

**MEASURING THE IMPACT OF COMPLAINT-
HANDLING ON CONSUMER LOYALTY**

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Measuring the Impact of Complaint-Handling on Consumer Loyalty[†]

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For markets to function in a way which maximizes consumer well-being, firms must be responsive to consumer preferences. The goal of the research reported here is to measure the impact of consumer complaint-handling departments on consumer loyalty. A mailed questionnaire collected information from the complainants of three different firms. A random telephone interview facilitated the collection of data concerning the purchasing experience of consumers who had not voiced their dissatisfaction. The evidence from the three firms indicates that a policy of facilitating consumer voice has a strong positive impact on repurchase behavior, and on consumer welfare. There was no statistical difference among the three firms in their ability to increase loyalty through complaint-handling efforts.

Introduction

Improvements in the quality of products and services have benefited from progress on the frontier of research on consumer satisfaction and complaint handling. Prominent in this research has been the on-going program of the Technical Assistance Research Programs Institute (TARP) though much remains to be done. This study of three companies attempts to measure the impact on loyalty of having a consumer-sensitive complaint-handling unit.

Consumer complaint frequency is undoubtedly based on the discrepancy between expectations and experience (Cardozo, 1965; Olshavsky & Miller, 1972) so any seller who does not pro-actively collect information on the two variables is unable to make economic use of what can be known. Only a portion of valuable information on consumer experience will reach sellers. "If one [considers only] . . . more serious problems, then consumers seem to act about 60 percent of the time." (Andreasen, 1988, p.683; also Zussman, 1983) Whether or not a complaint is voiced depends upon the likelihood of a payoff (Day, Grabicke, Schaetzle & Staubach, 1981), and

perhaps on social characteristics of consumers (Liefeld, Edgecombe & Wolfe, 1975; Warland, Herrmann & Moore, 1984). These, in turn, may well relate to aggrievement (Westbrook, 1987) and almost certainly to experience (Gronhaug & Zaltman, 1981) or to complaining skill (Warland, Herrmann & Willits, 1975; Best & Andreasen, 1976; Kerton 1980). Research shows a strong role for the cost of complaining (Andreasen, 1988; Morris & Reeson, 1978, 1980).

Sub-Optimal Responses

It has been established that voicing rates are as low as 30% (Best & Andreasen, 1976; Diener & Greyer, 1978). The explanation rests largely in consumer perceptions (Richins, 1981) rather than on the true probability of receiving redress. Our experience in assisting consumers with local complaints strongly suggests that voicing rates are much lower than is justified by an accurate estimate by the consumer of private benefits and costs. From the point of view of consumer well-being, it appears that "too few" complaints are voiced at the individual level, presumably because the consumer under-estimates the true probability of success (Warland, Herrmann & Willits, 1975, p.161). Voicing rates which are too low have a negative impact at the social level because low rates delay product improvements, and impede important institutional advances which depend on long-run organizational changes (Hirschman, 1970). This deprives non-complainers of benefits (Padberg, 1977) as well as persons not now in this market.

On the seller's side -where one expects agile responses to economic incentives- research by Fornell & Wernerfelt (1987), Fornell (1988) and others, strongly suggests that many sellers have responses which are sub-optimal from their own financial point of view. That is also evident in the TARP estimates which indicates a return on investments for certain complaint-handling units of anywhere from 15

percent to 200 percent (TARP, 1986; p.6). Moreover, Martin and Smart (1989) have found that firms over-estimate their average quickness in responding to complainant's letters. We pursue one of their recommendations by conducting a follow-up study with letter writers to measure the change in consumer loyalty brought about by a deliberate policy of complaint handling.

Method

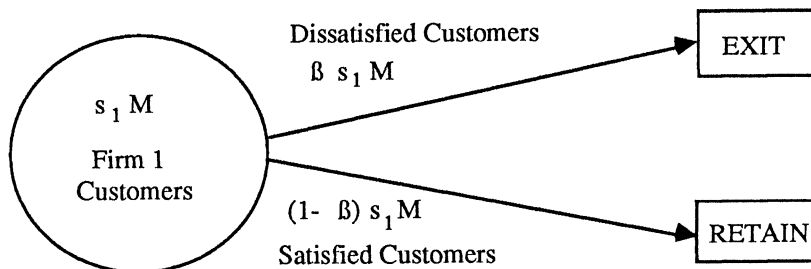
Our study makes use of the theoretical model of Fornell and Wernerfelt (1987) by adapting it through adding 'dissatisfied loyalty', whereby a portion of dissatisfied consumers choose not to voice but nonetheless do remain loyal to the brand. *Figure 1* depicts the overall view of this model with particular emphasis on the retention of those consumers who do voice.

