

FACTORS THAT INFLUENCE A CONSUMER COMPLAINER'S RATING OF SERVICE RECEIVED FROM A THIRD PARTY COMPLAINT-HANDLING AGENCY - THE LOS ANGELES DEPARTMENT OF CONSUMER AFFAIRS

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ABSTRACT

This study sought to understand the factors that influence a consumer complainer's rating of service received from a third party complaint-handling agency in Southern California. The agency, the Los Angeles County Department of Consumer Affairs (LADCA) is an arm of the California State Department of Consumer Affairs. The Los Angeles office serves only those consumers with complaints in the Los Angeles County area. This population is unique because they have taken the necessary steps and filed a complaint with a third party complaint-handling agency. Complaint filers were randomly sampled; Spanish-speaking consumers were over sampled. Regression analysis revealed eight variables that significantly impacted service rating. Variables that had a positive impact on service rating include: being promptly notified of the case, being kept informed of the investigation and being female. Variables that had a negative effect on service rating include: being a first time user of the agency, having a higher income, being Asian, being African-American, and presence of children. Third party agencies can address these issues to improve their overall service rating. Further implications for agencies and future researchers are provided.

INTRODUCTION

Consumer dissatisfaction and complaining behavior is an area of on-going research and discussion within both academic and business worlds. As Hogarth, English and Sharma (2001) eloquently point out, research on complaining behavior has moved from looking at who complains, to looking at typologies of complainers, public versus private action, and third party complainers. Consumer complaining

behavior is activated by dissatisfaction with a product or service, yet this dissatisfaction is not enough on its own for complaining to occur. Consumers make the choice to complain when they presume the outcome will be positive and will outweigh the time and costs involved in complaining (Singh and Pandya, 1991; Strahle and Day, 1984). If complaint-handling mechanisms are cumbersome, the consumer is less likely to complain (Singh and Pandya, 1991). When they do complain, consumers are satisfied with companies' responses to their complaints only 50-60% of the time (Andreasen 1988).

THIRD PARTY COMPLAINING BEHAVIOR

Third party redress may be the next logical step when consumers are dissatisfied with company responses. Third party redress is defined as "an individual or organization who is external to the consumer who initiates redress and is not directly involved in the dissatisfying transaction" (Singh, 1988). There are three times when consumers seek third party redress actions: 1) when they have exercised all other complaint options; 2) when they perceive success of voice responses to be low; 3) when the action is not related to other complaint actions (Singh, 1989). Complainer's anxiety level about the action is instrumental in determining their decision to seek third party redress (Urisic, 1985). If consumers are not comfortable with complaining to third parties, they most likely won't do it. Another view, as purported by Liu and McClure (2001), suggests that because third party agencies do not require direct confrontation with the manufacturer or retailer, the consumer may be more comfortable using the third party.

Consumers may not understand the importance of third party agencies. These agencies

serve as mediators between consumers and businesses. Registering complaints with them is important in regulating the marketplace by disallowing business to become the authorities on complaint resolution, and ultimately taking advantage of the consumer (Best and Andreasen, 1977; Singh, 1989).

Evidence is such that complaining to third party agencies is a rare event for most consumers (Best and Andreasen, 1977; Hogarth, English and Sharma, 2001). A range of opinions on the exact numbers exists. In the 1970's, it was reported that between 7% and 12% of complainers seek third party redress (Best and Andreasen, 1977; Warland, Herrmann and Willits, 1975). In the 1990's, it was reported that approximately 37% of complainers sought third party redress while about 12% of these people complained to a consumer agency (Tipper 1997). Kolodinsky (1993, 1995) found that 5% to 8% of complainers with medical services problems and less than 8% of complainers with auto repair service problems seek third party redress. Most recently, Hogarth, Hilgert, Kolodinsky and Lee (2001) reported that 7% of consumers use third parties. Although the percentage of consumers that seek third party redress is minor, the consequences of these complaints are immense and can lead to negative results for the companies involved (Singh 1989).

As many federal government service organizations are being compelled to improve their quality of service, it becomes more important to implement continual consumer satisfaction measurement and to make improvements based on this measurement (Gauvin, Large and Guolla, 1998). Evaluation of consumer satisfaction and dissatisfaction is important to identify service problems, make improvements, and discover satisfaction levels resulting from these improvements. It is one thing to discover why consumers are complaining, and yet another to utilize this information to change processes and to make consumer satisfaction evaluation a continual part of service enhancements. Westbrook (2002) pointed out that there is very little evidence of research performed by organizations to improve customer satisfaction or reduce dissatisfaction.

