

# Customer Experiences with Airline Refunds: An Analysis of Procedures, Challenges, and Policy Implications

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**Citation:** Krishnan, Y., Krishnamurthy, J. (2026). Customer Experiences with Airline Refunds: An Analysis of Procedures, Challenges, and Policy Implications. *International Journal of Research in Entrepreneurship & Business Studies*, 7(1), 1-12.  
<https://doi.org/10.47259/ijrebs.2026.711>

Received on 30<sup>th</sup> Nov. 2025

Revised on 26<sup>th</sup> Dec. 2025

Accepted on 29<sup>th</sup> Jan. 2026

Published on 27<sup>th</sup> Feb. 2026

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## Abstract

**Purpose:** The purpose of the study was to analyse the existing procedures and policies governing airfare refunds across airlines; to identify the key challenges faced by customers during the airfare refund process, including issues related to intermediaries, and to examine customer satisfaction levels with respect to airfare refunds and associated procedures.

**Design/methodology/approach:** The study employed a quantitative research design to examine customer experiences with airline refund procedures and their impact on satisfaction. Data were collected through a structured questionnaire distributed via Google Forms to airline passengers, primarily in Muscat. A total of 76 responses were obtained. The instrument measured booking behaviour, refund awareness, perceived challenges, and satisfaction levels. Descriptive and inferential statistical techniques were applied to analyse relationships and test significance.

**Findings:** The findings reveal significant procedural challenges in airline refund processes, particularly in communication, transparency, and interpretation of airline rules. Although respondents ultimately reported moderate satisfaction after receiving refunds, the process itself was perceived as complex and inefficient. The results highlight a communication gap between airlines, intermediaries, and customers, underscoring the need for clearer policy dissemination and improved coordination to enhance customer trust and overall service experience.

**Research Implications:** This study contributes to service management and airline industry literature by identifying structural communication gaps in refund procedures. It advances understanding of how transparency, intermediary roles, and procedural fairness influence customer perceptions. The findings provide a foundation for future research on regulatory frameworks, digital refund systems, and consumer protection mechanisms within the aviation sector.

**Social Implications:** The study emphasizes the importance of transparent and fair refund practices in safeguarding passenger rights. Improved communication and simplified procedures can reduce financial uncertainty and enhance public trust in the airline industry. Strengthening regulatory oversight and consumer awareness initiatives may contribute to more equitable service delivery and improved accountability across stakeholders.

**Originality / Value:** This research offers empirical insights into customer experiences with airline refund processes, an area that remains underexplored compared to service disruption studies. By integrating procedural challenges, satisfaction outcomes, and intermediary involvement, the study highlights transparency as a critical determinant of customer trust. The findings provide practical value for airlines, travel intermediaries, and policymakers seeking to reform refund governance.

**Keywords:** Airline refund policies, customer satisfaction, Service recovery, Transparency in aviation, Travel Intermediaries.

JEL: L93, M31, D12, L51, D91.

## Introduction

### ***Background of Technology and Tourism in Oman***

In the contemporary airline industry, which is highly competitive and increasingly customer-centric, ***customer experience and satisfaction have emerged as critical determinants of organizational success and long-term sustainability***. Airlines operate in a dynamic environment characterized by frequent changes in operational policies, pricing structures, and regulatory frameworks. These changes directly influence passengers' perceptions of service quality, particularly during flight disruptions, cancellations, or itinerary modifications.

Among the various touchpoints shaping passenger experience, ***airfare refund policies and procedures play a pivotal role***. Airline ticket pricing is inherently dynamic and varies based on factors such as booking class, travel dates, demand fluctuations, and fare rules. At the same time, passengers' travel plans are often subject to unforeseen changes arising from personal, professional, or external circumstances. In such situations, passengers may seek to cancel or reschedule their bookings, triggering refund or partial reimbursement processes that differ widely across airlines.

