Promoting consumer complaints in the financial sector

Keynote address by Jane Goodman-Delahunty, JD, PhD

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Industry wide trends in the financial sector have substantially modified customer-provider relationships, mutual expectations, and hence their roles. This article summarizes common customer experiences in responses to changes in financial services. Individual and aggregate industry trends in complaint behaviors are described, including factors that inhibit consumer complaints, increasing the dramatic levels of under-reporting. The case is made that industry providers should affirmatively encourage consumer complaints, which comprise a valuable resource. Features of effective complaint management, user-friendly complaint processes designed to increase the number and type of complaints, and special communication issues in dealing with consumer complaints are outlined. Finally, three key issues in promoting consumer complaints are identified.

Industry changes impact customer relations

The propensity of consumers to perceive problems for services is greater than that for frequently bought products (Gronhaug & Gilly, 1991). This trend has a potentially negative impact on customer-provider relations in the financial services industry where customer complaints are often disregarded rather than welcomed. Institutional attitudes to consumers who complain include managerial skepticism, perceptions that consumers want “something for nothing,” that they are confused, or have incorrectly evaluated the merits of the situation (Resnik & Harmon, 1983). Organizational barriers to effective complaint management need to be identified and eliminated. Recent industry-wide changes in the financial sector have created additional barriers between customers and providers, further discouraging consumer complaints.

Remote, automation replaces in-person contact

Technological advances have led to many new ways of doing business. Financial service providers such as accountants, banks, mortgage companies, stockbrokers, and insurance brokers who used to offer friendly, in-person, fiduciary, advisory service no longer consult in this way with consumers who are shopping around to discern what suits them best. Perhaps customers are cold-called, perhaps they log on to an account on a personal computer, or transact via automated telephone call, from a menu of options, to select information to be mailed to their home, to review in private.

Customers are often intimidated by new technology, and by the fact that obtaining information about options or comparative features is more difficult. In many situations, they are made to feel like non-entities, depersonalized, whose commerce is of little interest or consequence to the provider. Bank customers have concluded that banks dislike small customers, view them as pests (Pendergast, 2001).

The technological changes have themselves spawned a new series of problems, such as customers who cannot recall their personal identification numbers, providers who omit to process direct debit payments, or who process too many, controversies over fees for using a competitor's ATM, poorly located or filthy ATMs, malfunctioning keypads, illegible receipts, and so forth.

Caveat emptor replaces the fiduciary duty

Major differences in the expectations and roles of customers and finance service providers have arisen because providers no longer adopt a fiduciary role or duty toward their clients, looking out for their best interests, and are rarely personally acquainted with their clients. Whereas before, customers would discuss their needs in-person with their providers, in the sanctity of the professional's office, nowadays, the contact is remote, impersonal. In-person contact is not with someone with whom the client is well-acquainted, but instead a teller or cashier, with limited knowledge, who is primed about the latest product to push. It is not uncommon to meet one's loan officer for the first time to sign documents in the presence of a notary or Justice of the Peace. Increasingly, stockbroking firms offer in-line processing of customer-selected stock purchases for a fee, and fewer of their staff are licensed. The fiduciary duty formerly extended to the benefit of clients has been replaced by *caveat emptor* or "buyer beware," as agents attempt to persuade a customer to buy a particular product from an selection of models any of which might suit them. As a consequence, relationships of reliance and trust have been replaced by customer suspicion. In essence, customers have suffered a loss of control in relationships with financial service providers. Often, the only control they can exercise is to find another (similar) provider.

Many services and products require specialized knowledge beyond that of the average consumer. Customers who used to rely on professional advice on topics about which they knew little, now have less access to information about these topics. Efforts to obtain information are time-consuming. In-person appointments may require a service fee, for example, to talk to a tax accountant, or a financial planner. Less sophisticated, less persistent, and less wealthy consumers become alienated from the marketplace.

“Customer bears the burden of error” replaces “best interests of the customer”

When mistakes arise, the customer must identify them and take action to have them corrected. In part because the customer bears the burden of error detection and rectification, service providers are seen as hostile, uncaring, impersonal. Customers cannot penalize providers for errors the way they are penalized for late payments, using the “wrong” ATM machine, and so forth. Thus, the relationship seems marked by a lack of reciprocity. Provider complaint channels, internal or external, are often characterized by delays and frustrations, leading to greater consumer dissatisfaction. Compared to complainants, the responding providers prefer inaction, and also prefer to avoid more formal, third-party interventions (Peirce, Pruitt, & Czaja, 1993). In sum, the playing field seems uneven (McDonald, 1991).