Fisher, Garrett and Arnold (1997) offer

important descriptors of consumers' perceptions of information provided by one Better Business Bureau. Admirably, the study sought to discover the level of "usefulness" of information and, furthermore, solicited suggestions for improvement of services. Because the overall ratings of information provided were quite high (8.45/10), recommendations for improvement were few. In fact, the conclusions were that the BBB was doing a good job in meeting its mission.

Research in the area of third party complaining behavior is meager at best because consumers are less likely to complain to third parties. Even less is known regarding complaints to specific third parties, such as consumer agencies such as the LADCA.

STATEMENT OF THE PROBLEM

Understanding the types and characteristics of people who file complaints is an important part of a complaint handling agency's duties; it facilitates total quality management (Lam and Dale, 1999). It is especially important for the agency to understand consumer satisfaction, as well as how the case was handled and resolved, from the consumer's point of view.

This study focuses on complainers to one third party agency in Southern California, the Los Angeles County Department of Consumer Affairs. A demographic profile of third party complainers, as well as an inferential analytical look at factors influencing service rating, will be presented.

Both complaining behavior as well as personal and individual characteristics have been suggested as being important in this type of analysis (Morganosky and Buckley, 1987). Therefore, variables gleaned from the literature and identified as important in creating a model to predict service rating are discussed.

SATISFACTION AND LOYALTY

Research regarding satisfaction with third party complaint handling is scant and dated. Best and Andreasen (1977) found that 26% of third party complainers were satisfied with the outcome

of their complaint, while 51% were unsatisfied and 21% were "pending". A more recent study on consumers who complained to third party agencies about financial services revealed that 40% of complainers were satisfied with the outcome, while 20% were partially satisfied and another 40% were dissatisfied (Hogarth and English, 1997). Hogarth, Hilgert, Kolodinsky and Lee (2001) reported that third party complainers reported higher levels of dissatisfaction than those complaining via other avenues. Perceived service quality (i.e. satisfaction) affects consumer loyalty (Bei and Chiao, 2001). Loyalty may be a measure of satisfaction, since consumers will not likely revisit or reuse a service that they do not find useful. In this case, the "repeat business" keeps the agency busy, provides justifications for budgets, and keeps vendors honest.

PRIOR COMPLAINT EXPERIENCE

Results regarding past complaining behavior are mixed. A review of prior complaint experience in general, as well as third party complaining behavior is important. Hogarth, Hilgert, Kolodinsky and Lee (2001) found that using a third party was a third or fourth step in the complaining hierarchy. Therefore, third party complainers are likely to have prior complaining experience, but not necessarily third party complaining experience. However, Best and Andreasen (1977) found that only one-half of their third party complainers approached the business; thus the third party was the first action taken.

Singh (1989) noted that prior complaining experience might lead to more positive attitudes about complaining in general. Having experience with complaints increases the likelihood of complaining in the future (Singh, 1989). Conversely, Carmel (1985), looking at health services, noted that being dissatisfied in the past leads to greater dissatisfaction in the future.

It has been shown by Johnston (1998) that the greater the intensity of consumer dissatisfaction, the greater the likelihood that the consumer will complain. Additionally, the variety and number of complaint actions taken will be greater as intensity of dissatisfaction increases. We might then

assume that consumers who seek third party redress after preceding types of complaining have failed also have a higher intensity of dissatisfaction. However, Singh and Pandya (1991) found that intensity itself is not a direct catalyst for complaining behavior, but that personal and situational factors actually determine complaining behavior.

SEX

The results are unclear regarding the impact of sex on complaining behavior. Some researchers found that males are more likely than females to seek third party redress from a consumer agency (Hogarth, English and Sharma, 2001; Strahle and Day, 1984; Tipper, 1997). Others found that females are more likely than males to seek third party redress regarding complaints with transportation items, financial services, and insurance products (Duhaim and Ash 1979). Taking a different tact, Naylor (1999) reported that more females than males engaged in positive word of mouth behaviors. While 84% of respondent's were female in Naylor's (1999) study, the finding is not without merit. Huefner and Hunt (2000) reported the opposite, that females were more likely than males to engage in negative word of mouth behaviors, yet males were more likely to use their voice and retaliate in response to dissatisfaction. And finally, Garrett, Meyers and West (1997) and Carmel (1985) suggest that there are no differences by sex.