The ***refund amount, processing time, and mode of reimbursement*** are influenced by multiple factors, including fare conditions, timing of cancellation, airline-specific policies, and the involvement of intermediaries such as travel agents or online travel platforms. These complexities often result in confusion, dissatisfaction, and perceived unfairness among passengers, especially when refund policies are opaque or poorly communicated.

The issue of airline refunds gained unprecedented prominence during the ***COVID-19 pandemic***, when large-scale flight cancellations exposed significant gaps in refund mechanisms, customer communication, and regulatory enforcement. While several studies and industry surveys—such as the International Air Transport Association (IATA)/Motif survey presented at the [IATA](#) (2023) AGM—have examined passenger satisfaction in the context of flight delays and cancellations, relatively ***less empirical attention has been paid to customer experiences related specifically to refund procedures initiated by passengers themselves***, including voluntary cancellations or itinerary changes.

Moreover, the growing reliance on ***travel intermediaries***, including traditional travel agents and digital booking platforms, adds another layer of complexity to the refund process. The extent to which these intermediaries facilitate or hinder efficient refunds remains underexplored, particularly from the customer's perspective.

Against this backdrop, the present study seeks to ***analyze airline refund procedures, identify customer challenges, assess satisfaction levels, and explore policy and digital solutions*** that can enhance transparency, efficiency, and trust in the refund process. By focusing on customer experiences, the study aims to contribute to both academic literature and practical policy discussions in airline service management.

### **Statement of the Problem**

Despite the centrality of refund policies in shaping airline customer experience, ***airfare refund procedures remain complex, inconsistent, and often opaque***. Passengers frequently encounter difficulties related to unclear fare rules, delayed reimbursements, lack of communication, and ambiguity regarding the roles and responsibilities of airlines and travel intermediaries. These challenges are further exacerbated during periods of disruption or when bookings are made through third-party platforms.

While existing research and industry reports have largely focused on service recovery in cases of airline-initiated disruptions (such as delays and cancellations), ***there is a noticeable gap in empirical studies examining passenger-initiated refunds and their impact on customer satisfaction***. Inadequate transparency, limited regulatory oversight, and uneven adoption of digital refund mechanisms continue to undermine passenger trust and satisfaction.

Therefore, there is a pressing need to systematically examine ***how airline refund procedures operate in practice, the challenges customers face, and the extent to which current policies and digital systems meet passenger expectations***. Addressing this gap is essential for developing more customer-friendly, transparent, and efficient refund frameworks within the airline industry.

### Research Questions

1. What procedures and policies govern airfare refunds, and how do they vary across airlines and booking channels?
2. What challenges do customers face during the airfare refund process, including interactions with airlines and travel intermediaries?
3. How do airline refund procedures influence customer satisfaction, and what improvements can enhance transparency and efficiency?

### Research Objectives

1. To analyze the existing procedures and policies governing airfare refunds across airlines.
2. To identify the key challenges faced by customers during the airfare refund process, including issues related to intermediaries.
3. To examine customer satisfaction levels with respect to airfare refunds and associated procedures.

### Review of Literature

Airfare refunds represent a significant and growing issue within the global travel industry, largely due to the frequency with which travellers encounter unforeseen changes to their travel plans. As travel demand increases and itineraries become more flexible, refund and compensation-related inquiries have risen correspondingly, making refund management a critical component of airline service operations. Industry evidence suggests that refund requests have become increasingly common over the past decade, reflecting shifting consumer expectations toward flexibility and responsiveness in travel services ([Shin et al., 2024](#)). The substantial volume of refund transactions processed annually by airlines highlights both the operational scale of the issue and the importance of clear, consistent communication between airlines and passengers regarding refund eligibility and procedures.

The challenges associated with airfare refunds intensified considerably in the post-pandemic travel environment. Widespread disruptions, including flight cancellations and prolonged delays, significantly increased the number of passengers seeking reimbursements. A large proportion of affected travellers pursued refunds; however, only a fraction of these claims were processed efficiently ([IATA, 2023](#)). This inefficiency is often attributed to administrative complexity, inconsistent application of policies, and limited customer support capacity. Although some airlines have invested in improving refund systems, variations in performance across carriers indicate an ongoing need for standardized and transparent processes to better manage customer claims.

