

COMPLAINANT SATISFACTION WITH REFERENCE TO CONSUMER DISPUTE REDRESSAL FORUM

¹Ms. Marinal Gupta, ²Dr. Sarang Narula

¹Assistant Professor in Commerce
Sri Aurobindo College of Commerce and Management, Ludhiana
Affiliated to Panjab University, Chandigarh

²Assistant Professor, University School of Applied
Management, Punjabi University, Patiala

ABSTRACT

The linkage of consumer satisfaction, consumer retention, and business performance has always been well established in the marketing literature, thereby attaching abundant importance to consumer satisfaction measurement. Though some research has already been made to measure satisfaction with a government agencies' service, yet little investigation has been made of extent of satisfaction about the performance of outside government agencies that act as third-party for consumers to gain marketplace redress. As the number of third-party complaints is increasing, present study is a timely investigation. This paper aims at measuring consumer satisfaction with regard to complaint resolution mechanism, where dissatisfied consumer lodge complaint with the consumer dispute redressal forums, established as per the provisions of Consumer Protection Act 1986.

Keywords: Consumerism, Complainant satisfaction, Complainant dissatisfaction, consumer dispute redressal forum etc.

INTRODUCTION

A buyer's satisfaction is a function of product's perceived performance and buyer's expectations. Recognizing that high satisfaction leads to high customer loyalty, producers today aim at total customer satisfaction as customer satisfaction is both a goal and a marketing tool. They develop superior capabilities in managing core business processes such as new product realization, inventory management, customer creation and customer retention. Managing these core processes effectively means creating network in which producer works closely with all parties in the production and distribution chain, from supplier of raw materials to retail distributors. Today manufacturers have no choice but to provide information of quality and performance standards,

ingredients of product, possible adverse side effects and other facts like quality, quantity, potency, purity standards and price of product or service to consumer if they want to survive in today's competitive world. It has led to emergence of ideology of consumerism that provides business with a challenge to examine its marketing philosophy, practices and programmes which affect short and long term customer satisfaction. Consumerism as a movement is a set of policies aimed at regulating products, services, methods and standards of manufacturers, sellers and advertisers in the interest of buyers. Such regulations may be institutional, statutory or embodied in a voluntary code accepted by a particular industry or it may result indirectly from the influence of consumer organization. **Drucker (1969)** cited that marketing concept is not really practiced in context of consumer needs:

“Consumerism means a movement through which a consumer looks upon the manufacturer as somebody who is interested but who really does not know what consumer's realities are. He regards the manufacturer as somebody who has not made effort to find out, who does not understand the world in which consumer lives, and who expects the consumer to be able to make distinctions which the consumer is neither able nor willing to make”.

He attempted to challenge four important premises of marketing concept:

- a) Consumer know his/her needs.
- b) Business care about consumer needs.
- c) Business provides useful and necessary information about the product to consumer.
- d) Products and services really fulfill consumers' expectation as well as business promise.

According to Philip Kotler, there are five concepts namely production orientation, product orientation, sales orientation, customer orientation and societal marketing concept under which organization manages its marketing activities. Production Oriented Concept holds that consumers will prefer those products that are easily available and inexpensive. Managers of production oriented businesses concentrate on achieving high production efficiency, low cost and mass distribution whereas Product Oriented Concept holds that consumers will favour products offering innovative features. Managers in these organizations focus on producing superior products and improving them overtime. There cannot be enough customer response without promotional efforts as per Sales Orientation Concept. Salesmanship is paramount consideration and customers are seen as passive receivers of sales literature, sales talks, advertising and similar communication directed towards selling. As per customer orientation concept, which was introduced in marketing philosophy only after 1950s, primary task of a business enterprise is to study needs and desires of prospective customers and to offer products keeping in consideration market demand so as to provide desired satisfaction to the consumer. Societal Marketing Concept holds that organization's task is to determine needs, wants and interests of target

markets and to deliver the desired satisfactions more effectively and efficiently than competitors in a way that preserves or enhances consumer's and society's well being. It calls upon marketers to build social and ethical considerations into their marketing practices. They must balance and juggle conflicting criteria of company profits, consumer satisfaction and public welfare.

