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### Best Practice Complaint Management

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## BEST PRACTICE COMPLAINT MANAGEMENT

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### ABSTRACT

This paper reports the findings of the second phase of an on-going research project into complaint management in association with the Customer Service Network. The objective of this exploratory paper is to try to discover what constitutes best practice complaint management. This research took a grounded theory approach based on rich case studies of the five outstanding organisations identified in an earlier study. The five UK service organisations were a mix of public and private organisations and included a not-for-profit private health insurance company, a telephone banking operation, a chamber of commerce, a general hospital and a high street bank. In all of these organisations complaints were given a very high profile with top-level management support. Both customers and staff were encouraged to complain and comment, and systems were put in place to make this as easy as possible. All comments were logged, tracked, analysed and were used to drive improvements through the organisations. The organisations had cultures that supported the reporting and sharing and solving of issues rather than one concerned with blame and hiding problems. They all understood not only the costs of dealing with complaints (financial and lost customers) but also the benefits to the bottom line through customer and staff retention and process improvement.

### COMPLAINT MANAGEMENT

Whilst a good deal has been written about complaint management from a customer perspective little has been written about complaint management from an operations perspective, i.e. how to design and develop processes to deal with complaints. From a customer perspective there is a wealth of research about complaint behaviour (see for example [9] [11] [17] [19]) and indeed one journal, the *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, is dedicated to this subject. Service recovery, dealing with the customer after a service failure and (usually) a complaint is a key topic in service management (see for example [1] [2] [7] [12] [15]). Service recovery research has also been concerned with developing measurement instruments [4] [8] and identifying the elements of recovery and recovery strategies [1] [4] [5] [18]. Service recovery has also been applied to internal customers [6] and more recently there has been an assessment of the impact of good complaint handling on profit [14].

There have been some attempts to identify what is meant by “good” complaint management though little of which is underpinned by empirical research (see for example [1] [5] [12] [15] [16] [20] [21]). Based on this literature it would appear that “good” complaint management processes:

- have clear procedures
- provide a speedy response
- provide reliability (consistency) of response
- have a single point of contact for complainants
- provide ease of access to the complaints process
- are easy to use
- keep the complainant informed
- are understood by staff
- take complaints seriously
- encourage and empower employees to deal with the situation
- have follow-up procedures to check with customers after resolution
- use the data to engineer-out the problems
- use measures based on cause reduction rather than complaint volume reduction.

The purpose of this exploratory paper is to encourage a stream of research to identify and assess complaint management processes. This paper makes an initial attempt to answer the question, how are “successful” organisations dealing with complaints in order to satisfy the four tests of complaint/recovery systems? These tests, proposed by Johnston [13], are that complaint management processes should not only satisfy aggrieved customers and retain their business, but more importantly use such information to drive improvements through the organisation and improve “bottom-line” performance.

### METHOD

“Successful” organisations were identified in an earlier study [14]. This research was an empirical benchmarking study which was completed by the customer service managers in 40 UK service organisations. The benchmarking questionnaire was both wide ranging and detailed with around 200 questions (developed from the literature and pilot tested in three organisations) covering dimensions of complaint management such as:

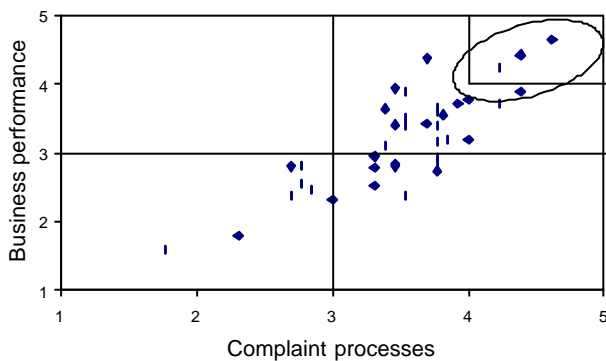
- the complaints management process

- the culture and attitude of the organisation towards complaints
- improvements driven by the complaints process
- improvements driven by staff
- satisfying customers who complain
- retaining customers who complain
- the financial benefits
- the retention and loyalty of complaints handling staff
- the attitude of complaints handling staff
- appraisal and reward of complaint handling staff
- recruitment and training of complaints handling staff

The results found significant correlations between the “goodness” of the complaint management process (identified earlier) and customer satisfaction and retention, staff attitude and retention, process improvement and financial performance [14].