Two studies were identified that looked at the effect of sex on satisfaction with complaint outcome, and overall satisfaction, respectively. In one study, females were more likely than males to be satisfied with the handling of their complaint (Hogarth and English, 1997). Conversely, when looking at medical complaints, females exhibited lower levels of overall satisfaction (Bendall-Lyon and Powers, 2002).

AGE

Studies looking at the impact of age have produced contradictory findings. Lee and Soberon-Ferrer (1996) found that between 3 and

24% of people 65 years of age and older complain to third parties, with 9% choosing a consumer agency as the third party. Older people are more likely to seek third party redress because they have more market experience and are more confident that their dissatisfaction can be resolved (Bernhardt, 1981). In a recent study, Hogarth, English and Sharma (2001) found that complaint survey respondents were older, on average, than the general population.

Contradictory findings, that older people are less likely to complain, or that younger people are more likely to complain, have also been reported (Bearden, 1983; Warland, Herrmann and Moore, 1984). Younger people are more likely to seek third party redress (Bearden 1983; Duhaime and Ash 1979; Hogarth, Hilgert, Kolodinsky and Lee, 2001). Tipper (1997) reported that younger people are more likely to seek redress from a consumer agency, but not from a third party in general. And, finally, younger people are more likely to retaliate than older consumers (Huefner and Hunt, 2000).

EDUCATION AND INCOME

Education and income are two variables that are almost inextricably connected. The positive relationship is well proven. Consumers with higher levels of education and income are more likely to seek third party redress (Bearden 1983; Duhaime and Ash 1979). Educated consumers with higher incomes are more likely to seek redress from a consumer agency, but not from a third party in general (Tipper, 1997). Use of voice is more evident in people with higher levels of education (Huefner and Hunt, 2000; Morganosky and Buckley, 1987). Lee and Soberon-Ferrer (1996) found that more educated consumers tend to use all avenues of recourse available to them, including third party redress.

In a more recent study, Hogarth, Hilgert, Kolodinsky and Lee (2001) reported that those who complain to third party agencies tend to be less educated and have a lower income. Conversely, in separate studies, Hogarth, English and Sharma (2001) and Bei and Chiao (2001) found survey respondents were more likely to be

high school educated than the general population.

Satisfaction tends to be higher as education and income increase. Hogarth and English (1997) found that consumers who were better educated and had a higher income were more satisfied with the result of their complaint. In a more recent study, those with more than a high school education were only slightly more likely to be satisfied than those with a high school degree or less (Hogarth, English and Sharma, 2001).

RACE

Many researchers have looked at race and its impact on complaint behavior. Hogarth, English and Sharma (2001) found that the ratio of minority survey respondents in their complaint study was higher than the ratio of minorities in the general population; implying that minorities are over represented in complaint handling cases. In another study, Hogarth, Hilgert, Kolodinsky and Lee (2001) reported that minorities were more likely to use third party agencies. Past findings are best reviewed by race categories.

African American

Best and Andreasen (1977) found a slight difference between black and white complaining behavior. They found that whites complain more than blacks, regardless of socioeconomic status.

Asian

Asians are more likely to seek third party redress than non-Asians regarding low involvement products; however, they are no more likely than non-Asians to seek third party redress concerning high involvement or durable products (Foxman and Raven, 1994). Asians may feel that their complaints will be more effective when using a third party authority such as a consumer agency due to their external locus of control and belief in fatalism (Foxman and Raven, 1994).

However, when comparing South Korea to the United States as a whole, Liu and McClure (2001) found no significant differences in reporting to a third party agency. The lumping together of all

United States respondents certainly waters down the effects of race, shifting the focus to cultural differences between the two countries.

Latino

Mexican-Americans are less likely to complain than non-Mexican-Americans (Villareal-Camacho, 1983). A more recent study of complaints by Mexican-Americans to a Better Business Bureau revealed that communication problems and different concepts of time caused Mexican-Americans to seek third party redress for delay or non-delivery of goods more than for unsatisfactory service (Cornwell, Bligh and Bakus 1991).

FAMILY STRUCTURE

Marital Status

Hogarth, Hilgert, Kolodinsky and Lee (2001) reported that those who complain to third parties tend to be single. Perhaps because there is more time available, unlike the time crunch experienced by married couples with children. Huefner and Hunt (2000) reported that being married was positively related to "exiting" (i.e. abandoning the service/product without voicing dissatisfaction) in response to consumer dissatisfaction.