Thus emergence of consumerism is directly related to change in marketing concept. Though consumerism has been prevailing since Mauryan times but it has assumed relevance today only just because of increased malpractices such as fraudulent or deceptive advertising, non functional packaging, unsafe products and poor warranties etc. These practices have affected sentiments and eroded the sovereignty of consumers. Persistent infringement of consumer rights has led consumers to unite together to defend their interest and as a result unscrupulous business firms became the target of these groups. In the event of consumer dissatisfaction, a consumer can complain in three ways such as private (complaining to family/friends, who are unable to get the complaint resolved); voice (complaining to the vendor / service provider) and third-party (complaining to outside government agencies to get redress). Though such agencies are not directly involved in the exchange relationship yet they try to provide redress to the dissatisfied consumer (Singh 1989). But approaching the consumer dispute redressal forums is generally considered as an action of last-resort. Third-party complaints are a type of market feedback received by consumer protection agencies (Bearden 1983).

This paper attempts to identify the factors influencing the satisfaction level of consumer complainants with regard to judgment delivered by the outside government agencies, which handle consumer complaints. Generally, the outcome sought by consumers is some form of redress or compensation for a service or a product failure that has been experienced. Private and voice complaints are classified as 'easy options'. both are most preferred ways used by a consumer to resolve the issue involved. As third party complaints require more effort, a few dissatisfied consumers take an initiative to lodge a complaint with consumer dispute redressal forums (CDRFs). That's why approaching a forum for grievance redressal is considered a hard action in comparison to lodging a private or voice complaint. (Hogarth, English and Sharma 2001; Singh and Wilkes 1996). But the point worth remembering here is that a dissatisfied consumer may also have approached vendor or service provider before lodging complaint with the forum. Quite possible that few dissatisfied consumers may have bypassed voice complaints and have straight away approached third party, may be because of perceived frustration associated with trying to gain redress from the original party (Mason and Himes 1973).

LITERATURE REVIEW

Grønhaug and Gilly (1990) analyzed consumer dissatisfaction and complaint behaviour by giving due consideration to transaction cost. Due to uncertainty of transactions and costs involved therein, most transactional contracts appears to be incomplete. Perceived dissatisfaction is conceived as realized risk, i.e. ex post regret experienced by consumers. By employing basic dimensions from the transaction cost perspective, it was found that a high proportion of reported bad buying experiences can be related to market institutional arrangements, outside the contractual arrangements between individual sellers and buyers. Opportunistic seller practice was also observed. Reported complaint behaviour in prior research was found to be in accordance with intended, rational behaviour when interpreted in the perspective presented.

Blodgett, Hill and Tax (1997) examined the effects of distributive, interactional, and procedural justice on complainants' repatronage and negative word-of-mouth intentions. To test the hypotheses an experiment was conducted wherein twelve different scenarios were created, each describing a situation in which a customer was returning a product to a retail store. Thereafter customer was allowed to exchange the product or was given a partial discount on a new product, was treated either with courtesy and respect or was treated rudely, and was able to take care of the problem promptly or was asked to come back to the store the next day. Subjects were then asked to read one of the twelve scenarios and to imagine that this situation happened to them, they were then asked to imagine how they would have felt and what they subsequently would have done. In order to make the scenarios more vivid, subjects then watched a videotape depicting the same event. Of the three dimensions, interactional justice had the largest impact on complainants' repatronage and negative word-of-mouth intentions.

Bendall-Lyon and Powers (2004) developed a framework that linked satisfaction with structure and process attributes to global satisfaction and behavioral intentions. Structural equation model was developed to encompass these relationships based on a survey of 635 consumers of healthcare services. Results indicated that satisfaction with both structure and process attributes have a significant impact on overall satisfaction which directly influence both intention to recommend and intention to return to the healthcare service provider. So service providers should focus on both structure and process attributes of service delivery. Increasing emphasis on process and outcome in research has eliminated structure as a concern. But this study indicated that structure is as important as process, and satisfaction with service delivery is influenced equally by both the parameters.