To obtain the data required, we needed the cooperation of at least one seller with a functioning department devoted to seeking out dissatisfied consumers. Furthermore, we needed a second independent set of customers who were dissatisfied but who had not voiced their complaint. We were fortunate in receiving participation and evidence from the consumer complaints handling departments of three different firms (two different organizations). They provided complaint data and mailed our questionnaire to the complainants. The organizations involved wish to remain anonymous due to the sensitive nature of the data. They will be referred to as Company i ($i=I,II,III$). Companies I and II are two legally separate entities which are part of the same organization and their consumer complaints are handled centrally through one department. This evidence allows us to test for differences between the related companies as well as between complaint-handling departments.

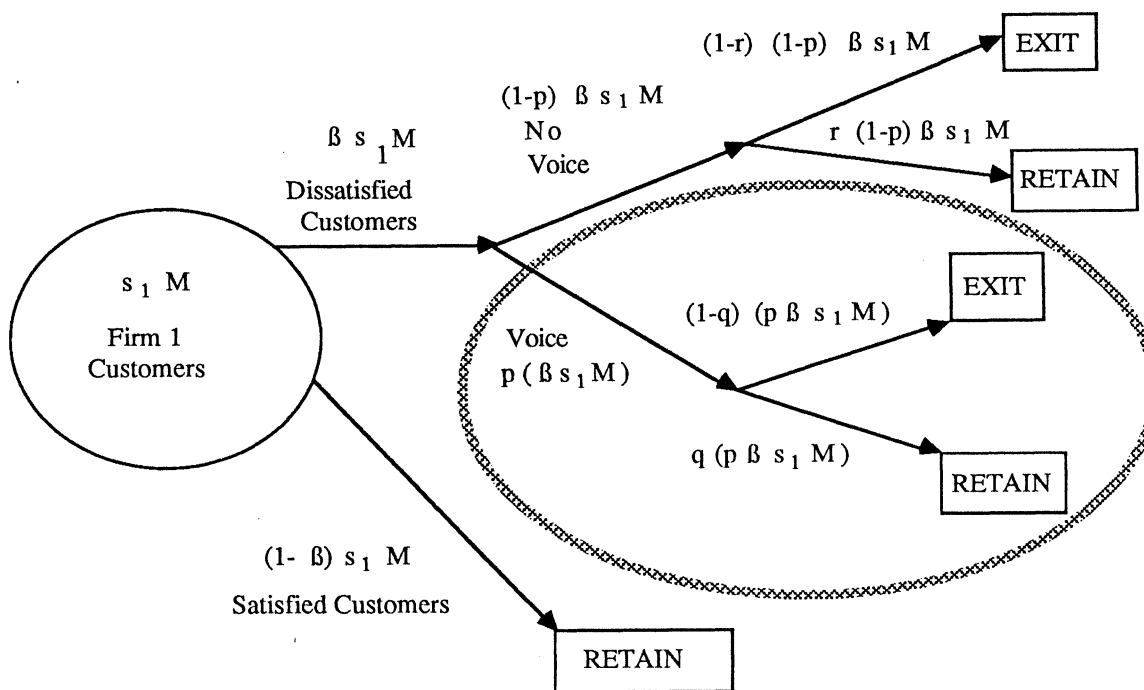
The organizations involved are not "typical" in that they are frequently recognized for

Figure 1

Before : A Consumer Complaints Department is Introduced



After : A Consumer Complaints Department is Introduced



Symbols Used

as adapted from
Fornell and Wernerfelt (1987)

Symbol	Definition
M	Number of customers
s	Market share
β	Fraction of customers who become dissatisfied
p	Fraction of dissatisfied customers who voice
r	Fraction of non voicing customers who do not switch
q	Fraction of voicing customers who do not switch

their attentiveness to the needs of consumers. It was largely based on this organizational commitment to the consumer that they were selected as participants in our study. There are a number of other factors which make these organizations of particular interest. Both operate internationally, enjoying high market shares of household and personal care products and in most countries their brands are market share leaders. Consumer recognition of brand names was especially important for the telephone survey. And, because both complaint-handling departments manage customer concerns nationwide, the samples include customers from various regions of Canada.