In order to identify the most “successful” overall organisations in the study each responding organisation’s score for customer satisfaction, retention, etc, were aggregated (unweighted) into a single index (referred to as business performance). Figure 1 shows each organisation’s position in terms of its complaint management process (1=weak to 5=strong) and their respective business performance.

Figure 1 Complaint process versus overall business performance



Despite this rather crude amalgamation of different outcomes of complaint management it is interesting to note a correlation of 0.81 (significant at a 1% level). Given time and resource constraints we selected the top scoring five organisations (circled in figure 1). These organisations were:

- Western Provident Association, Taunton (a not-for-profit private health insurance company)
- First Direct, Leeds (a telephone banking operation)
- Milton Keynes Chamber of Commerce
- Glan Clwyd District General Hospital, Rhyl (a general hospital)
- a high street bank

It is interesting to note the mix of for-profit and non-for profit organisations and large and small organisations in this selection. In order to explore the how these successful organisations designed and managed complaint processes and balancing the need to satisfy customers with the need

to use complaints to improve processes and financial performance, we took an interpretative, grounded theory approach [10]. Using Yin’s [22] criteria for case study research, our research is based on case studies of these five organisations which provide a richness of material and allow for an investigation of the many contextual variables. Whilst a case-based approach is unsuitable for drawing inferences about a larger population, the objective of this research was to use case studies for explanatory purposes and to generalise back to and refine theory.

Structured interviews were held with senior managers at each organisation. Discussions were wide-ranging but specifically covered:

- The complaints process – How did these organisations handle complaints once they are received? Also, given that there may be many more customers who are unhappy and do not complain, how did they ensure that as many dissatisfied customers as possible voiced their concerns and therefore gave the organisations a chance to recover them?
- Organisational culture – Why did these organisations believe that complaints management was a key business priority or area of activity, and how did they reach that state of belief?
- Improvements and learning – How did the organisations learn from complaints, such that they could improve the delivery of their service and prevent complaints of the same type from reoccurring in the future?
- Satisfaction of customers who complain – How did the organisations know that they were truly satisfying their customers who complained, and not merely assuming that because they had replied to a complaint that the customer must automatically be happy?
- Retention of customers who complain – How did the organisations know that those customers who complained were actually staying with them, including those that they believed were satisfied at the outcome of the complaint?
- Value of complaints – How did the organisations place a value on complaints management, not just in terms of the cost associated with managing complaints but also on the potential benefits from improving service delivery and retaining more customers?

The interviews were recorded then transcribed and additional information and reports were requested to triangulate the information provided.

## RESULTS

### The complaints process

Each of the five organisations had very similar service standards in terms of acknowledging and replying to complaints (a common standard was to acknowledge within 24 hours and reply within five working days). The need for a speedy response was recognised as vital if complaining customers were to be satisfied. One of the

methods used by most of the organisations to achieve that speed of response was to telephone customers wherever possible, both to acknowledge receipt of the complaint and also to give them an opportunity to present a human face to the customer.

Another common feature was that these organisations, while striving to keep complaints to a minimum, accepted that mistakes were inevitable and as such operated “no blame” cultures, except where repeated mistakes were being made. They empowered staff to take initiatives to satisfy complaining customers and to look for solutions without first thinking about whether they might be castigated for going outside their job descriptions (although there were limits as to what staff were allowed to suggest). If staff did exceed those limits, the approach taken by First Direct for example was to look for learning points afterwards and to coach the mistakes out.

Managers at each organisation were also convinced that complaints were the tip of the iceberg, and that for each complaint they received there were many more customers that they did not know about who were unhappy. The respondents were uniformly of the opinion that they needed to encourage customers to complain and to make it as easy as possible for them to do so, because this alone gave them the opportunity to convert unhappy customers into loyal ones.

The approach of each organisation differed when it came to encouraging complaints. Some, such as WPA and The High Street Bank, relied on leaflets and posters that informed customers that comments of any sort were welcome. These were readily available to their customers and well publicised in communications such as statements and annual reports as well as in branches and offices. First Direct, because of the telephone nature of their business, were of the opinion that a high percentage of unhappy customers would complain because of the ease of doing so (their estimate was 80 per cent of their customers who were dissatisfied would complain). Glan Clwyd District General Hospital found that their patients were on the other hand mostly reluctant to complain because of fears over the implications for their treatment, however unfounded. To combat this the hospital devised a separate system where patients could register their comments without them being recorded as complaints, and they also carry out regular ward visits to chat to patients in a non-intimidating or non-confrontational atmosphere.