Ana, Francisco, Hans (2007) conducted a study to develop and empirically test a model of how customers form satisfaction judgments in double deviation scenarios. It attempted to test whether emotions have a distinct and separate influence (in terms of perceived justice) on

explaining satisfaction with failed recovery. Critical incident technique was employed to gather data from banking customers and latent variable path analysis was used to test the proposed model. Results showed that specific emotions such as anger play an important role in explaining satisfaction with service recovery which could increase their efficiency as managerial tools. The study joined existing service marketing literature that proposes that emotions should conceptually be combined with cognitive evaluation of service (Liljander and Strandvik 1997). Significant and positive effect of distributive justice on satisfaction with service recovery was also found.

Diane, Jones & April (2013) conducted an exploratory research on disadvantaged consumer to develop constructs of understanding their satisfaction phenomenon. The purpose of exploratory research was to compare the existing satisfaction paradigm with the actual experiences of disadvantaged consumers to highlight limitations and deficiencies with the current theory. Satisfaction process of disadvantaged consumers was investigated through a series of five focus groups and nine in-depth interviews with disadvantaged consumers. Results indicated that disadvantaged consumers do not seem to form or articulate pre-purchase expectations, while performance, equity and affect appear to play strong roles in their satisfaction judgments. Equity in terms of interactional fairness was dominant for services. It was also found that disadvantaged consumers tend to be more passive when dissatisfied, accepting lesser service quality or poor product performance without complain. Thus need arises for extraordinary efforts to satisfy disadvantaged consumers and turn them into loyal customers.

Anderson, Pearo and Widner (2014) hypothesized that, in addition to the differences in the mean value of satisfaction that has been documented in prior research, customers impact unique, phenomenological determined elements to value determination that moderates the relation between service components and overall satisfaction. Using data from the U.S. airline industry, the fact that the relative influence on customer satisfaction of core (eg. operational performance) and peripheral (e:g service interactions and physical setting) service components is moderated by customer characteristics is demonstrated. Consistent with Vargo and Lusch's premises that the customer is always a co- creator of value and the value is uniquely and phenomenological determined by the beneficiary. The conclusion that a parsimonious model of consumer satisfaction demands consideration of both the service concept and customer characteristics is reached.

METHODOLOGY FOR DATA COLLECTION

For this purpose, a structured questionnaire was being prepared for collecting necessary information from 150 respondents comprising equal number of complainants from rural and urban areas, keeping in consideration demographic variables like age, gender, occupation and education. Both descriptive and inferential statistics were used for data analysis. Demographic characteristics of the selected sample are detailed in Table 1:

Table 1: Distribution of customers according to personal profile						
Particulars	Rural		Urban		Total	
	No.	%age	No.	%age	No.	%age
Age (years)						
21-30	45	60.00	27	36.00	72	48.00
31-40s	25	33.33	30	40.00	55	36.67
Above 40	5	6.67	18	24.00	23	15.33
Gender						
Male	60	80.00	48	64.00	108	72.00
Female	15	20.00	27	36.00	42	28.00
Occupation						
Non-working	14	18.67	8	10.67	22	14.67
Business	28	37.33	48	64.00	76	50.67
Service	33	44.00	19	25.33	52	34.67
Education						

HSC	16	21.33	20	26.67	36	24.00
Graduation	32	42.67	15	20.00	47	31.33
Post graduation	22	29.33	27	36.00	49	32.67
Professional	5	6.67	13	17.33	18	12.00

RESULTS AND DISCUSSION

Outcome of the Complaints

Table 2: Outcome of proceedings of litigation in CDRFs (Multiple Response)

Outcome	Rural		Urban		Total		Z-value
	No.	%age	No.	%age	No.	%age	
Replacement	25	33.33	38	50.67	63	42.00	2.15**
Repair	5	6.67	12	16.00	17	11.33	1.80*
Compensation	45	60.00	22	29.33	67	44.67	3.78** *
In favour of other party	4	5.33	2	2.67	6	4.00	0.83

The analysis given in Table 2 showed that compensation for the loss was the outcome of the proceedings of litigation in Consumer Dispute Redressal Forum as reported by the higher proportion, i.e. 44.67% of total respondents, followed by replacement of goods/services (42.00%). Proceedings came out in favour of other party for only 4% of total respondents. As much as 11.33 per cent of them reported that repair of the damaged goods/services was the outcome of the proceedings of litigation in CDRF. Region-wise analysis depicted a different pattern. Compensation for the loss was the most common (60.00%) outcome among rural respondents while it was replacement among urban respondents (50.67%). The outcome in the

form of replacement of goods/services was reported by significantly higher production of urban respondents (50.67%) than rural respondents (33.33%). Contrary to it, a significantly higher proportion, i.e. 60% of rural respondents reported compensation for loss as an outcome of litigation than 29.33% of urban respondents. The outcome of proceedings of litigation was found to be in correspondence with the forms of measures adopted by the consumers before approaching CDRFs. Thus, replacement of goods in urban and compensation of loss in rural areas came to be the major outcome of proceedings of litigation in CDRFs.

