

**THE INFLUENCE OF SERVICE FAIRNESS, SERVICE QUALITY,  
RELATIONSHIP QUALITY ON CUSTOMER LOYALTY OF PT BPR  
LAMPUNG BINA SEJAHTERA**

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### **Abstract**

*This research aims to test and analyze the influence of service fairness, service quality, and relationship quality on customer loyalty. This research is quantitative research with descriptive analysis. The population in this study were customers who made transactions at Bank Sejahtera using random sampling techniques with a sample size of 83 respondents. The data analysis tool uses SPSS Version 28. Test data quality with validity and reliability tests, then carry out classical assumption tests, multiple linear regression analysis, t-tests, and F tests. The findings of this research show that service fairness, service quality, and relationship quality have an influence positive and significant on customer loyalty. Simultaneously test the hypothesis that the variables of service fairness, service quality, and relationship quality will have a positive effect together (simultaneously) on customer loyalty.*

**Keywords:** Service Fairness, Service Quality, Relationship Quality, Customer Loyalty

### **Introduction**

Banking is a very important sector in a country's economy. In recent years, the Indonesian banking industry, including Rural Banks (BPR), has experienced rapid development. Competition in this sector is increasingly fierce, with more and more financial institutions competing for customers. This causes

fluctuations in the number of customers at one of the BPRs in Bandar Lampung, namely PT. BPR Lampung Bina Sejahtera, it is proven that in 2020 the number of bank customers was 1185, then decreased in 2021 to 1007, then experienced a slight increase in 2022 to 1100.

Customer loyalty is a key aspect in the success of a financial institution. Loyal customers tend to use banking products and services from one institution over a long period of time, which contributes to stable income for that institution. Therefore, understanding the factors that influence customer loyalty is very important for PT BPR Lampung Bina Sejahtera. In order to continue to compete and retain customers, this bank needs to understand the factors that influence customer loyalty, including service quality, service fairness and relationship quality.

Service quality is a key factor influencing customer loyalty. Customers who are satisfied with the services provided by the bank tend to be more loyal. Customers who feel they have a good relationship with their bank tend to be more loyal. Therefore, the quality of the relationship between banks and customers also needs to be studied. However, based on several previous studies, there are still differences in research results between service fairness, service quality, relationship quality on customer loyalty conducted in various different contexts, such as (Giovanis et al., 2015) who said that service fairness has a positive effect on customer loyalty in the context of automotive repair and maintenance in Greece, while Su dan Hsu (2013) said that service fairness has a negative effect on customer loyalty in the context of natural heritage tourism in China. Then, Dam dan Dam (2021) said that service quality has a positive effect on consumer loyalty in the context of supermarkets in Vietnam, while Giovanis et al. (2015) said that service quality has a negative effect on consumer loyalty. Furthermore, Giovanis et al. (2015) said that relationship quality has a positive and significant effect on customer loyalty, while Cater dan Cater (2010) said that relationship quality has a negative effect on customer loyalty in the context of purchasing company managers in Slovenia.

This research aims to identify the extent to which service quality, service fairness and relationship quality influence customer loyalty of PT BPR Lampung Bina Sejahtera. With a better understanding of these factors, banks can develop strategies to increase customer loyalty.

It is hoped that this research can provide valuable insight for PT BPR Lampung Bina Sejahtera in improving services, providing fair services, and improving the quality of relationships with customers, so that customers become loyal and can participate in supporting the growth of PT BPR Lampung Bina Sejahtera. Thus, this research will help PT BPR Lampung Bina Sejahtera understand and improve the factors that influence customer loyalty in the context of service quality, service fairness and relationship quality.

### **Service Fairness**

According to Hsieh and Wang (2017), service fairness is an important factor in the context of service recovery which refers to the customer's perception of the extent to which the customer is treated fairly by the service provider where the customer evaluates whether the service provider has treated the customer fairly and met the customer's expectations after an unpleasant experience. happens to customers. Hsieh and Wang (2017) say there are two dimensions of service justice, namely distributive justice and procedural justice.