Encouraging customer complaints and making it easy for customers to register their dissatisfaction also had the benefit of letting the organisations know quickly when something is going wrong. The High Street Bank and Glan Clwyd Hospital for example both provided tear-off slips with their complaints leaflets so that customers did not have to try and find a piece of paper, and the hospital staff, by making ward visits tried to “tease-out” complaints from patients, believed that they did in many cases learn about processes that were going wrong in real time, and could therefore try and fix them before the patient was discharged.

WPA in particular was also very keen to ensure that once a complaint had gone through the process, the customer was contacted to try and determine how they felt about the experience of complaining and about the outcome. At WPA such closure was considered a vital element in not only learning from the complaint but also in ensuring that the customer truly was satisfied. By doing this WPA hoped to avoid falling into the trap of assuming that simply because the complaints procedure had been followed the customer must then automatically be happy with the outcome.

### **Organisational culture**

In all the organisations that were visited, the attitude towards complaints was such that there was a real belief in the value of complaints as a means to learn about themselves, to improve customer satisfaction and retention and therefore to derive financial benefits.

This belief in the value of complaints was in each case driven by top management. In the case of Western Provident Association, there was even a main board director with the title Director of Best Practice who oversaw complaints management as part of his responsibilities. At Western Provident complaints were taken so seriously that every time a customer complained a senior manager, and on occasions even the Director himself, offered to visit that customer wherever they were in the country. The purpose of this was not only to demonstrate how seriously they viewed the complaint itself, but also so that senior managers could learn as much as they could about why they failed to satisfy the customer.

This was something Western Provident could do because they received very few complaints, 156 in 1998 out of a customer base of over 500,000, and only a small proportion of those took up the offer of a visit. Western Provident were winners of the Arthur Anderson Best Practice Award for Customer Service Excellence in 1998.

Even in organisations where there was a rigorous and prescribed complaints management process, for example at Glan Clwyd District General Hospital (where complaints handling is regulated as part of NHS guidelines on patient service) and at Milton Keynes Chamber of Commerce (where the Chamber were required to attain the ISO9000 quality standard of which complaints handling forms a part), the attitude of senior managers was such that implementing the required standard of complaints management was relatively easy. In the case of the hospital, for example, they already had a robust process in place before the regulations regarding the handling of patient complaints were introduced in 1996.

This level of top management support and interest in complaints management served to focus organisations on customer service excellence and to take complaints seriously. At First Direct the chief executive sits at the centre of the bank’s vast open plan building at Leeds and

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has been known to be asked to come and talk to a customer by a telephone banking representative.

The five organisations take differing views as to whether to have a central complaints handling unit or to leave complaints handling to individual departments or business units. Western Provident had the opinion that individual business units should be responsible for dealing with their own complaints. They do not factor in the time and effort required to manage complaints when scheduling work loads and deciding productivity levels, so if a business unit did have to deal with a complaint they had to either make the time during the working day, or do it when scheduled work had been completed. In either case the complaint still had to be dealt with within prescribed service standards. The view at Western Provident is that this focused the minds of employees and encouraged them to try and avoid making mistakes in the first place.

This sort of approach may not be desirable where an organisation has a number of retail outlets, branches, or departments across many sites, in which case a central unit might be more desirable to ensure consistency across a wide geographic spread. The High Street Bank had a central complaints unit that dealt with all complaints addressed to the bank. If complaints were made at a branch, the branch manager attempted to resolve them because it would be nonsensical to instruct customers to write in to the head office unit without making an attempt to satisfy them first. However, even if the branch manager was successful information about the complaint and its resolution was sent to the head office unit for inclusion in the reporting that the unit produces.

At WPA, First Direct and The High Street Bank, perhaps unsurprisingly because all three are financial services organisations, the belief was that excellent service was becoming a “given” because of competition and consumer choice, and that the new differentiator that would give them an edge over competitors was in this field of service recovery. The opportunity to convert a dissatisfied customer into a loyal advocate, and therefore reap the rewards of retention and referral, was quoted by all three as one of the basic reasons for managing complaints well.