Time Taken in Redressal

Table 3: Time taken in redressal of the complaint

Time Taken	Rural		Urban		Total	
	No.	%age	No.	%age	No.	%age
<1 month	46	61.33	43	57.33	89	59.33
1-3 months	26	34.67	27	36.00	53	35.33
3-6 months	3	4.00	5	6.67	8	5.33
6-9 months	8	10.67	0	0.00	8	5.33
Index of Time	1.81		1.13		1.47	
t-value		2.26**				

The respondents were asked to record the time taken by CDRFs to redress their complaints. Their responses have been tabulated in Table 3. The highest proportion i.e. 59.33% of the total respondents recorded that it took less than one month time taken for redressal of their complaint, which was followed by 35.33% who reported that it took a time of 1 to 3 months for the redressal of their complaint. Only 5.33% respondents reported a time of 3 to 6 month and an equal proportion reported 6 to 9 months time taken by Consumer Dispute Redressal Forum for redressal of their grievances. Average time taken came to be 1.81 months among rural respondents and 1.13 month among urban respondents. CDRFs took significantly longer time in redressing the complaints from rural areas as compared to the urban areas as indicated by the

calculated t-value of 2.26**. This may be due to easy and nearer approach of urbanities to Consumer Dispute Redressal Forum as compared to the ruralities.

Level of Satisfaction

Table 4: Distribution of customers according to satisfaction on judgement of CDRFs

Satisfaction	Rural		Urban		Total	
	No.	%age	No.	%age	No.	%age
Satisfied	61	81.33	56	74.67	117	78.00
Dissatisfied	14	18.67	19	25.33	33	22.00
chi-square			0.97			

The information given in Table 4 showed that 78.00% of the total respondents were satisfied with the judgement of Consumer Dispute Redressal Forum regarding their complaints against marketers. This proportion came to be 81.33 per cent in case rural and 74.67 per cent in case of urban respondents. The value of chi-square indicated that there was no significant difference between level of satisfaction and region.

Reasons for Satisfaction

Table 5: Reasons for satisfaction with the judgement of CDRFs (Multiple Response)

Reasons	Rural (N=61)		Urban (N=56)		Total (N=117)		Z-value
	No.	%age	No.	%age	No.	%age	
Quick decision	21	34.43	31	55.36	52	44.44	2.20* *
Unbiased judgement	23	37.70	18	32.14	41	35.04	0.63
Adequate compensation	24	39.34	23	41.07	47	40.17	0.19

Cooperative attitude	12	19.67	6	10.71	18	15.38	1.34
Value addition	3	4.92	4	7.14	7	5.98	0.51

There were total 117 i.e. 61 rural and 56 urban respondents, who expressed satisfaction with the judgement of Consumer Dispute Redressal Forum regarding their complaints. Most common reason was found to be quick decision of Consumer Dispute Redressal Forum as reported by 44.44% of total respondents, followed by adequate compensation (40.17%) and unbiased judgement of Consumer Dispute Redressal Forum (35.04%). The least common reason of satisfaction like value addition was reported only by 5.98% followed by cooperative attitude of forum’s personnel (15.38%). Satisfaction with judgement due to quick decision was reported by a significantly higher proportion of urban respondents (55.36%) than rural respondents (34.43%) as conveyed by the z-value i.e. 2.20**. The differences in proportions of rural and urban respondents reporting other reasons of satisfaction were non-significant. This showed that urbanites received quick decision upto greater extent than ruralities. This attitude of the Consumer Dispute Redressal Forum towards rural consumers or approach of rural consumers towards Consumer Dispute Redressal Forum need to be rationalized.