According to Martinez-Tur et al. (2006) the notion of service justice involves customers' perceptions of fair and equal treatment from service providers in interactions or service exchanges. Martinez-Tur et al. (2006) said there are three dimensions of service justice, namely distributive justice, procedural justice and interactional justice.

Kim et al. (2019) said that the meaning of service justice is related to customers' perceptions of balance and fair treatment in their interactions with service providers, for example service providers treat customers fairly, politely, and respectfully. Kim et al. (2019) say there are two dimensions of service justice, namely process justice and distributive justice.

### **Service Quality**

Chang et al. (2018) conducted research in the context of health services, saying that service quality can be interpreted as the level of excellence or level of goodness perceived by customers regarding the services provided by health clinics. Chang et al. (2018) said there are five dimensions of service quality, namely reliability, responsiveness, ease of access, staff technical ability, empathy.

According to Boonlertvanich (2019) in his research, service quality is considered as a factor that has the potential to influence customer satisfaction and build trust which can then contribute to customer loyalty to the bank, then the main bank and wealth status are also included as moderating variables that can influence the relationship. between service quality, satisfaction, trust and customer loyalty. Boonlertvanich (2019) said there are five dimensions of service quality, namely responsiveness, guarantee, physical evidence, empathy and reliability.

Choudhury (2013) said that service quality is the extent of the difference between customer expectations and perceptions. This study aims to understand whether higher service quality will increase customer purchase intentions in the Indian banking sector. Choudhury (2013) said that service quality includes various aspects, such as politeness, ability to understand, knowledge, responsiveness, reliability, appropriate service, security, service time, fast

service, physical facilities, materials, branch locations, internet banking services, ATM network, operating hours.

### **Relationship Quality**

Morgan dan Hunt (1994) say that relationship quality refers to the level of trust, commitment, interdependence, and satisfaction that exists between customers and the company. Morgan dan Hunt (1994) said that the dimensions of relationship quality are trust and commitment.

Gronroos (2000) defines relationship quality as the dynamics of long-term quality formation in customers with ongoing relationships and from the customer's perspective.

Giovanis et al. (2015) said that although the effects of relationship quality are felt differently by customer, the direct effect of relationship quality on market responses, such as customer loyalty; Word of mouth communication is very important for the survival and prosperity of a company. Giovanis et al. (2015) said that the dimensions of relationship quality are trust, commitment and satisfaction.

### **Customer Loyalty**

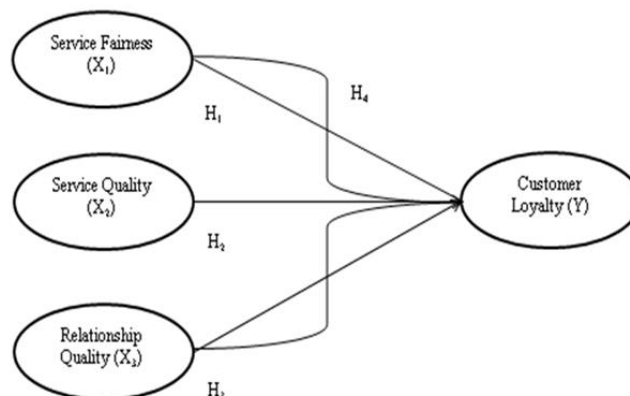
Boonlertvanich (2019) said that loyalty has two dimensions, namely attitudinal loyalty, meaning the extent to which the customer considers the bank as the main choice for banking services, and behavioral loyalty, meaning the customer's tendency to seek further services from the provider or recommend it to serve others. Likewise, Giovanis et al. (2015) said that the dimensions of loyalty are attitudinal loyalty and behavioral loyalty.