From a financial perspective, airfare changes and cancellations have notable revenue implications for airlines. A considerable proportion of airline tickets are either modified or refunded, generating substantial cancellation penalties and change fees. Industry reports indicate that refund volumes processed through global settlement systems amount to billions of dollars annually, underscoring the financial sensitivity of refund management ([Kron, 2025](#)). Automation of refund processes has been identified as a critical solution, as it not only accelerates resolution times but also enhances accuracy in fee assessment. Even minor discrepancies across millions of transactions can accumulate into significant financial impacts, affecting both airline profitability and customer trust.

Regulatory frameworks play a crucial role in governing airline responses to delays, cancellations, and refunds. [Haryati and Dyahjatmayanti \(2023\)](#) observe that despite the presence of formal regulations mandating timely and transparent communication with passengers, compliance remains inconsistent in practice. Their findings suggest that passengers are often inadequately informed about the causes of flight disruptions and are compelled to seek information proactively. Such communication gaps weaken consumer trust and may influence passengers' future booking decisions, including their willingness to remain loyal to a particular airline.

The manner in which airlines handle refunds has also been linked to perceptions of procedural fairness and organizational integrity. [Matikiti et al. \(2019\)](#) argue that refund processing occurs during moments of heightened customer stress and therefore serves as a critical test of an airline's ethical and service standards. Clear, honest, and timely communication regarding refund terms can help rebuild trust and mitigate dissatisfaction following service failures.

Customer-centricity has been widely recognized as essential for fostering satisfaction and loyalty in the airline industry. [Dada et al. \(2021\)](#) emphasize that passengers evaluate airline services across multiple dimensions, including functional efficiency, monetary value, and psychological reassurance. Beyond price considerations, travelers seek equitable treatment and emotional comfort during service recovery encounters, particularly in situations involving refunds and compensation. These dimensions collectively shape customer perceptions of value and influence long-term loyalty.

A persistent tension exists between airlines' revenue optimization strategies and passengers' expectations for transparency in fare pricing and refund fees. Rigid and complex refund fee structures have been identified as a major source of dissatisfaction among travellers ([Choi & Choi, 2014](#)). To address this challenge, the authors propose flexible, time-sensitive refund models that allow airlines to safeguard revenue while enhancing perceived fairness. When refund criteria are poorly communicated or overly complex, they contribute to prolonged disputes and undermine the overall service experience.

Service quality literature further emphasizes the emotional dimension of service recovery. [Wilson et al. \(2016\)](#) highlighted, through the Gap Model of Service Quality, that customer evaluations of service failure and recovery depend heavily on how organizations respond to disruptions. In the airline context, refund handling represents a key post-purchase interaction that signals whether the airline values its customers and meets expectations for empathy, responsiveness, and clarity. [Wirtz & Lovelock \(2021\)](#) further extend the service recovery framework by emphasizing the role of procedural, interactional, and distributive justice in shaping customer evaluations. In the context of airline refunds, inadequate transparency and unclear processes may constitute failures of procedural justice, thereby negatively affecting satisfaction.

Empirical studies have consistently demonstrated a strong relationship between customer satisfaction, service recovery, and loyalty in the airline industry. [Ostrowski et al. \(1993\)](#) found that passengers' perceptions of service quality significantly influence repeat purchase intentions. Importantly, service quality extends beyond the flight itself to include post-service interactions such as complaint handling and refunds. [McCollough et al. \(2000\)](#) further note that effective recovery strategies—particularly those emphasizing fairness and communication—help maintain customer satisfaction following service failures. Refund transparency has emerged as a critical determinant of perceived fairness, with unclear or inconsistent refund information leading to diminished trust and dissatisfaction ([Matikiti et al., 2019](#)). Similarly, [Chen and Chang \(2005\)](#) argue that airline service quality should be viewed as a continuous process, in which refund procedures constitute a vital post-travel touchpoint. Consistent with this perspective, [Oliver \(2014\)](#) argues that customer satisfaction is shaped by perceptions of fairness and transparency, particularly in post-failure situations. In service industries such as aviation, clearly articulated refund policies and effective recovery mechanisms are central to preserving customer trust and loyalty.