Reasons for Dissatisfaction

Table 6: Reasons for dissatisfaction with the judgement of Consumer Dispute Redressal Forum (Multiple Response)							
Reasons	Rural (N=14)		Urban (N=19)		Total (N=33)		Z-value
	No.	%age	No.	%age	No.	%age	
Delayed judgement	11	78.57	8	42.11	19	57.58	2.10* *
Biased judgement	9	64.29	10	52.63	19	57.58	0.67
Inadequate compensation	7	50.00	12	63.16	19	57.58	0.76
Inadequate information	2	14.29	3	15.79	5	15.15	0.12
Non cooperative Attitude	4	28.57	6	31.58	10	30.30	0.19

Unfavourable Decision	6	42.86	8	42.11	14	42.42	0.04
Reluctance on part of CDRF	3	21.43	2	10.53	5	15.15	0.86

Some respondents expressed dissatisfaction with the judgement of Consumer Dispute Redressal Forum due to many reasons. 57.58% of total respondents opined that they were dissatisfied with the judgement due to delayed judgement, biased judgement and inadequate compensation of damage, followed by unfavorable decision or decision in favour of the marketer (42.42%) and non-cooperative attitude of Consumer Dispute Redressal Forum official, (30.3%). As much 15.15 per cent reported that they were dissatisfied with the judgement due to inadequate information about the judgement and reluctance on part of CDRF. Region-wise pattern of reasons depicted some what different pattern. The most dissatisfying factor came to delayed judgement in case of rural respondents (78.57%) while it was inadequate compensation in case of urban respondents (63.16%). The least dissatisfying factor was inadequate information about judgement among rural respondents while it was reluctance on part of Consumer Dispute Redressal Forum among urban respondents. Even significantly higher proportion of rural respondents expressed dissatisfaction due to delayed judgement than that of urban respondents as conveyed by the z-value of 2.10**. All other z-value were non-significant indicating almost similar extent of dissatisfaction due to other reasons. In order to cultivate full confidence in consumers about CDRF, it can be suggested that judgement should be quick and fair and compensation most equate the damage.

Factors Affecting Satisfaction Level of Complainants

Table 7: Factor affecting probability of satisfaction of complainants

Factors	(Multiple Logistic Regression)					
	Rural (N=75)		Urban (N=75)		Total (N=150)	
	β	t-value	β	t-value	β	t-value
Constant	-0.2613		-0.315	2	-0.2833	

Age	0.1368	1.53	0.098 7	0.98	0.1058	1.28
Education	-0.3152	2.47* *	- 0.443 7	3.18***	-0.3664	2.79** *
Rural/Urban					0.0567	0.81
Occupation						
Business	-0.0456	1.55	- 0.144 3	2.13**	-0.0963	1.64
Service	0.2962	3.18* **	0.371 8	2.92***	0.3287	3.04** *
Non-Working	0.0157	1.32	0.087 1	0.63	0.0467	0.87
Nature of Complaints						
Financial	-0.1967	2.27* *	- 0.287 1	3.58***	-0.2372	2.62** *
Public Utility Services	0.0589	0.67	- 0.118 9	1.98**	-0.0362	1.23
Transport	0.0247	1.57	0.089 7	1.16	0.0523	1.41
Consumer Goods	0.3478	3.67* **	0.468 7	4.28***	0.4128	3.97** *
Education	0.1258	1.64	- 0.236 8	2.51**	-0.1866	2.43**

Medical Services	-0.2168	2.38* *	- 0.116 7	1.61	-0.1628	1.84
Helping Person						
Advocate	0.3047	3.09* **	0.375 4	2.98***	0.3413	4.21** *
Friends/Relatives	-0.0987	1.69	0.142 7	1.59	0.0897	1.41
VCOs	0.2792	2.45* *	0.115 1	1.48	0.2912	2.21**
Self	0.0254	1.16	0.057 4	0.78	0.0371	0.98
Outcome of Litigation						
Replacement of Goods/ Services	0.5897	4.38* **	0.466 3	3.87***	0.5224	4.18** *
Repair of Goods/Services	0.1254	1.27	- 0.116 4	2.44**	0.1108	1.56
Compensation	-0.1822	2.37* *	- 0.216 2	1.89	-0.1907	2.41**
Time Taken to Redress Complaint	-0.1167	1.46	0.135 2	1.82	0.0745	1.66
R-square	0.5722		0.625 4		0.6987	

The factors influencing satisfaction level of complainants with regard to judgement of the Consumer Dispute Redressal Forum were identified through multiple logistic regression analysis. The explaining factors included education of the complainant, age of the complainant, occupation, nature of complaint, helping person and outcome of litigation.

