of respondents are 35 (14%) as student, 165 (64,8%) as enterpreneur, and 53 (21,2%) as civil goverment. Number of complaint respondents betwen 1 -2 times 157 (62,8%), and between 3 – 5 times 93 (37,2%). Structural model examination in general look at *fit indices* model on picture 1.
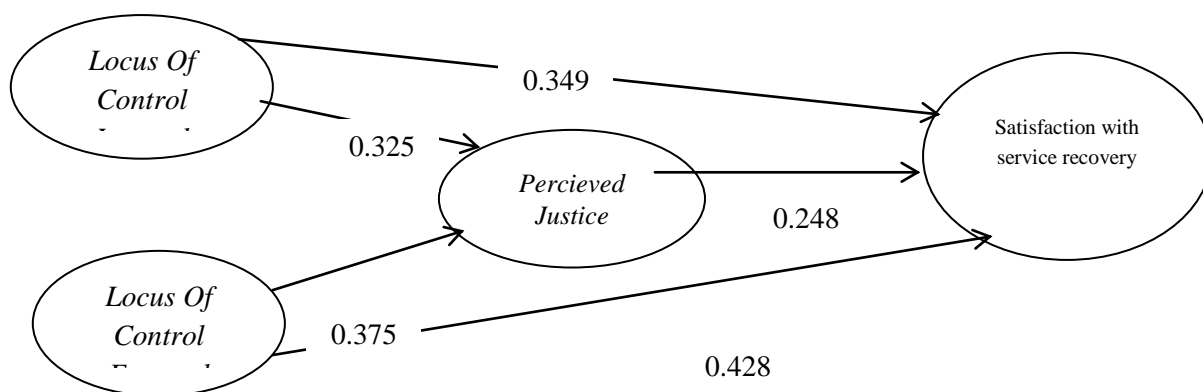
Figure I : Models Of Structure Satisfaction with Service Recovery

Tabel 1. Five *goodness-of-fit* which have marginal value are GFI, AGFI, TLI, P_value, and CFI. To evaluation and assesment *goodness of fit* structural model used RMSEA as absolute index, Cmin/DF or X². This is agree with suggestion of Hair *et al.* (2006;753). With pay attention of value of *The Root Mean Square Error of Approximation* (RMSEA) number 0,046 (more small than 0,08), indicate that estimated model was good. Cmin/df or model X²is 1,607 < 2, 00 with probability value 0,000 indicate that model insensitive towards the number of sample and difficulties, so the structural model which assest causalrelationship between contruct or variable locus of control, perceived justice and satisfaction with service recovery able to conclude as good structural model.

Table 1
OverallModel Fit

Goodness of Fit Measures		*Cut –off Value*	*Calculation of Measure*
Absolute fit Measures	*Chi –square*	Diharapkankecil	3370,843
	Probability	$\geq 0,05$	0,000
	CMIN/DF	< 2	1,607
	RMSEA	$\leq 0,08$	0,046
Incremental Fit Measure	*GFI*	$\geq 0,90$	0,762
	AGFI	$\geq 0,90$	0,746
	CFI	$\geq 0,90$	0,764
	TLI	$\geq 0,95$	0,756
	NFI	$\geq 0,95$	0,559
Persimonious Fit Measure	PNFI	$\geq 0,50$	0,540
	PCFI	$\geq 0,50$	0,736

Resource :Result of questionerused AMOS, 2015

Table 2
The influence of Variabel Dependen and Independen in Structural Model

H	Inter Variabel Relationship			Standardised	p	Notes
H1	Locus Of Control Internal	→	Percieved Justice	0.325	0.000	Signifikan
H2	Locus Of Control External	→	Percieved Justice	0.375	0.000	Signifikan
H3	Percieved Justice	→	satisfaction with service Recovary	0.248	0.000	Signifikan
H4	Locus Of Control Internal	→	satisfaction with service Recovary	0.349	0.000	Signifikan
H5	Locus Of Control External	→	satisfaction with service Recovary	0.428	0.000	Signifikan

RESULTS AND DISCUSSION

Based on the result of *standardized regression weight* variabel *locus of control* on service recovery take effect towards number of customer justice 0,325, with probability value number 0,00, this indicates *locus of control* on service recovery give significant effect towards customer's perceived justice. It's means if there is control on *locus of control* internal can be controlled then perceived justice perception is better. For variable *locus of control external* on service recovery take

effect towards perceived justice with *standardized regression weight* value number 0,375 or probability value number 0,000, it's means *locus of control external* give significant effect towards perceived justice. That is means good person's external ability control then perceived justice perception will be higher. Thus can be expressed that hhpothesis 1 and 2 acceptable.

Result of this research supports previous research like Colquitt *et al.* (2006), confirmed that personality with *Big Five Model* take effect towards procedural justice, interactional and distributive on service performance. Lyli and Virick (2006) stated personality with *locus of control* internal give mediation of influence between personality with *locus of control* internal and procedural justice also interactional. Mischell (1977) show personality with *locus of control* internal takes effect towards open behavior and able to overcome the problem which influence situational factor.