The role of travel intermediaries adds another layer of complexity to airline refund processes. Travel agencies, online travel platforms, and travel management companies continue to serve as primary booking channels for many airlines, relying on Global Distribution Systems (GDS) and, more recently, New Distribution Capability (NDC) frameworks. These intermediaries employ distinct retailing strategies that influence itinerary visibility and ranking, often shaped by commissions and performance incentives ([Smith et al., 2007](#)). Earlier research by [Smith et al. \(1992\)](#) highlights that a significant proportion of reservations are cancelled or result in no-shows, many of which are eligible for partial refunds. Airlines account for this behavior through overbooking strategies designed to mitigate revenue loss; however, poor demand forecasting may result in unsold or 'spoiled' seats, representing lost revenue opportunities.

Dynamic pricing has become a central tool for managing seat inventory and maximizing airline revenue. By adjusting fares in response to demand conditions and booking patterns, airlines seek to balance capacity utilization and profitability ([Williams, 2017](#)). [Zhao and Deng \(2019\)](#) extend this discussion by proposing refund mechanisms aligned with dynamic pricing principles, wherein refund fees vary based on timing, resale potential, and real-time revenue considerations. Their findings suggest that flexible refund pricing can enhance satisfaction for both airlines and passengers.

Research on airline pricing further distinguishes between refundable and non-refundable fares. [Moon & Watanabe \(2010\)](#) identify a measurable 'refund premium,' reflecting the price differential between fare types and the value passengers place on flexibility. This premium illustrates the inherent trade-off between price sensitivity and refund convenience, reinforcing the complexity of airline fare structures. [Graham et al. \(2010\)](#)

further demonstrate that fare restrictions and refund conditions significantly influence both purchasing decisions and post-purchase behaviour, particularly among business travellers, highlighting the strategic importance of refund design in revenue management.

Technological advancements have significantly reshaped airline pricing and distribution systems. [Fiig et al. \(2019\)](#) argue that modern airline IT infrastructures must support real-time offer creation and pricing across multiple distribution channels to ensure consistency and responsiveness. Broader environmental factors – including regulatory policies, competition, and international market conditions – also influence airline pricing and refund strategies at the origin-destination level ([Abdelhady & Abou Hamad, 2020](#)). At the same time, increased access to digital tools and AI-driven platforms empowers passengers to make more informed booking decisions, potentially reshaping expectations regarding refund flexibility and transparency ([CNN, 2017](#)). [Wittman \(2014\)](#) examines transparency in the aviation sector by analysing the public disclosure of airline complaint data, suggesting that although complaints serve as indicators of service failure, their influence on improving service quality depends largely on regulatory enforcement and corporate responsiveness.

## Research Methodology

This study adopted a quantitative research design to examine customer experiences with airline refund procedures, associated challenges, and satisfaction levels. Primary data were collected through a structured questionnaire administered to airline passengers who had prior booking experience. The instrument comprised sections on demographic characteristics, booking behaviour, awareness of refund policies, challenges encountered during refund applications, and satisfaction after receiving refunds. Responses were measured using Likert-scale items to capture perceptions of procedural complexity, communication effectiveness, transparency, and intermediary involvement. A total of 76 valid responses were included in the final analysis.

Data were analysed using descriptive statistics and inferential techniques to test the study objectives. The Kolmogorov–Smirnov (K–S) test was employed to identify the relative significance of challenge and satisfaction factors, while one-sample t-tests were conducted to assess whether perceived challenges and satisfaction levels differed significantly from the test value. Statistical significance was evaluated at the 5% level. The analysis enabled the study to determine whether refund-related difficulties were systematic and whether satisfaction levels were meaningfully established despite procedural challenges.