The survey took two forms: a mailed questionnaire and a telephone interview. The mailed questionnaire was sent to consumers who had registered a complaint against a particular product. It was used to estimate the number of voicing consumers that could be retained by managing complaints. The telephone interview was used to estimate the number of dissatisfied customers who chose not to complain yet still remained brand loyal. Otherwise, we would attribute all of the repurchasing customers who had voiced their complaints to the activity of the complaint handling department.

Mailed Questionnaire

This questionnaire was designed with the primary intention of providing data to estimate complainant repurchasing behavior. A copy of the questionnaire appears in *Appendix A*. A number of questions were asked regarding the consumer's complaint experience. However, there were three questions of particular interest to this study: they were questions three, six and seven. Respectively, these questions referred to the complainant's actual repurchase behavior and intent to repurchase behavior for a particular product, as well as the complainant's intention to purchase other products produced by each company. For the purpose of analysis, retention/exit rates were

obtained from question six exploring the intent to repurchase the product of concern. Our letter went to recent complainants so many consumers stated that while they had not repurchased the product at the time of completing the questionnaire, they planned to do so when they required the product again.

A total of 259 questionnaires were mailed out in english or french. The details of the questionnaires' mail out and return are presented in *Table C-1* of *Appendix C*.

Telephone Interview

Some customers may have a complaint, do not voice it, and still repurchase. They may feel that the cost of complaining exceeds the likely benefit from voicing, yet still feel that further purchases will yield net utility. To collect the necessary data, a telephone interview was designed. A copy of the interview in english and french appears in *Appendix B*. The individuals interviewed were randomly selected from the telephone directories of Kitchener-Waterloo, Toronto and Montreal (160 individuals were telephoned). They were each questioned regarding their purchasing behavior with respect to three different products (one commonly used product from each of the three firms). All three of these products are market share leaders in their categories. If an individual responding to the call was found to be a consumer of the particular product (I_d, II_k, III_l) they were then asked whether or not they had ever experienced a problem with that product and further, their subsequent repurchase behavior was explored. The actual sample size of this survey was N=112. While there were 480 observations collected during the telephone interview, 112 of those instances involved a dissatisfied customer who had not voiced a complaint.

The goal of this telephone interview was to find the proportion of consumers who either had a problem with product x or could suggest ways to improve the product x and, in both cases, had repurchased product x. Thus it was assumed that although a consumer preferred brand x, there existed a level of dissatisfaction if the consumer suggested a way that it could be improved. This method is similar to that used by Best and Andreasen in their 1976 study of voiced and unvoiced complaints. If an interviewee said that he or she preferred any brand of product x (x=d,k,l) other than the brand of participating company, and that he or she had used Company i's product x in the past, then the interviewee was considered to be dissatisfied with Company i's brand of product x. This procedure is based upon 'revealed preference' (actual behavior): the consumption choice provides evidence that there must have been a problem to result in a switch to another brand.

Results and Discussion

This section is divided into four parts. First the results from the mailed questionnaire are explored. Next, the findings from the telephone interview are examined. Limitations of the study's results are discussed. And finally, the results from both survey methods are summarized.

1. Success rates for three firms

What proportion of the complainants (voicing consumers) were retained as an impact of consumer complaints handling?

The mailed questionnaire was sent out to 259 and returned by 184 complainants, however, five complainants did not indicate whether or not they would repurchase product x and these observations were not used in the calculations, therefore N=179. (*Table A* in the appendix details the 71% response rate of the questionnaire.)

Table 1
Voicing Consumer Repurchase Behavior

Company	Sample N	Retain %	Exit %
Company I	49	77.6	22.4
Company II	72	83.3	16.7
Company III	58	89.7	10.3
Total	179	83.8	16.2

Fully 83.8% of those voicing complaints were satisfied enough to repurchase the product.

2. Differences among participating companies

Table 2 tests statistically whether or not there exists a significant difference between the repurchase behavior of the individual company's complainants using the Chi-Square test. While it appears that Company III enjoys a slightly higher repurchase rate than Companies I & II, there exists no significant difference between the three. *Tables 2-1 and 2-2* illustrate that the complainants of Companies I and II are even more similar in their repurchase behavior than those of both Companies I and II and Company III. This is not surprising since the complaints of both Companies I and II are handled through one department. Once again however statistical tests found no significant difference between the three companies with respect to repurchase rates.