Presence of Children

Having young children decreases the likelihood of complaining (Kolodinsky 1993). There is an opportunity cost; when mothers take time from child care, it may influence their motivation and outcome satisfaction.

EMPLOYMENT STATUS

Two studies have reported that being employed and working an increased number of hours in labor market employment decreases public complaining behavior (Kolodinsky, 1993; Kolodinsky and Aleong, 1990). Therefore, those engaged in full-time employment might be less likely to complain as compared to those exhibiting

lower levels of employment.

MODEL PREDICTION

Using key variables reviewed in the literature, a comprehensive model to predict third party complainer's rating of service received was constructed. The impact of the following variables on rating of service received from the LADCA was tested: Reporting to another agency, using the agency for the first time, being promptly notified, being kept informed, sex, age, having at least a high school education, income, race, being married, presence of children, and being employed full-time.

RESEARCH METHODOLOGY

Data were collected from a third party complaint handling agency in Southern California, the Los Angeles County Department of Consumer Affairs. Because Southern California is one of the most diverse areas in the nation, it is particularly appropriate to look at the LADCA's consumers, because they represent a wide variety of ethnicities. The LADCA is the primary complaint handling agency for consumer-vendor complaints. They receive approximately 300,000 calls per year on their consumer hot line. Approximately 15% are Spanish speaking consumers. Additionally, they receive over 3,000 consumer-vendor complaints through the mail. Investigators who speak a variety of languages (Spanish, Tagalog, Chinese) are available to process the complaint file. Investigators work with the files until they are closed. Files are closed when the case is referred to another agency for better potential resolution, or is handled and resolved by the agency.

A two page survey was created by the researcher, in consultation with LADCA agency administrators. The survey was pilot tested and reviewed by a panel of experts. Fifty surveys were mailed out in the pilot test; twenty surveys were returned. A preliminary review of returned surveys and expert review necessitated minor modifications. After modifications were made, the survey was mailed to a random sample

(N=990) of all consumers who filed a complaint in 1998 (N=3,045). The survey was translated into Spanish, and Spanish speaking complainers were over sampled (N=178 of the 990 total) to best understand the characteristics of these consumers. The survey asked questions about the following: (complaint variables) knowledge about the agency, complaint specifics, satisfaction with service, staff, and outcome, (demographic variables) zip code, marital status, number of children, ethnicity, primary language, country of origin, time in the United States, education, home ownership, employment status, age, and income. The population receiving this survey is unique because they have taken action and filed a complaint with the appropriate third party agency in Los Angeles County. No other studies regarding this agency have been conducted.

STUDY VARIABLES

The dependent variable for this study was "service". The question asked was "Overall, how would you rate the service you received from our Department?"; possible answers were: excellent (4), good (3), fair (2) and poor (1). To best understand the factors that influenced the service rating, several independent variables were used as predictors. Independent variables were divided into complaint-specific variables, and demographic variables. Complaint-specific independent variables included: Report (Did you report your complaint to another agency? 0/1), Firsttime (Was this the first time you used our services? 0/1), Notified (Were you promptly notified of your case number? 0/1), and Informed (Were you kept informed of our investigation? 0/1). Demographic independent variables included: Sex (0=male, 1=female), Age (continuous), Hischol (Do you have a high school education or higher? 0/1), Income (Annual household income: 1=less than \$10,000, 2=\$10,000-19,999, 3=\$20,000-29,999, 4=\$30,000-39,999, 5=\$40,000-49,999, 6=more than \$50,000), Race: Asian (Asian? 0/1), Latino (Latino? 0/1), Afram (African-American? 0/1), Married (0/1), Gotkids (Do you have children? 0/1), and Empful (Employed full-time? 0/1), To

prevent multicollinearity, correlations were performed on all variables.

ANALYSES

Frequency and descriptive analyses were performed to provide a preliminary picture of the consumers being served by the agency. To investigate the impact of the (14) independent variables on the dependent variable (service), a multiple regression procedure was performed.

DESCRIPTIVE RESULTS

A total of 426 surveys were completed and returned; the overall response rate was 43%. No follow-up techniques were employed. Descriptive analyses of the complaint specific variables revealed that the average service rating was 2.82; a majority of respondents (63%) rated service good or excellent. Seventy percent did not report their problem to another agency. Eighty-three percent of respondents were first time users of the agency. A majority of consumers were promptly notified and kept informed of their cases, 79% and 58%, respectively.