## Findings

**Table 1. Profile of respondents**

Category	Characteristics	Frequency	Percentage
Gender	Female	29	38.2
	Male	47	61.8
Age	20-29	13	17.1
	30-39	16	21.1
	40-49	29	38.2
	50-59	11	14.5
	60 and above	7	9.2
Marital Status	Single	27	35.5
	Married	49	64.5
Frequency of air travel	Once a year	23	30.3
	Once every 2 years	10	13.2
	2-3 times a year	30	39.5
	> 4 times a year	13	17.1
Travel companions	Alone	15	21.1
	With Colleagues	4	5.3
	With Family	42	55.2
	With friends	15	19.7
Reason for Traveling	Business	28	36.8



	Visiting Family and Friends	50	65.8
	others	17	22.4
	Leisure	61	80.2

**Table 2. Airline refund policy opinions of respondents**

Category	Characteristics	Frequency	Percentage
The platform used to book the ticket	Airline Office	6	7.9
	Airline Website	27	35.5
	Airline Call Centre	1	1.3
	Travel Agency	21	27.6
	Travel Website / Applications	21	27.6
Air ticket sponsored by	Employer	13	17.1
	Friend	1	1.3
	Parents	3	3.9
	Self	59	77.7
Changes made to the flight tickets	Never	46	60.5
	Once before travel	20	26.3
	twice or more before travel	3	3.9
	sometimes in the middle of the journey	7	9.2
Apply for a refund	Yes	40	52.6
	No	36	47.4
Refund applied through	Travel Agency	9	11.8
	Airline Office	7	9.2
	Airline Call Centre	4	5.3
	Airline Website	13	17.1
	Travel Website/ Applications	7	9.2
Aware of the refund policy while ticket purchase	Yes	56	73.7
	No	20	26.3
Airline Refund policy information obtained from	Travel Agency	17	22.4
	Airline Office	12	15.9
	Airline Call Centre	7	9.2
	Airline Website	1	1.3
	Travel Website/Applications	34	44.8
	Friends	2	2.6
	Others	3	3.9
Awareness of refund under different criteria	Change before travel	53	69.7
	Change after travel	5	6.6
	Class of journey	4	5.3
	Journey Type/Sector	5	6.6
	Season of Travel	9	11.8
Whom do you think sets the refund policies	Airlines	56	73.7
	Travel Agency	12	15.8

	Local Administration	8	10.5
Awareness of refunding of value-added services	Never	35	46.1
	Most times	26	34.2
	Neutral	15	19.7
Consumer is aware of airline refund policies	Yes	19	25.0
	No	57	75.0
Transparency about refund policies	Yes	71	93.4
	No	5	6.6
The government plays a significant role in regulating refund policies	Yes	68	89.5
	No	8	10.5

From the above table, it is seen that most respondents preferred booking through airline websites and other digital platforms, with minimal reliance on airline offices or call centres. The majority paid for their tickets themselves. While many respondents had not made ticket changes, over half had applied for refunds. Most participants reported awareness of airline refund policies at the time of booking, primarily by obtaining information through travel websites and agencies. A large proportion believed that airlines determine refund policies, and an overwhelming majority expressed the need for greater transparency in refund procedures.

**Table 3. Challenges faced while applying for a ticket refund**

	VL	L	N	H	VH	K.S. value	$\chi^2$	p value
Time taken	3 3.9%	2 2.6%	22 28.9%	25 32.9%	24 31.6%	.201	48.211	.000
Transparency	5 6.6%	6 7.9%	24 31.6%	26 34.2%	15 19.7%	.206		
Communication	3 3.9%	8 10.5%	18 23.7%	30 39.5%	17 22.4%	.244		
Travel agency's cooperation	4 5.3%	7 9.2%	28 36.8%	20 26.3%	17 22.4%	.193		
Airlines rules	3 3.9%	5 6.6%	22 28.9%	26 34.2%	20 26.3%	.209		

(VL – Very Low, L – Low, N – Neutral, H – High, VH – Very High)

The null hypothesis stated that there is no significant relationship between the challenges faced while applying for a ticket refund and the choices of the respondents. Since the p-value is less than 0.05, the null hypothesis is rejected, indicating a statistically significant relationship. Based on the Kolmogorov–Smirnov (K–S) test values, ‘Communication’ ranked highest (K–S = .244). This was followed by ‘Airline Rules’ (K–S = .209). Meanwhile, ‘Transparency’ ranked third (K–S = .206).