H_0 : there is no difference in the repurchase behavior of the consumers of each company

H_1 : there is a difference in the repurchase behavior of the consumers of each company

acceptable region: $\alpha = 0.05$

Table 2
Repurchase Responses of Complainants Among Three Companies

	Retain %	Exit %	%	Total	N
Company I	77.5	22.45	100.0		49
Company II	83.33	16.67	100.0		72
Company III	89.66	10.34	100.0		58

Note: sample size = 179 degrees of freedom = 2
Chi-Square value = 2.886 probability = 0.236

Table 2-I
Testing Differences in Complaint-Handling Success
Retention and Exit for the Common Complaint Office for Companies I&II

	Retain %	Exit %	%	Total	N
Company I	77.5	22.45	100.0		49
Company II	83.33	16.67	100.0		72

Note: sample size = 121 degrees of freedom = 1
Chi-Square value = 0.633 probability = 0.426

Table 2-II

Testing Differences in Complaint-Handling Success
Retention and Exit for Two Complaint Handling Offices: Companies I/II & III

	Retain %	Exit %	%	Total	N
Company I&II	80.99	19.01	100.0		121
Company III	89.66	10.34	100.0		58

Note: sample size = 179 degrees of freedom = 1
 Chi-Square value = 2.167 probability = 0.141

There is no statistical support for the hypothesis that there is a significant difference between the repurchase behavior of complainants handled by the two offices.

3. A test for response bias

To ensure that the results from those who answered the questionnaire were representative of the entire sample, a small group of complainants who had not returned the survey were questioned by telephone. These individuals were selected randomly and 18 non respondents were contacted. While the sample is small, *Table 3* indicates that the evidence gathered in this study on complainant repurchase behavior is not biased as a consequence of non response.

H_0 : there is no difference between the repurchase behavior of the consumers who responded to the questionnaire and those who did not

H_1 : there is a difference between the repurchase behavior of the consumers who responded to the questionnaire and those who did not

acceptable region: $\alpha = 0.05$

Table 3
Non Response Bias Test

	Retain %	Exit %	%	Total N
Response	83.80	16.20	100.0	179
No Response	72.22	27.78	100.0	18

Note: sample size = 197 degrees of freedom = 1
Chi-Square value = 1.535 probability = 0.215
one of the cells has an expected count less than 5 so the Chi-Square may not be a valid test.

It is concluded that there exists no significant difference between the repurchase behavior of those consumers who responded to the questionnaire and those who did not.

4. Telephone interview results

How many of the non-voicing dissatisfied consumers repurchased product x, even without the intervention of a complaints handling department? *Table 4* reports the repurchase rate of these individuals to be 19.6%.

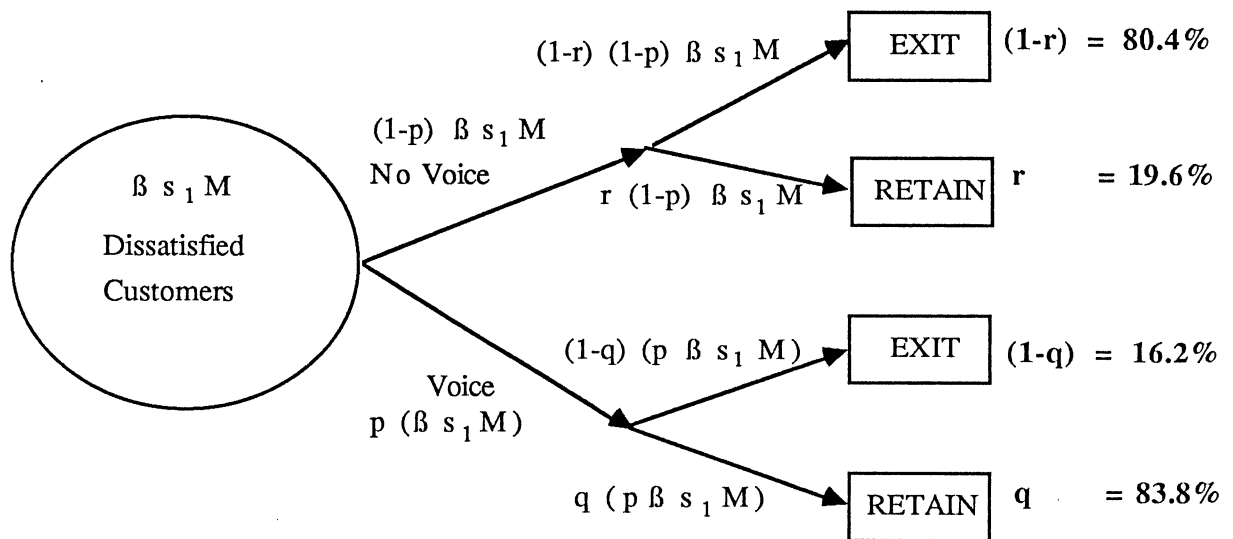
Table 4
Non Voicing Consumer Repurchase Behavior