Consumer intimidation, suspicion, frustration and stress

Profound changes in the way financial services are offered have taken customers by surprise, causing much negative feedback. The cumulative impact of these trends is consumer stress and increased dissatisfaction. For example, a prevailing notion regarding banks is that they cannot respond to fundamental consumer needs, let alone customer complaints about poor service and errors (Prendergast, 2001). Thus, the context in which finance sector managers must address complaint management is one permeated by consumer stress, skepticism and powerlessness.

Features of consumer complaints

Consumer stress responses

Three common coping responses by customers to consumer stress have been distinguished: (a) avoidance; (b) emotion focused; and (c) problem focused (Stephens & Gwinner, 1998). The first response, avoidance, is common among customers who conclude that potential gains of taking action are unlikely, thus complaining or taking action of any sort is simply not worth the effort. They cope by ignoring the situation, and avoiding the provider. If there are other providers, they will vote with their feet, and switch. Consumer complaint departments are unaware of the dissatisfaction of avoidant customers. Emotion-focused complainants are also unlikely to contact the consumer complaint department, because they cope by directing their attentions to their emotions, minimizing the errors of the provider, blaming themselves for the problem, empathizing with the provider employees who caused the difficulty. Only the third group of complainants, problem-focused complainants, will direct efforts outside of themselves, to contact either the provider or a third party about the problem. Provider complaint department personnel will hear from some of the problem-focused customers.

The scope of under-reporting of complaints

A common myth is that customers act out of rational self-interest. In fact, customer dissatisfaction is a more emotional than a cognitive or rational response. This fact emerges starkly from data on aggregate and individual trends in consumer complaints. Numerous surveys have highlighted the fact that the majority of dissatisfied customers never complain. Estimates of under-reporting of complaints are dramatic, running as high as 95% in some studies (TARP, 1979). One can safely estimate that as few as one third of dissatisfied consumers will voice their complaints directly to the provider (Stephens & Gwinner, 1998). The percentage of complaints lodged with third-parties is low–as few as 5% in a recent study comparing US and South Korean consumers (Liu & McClure, 2001).

Voicing complaints, retaliation, and switching

Dissatisfied consumers tend to adopt one of three modes to express their dissatisfaction (Hansen, Swan & Powers, 1997). Some will voice their complaints, others will retaliate against the provider, for example, by spreading negative information about the provider by word of mouth to friends, family members, neighbors, and their community. Others simply switch providers (Hansen, Swan, & Powers, 1997).

Few complaints are frivolous

Past research has revealed that managers are not always receptive to customer complaints. However, an analysis of the substance of complaints in the finance sector shows relatively few frivolous, or non-meritorious complaints (SOCAP-TARP, 1995b). Similar analyses have shown that most claims are suitable for resolution in-house by the provider, for example through an internal dispute resolution program. This is particularly true of most unintended institutional errors, such as complaints about fees charged contrary to terms of a contract, mistakes in transactions, fee discrepancies, loss of documents, etc., which comprise the bulk of the complaints.

Diverting complex complaints and legal issues

Certain types of complaints, which recur and are fairly routine, require more specialized attention. For example, financial problems that ensue following a marital break-up, the death of a customer, or a claim of identity fraud, are best handled by staff trained to deal with the ramifications of these events and circumstances. Immediately a complaint of this nature is identified, it should be referred to a specialist skilled in dealing with these problems. Many customers experiencing the death of a loved one, a marital collapse, or fraud, will be distressed, requiring assistance that takes their vulnerability into account.

Other types of complaints that are not well-suited to internal dispute resolution, such as those which involve more complex legal issues and potential legal liability. Personnel at complaint centres need to learn to recognize these so they can be diverted elsewhere. When wrongdoing is perceived to be intentional, and has high consequences, customers shift their preference to an external third-party (Arnold & Carnevale, 1997), so will not resist this action.

Vulnerable complainants

Some groups of vulnerable customers require more specialized attention even when there is no death or dissolution in the picture. The most vulnerable groups are the young, the elderly, the uneducated, the structurally poor, the physically and psychologically disabled, ethnic and racial minorities, and those with language difficulties (Andreason & Manning, 1990). Previous research on elderly consumers (Hunt, 1991) demonstrated that customer dissatisfaction decreases with age. Many findings apply equally to all vulnerable consumers:

- they tend to perceive fewer practices as unfair
- they may have knowledge that is out of date, incomplete, or erroneous

- they are less assertive in seeking redress, and less aware of their rights
- they often experience service related problems
- they are unlikely to take any action external
- they rarely sustain internal complaint behavior after an unsatisfactory outcome.