**Table 4. Level of satisfaction with the refund process**

	VL	L	N	H	VH	K.S. value	$\chi^2$	p value
Airline ticket refund on the whole	10 13.2%	14 18.4%	28 36.8%	16 21.1%	8 10.5%	.193	48.868	.000
With the travel agents' role in flight ticket refunds	7 9.2%	12 15.8%	34 44.7%	14 18.4%	11.8%	.226		
With the Airline's role in flight ticket refund	5 6.6%	20 26.3%	27 35.5%	15 19.7%	8 11.8%	.199		

(VL – Very Low, L – Low, N – Neutral, H – High, VH – Very High)

The null hypothesis stated that there is no significant relationship between the level of satisfaction with the refund process and the choices of the respondents. Since the p-value is less than 0.05, the null hypothesis is rejected, indicating a statistically significant relationship. Based on the Kolmogorov–Smirnov (K–S) test values, the statement ‘With the travel agent's role in flight ticket refund’ ranked highest (K–S = .226). This was followed by ‘With the Airline’s role in flight ticket refund’ (K–S = .199). Meanwhile, ‘Airline ticket refund on the whole’ ranked third (K–S = .193).

**Table 5. One-Sample t-Test (Gender & challenges while applying for a refund)**

	Test Value = 0						
	t	df	Sig. (2-tailed)	Mean Diff.	95% Confidence Interval of the Difference		
					Std. Error	Lower	Upper
Gender	28.853	75	.000	1.618	0.056	1.51	1.73
Challenges while applying for a refund	39.582	75	.000	18.2763	0.4617	17.3565	19.1961

The results of the one-sample t-test indicate a relatively high mean score of 18.28 for challenges experienced during the refund application process, suggesting that respondents perceived the difficulties to be considerable rather than negligible. The standard deviation of 4.03 reflects moderate variability in responses, indicating that most scores were clustered within a reasonable range around the mean. The standard error of 0.46 demonstrates that the sample mean provides a precise estimate of the population mean.

Furthermore, the test statistic ( $t = 39.582$ ,  $df = 75$ ,  $p < .001$ ) reveals a statistically significant difference from the test value, confirming that the level of challenges encountered in the refund process is significantly greater than the reference point. These findings support the conclusion that customers perceive the refund application process as complex and not seamless.

**Table 6. One-Sample t-Test (Gender & Satisfaction with refund)**

	Test Value = 0						
	t	df	Sig. (2-tailed)	Mean Diff.	95% Confidence Interval of the Difference		
					Std. Error	Lower	Upper
Gender	28.853	75	.000	1.618	0.056	1.51	1.73
Challenges while applying for a refund	26.672	75	.000	9.0921	0.3409	8.413	9.7712

The above table relates to comparing the sample mean of Gender and satisfaction level after obtaining a refund. The findings of the one-sample t-test reveal a mean satisfaction score of 9.09, indicating that respondents generally reported a favourable level of satisfaction after receiving their refund. The standard deviation of 2.97 suggests a moderate dispersion of responses around the mean, with most scores falling within a reasonable range. The standard error of 0.34 indicates that the sample mean represents a reliable and precise estimate of the population parameter.



Further statistical analysis shows that the test result ( $t = 26.672$ ,  $df = 75$ ,  $p < .001$ ) is highly significant. This confirms that the observed satisfaction level differs significantly from the test value and supports the conclusion that, despite the challenges encountered during the refund process, respondents ultimately expressed satisfaction upon receiving their refund.