Lin (2009) affirm customer with external locus of control shows *self-awareness* and low *self-confidence,* also can be influence external environment like media advertising. The opposite of customer with *internal locus of control* character tends to collect information in internal and external to find the differences and do not show reaction or desire behavior suddenly. Therefore when there is a difference between expectation with actual quality perceived, and the customer with external locus of control will show negative desire behavior (Lin, 2009).

The result of standardized regression weight justice variable perceived positif effect towards satisfaction on service recovery number 0,248 with probability value number 0,030, it is means perceived justice can improve satisfaction on service recovery. Therefore can be expressed hypothesis 3 acceptable. This research supports previous research from Goodwin and Ross (1992) which stated *Perceived justice* influence towards satisfaction on service recovery. Badawi (2012), states that *Perceived justice* influence towards satisfaction of handling complaints. Mattila (2001) reveals *distributive justice* take positive effect on satisfaction of service recovery. Maxham and Netemeyer (2002) claim giving of *refund, monetary,* and discount on complaints' behavior influence towards satisfaction of handling

complaints. This research discovery is strengthen previous discovery like Kim, Kim hong-Bumm (2009) which claim distributive justice influence towards complaints satisfaction (CR=0.460).

This research discovery can explain that justice on service recovery as one of important aspect in produce service quality and the key to success make good relationship between consumers and producers (Voorhees and Brady, 2005). Added that perceived justice not only satisfies but also improve the commitment of customer to the company (Viven, 2007).

The results of *standardized regression weight* variabel *locus of control internal* on service recovery influence towards satisfaction on service recovery number 0.349, or probability value number 0,000, it is means *locus of control internal* on service recovery give significant influence towards satisfaction on service recovery. This discovery result describes mastery or ability on control of *locus of control internal* can give support of satisfaction on service recovery. Whereas for variable *locus of control external* on service recovery influence towards satisfaction on service recovery *standardized regression weight* number 0.428 or probabiliry value number 0,000, it is means locus *of control external* give significant influence towards satisfaction on service recovery. That is means more higher person's external control ability also more higher satisfaction value on service recovery which will be accepted.

This research findings support Spector research in Sholeh (2014) is individual believe that service performance can be controlled by yourself or another factor external individual control *(internal and external locus of control)*. Spector also find that *internal locusof control* positively correlated with satisfaction and commitment. Internal control can predict what to expect by itself. Relational justice model propose that individual can give their idea that need to be respected by company in accept to the decision on solve the problem through personality with *locus of control* (Jatmiko, 2010). Personality is whole description combination of characteristicts that cause human naturally has unique character (Lin,2006). Greebeg and Baron (2000) stated that personality difference between each individual influence towards individual character in overcome unfavorable situation and condition also stability

of personality character can persist and affect someone has a consistent character in different situation.

This research supports previous research like Hough (1992), states that there is relation between *locus of control* and performance. Added the findings of Hattrup*et al,* (2005) find *locus of control internal* give negative influence towards results orientation. Spector (1998) states through the development of scale *locus of control* find that variable *locus of control* can be used *predictor* to strengthen the work. Rust and Chung (2006) suggest that research that has correlation with personal interaction in service encounter more important because increasing demand for service performance is adapted for aech customer. Rust and Chung (2006) added, individual personality differences as basic description between service and consumer personality which is expected in designing the interaction of personality with service performance.

In particular this research has several function which help manage the control of internal and external for receiving justice feeling. Such as (a) prevent customer dissatisfaction increase on handlings complaints which considered of costumer that financial service of PD BPR not serious in handling complaints, (b) increase the customer trust towards the company's promises. Especially, Customer sees as managerial banking financial service company PD BPR has tried to give justice with give the right information. This research shows the effectiveness response on customer complain in banking financial service company PD BRP in Cirebon district can increase satisfaction in handling complaint.

CONCLUSION

In particular this research finds that *locus of control internal and external* can encourage perceived justice on service recovery financial service PD BRP in Cirebon district. Perceived justice can increase satisfaction in service recovery. Based on this finding for improving internal and external control capability should convince yourself through all the planning to determine and certainty of success in respond customer complaint through clear procedures and can measures both of company or customer. Whereas for improving perceived justice financial service company PD BPR make rule or

compensation policy in cost on damage such as interest deduction or other service, in addition to the ethical aspect, procedure policy more shorter, clear interaction and information like give the information on the damage should not be immediately sentenced, but checked and analyzed with understandable language by customers as stipulated in the right of customers.

Suggestion for the next research can include variable reputations on manufacture industry as one of justice variable, considering the role of corporate reputation in giving service failure response will effect towards believe in service recovery effort by using group analysis approach on structural modeling.

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