Company	Sample N	Retain %	Exit %
Company I	10	40.0	60.0
Company II	55	10.9	89.1
Company III	47	25.5	74.5
Total	112	19.6	80.4

5. Summary of findings from surveys

The results of this study are summarized in *Figure 2*. Sharp differences were found between voicing and non voicing consumers with respect to their repurchase behavior. With the activity of the consumer complaints department, 83.8% of the voicing consumers were retained compared to 19.6% of the non voicing consumers. The difference indicates that 64.2% of all dissatisfied consumers can be retained through complaint handling. The major findings of this study are summarized in *Table 5* which illustrates that the overall results obtained for all three companies establish a significant difference between the voicing and non voicing repurchase behavior. It could happen by chance only with a probability lower than 0.0001. *Tables 5-I, 5-II, and 5-III* verify that these results also hold by company.

Figure 2
The Effect of Complaint Management



r = fraction of dissatisfied/non voicing customers who remain loyal
 q = fraction of dissatisfied/voicing customers who remain loyal
 $q-r$ = fraction of dissatisfied customers who remain loyal as
 a result of a consumer complaints handling department
 $q-r = 64.2\%$

H₀ : there is no difference between the repurchase behavior of the voicing versus the non voicing consumers

H₁ : there is a difference between the repurchase behavior of the voicing versus the non voicing consumers

acceptable region: alpha = 0.05

Table 5
Voicing vs Non Voicing Consumer Loyalty

	Retain %	Exit %	%	Total	N
Voice	83.80	16.20	100.0		179
No Voice	19.64	80.36	100.0		112

Note: sample size = 291 degrees of freedom = 1
Chi-Square value = 117.318 probability = 0.000

Table 5-I
Company I - Voicing vs Non Voicing Consumer Loyalty

	Retain %	Exit %	%	Total	N
Voice	77.55	22.45	100.0		49
No Voice	40.00	60.00	100.0		10

Note: sample size = 59 degrees of freedom = 1
Chi-Square value = 5.709 probability = 0.017
one of the cells has an expected count less than 5 so the Chi-Square may not be a valid test.

Table 5-II
Company II - Voicing vs Non Voicing Consumer Loyalty

	Retain %	Exit %	Total %	N
Voice	83.33	16.67	100.0	72
No Voice	10.91	89.09	100.0	55

Note: sample size = 127 degrees of freedom = 1
 Chi-Square value = 65.523 probability = 0.000

Table 5-III
Company III - Voicing vs Non Voicing Consumer Loyalty

	Retain %	Exit %	Total %	N
Voice	89.66	10.34	100.0	58
No Voice	25.53	74.47	100.0	47

Note: sample size = 105 degrees of freedom = 1
 Chi-Square value = 44.852 probability = 0.000

The evidence indicates a significant difference between the repurchase behavior of voicing versus non voicing consumers.

6. Limitations

While the results of this study are statistically significant, they must be considered with a degree of caution. The three companies involved in this study market products which are relatively inexpensive. Consumers will complain less frequently about

inexpensive problems and it may be less costly for sellers to provide remedies which consumers find suitable. Too, the three firms in the sample are all recognized for their attentiveness to consumer needs. While the companies involved in this study have effective offices and can usually handle complaints at a low cost, some other firms may find that there are high financial and administrative burdens to complaint handling and redress. In such a situation, economics may not provide such a high payoff for the complaints handling department as a defensive marketing strategy. And finally, the telephone survey portion of the sample was limited to three urban areas, though there is no a priori reason why this should have a large effect on the information collected. Nonetheless it is important to note that while the evidence gathered is representative of the three firms studied, the results may not hold in all cases.

Conclusions

The evidence examined in this study shows measurable and significant gains which some sellers may achieve if they choose to deploy complaint handling as a marketing strategy. It can be economical for a company to facilitate and to encourage consumer complaints, to increase consumer loyalty. The information collected from these three companies demonstrates that the facilitation of consumer voice can be responsible for sharply higher repurchase behavior. These findings have importance to (a) the efficiency of markets and (b) the profitability of superior firms and to (c) consumer welfare. A consumer complaint-handling department is valuable to other departments within an organization. All three companies involved in this study have made policy change decisions on marketing, product design, manufacturing equipment, and operating procedures as a consequence of information collected through complaints. For example, prior to the study two different products which were market leaders generated early information on major packaging problems. The firms were able to correct the defects prior to a loss in market share. From the customer's point of view,

the increase in responsiveness by sellers represents an immediate gain in well-being. This arises primarily from the redress obtained but also from problems which no longer occur. In addition, many of our respondents volunteered that they received some extra satisfaction from being taken seriously by the seller and many expressed positive feelings about justice. Benefits are not limited to the two parties involved because the shift in market shares toward superior sellers represents a social gain in market effectiveness.