## Discussion

The findings indicate that the majority of respondents were self-financed travellers who predominantly booked tickets through airline websites and other digital platforms. Despite this direct booking behaviour, refund policy information was largely sourced from travel websites and intermediaries rather than airline-controlled communication channels. This suggests a disconnect between airlines and passengers in terms of policy communication and visibility.

Although most respondents reported awareness of refund policies at the time of booking, their knowledge appeared concentrated primarily on pre-travel changes rather than broader refund conditions. This limited scope of awareness may explain the procedural difficulties experienced during refund applications.

The statistical analysis confirms that challenges encountered during the refund process were significant and systematic. The one-sample t-test demonstrated a high mean challenge score (Mean = 18.28,  $p < .001$ ), indicating that customers perceive refund procedures as complex rather than seamless. The Kolmogorov–Smirnov (K–S) test further identified communication as the most critical challenge factor, followed by airline rules and transparency. This hierarchy suggests that operational inefficiencies are compounded by information asymmetry and unclear policy interpretation.

Interestingly, despite the presence of significant procedural challenges, respondents reported a statistically significant level of satisfaction after receiving their refunds (Mean = 9.09,  $p < .001$ ). However, the distribution of responses indicates moderate rather than strong satisfaction. The K–S rankings show that satisfaction was most strongly associated with the role of travel agents, followed by the airline's role, and overall refund handling. This implies that intermediary involvement plays a substantial role in shaping post-refund perceptions.

Taken together, the findings reveal a paradox: while the refund system ultimately delivers monetary resolution, the process itself generates frustration. This suggests that dissatisfaction arises not from the outcome (receipt of a refund) but from procedural inefficiencies, communication gaps, and perceived lack of transparency. Furthermore, the overwhelming demand for greater transparency reinforces the argument that customers perceive structural weaknesses in refund governance. The results indicate the need for systemic improvements rather than isolated operational adjustments.

## Conclusion

This study concludes that airline refund procedures are perceived as procedurally complex, communication-intensive, and insufficiently transparent. Statistical evidence confirms that the challenges faced by customers during refund applications are significant and not incidental.

Although customers eventually report moderate satisfaction upon receiving refunds, the overall experience is affected by delays, unclear rules, and inconsistent communication. The reliance on intermediaries for refund-related information highlights a communication gap between airlines and passengers. The findings emphasize that refund satisfaction is outcome-driven rather than process-driven. While customers value the financial resolution, the procedural journey weakens the overall service experience.

The results further suggest that enhanced transparency, standardized communication, and clearer allocation of responsibility between airlines and intermediaries are essential for improving customer trust and long-term satisfaction.

## Recommendations

### *Airlines*

- Simplify and standardize refund policies using clear, consumer-friendly language.
- Ensure refund terms are prominently displayed during booking and at the pre-payment stage.
- Implement automated and time-bound refund processing systems to reduce delays.
- Develop standardized communication protocols to minimize misinformation across distribution channels.
- Strengthen monitoring of intermediary compliance regarding accurate policy communication.
- Conduct periodic customer satisfaction assessments specifically focused on refund experiences.

### *Travel Agencies and Intermediaries*

- Maintain updated knowledge of airline refund rules and ensure staff training.
- Provide accurate and transparent policy explanations at the point of sale.
- Improve coordination with airlines to expedite refund processing.
- Adopt proactive communication strategies during refund handling to enhance customer trust.

### *Government and Regulatory Authorities*

- Establish standardized minimum refund processing timelines across airlines.
- Strengthen monitoring mechanisms through audits and compliance reviews.
- Develop accessible grievance redressal platforms for passengers.
- Mandate transparent disclosure of refund rules at the booking stage.
- Promote public awareness initiatives on passenger rights and refund entitlements.

### *Consumers*

- Review refund policies carefully before confirming bookings.
- Utilize official airline communication channels when seeking clarification.
- Maintain documentation of transactions and communications during refund requests.
- Participate in feedback mechanisms to support policy improvement.

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