### **Research Hypothesis**

Previous research says that service fairness can increase customer loyalty Giovanis et al. (2015); Keating et al. (2011); Ha dan Jang (2009). Another factor that can increase customer loyalty is service quality and previous research that supports this is Dam dan Dam (2021); Ali dan Anwar (2021); Setiawan dan Sayuti (2017). Furthermore, relationship quality is also important in increasing customer loyalty Giovanis et al. (2013). Thus, the hypothesis proposed in this research is:

- H1. Service fairness has a positive and significant effect on customer loyalty.
- H2. Service quality has a positive and significant effect on customer loyalty.
- H3. Relationship quality has a positive and significant effect on customer loyalty.
- H4. Service fairness, service quality, relationship quality simultaneously have a positive and significant effect on customer loyalty.

The conceptual framework in this research is as follows.



**Figure 1.** Research Conceptual Framework  
Source: Adopted from Giovanis et al. (2015)

## 2. Materials and Methods

This research uses a quantitative approach using descriptive analysis. The individual analysis unit is the PT BPR Lampung Bina Sejahtera bank customer. The population in this research is PT BPR Lampung Bina Sejahtera bank customers. The sampling technique used was a random sampling technique with a total sample of 83 bank customers. The data collection method is carried out online using Google forms. In this research, there are 3 (three) independent variables, namely service fairness, service quality, and relationship quality, as well as 1 (one) dependent variable, namely bank customer loyalty. The questionnaire in this study was adopted from research by Giovanis et al. (2015) with a total of 28 statement items consisting of service justice variables consisting of 3 (three) dimensions, namely interactional justice with 3 (three) statement items, procedural justice with 3 (three) statement items, and distributive justice with 1 (one) statement item. Service quality consists of 7 (seven) statement items. Relationship quality consists of 3 (three) dimensions, namely trust with 1 (one) statement item, satisfaction with 2 (two) statement items, and commitment consisting of 2 (two) indicators, namely affective commitment with 2 (two) statement items and calculative commitment. as many as 2 (two) statement items. Customer loyalty consists of two dimensions, namely attitudinal loyalty consisting of 3 (three) statement items and behavioral loyalty consisting of 4 (four) statement items. The analytical tool used in the research is SPSS. Data quality tests were carried out using validity tests, reliability tests and data normality tests, then classical assumption tests were carried out, namely autocorrelation tests, multicollinearity tests and heteroscedasticity tests. Next, hypothesis testing is carried out using the t test and F test.

## 3. Results

Based on the research results obtained from data processing based on respondents' responses, the characteristics of the respondents in this study are known which are summarized in Table 1 as follows.

**Table 1.** Respondent Characteristic

Characteristic	Explanation	
Gender	Male 26 (31%)	Female 57 (69%)
Age	30-40 years 11 (13%)	>40 years 72 (87%)
Occupation	Civil Servant 64 (78%)	Teacher 19 (22%)

Source: Output SPSS (2023).

The majority of respondents were female at 69 percent, the majority were over 40 years old at 87 percent, and the majority were civil servants at 78 percent. Then, data quality tests were carried out including validity tests, reliability tests and normality tests which can be seen in Table 2, Table 3 and Table 4.

**Table 2.** Validity Test

Variable	Indicator	R Count	Significant	R Table	Sig. level	Explanation
Service Fairness (X <sub>1</sub> )	X1.1	0.565	0,000	0.2159	0,050	Valid
	X1.2	0.524	0,000	0.2159	0,050	Valid
	X1.3	0.658	0,000	0.2159	0,050	Valid
	X1.4	0.584	0,000	0.2159	0,050	Valid
	X1.5	0.678	0,000	0.2159	0,050	Valid
	X1.6	0.673	0,000	0.2159	0,050	Valid
	X1.7	0.741	0,000	0.2159	0,050	Valid
Service Quality (X <sub>2</sub> )	X2.1	0.659	0,000	0.2159	0,050	Valid
	X2.2	0.734	0,000	0.2159	0,050	Valid
	X2.3	0.670	0,000	0.2159	0,050	Valid
	X2.4	0.704	0,000	0.2159	0,050	Valid
	X2.5	0.632	0,000	0.2159	0,050	Valid
	X2.6	0.723	0,000	0.2159	0,050	Valid
	X2.7	0.651	0,000	0.2159	0,050	Valid
Relationship Quality (X <sub>3</sub> )	X3.1	0.708	0,000	0.2159	0,050	Valid
	X3.2	0.761	0,000	0.2159	0,050	Valid
	X3.3	0.757	0,000	0.2159	0,050	Valid
	X3.4	0.736	0,000	0.2159	0,050	Valid