Demographic findings indicate that 51% of respondents were male. The average age of respondents was 47.01 years. Average income was between \$30,000-39,999. Race broke down into the following categories: 12% African-American, 13% Asian, 35% Latino, 3% Native American, and 33% White. Fifty-three percent were married, 46% had children. Fifty-six percent were employed full-time.

INFERENTIAL RESULTS

Results from the regression analysis revealed eight of the fourteen independent variables had a significant impact on service rating; three had a positive effect while five have a negative effect. The overall significance for the model was .000 ($F=9.724$). (Table 2). The resulting R^2 was .689; the adjusted R^2 was .425. Corresponding beta coefficients, t-values and levels of significance are presented in Table 3.

Variables having a positive impact on service

Table 1
Descriptive Results of Third Party Complainers

	n	%
Service Rating		
Poor (1)	76	18%
Fair (2)	70	16%
Good (3)	122	28%
Excellent (4)	147	35%
Did you report your problem to another agency?		
No	299	70%
Yes	125	30%
Is this the first time using this agency?		
No	63	15%
Yes	353	83%
Were you promptly notified of your case?		
No	63	15%
Yes	336	79%
Were you kept informed of your case?		
No	114	27%
Yes	243	58%
Sex		
Male	215	51%
Female	208	49%
Age (expressed as an average)	393	47.01
Do you have a high school education?		
No	34	8%
Yes	372	87%
Income		
(1) less than \$10,000	57	13%
(2) \$10,000-19,999	67	16%
(3) \$20,000-29,999	62	15%
(4) \$30,000-39,999	53	12%
(5) \$40,000-49,999	40	10%
(6) more than \$50,000	104	25%
Race		
African-American	51	12%
Asian	54	13%
Latino	150	35%
Native American	12	3%
White	139	33%
Are you married?		
No	190	45%
Yes	225	53%
Do you have children?		
No	54	13%
Yes	197	46%
Do you have full-time employment?		
No	170	40%
Yes	238	56%

*Note: numbers may not add to 100% due to rounding and missing data

Table 2
ANOVA Table for Regression Model

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	99.78	14	7.13	9.72	.000
Residual	110.68	151	.73		
Total	210.46	165			

Table 3
Multiple regression results: Factors affecting service rating

	Unstandardized Beta coefficients	SE	t
Constant	2.822	.630	4.48**
Report	-.219	.158	-1.38
Firsttime	-.653	.202	-3.23**
Notified	.469	.234	2.00**
Informed	1.164	.174	6.68**
Sex	.275	.142	1.938*
Age	.003	.007	.506
Hischol	-2.42	.263	-.917
Income	-.084	.050	-1.67*
African-American	-.435	.244	-1.78*
Asian	-.368	.221	-1.67*
Latino	.038	.197	.193
Married	.156	.170	.916
Gotkids	-.519	.195	-2.66**
Empful	.222	.168	1.33

Note: * = $p \leq .10$; ** = $p \leq .05$

rating include being promptly notified ($p=.047$), being kept informed ($p=.000$), and being female ($p=.054$). It is logical to conclude that being promptly notified and being kept informed of the on-going investigation will increase a consumer's positive feelings about the job the agency is performing. The variables Notified and Informed increased the service rating by .469 and 1.164, respectively.

Being female increased the service rating by .275 points ($p=.054$). This finding supports work by Naylor (1999) who found that females were

more likely to engage in positive word of mouth behaviors and Hogarth and English (1997) who found that females were more satisfied with the handling of their complaint. It might also reflect a difference in expectations between males and females.

A negative impact on service rating was found in the following variables: using the agency for the first time ($p=.002$), income ($p=.096$), being Asian ($p=.097$), being African-American ($p=.077$), and having kids ($p=.009$). First time users of the agency tended to rate the agency lower by .653

points. This finding is somewhat in line with Singh (1989) who found that prior complaining experience leads to more positive attitude about complaining. It might then be assumed that first time users (i.e. no prior experience) might rate service lower than non-first time users. It is also true that if a consumer has used the agency before, expectations have been adjusted. This would not be the case in first time users.

Having a higher income also decreased consumers' service rating by .084. While the resulting effect is negligible, this finding is in disagreement with past research (Hogarth and English, 1997; Hogarth, English and Sharma, 2001) that noted a positive relationship between income and satisfaction.