The High Street Bank formally involved complaints management professionals in their strategic planning meetings, so that their experiences of customer concerns could be incorporated into planning at the bank. At Glan Cwlyd District General Hospital issues raised by complaints were fed into the training of staff. These two examples serve to demonstrate how these organisations viewed complaints as key contributors to their operations, and not simply as necessary evils to be handled as best as possible.

## **Improvements and learning from complaints**

Whether responsibility for managing complaints was held centrally or was diversified across business units, a common feature at all the organisations was that the analysis of complaints in terms of numbers, types and trends, was performed at head office level.

Complaints data at all the organisations was compiled centrally and regular reports, at least monthly, were circulated and discussed not just by managers and executives but they also formed part of team briefings and were published in staff newsletters. All of the organisations were of the opinion that communicating complaint data was a good thing as it promoted awareness in staff of the problems and issues that were being faced, and how the organisations were performing in tackling them.

Another common feature was that, whether complaints were dealt with centrally or not, individual business units or departments or branches were responsible for ensuring that changes to processes specific to their areas were being identified and followed up on, and skills shortages were being identified and addressed. At WPA specialist teams had been formed to aid in this process by analysing why processes went wrong and ensuring that they were fixed, with other teams providing coaching and training where necessary. At First Direct project teams took charge of the changes to ensure that they were consistent and fit with other business systems. At the High Street Bank the central unit was responsible for overseeing improvements and changes to processes, and departments and branches would be reported to senior management if no actions were forthcoming.

Staff were seen as a major source of improvement ideas. At First Direct staff were expected to contribute suggestions as part of their roles, and to facilitate this the organisation allowed time for staff to meet informally to discuss problems and issues that they were encountering, so that suggestions on how to tackle them and prevent reoccurrence could be made.

WPA even encouraged internal complaints in the belief that poor service from one area of the business to another eventually manifests itself as poor service to customers. These internal complaints were treated in the same way as customer complaints i.e. they were logged, tracked, analysed, improvements were sought, and the same teams that co-ordinated changes as a result of customer complaints also took responsibility for them.

At the Milton Keynes Chamber of Commerce the empowerment given to staff was such that they were allowed to change their own processes without seeking approval, provided that they satisfied the Chamber’s auditing team. A formal review of processes took place regularly, as did formal audits, so any changes that were likely to cause problems for other business areas could be neutralised but when it came to deciding how to tackle particular tasks the Chamber allowed its staff a large degree of freedom to decide how to act.

## Satisfaction and retention

All the five organisations carried out extensive work to determine whether customers were satisfied with the service they received, and WPA and Glan Clwyd District General Hospital specifically attempted to determine satisfaction levels with their complaints processes.

The Milton Keynes Chamber of Commerce regularly surveyed its customers on all aspects of the service they have received, and as part of these surveys questions were asked about whether customers had encountered problems and if so whether the problems were resolved satisfactorily. Glan Clwyd Hospital specifically targeted patients who had complained and asked detailed questions about their experiences. WPA on the other hand attempted to talk to every complainant once the issue had been resolved, and offered to visit each one at the end of the process just as they did when the complaint was first received.

First Direct and The High Street Bank did not specifically ask customers who complained about their experiences, but as befits very large national institutions they carried out regular customer satisfaction surveys and were able to make inferences about their standards of complaint handling from the results. Both these organisations however did make a point of following up with customers who had been particularly badly affected or treated. The High Street Bank even empowered staff to send goodwill gestures such as flowers or wine if the member of staff felt this would help repair any damage done to the relationship with the customer.

The three financial services organisations and the Chamber of Commerce attempted to talk to customers who informed them that they are closing accounts, cancelling policies or membership.

All the organisations were aware of the value of satisfying complainants because of the effect this had on customer retention and on the referral business that could be generated from converting dissatisfied customers into advocates. This even applied to the Hospital, although to a lesser degree, which competes, to some extent, with alternate health care providers such as private hospitals.

First Direct estimated that 40 per cent to 50 per cent of its business was gained through referral, which is very high for the sector, and WPA came up top of a survey by NOP as the private health insurer most likely to be recommended by its customers.