For these clients, some form of third party intervention will often be required. Providers need to take steps to train staff to identify vulnerable customers, to assist them, and to refer them to resources skilled in addressing their needs.

Factors affecting the frequency of customer complaints

Past studies have highlighted the fact that customer complaint behavior is not a matter of a straightforward cause-effect relationship. Multiple factors interact in complex ways to influence the likelihood that a customer will voice and lodge an internal complaint (Jacoby & Jaccard, 1981). First, consumers are often ignorant of the avenues of recourse that may exist within any given organization to handle complaints. In some instances, this is because managers are afraid of a deluge of complaints, so do not give the complaint channels a high profile. Or, they want to avoid the word “complaint,” so customers have to wend their way through obscure euphemisms, such as “customer service management,” “the information hotline,”or “accounts reconciliation.” For customers who are more alienated from the marketplace than others, avenues that seem obvious to others will elude them (Singh & Wilkes, 1996).

Another impediment to customers is that the complaint process may not be readily manageable. For instance, consumers may have to write a formal letter to initiate a complaint, enclosing documentation, and to do so within specified time limits of discovering a purported error. All of these features are deterrents, time-consuming to orchestrate, and make the process less approachable. Many consumers are overburdened with accounts, PINS and plastic transaction cards, and may not complain for this reason. Reliance by complaint officers on printed records requires an executive accounting capacity from customers that is time-consuming. For vulnerable customers, these sorts of constraints may be insurmountable.

Customers approach the issue of making a complaint with either positive, negative, or neutral past experience. Past studies of customers who complained about financial services revealed that approximately one third of the customers were satisfied, one third were mollified, and one third remained dissatisfied (SOCAP-TARP, 1995b). Customer who have had success in the past in bringing complaints will draw on that experience, and be more likely to complain in the future when the need arises than those customers whose past experience was not as satisfying (Singh & Wilkes, 1996).

Inexperience or past negative experiences may make customers reluctant to complain if they fear that assertiveness of this sort will mark them as unpleasant or unfavorable, and lead to a diminution in service. Customers who have been intimidated by the fact that complaint calls were recorded in the past may fear the apparent lack of confidentiality and adversarity of these records. They may wonder whether the information will be shared with other providers.

Dissatisfied customer responses

When faced with problems, consumers respond in different ways. Four customer styles in response to service problems have been distinguished: (a) passives; (b) voicers; (c) irates, and (d) activists (Singh, 1990; Dart & Freeman, 1994). Passive customers take no action. Only voicers seek redress, voicing their claims in writing or by telephone. Irate customers will spread their anger and dissatisfaction by word-of-mouth to friends, family members and their community. Activists will turn to third party, external intervenors to resolve their dissatisfaction, e.g., lawyers, better business bureaus, Ombud office, or other third party neutrals. Finance sector managers need to understand that “no news” from consumers does not signify an absence of problems. Before attempting to promote customer complaints, an understanding of factors that reliably predict more customer complaints is helpful.

Predictors of consumer complaints

Researchers who have studied factors that increase the likelihood that a customer will register a complaint with a service provider have identified factors that are personal to the customer, and factors that are situational(Singh, 1990; Dart & Freeman, 1994). More complaints are made by a consumer who

- is younger

- is not alienated from the marketplace
- is more educated
- earns a higher income.
- has a positive attitude to complaining
- complained successfully in the past
- perceives risks and costs associated with the complaint to be low
- perceives probability of redress to be high.
- perceives provider has a good reputation for quality and service

Significance of consumer complaints

Many managers regard customers who complain in a negative light. In fact, consumer complaints can be a valuable resource regarding defects in products and services that can otherwise result in a loss of business and market share. Attending to customer complaints, and promoting customer complaints may assist managers in avoiding reputational and market damage. Responsiveness to customer complaints builds goodwill and promotes customer satisfaction. Managers who promote favourable types of complaint behavior, such as voicing through specially designated channels, can increase customer satisfaction (Singh & Wilkes, 1996). Ironically, the customers who avail themselves of internal company channels to voice their complaints are often the most loyal customers. Thus, managers should treat customers who complain with respect, should encourage this behaviour, and acknowledge the opportunity to build customer loyalty.

Best practices in handling customer complaints

Effective complaint management

Numerous companies have studied and implemented effective strategies to enhance the process of receiving and responding to customer complaints. The best practices include providing a free telephone call, extensive hours of operation to enhance accessibility. Screening tactics to identify the nature of the complaint in a rapid fashion, and then divert those that require special handling, leads to more efficient processing, fewer delays and referrals of the customers from one resource to another. In particular, staff at centralized call centres need to screen for legal issues and claims that are ill-suited to internal dispute resolution. Effective complaint management requires well-trained staff, who must be given incentives. Customized software to record relevant complaint data is essential so a customer does not have to explain what transpired every time he or she calls in, and so management can aggregate and assess complaint trends, and allocate staff and resources (SOCAP, 1995b).