For the firms in the sample, it was found that far more voicing consumers were retained (83.8%), than non voicing consumers (19.6%). This implies that by facilitating consumer voice (through a complaints handling department) consumer loyalty is positively affected. On the basis of results for three firms this study suggests that a significant increment (64.2%) of consumers who were originally dissatisfied were retained. With such a very high success rate in regaining customers, defensive marketing can, as Fornell and Wernerfelt suggested, be cheaper than seeking out new customers. In our study we found no significant difference among the three firms with respect to the repurchase behavior of complainants, so the findings do not appear to be peculiar to one product or one firm.

APPENDIX A

Company i's Consumer Questionnaire

Re : your contact of

- 1) Briefly describe the problem you had with the **Company i's product x**.

- 2) How did you contact **Company i** ?

by letter by telephone

other (please describe) _____

- 3) Have you continued to purchase **product x** ?

Yes No

If Yes : When did you last purchase the product ? Date : month ____/1989

- 4) Did you receive a reply from **Company i** ?

sooner than expected
 about when expected
 later than expected
 NO, I did not receive a reply

Comments (if any) _____

- 5) How did you know how to reach **Company i** ?

used a telephone directory
 found the needed information on the product's label
 asked the retailer from whom I purchased the product

other (please describe) _____

6) Will you continue to purchase **product x** ?

_____ Yes _____ No

Why or why not ?

_____ because of the treatment received as a result of my contact

or

_____ because of the product itself

or

other (please explain) _____

7) Do you purchase other **Company i** products ?

_____ Yes _____ No

If Yes : Will you continue to purchase other **Company i** products ?

_____ Yes _____ No

8) Are there any suggestions you can make which will allow **Company i** to serve you more effectively ?

Any other comments are welcome at this point

Thank you for taking the time to complete and return this questionnaire

La Compagnie i

Questionnaire au consommateur

Objet : votre communication du

- 1) Décrivez brièvement le problème que vous avez eu avec le/la/l' **produit x** de la **Compagnie i** .

- 2) Comment avez-vous communiqué avec la **Compagnie i** ?

par lettre par téléphone

autrement (s.v.p. expliquer) _____

- 3) Avez-vous continué à acheter le/la/l' **produit x** de la **Compagnie i** ?

Oui Non

Dans le cas échéant, votre achat le plus récent de ce produit date du mois de _____/1989

- 4) Avez-vous reçu une réponse de la **Compagnie i** ?

plus tôt que vous ne l'escomptiez
 au moment où vous vous y attendiez
 plus tard que vous ne l'escomptiez
 vous n'avez pas encore reçu de réponse

Commentaires (s'il y a lieu) _____

- 5) De quelle façon avez-vous su comment rejoindre la **Compagnie i** ?

à l'aide de l'annuaire téléphonique
 sur l'étiquette du produit
 par l'intermédiaire du détaillant chez qui vous aviez fait l'achat du produit

autrement (s.v.p. expliquer) _____

6) Continuerez-vous à acheter le/la/l' **produit x** de **la Compagnie i** ?

_____ Oui _____ Non

Pourquoi ou pourquoi pas ?

_____ à cause du service reçu lors de ma communication avec la compagnie

ou

_____ à cause du produit lui-même

ou

autre raison (s.v.p. expliquer) _____

7) Achetez-vous d'autres produits de marque **la Compagnie i** ?

_____ Oui _____ Non

Si oui,

Continuerez-vous à acheter d'autres produits de marque **la Compagnie i** ?

_____ Oui _____ Non

8) Auriez-vous une suggestion qui permettrait à **la Compagnie i** de mieux vous servir ?