When it came to retaining customers who complain WPA, as a mutual organisation, found that it could take decisions that other companies owned by shareholders, or with limited and pressured budgets, might not be able to. It would not be unknown for WPA to agree to pay a claim for medical expenses that the customer genuinely thought was allowable even if it was agreed that the company had no legal obligation to do so. In such cases the organisation looked at the potential worth of retaining the

customer over many years and the benefit that such a decision would bring to the company.

## Value and financial benefits

A good understanding of the costs (both financial in terms of staff costs and compensation and goodwill costs, as well as time costs) associated with complaints management could be found at each of the five organisations.

All of the organisations calculated how much complaints were costing them. They used this information in different ways. All of them undertook this analysis in order to forecast budgets and expenses, however, the Milton Keynes Chamber of Commerce also believed that showing such information to managers and staff was a good way of focusing minds on the practical realities of not getting things right the first time.

First Direct was attempting to go further than this by trying to formulate a measure of "customer experience" which would help determine the lifetime value of their customers. They believed they if they could also determine by how much that "customer experience" was either enhanced or degraded depending on how well or badly a complaint was handled, then they could understand the lifetime value of a complaining customer. First Direct were convinced that a positive experience of complaining could greatly increase the customer's lifetime worth to the company, and therefore demonstrated the value of excellent complaints management not just in terms of customer satisfaction but also in longer term profitability and loyalty.

WPA were also convinced that a positive experience of complaining results in a customer who is much more loyal, much more likely to refer them to friends and family, and much more likely to be more profitable in the long term. However, WPA was not spending time and effort in formally measuring such things in the way that First Direct is. Instead, WPA took the view that as an organisation they intuitively believed that this was correct.

First Direct were the only organisation of the five that was formally attempting to link the costs associated with handling complaints and making improvements to potential savings in the future. They were doing this by attempting to determine how many future complaints of a specific type could be avoided if they took the necessary steps to correct a problem that was giving rise to those complaints at the moment. By simply multiplying the total cost of handling one of those complaints with that number of potential complaints of the same type that have been avoided in the future, they were hoping to show how much money could be saved by learning from complaints and identifying and making improvements.

## SUMMARY AND CONCLUSIONS

The objective of this paper was to try to discover what the best organisations are doing that might set them apart in terms of the way they manage complaints. The top five

organisations as identified in the earlier benchmarking study shared many characteristics, in particular:

- Complaints were given a very high profile with top level support for complaints management.
- Customers were encouraged to complain and comment, and systems were put in place to make this as easy as possible.
- Employees were also a major source of ideas. Suggestions, issues and “complaints” were, in some cases, logged and tracked like customer complaints.
- The responsibility for the analysis of complaints and overseeing improvements was taken at head office level, though the units were responsible for making the necessary changes.
- Complaints were viewed as opportunities for learning and improvement.
- Excellence in complaints management was seen as providing a method of differentiation.
- Reports of complaints issues and learning points were widely circulated within the organisations.
- Blame was seen as unhelpful.
- Complaint management professionals were involved in business meetings and decisions, and they had a direct input into strategic planning meetings. In one case complaint issues were discussed with the training function.
- Costs of complaints in monetary and time dimensions were well recorded and understood.
- Some of the companies were attempting to measure the lifetime value of customers, and to understand how the experience of the complaints process could impact on that lifetime value.
- Front line staff were in most cases encouraged and empowered to take initiatives to resolve complaints in the early stages.
- The speed of response was considered vital if the complainant was to be satisfied.
- Staff were encouraged to raise issues if they saw them occurring.
- Delighting complaining customers was seen to result not just in satisfaction but in creating advocates.
- In some cases referral business was much higher than was usual in the sector.

The top-level support for complaint management was not a surprising finding. However the development of parallel systems to encourage staff comments, to log and track them and deal with them in the same way as customer comments was more surprising. The organisational cultures were key in supporting the reporting and sharing and solving of issues rather than one concerned with blame and hiding problems. It is clear that managers in these organisations understood not only the costs of dealing with complaints (financial and lost customers) but also the benefits (to the bottom line through customer and staff retention and process improvement).

This exploratory and grounded study has a number of limitations. Aside from the small sample size, which is not inappropriate for this type of study, the main concern is that it only evaluated “successful” organisations. In

order to expand and validate our findings it will also be appropriate to compare these findings to those less “successful” organisations where the complaints processes did not possess the characteristics identified in the literature in order to ascertain if the features identified above are only applicable to “successful” organisations.

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