Total Respondents

In case of pooled analysis, the coefficient of multiple determination came to be 0.6987 which indicated that 69.87% of the variation in satisfaction among respondents was explained by the independent variables included in the equation. The significantly negative coefficient of education indicated that the complainants with higher level of education were more dissatisfied as compared to complainants with the lower level of education. This showed that complainants with higher education always expect more than what is achieved as they have the better understanding of procedure of achievement. Complainants doing service were more satisfied than businessmen and non-working complainants. Finance and education related complaints caused dissatisfaction among respondents while consumer goods related complaints increased the probability of satisfaction over judgement of CDRF. Complainants were more satisfied with the judgement if they hired an advocate or taken help of voluntary consumer organizations as compared to other helping persons like friends / relatives and self. Advocates and VCO's are better pleaders of their clients than other persons. If there was a judgement for replacement of goods and services then the complainants were more satisfied, but in case compensation is given, the complainants level of satisfaction declined. This may be due to the inadequate compensation for damage.

Rural Respondents

As much as 57.22% of the variation in the satisfaction level of rural respondents was explained by the independent variables included in the regression equation. The impact of education on satisfaction was inverse while that of service occupation was positive. The finance and medical services related complaints caused dissatisfaction while consumer goods related complaints brought satisfaction among rural respondents. The help taken from advocate and VCOs added to the satisfaction of rural respondents. The judgement favouring replacement of goods/services increased satisfaction while the decision of compensation caused decline in the level of satisfaction among rural respondents.

Urban Respondents

The coefficient of multiple determination came to be 0.6254, which indicated that 62.54% of the variation in satisfaction level of urban respondents was explained by the explanatory variables included in the equation. the urban respondents with high educational level and doing business

were less satisfied while those doing service were more satisfied as compared to their counterparts. Finance, public utility and education related complaints caused dissatisfaction while consumer goods related complaints resulted in satisfaction over judgement among urban respondents. Hiring of an advocate exerted positive impact on satisfaction. Judgement asking replacement of goods/services showed positive impact while the judgement asking repair of goods/services exerted inverse impact on satisfaction among urban respondents.

Therefore, the education, finance / education / medical services related complaints, judgement of repair or compensation came to be the adversely affecting factors of satisfaction, while service, consumer goods related complaints, help of an advocate/VCO and judgement for replacement of goods/services emerged as the positive contribution towards satisfaction of complainants regarding outcome of the proceedings of litigation in CDRF. This highlighted the need of giving favourable judgement in finance, education and medical services related complaints and providing adequate compensation to the consumers. The advocates may help effectively in this regards by curtailing their fee structure as several consumers expressed their inability to hire an advocate. The role of VCOs is applaudable. Frequent decisions of replacement of damaged goods/services should be made.

CONCLUSION

It emerges from the analysis that finance and public utility complaints are the most common complaints in CDRF, Financial complaints are more glaring in rural areas as compared to the urban areas. The demand for replacement by urban respondents and demand for compensation by rural respondents was strongly made before approaching the CDRF. Denial of the same led the respondents to approach Consumer Dispute Redressal Forum for redressal of complaints. Television was the most popular source of information about Consumer Dispute Redressal Forum but on the use of internet was higher among urban and use of magazines and radio was higher level respondents for getting information about CDRF. Advocates emerged as the major source of assistance to plead the case of CDRF. The outcome of the litigation in Consumer Dispute Redressal Forum was directly related with the measures adopted by respondents before appreciating the CDRF. The direction of time in setting the complaints was higher in case of rural complaints as compared to the urban ones. Majority of the complainants were satisfied with the judgement of the CDRF. The dissatisfied complainants preferred to remain salient. Therefore, it can be concluded that the complainants are generally satisfied with the consumer grievances mechanism in Consumer Dispute Redressal Forum but disappointed with the behaviour of the marketers.

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