Tout autre commentaire est bienvenu

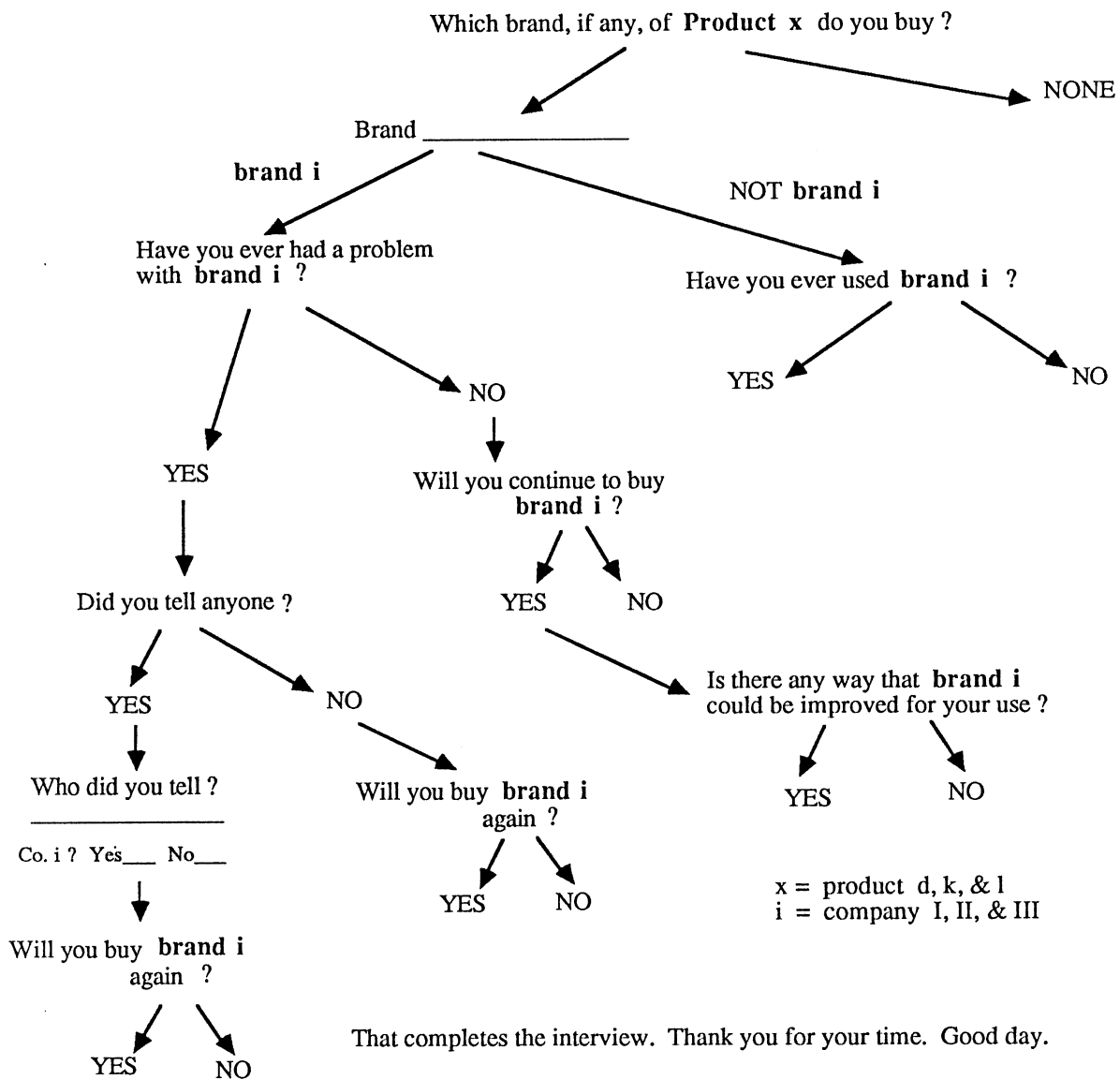
Merci d'avoir complété et retourné ce questionnaire

APPENDIX B

Date : _____
 Area : _____
 Name : _____
 Phone# : _____ pg _____

Company i
 Telephone Interview

Hello, my name is _____ researching consumer satisfaction. May I ask you a few questions. The interview should take at most 2 minutes.