Wherever possible, efforts should be made to resolve a complaint at the initial contact. Complaint types need to be prioritized by degree of seriousness, rather than the number of similar complaints because serious matters raised by just a few customers deserve more weight and attention than less egregious matters identified by many customers. Finally, effective complain management includes measuring customer satisfaction with the complaint resolution system. A recent survey showed that fewer than half of consumer complaint officers systematically measured customer satisfaction (SOCAP, 1995b). Standard paper and pencil questionnaires are not very helpful in assessing customer responses that are primarily emotional (Hunt, 1991). Oral interviews may be preferable.

User-friendly complaint processes

No doubt, many of you are familiar with features of a user-friendly complaint process designed to enhance the number of consumer complaints that can be processed. However, not all of you may know how critical it is to integrate the consumer affairs department into top management. This action can avoid what has been identified as a "vicious circle" that often results when consumer complaints increase (Fornell & Westbrook, 1984). Consumer affairs personnel are often reluctant to tell top management the "bad news" when there are numerous customer complaints. Managers are often hostile to consumer affairs personnel because they are the bearers of bad news, who become associated with that negative information. The more the complaints increase, the less management wants to know about them or deal with them. Inaction or failure to appropriately redress complaints causes more consumer complaints. To halt this cycle, managers must encourage complaints and ensure that the consumer affairs department is not physically or hierarchically isolated in the organization. Consumer affairs departments need a prominent and intregrated place within a financial organization.

To encourage complaints, allow customers to lodge complaints via multiple routes–telephone, in-person, in writing, etc. Ensure that the process is functionally accessible and eradicate features that cause customer satisfaction ro plummet, i.e., no costs, no difficulties getting through on complaint lines, informed staff to attend to the issues, no lengthy hold time, no complex menus, no long wait messages. Offer options to talk to someone at any point, and provide additional support for customers with special needs, such as in-person meetings for elderly, low-income, non-English-speaking clients, and customers with disabilities.

When complaints are received, the staff should be trained to identify and separate the customer goal from the description of the events leading to the complaint. All complaints should be taken seriously so as not to offend customers. Staff should have the discretion to treat customers flexibly and differently depending on the circumstances. Long-term, loyal customers might reasonably be treated better. It is important to take responsibility, not to pass the customer around. Benevolent gestures and apologies can be important interventions in risk management. For instance, in the area of medical malpractice, physicians who acknowledged the problem, apologized for the events and explained what had transpired were sued significantly less frequently than those who did not apologize (Kellett, 1987). An apology may effectively diffuse a situation, and dissuade a complainant from seeking third-party intervention or from pursuing future litigation.

Special communication issues in processing customer complaints

Customer dissatisfaction is emotional

Given the consensus that consumer dissatisfaction is emotional, staff must be prepared to deal with customers who are emotionally aroused. Emotionally aroused customers may direct their feelings at consumer affairs personnel even though those individuals had nothing to do with the source or substance of the complaint.. For example, customers who attribute the problem to the provider and not to their own actions, are most likely to express anger, disgust, and contempt (Stephens & Gwinner, 1998). Staff receiving the complaints should acknowledge the customer’s feelings. For example, they could say that they can understand that this must be a frustrating or annoying experience. This acknowledgment can be helpful in assisting customers to move on to discuss the substance of the complaint. Separating the gist of the complaint from the surrounding affect requires patience.

Dealing with difficult customers

Despite training and preparation for handling emotional customers, staff will find some types of customers are particularly challenging or difficult. For example, certain customers may not clearly distinguish boundaries between relevant and irrelevant details necessary to resolve the issue, and may disclose all sorts of attendant details about the consequences and their personal situations. Common emotions expressed when the problems are perceived as situational, are sadness and fear (Stephens & Gwinner, 1998). Other customers may include additional personal details in an effort to establish rapport and gain sympathy from the staff member. Staff members need to allow customers to express their feelings, to acknowledge them, and then to direct the inquiry to pertinent issues, without offending the customer. If a customer appears to have a host of other problems outside the scope of the complaint, the staff member may diplomatically need to suggest a referral to a family member, friend, or community specialist for mental health counselling. Obviously this will be a rare instance, but there are some customers who may have no-one else to whom they can confide certain matters.