Variable	Indicator	R Count	Significant	R Table	Sig. level	Explanation
Customer Loyalty (Y)	X3.5	0.698	0,000	0.2159	0,050	Valid
	X3.6	0.700	0,000	0.2159	0,050	Valid
	X3.7	0.697	0,000	0.2159	0,050	Valid
	Y1	0.636	0,000	0.2159	0,050	Valid
	Y2	0.498	0,000	0.2159	0,050	Valid
	Y3	0.554	0,000	0.2159	0,050	Valid
	Y4	0.738	0,000	0.2159	0,050	Valid
	Y5	0.646	0,000	0.2159	0,050	Valid
	Y6	0.697	0,000	0.2159	0,050	Valid
	Y7	0.630	0,000	0.2159	0,050	Valid

Source: Output SPSS (2023).

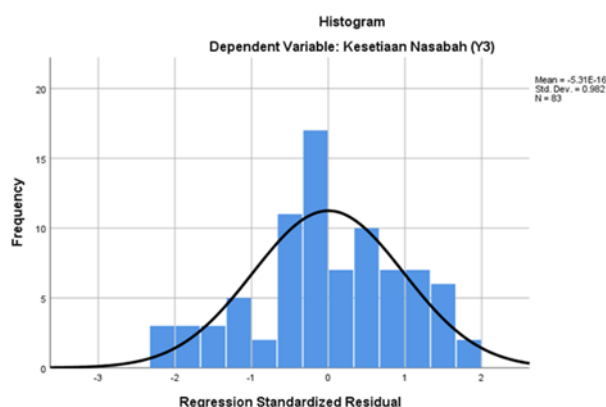
Test the validity of the data that all statement items are valid because they are above the  $r_{table}$  value of 0.2159, where the lowest  $r_{count}$  value is 0.498 and the highest  $r_{count}$  value is 0.761.

**Table 3.** Reliability Test

Variable	R Count (> 0.60)
Service Fairness	0.752
Service Quality	0.806
Relationship Quality	0.847
Customer Loyalty	0.743

Source: Output SPSS (2023).

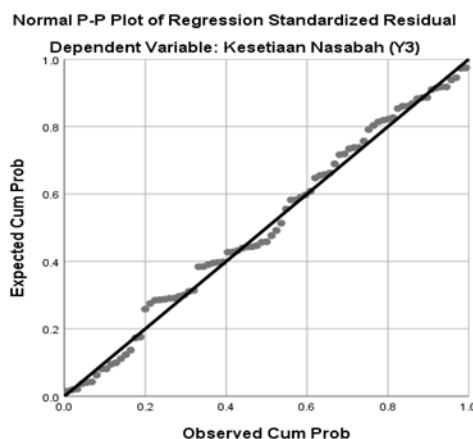
The data reliability test shows that all variables have a calculated  $r_{value}$  above 0.6, so all variables are reliable.



**Figure 2.** Normality Test (Histogram Chart).



The normality test on the histogram graph shows a normal data distribution pattern.



**Figure 3.** Normality Test (Normal P-Plot Chart).

The normality test on the normal P-Plot graph shows points that spread around the diagonal line and follow the direction of the histogram line towards a normal distribution pattern.

**Table 4.** One-Sample Kolmogorov-Smirnov Test (> 0.05)

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		83
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.98558924
Most Extreme Differences	Absolute	.066
	Positive	.049
	Negative	-.066
Test Statistic		.066
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

The normality test using the Kolmogorov Smirnov method shows a significance value of  $0.200 > 0.050$ , meaning the data is normally distributed.