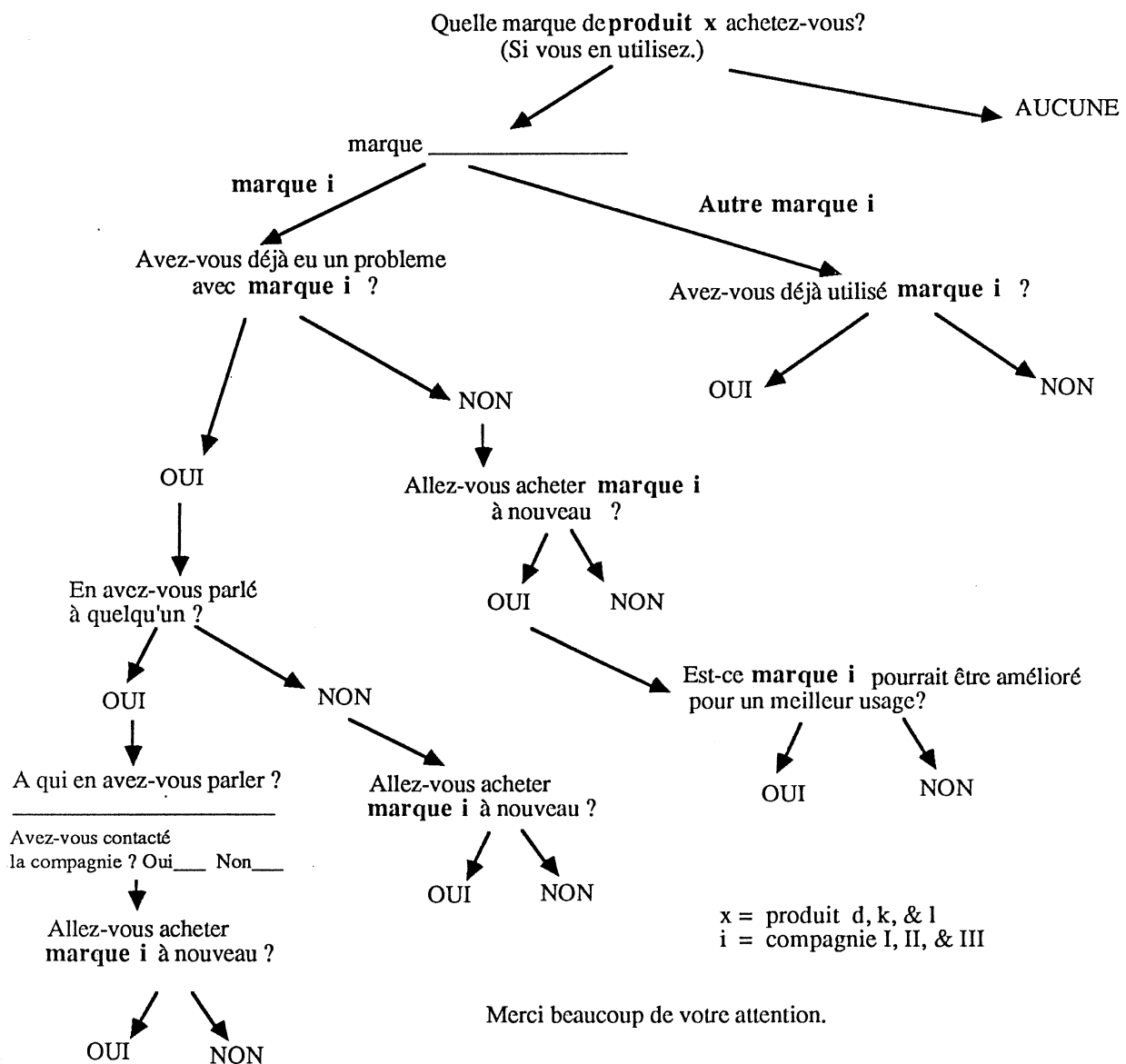


Date : _____
 Localité : _____
 Nom : _____
 No de tél : _____ P. _____

Compagnie i

Interview téléphonique

Bonjour, mon nom est Cheryl Smith. Je suis étudiante à l'Université de Waterloo et j'effectue une recherche sur la satisfaction des consommateurs. Accepteriez vous de répondre à quelques questions? (Le tout ne devrait pas prendre plus de deux minutes.)



APPENDIX C

Table C-1
Questionnaire Response Rate

Company/ Product	percentage response rate	# mailed out	# returned	percentage of sample size
I _a	75.0	8	6	3.3
I _b	87.5	8	7	3.8
I _c	100.0	3	3	1.6
I _d	66.7	6	4	2.2
I _e	65.7	14	12	6.5
I _f	70.1	24	17	9.2
Company I total	77.8	63	49	26.6
II _g	69.2	13	9	4.9
II _h	50.0	6	3	1.6
II _j	62.5	32	20	10.9
II _k	69.0	58	40	21.8
Company II total	66.1	109	72	39.2
III _l	90.0	30	27	14.7
III _m	61.5	13	8	4.3
III _n	100.0	5	5	2.7
III _o	60.0	15	9	4.9
III _p	50.0	8	4	2.2
III _q	70.0	10	7	3.8
III _r	50.0	6	3	1.6
Company III total	72.4	87	63	34.2
Total	71.0	259	184	100.0

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