Misleading politeness and minimization

Another type of challenging customer is one who avoids itemizing explicitly the details of the events leading to the problem. Conflict avoiding customers may observe conventions of politeness, minimizing any attributions of blame to others, instead engaging in self-blame. They may designate what occurred as their own error or mistake, even though the customer knows full well that the problem is more than a mere “mistake.” This sort of customer is superficially far easier to deal with than an overtly angry or upset customer, but reluctance to describe what occurred places a burden on the staff member to further inquire and investigate so that the problem can be as accurately coded and analysed as possible. This customer masks and deflects the events through misleading politeness, denial, and self-blame, and is more likely to express emotions such as shame and guilt (Stephens & Gwinner, 1998), and to express or display a lack of comfort in voicing dissatisfaction or unhappiness.

Misleading expressed confidence

A common misleading factor in complaint communications is the level of confidence expressed by the customer. In several different domains, social psychologists have documented that confidence is not a reliable indicator of accuracy. In other words, a customer may assert with strong confidence that a certain event occurred in a particular way, but that customer may be wrong. Another customer who is far more tentative and uncertain in describing what happened may be accurate. Staff may have a tendency to give greater credence and weight to the first customer because of the higher degree of assertion and confidence. Staff should be trained not to view expressed confidence as an indicator of accuracy or veracity of the substance of the complaint. Confidence is more likely to come from past successful complaint behavior, or past rehearsal and repetition of the events.

Shaping the complaint

An issue to keep in mind is the extent to which the events are “shaped” by the person receiving and documenting the complaint (Goss & Lombard, 1993). To some degree, whoever defines the problem has control over the resolution. When complaints are handled internally, they tend to be framed as internal problems rather than issues affecting the legal rights of complainants (Edelman, Erlanger & Lande,1993). In other words, the legal issues presented may be reframed and overlooked. This places responsibility on the complaint handlers to take care to attend to legal rights versus less litigious ways of framing the claims.

Cross-cultural factors and preferences

Most previous consumer research has addressed western settings, primarily the United States and Europe. A series of cross-cultural factors may need to be explored to address special communication issues related to complaint processing among customers with a non-western background, so that complaints can be encouraged from groups not typically included. Some research on cross-cultural factors bears on complaint processing.

Cross-cultural psychologists distinguish collectivist from individualistic cultures and societies. Most western cultures, such as

Australia and the United States, tend to be individualistic in nature; many Eastern cultures are collectivist, e.g., China, South Korea, Japan (Triandis, 1995). Customers from individualistic cultures are more inclined to voice their complaints internally, and to stay on as customers. Collectivist customers are loyal to their group or community, and avoid individual internal complaint systems (Liu & McClure, 2001). They will complain in private to other members of their group, and if dissatisfied, will switch providers without making an internal complaint. Negative emotions such as complaining are not expressed as this is considered losing face. If they decide to make a complaint, it is more likely to be to an external than an internal body. In the mediation setting, their preference will be for a third party evaluative neutral rather than a facilitative neutral. This preference derives from power-distance relations that differ in individualistic versus collectivist cultures. Collectivists demonstrate a need for a power and decision-making authority whose decision they are more likely to respect and accept in preference to collaboration with a facilitator, whose recommendation and settlement is more likely to be rejected (Tyler, Lind & Huo, 2000).

Conclusion: Promoting consumer complaints

To create an atmosphere and a system that promotes consumer complaints by encouraging customers to voice their complaints internally, a number of key elements must be present.

The provider must demonstrate and be perceived as having a high level of expertise in the relevant market

Whether the financial service provider is a bank, stockbroker, accountant, mortgage-lender, the company’s reputation is a critical factor, as consumers will not complain to a provider whose proficiency and expertise they do not respect.

The channels of communication must be high quality

The provider must offer multiple accessible sources for customer complaints that take into account the issues outlined in the foregoing article. Consumers whose perception of the provider’s responsiveness is positive are more likely to complain (Singh & Wilkes, 1996).

The customer and the provider must be mutually dependent

The goal of management must be to establish friendly, committed customer relationships. High dependency on the provider, often regarded as a negative, will promote use of the internal complaint process and customer loyalty (Hansen, Swan, & Powers, 1997). Some scholars have suggested that customers can be further encouraged to complain by substantially rewarding them for providing feedback and complaining (Stephens & Gwinner, 1998). Finally, any viable dispute resolution program must offer both procedural and substantive fairness to the customer.

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Jane Goodman-Delahunty, JD, PhD, is an Associate Professor of Forensic Psychology in the School of Psychology at the University of New South Wales. She conducts research on matters involving law and psychology, and serves as a neutral fact-finder and mediator. She can be reached via email at j.g-delahunty@unsw.edu.au, or by calling (02) 9385-3755.