**Table 5.** Autocorrelation Test (Model Summary Durbin-Watson)

<b>Model Summary<sup>b</sup></b>				
<b>Model</b>	<b>R</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>	<b>Durbin-Watson</b>
1	.830 <sup>a</sup>	.681	2.02294	1.818

a. Predictors: (Constant), Relationship Quality (X<sub>3</sub>), Service Quality (X<sub>2</sub>), Service Fairness (X<sub>1</sub>)

b. Dependent Variable: Customer Loyalty (Y)

The autocorrelation test using the Durbin Watson summary model shows a value of  $1.7187 < 1.818 < 2.2813$ , meaning that the data avoids autocorrelation symptoms.

**Table 6.** Multicollinearity Test (VIF)

<b>Model</b>	<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>			<b>Collinearity Statistics</b>	
	<b>B</b>	<b>Std. Error</b>	<b>Beta</b>	<b>t</b>	<b>Sig.</b>	<b>Tolerance</b>	<b>VIF</b>
	1 (Constant)	.822	1.717			.633	
Service Fairness (X <sub>1</sub> )	.364	.079	.338	4.584	.000	.725	1.379
Service Quality (X <sub>2</sub> )	.270	.076	.256	3.551	.001	.759	1.317
Relationship Quality (X <sub>3</sub> )	.404	.070	.440	5.743	.000	.671	1.490

a. Dependent Variable: Customer Loyalty (Y)

The multicollinearity test using the VIF value shows that the tolerance value for all independent variables is  $> 0.10$  and the VIF value for all independent variables is  $< 10$ , meaning that the variables do not show symptoms of multicollinearity.

**Table 7.** Heteroskedastisitas Test (Glejser Test)

<b>Model</b>	<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>		
	<b>B</b>	<b>Std. Error</b>	<b>Beta</b>	<b>t</b>	<b>Sig.</b>
1 (Constant)	1.808	.979		1.847	.068
Service Fairness (X <sub>1</sub> )	.057	.045	.162	1.247	.216

Service Quality (X <sub>2</sub> )	-.065	.043	-.190	-1.501	.137
Relationship Quality (X <sub>3</sub> )	.000	.040	-.001	-.006	.995

a. Dependent Variable: Customer Loyalty (Y)

The heteroscedasticity test using the Glejser test shows that all independent variables have a value of more than 0.05, meaning they avoid symptoms of heteroscedasticity.

**Table 8.** Multiple Linear Regression

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.822	1.717		.479	.633
Service Fairness (X <sub>1</sub> )	.364	.079	.338	4.584	.000
Service Quality (X <sub>2</sub> )	.270	.076	.256	3.551	.001
Relationship Quality (X <sub>3</sub> )	.404	.070	.440	5.743	.000

a. Dependent Variable: Customer Loyalty (Y)

$$Y = a + bX_1 + bX_2 + bX_3 + e$$

$$Y = 0,822 + 0,364X_1 + 0,270X_2 + 0,404X_3 + e$$

Based on the results of the multiple linear regression test, a constant value of 0.822 was obtained, the service fairness variable coefficient was 0.364, the service quality coefficient was 0.270, and the relationship quality coefficient was 0.404, all variables had positive coefficient values. Thus, the biggest variable influencing customer loyalty at PT BPR Lampung Bina Sejahtera is the quality of the relationship which consists of trust, satisfaction and commitment.

**Table 9.** Determination Test

**Model Summary**

### ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	715.625	3	238.542	58.291	.000 <sup>b</sup>
	Residual	323.290	79	4.092		
	Total	1038.916	82			

a. Dependent Variable: Customer Loyalty (Y)

b. Predictors: (Constant), Relationship Quality (X<sub>3</sub>), Service Quality (X<sub>2</sub>), Service Fairness (X<sub>1</sub>)

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	.830 <sup>a</sup>	.689	.677	2.02294

a. Predictors: (Constant), Relationship Quality (X<sub>3</sub>), Service Quality (X<sub>2</sub>), Service Fairness (X<sub>1</sub>)

Based on the R<sup>2</sup> value, the variables of service fairness, service quality and relationship quality simultaneously influence consumer loyalty by 68.9 percent, while 31.1 percent are influenced by other variables not examined in this research.