Minority status is often studied in complaining behavior. In this study, being Asian, and African-American reduced the service rating by .368 and .435, respectively. The result from the Asian and African-American complainers are surprising. No past studies have indicated a relationship between being Asian or African-American and exhibiting decreased satisfaction. However, as Foxman and Raven (1994) point out, Asians are afraid to "lose face", and therefore if their complaint was not resolved satisfactorily (to them), their level of dissatisfaction may be higher.

Presence of children decreased the service rating by .519 points. Kolodinsky (1993) noted that the presence of children will decrease the likelihood of complaining; noting the opportunity cost present. This opportunity cost might also carry over into the rating of satisfaction if parents do not feel that the time spent on the complaint produced an agreeable outcome.

DISCUSSION AND CONCLUSIONS

This study is in the unique position of presenting findings from one large third party complaint handling agency, the Los Angeles Department of Consumer Affairs. This population is unusual because complaining to a third party is a rare event for most consumers (Best and Andreasen, 1977; Hogarth, English and Sharma, 2001). Understanding both complaint specific and demographic factors that influence third party

complainer's rating of service received is important.

Inferential results found eight variables that significantly impacted rating of service; three had a positive impact, while five had a negative impact. Being notified and informed of the case both increased the service rating. Agencies and service professionals should not underestimate the importance of good communication with consumer complainers. Letting consumers know their problem is being looked at is an effective way to increase service rating.

Being female also increased the service rating. This could indicate that males do not perceive the handling of their complaint as fairly as females. It might also be due to the fact that males have different expectations of the agency. Keeping all consumers, especially males, aware of the progress of the complaint might be a way to increase service rating by males.

Being a first time user of the agency decreased the service rating. This could be due to the lack of familiarity with the agency, its powers, and its procedures. Past studies have indicated that prior complaining experience leads to more positive attitude about complaining, therefore, first time users may be expected to exhibit lower levels of satisfaction. While there is not a good way to assure that your clients have more exposure to complaining, a thorough explanation of what to expect might lead to more realistic expectations and, consequently, increased the service ratings.

The relationship between income and service rating found in this study is a surprising one, not in support of prior findings. The impact is negligible (-.084), and so could be a function of the distribution of income categories in this particular sample.

Race is an important issue for complaint handlers to understand. In this study, both African-Americans and Asians rated service lower. It could be that these minority groups feel unheard and, therefore, feel that service was poor. Asians especially have an external locus of control and therefore may be disheartened when others cannot meet their expectations with complaints. It is important for agencies to let all consumers know their complaints are being investigated.

Presence of children also decreased the service rating. The opportunity cost of taking time away from family activities is great. If the outcome is not satisfactory, mothers and fathers who take time to complain may rate service lower.

IMPLICATIONS

This study found eight important factors that influenced service rating. It appears, in this study, that keeping consumers informed so that they have realistic expectations and full information might be a way to assure that all consumers feel heard. Putting additional resources behind this effort would likely prove fruitful to this and other agencies. For example, a list of questions and answers that addressed projected timeline, procedures, contact information, etc. could be created and sent to consumers when their complaint is received and filed.

In addition, being sensitive to differences across cultures and sex will also provide a feeling of being better served. Having staff from a variety of cultures and backgrounds not only facilitates issues surrounding language and communication, but also helps agency administrators understand cultural issues that might affect a consumer's feelings regarding the complaint process. While some groups might be unwilling to become "squeaky wheels" other groups may be more than willing to take on that role. For example, understanding the reluctance of some groups to verbalize issues might lead to the discovery of other ways to "understand" the consumers' complaints (i.e. via e-mail or written correspondence). Having a mix of male and female complaint handlers also might help address the needs of certain consumers who feel more comfortable dealing with one sex over the other. These preferences should be investigated and honored.

Agency personnel can interpret these findings and seek to improve service to their clients. Improving service to consumers is important regardless of business type. Complaint handling agencies supported by government funds are in a unique position in that they often must maintain their "market position" to secure and justify their

need to their supervisors. Keeping their service ratings up, thus having consumers who are satisfied, increasing loyalty, is one step in the right direction.

FUTURE RESEARCH

This study looked only at data from one calendar year. Larger data sets might result in additional findings as well as patterns over time. In addition, a wider sampling of minority consumers may shed more light on differences. While Spanish-speaking complainers were over-sampled in this study, it was African-American and Asian consumers who rated service lower. A more in-depth investigation of specific reasons for rating of service for all consumers, could provide valuable information for both practitioners and researchers.

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