#### Table 10. F Test

$$F\text{-Tabel} = (n-k) = (83-3) = F\text{-Tabel } 80 = 2,72$$

Based on Table 10, it is known that the  $F_{\text{count value}} > F_{\text{table value}}$  ( $58,291 > 2.72$ ), with a significance value of  $0.000 < 0.05$ . Thus, the hypothesis is supported, namely that the variables of service fairness, service quality and relationship quality, if tested together or simultaneously, have an effect on the customer loyalty variable.

## 4. Discussion

### Service Fairness Has a Positive and Significant Influence on Customer Loyalty of PT BPR Bina Lampung Sejahtera

Based on the t test, it is known that the influence of the service fairness variable on the customer loyalty variable is  $0.000 < 0.050$ , while the  $t_{\text{value}}$  is  $4.584 > t_{\text{table}}$  (1.99045), thus hypothesis 1 is supported, which means there is a significant influence between service fairness and customer loyalty. This finding is in line with the results of previous research examined by Seiders dan Berry (1998); Teo dan Lim (2001); Carr (2007); Ha dan Jang (2009).

### **Service Quality Has a Positive and Significant Influence on Customer Loyalty of PT BPR Bina Lampung Sejahtera**

Based on the t test, it is known that the influence of the service quality variable on the customer loyalty variable is  $0.001 < 0.050$ , while the  $t_{\text{value}}$  is  $3.551 > t_{\text{table}}$  (1.99045), thus hypothesis 2 is supported, which means there is a significant influence between service quality and customer loyalty. This finding is in line with the results of previous research examined by Chao (2008).

### **Relationship Quality Has a Positive and Significant Influence on Customer Loyalty of PT BPR Bina Lampung Sejahtera**

Based on the t test, it is known that the influence of the relationship quality variable on the customer loyalty variable is  $0.000 < 0.050$ , while the  $t_{\text{value}}$  is  $5.743 > t_{\text{table}}$  (1.99045), thus hypothesis 3 is supported, which means there is a significant influence between relationship quality and customer loyalty. This finding is in line with the results of previous research examined by Yu dan Tung (2013); Zhao et al. (2012).

### **Service fairness, service quality, relationship quality simultaneously have a positive and significant influence on customer loyalty at PT BPR Lampung Bina Sejahtera**

Based on the F test, it is known that the  $F_{\text{count value}} > F_{\text{table value}}$  ( $58,291 > 2.72$ ), with a significance value of  $0.000 < 0.05$ . Thus, hypothesis 4 is supported, meaning that the variables of service fairness, service quality and relationship quality have a positive and significant effect simultaneously on the customer loyalty variable of PT BPR Lampung Bina Sejahtera.

## **5. Conclusions**

Based on several discussions that have been explained previously, the following conclusions are obtained.

1. Service fairness has a positive and significant effect on customer loyalty of PT BPR Lampung Bina Sejahtera. However, there are still some bank customers who say that bank employees have not provided clear and easy-to-understand information for bank customers.
2. Service quality has a positive and significant effect on customer loyalty of PT BPR Lampung Bina Sejahtera. However, there are still some bank customers who say that bank employees do not provide honest information to bank customers.
3. The quality of the relationship has a positive and significant effect on customer loyalty of PT BPR Lampung Bina Sejahtera. However, there are still some bank customers who say that bank customers lack trust if they continue to depend on BPR Lampung Bina Sejahtera.

4. Service fairness, service quality, relationship quality simultaneously have a positive and significant effect on customer loyalty of PT BPR Lampung Bina Sejahtera.

#### Suggestions

1. Bank employees must provide clear, easy to understand, procedural and consistent information to all bank customers.
2. Bank employees must provide information, costs and policies about products transparently to bank customers.
3. Bank employees must be able to maintain the trust of bank customers, for example by building good communication, providing the latest information, and strengthening relationships with bank customers.

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