The Impact of Complaint Handling on Consumer Complaint Dispute

Within the Two Largest States in the United States.

(California and Texas)

Major Research Paper

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Abstract

Complaint handling plays a vital role in shaping business success through customer satisfaction. The substantial amount of research regarding consumer complaints has focused on individual differences of customers who are making the complaints; however, a gap still remains regarding how complaint handling affects the complaint dispute and how an organization's choice of response to complaints influences the ultimate success or failure of the provided resolutions. In addition to investigating these two factors, the current research also explores how product type, the nature of complaint issues, and customers' (assumed) political orientations affect whether or not customers dispute resolutions. The results of this research suggest that apart from individual differences, the complaint handling process by itself impacts the likelihood of complaint dispute. Specifically, findings suggest that effective complaint receiving channels (phone) along with the proper response to the complaints (responding with any relief) can reduce the likelihood of a disputed resolution and presumably, enhance customer satisfaction.

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Key Definitions

Complaint

A complaint is an expression of dissatisfaction made to the association related to the association's activities, operations, policies, employees, volunteers, or the complaints handling and dispute resolution process itself, where a response or resolution is explicitly or implicitly expected (Insol International 2022).

Complaint handling process

The complaint handling process involves the process of attending to and resolving complaints including ongoing interaction with complainants (Law insider 2022).

Dispute

Dispute means an unresolved complaint. In other words, it is a matter that has been dealt with as a complaint under this Policy, but where the complainant is still not satisfied with the outcome (Insol International 2022).

Introduction and Objectives

As customer expectations intensify, companies must build and maintain long-term relationships with their customers to succeed in this changing market. Building long-term relationships depends on the company's ability to exceed customer expectations and ensure customer satisfaction on an ongoing basis. Service organizations, in particular, struggle to ensure consistent customer satisfaction due to the high level of human involvement in service delivery, and service outages are often inevitable. When a service fails, expectations cannot be met. This leads to customer dissatisfaction, which can trigger customer complaints.

Customer complaints should be a source of concern for companies and researchers alike. A complaint signals a dissatisfied customer who wants to give the company another chance to provide satisfactory services or products. Complaints can damage a company's image, but when handled appropriately, they may lead to customer satisfaction and loyalty (Tax et al., 1998).

Despite the existence of considerable literature regarding customers' complaint behavior and complaint management, most of the extant works have focused on how organizations can prevent complaints by understanding customer differences. This research aims to explore financial institutions' complaint handling process and its influence on the likelihood of dispute resolution using data obtained from the Consumer Financial Protection Bureau (CFPB) in the United States, focusing on the two most populous states: California and Texas. In addition, this paper will examine whether political ideology impacts customers' complaints and dispute behavior. For this purpose, Texas is a proxy for conservative orientation, while California represents the liberal position ("CNN Presidential Results," 2020).

Through this research, I will examine how common complaints about financial services are within the two states, which products customers are most dissatisfied with and complain about the most, how financial institutions respond to customers' complaints, and how many customers disagree with and dispute the financial institutions' proposed resolutions. In addition, I will explore how product type, complaint issue, complaint submission means, company response, and political orientations are related to whether clients dispute the resolution of their complaints.

The remainder of this paper is organized as follows. First, I will review the existing literature related to customer complaint behavior. The second section will discuss the conceptual framework and hypotheses. The next section lays out the methodology used in the study, followed by data analysis and results. The study concludes with a discussion of the managerial implications and limitations of the research, along with directions and opportunities for future research.

Review of Literature/Theoretical Background

In today's internet-driven environment, customers have more influence and power than ever before. When customers are not satisfied with the provided products or services, they will voice their complaints. In other words, customer complaints reveal the gaps between what the company promises regarding products or services and what customers receive. When customers are not pleased with the resolutions provided by their service providers, they may proceed to dispute the resolution. Through effective complaint management, companies can obtain different insights concerning what they could have done better to prevent their customers from escalating their complaints to the relevant customer protection organizations. Accordingly, a comprehensive management system can reduce the risk of regulatory and legal actions and considerable monetary fines. This research focuses on the impact of complaint handling on customer dispute behavior in the context of financial institutions.

Broadly, the academic literature on consumer complaining can be categorized as (1) the effects of personality traits and other individual factors on consumer complaining; (2) the influences of situational factors on consumer complaining; (3) cultural impacts on consumer complaining; (4) the role of complaint handling mechanisms on consumer complaining; and (5) the effects of political ideology on consumers' complaining and disputing behavior. Next, I discuss each of these in more detail.

The vast majority of the literature on service complaints and dispute resolution focuses on how consumer differences impact their propensity to complain. For example, Daviow and Dacin (1997) argue that consumers' personality significantly affects their complaining behavior, and

thus, different people will show different responses when they face unsatisfactory situations. In other words, complainers and noncomplainers have different profiles.

Furthermore, Chebat et al. (2005) state that a cognitive-emotive approach can be used to understand why some unsatisfied consumers do not complain. They stipulate that depending on the customers' personalities, some might be more likely to complain than others. In particular, the authors show the role of anger in explaining consumers' complaining or noncomplaining behavior.

Souiden et al. (2019) suggest that personality traits impact consumers' attitudes and complaining strategies. Their study focused on three different personality traits (self-confidence, aggressiveness, and altruism) at two separate complaint levels (public complaining and private complaining). Their study results revealed that personality traits moderate attitudes towards complaining behavior. Consumers' aggressiveness, altruism, and self-confidence impact public complaining. On the contrary, private complaining behavior only varies according to altruism.

There are other studies that focus on the influence of personal and situational factors on customer complaint behavior. Sharma et al.'s (2019) study considers two situational variables – customer dissatisfaction and involvement – and two consumer traits – impulsivity and self-monitoring. Their study findings suggest that consumer complaints have a positive, strong relationship with the level of dissatisfaction, involvement, and impulsivity. Their results also suggest that cross-cultural differences can influence self–monitoring on consumers' complaint behavior. Hence, consumers with more individualist dominant cultures (for instance, Western cultures) who are high self-monitors may perceive complaining as a positive reflection that shows their personality as more knowledgeable or strong, which is consistent with Souiden et al. (2019)

from above, as individualism and independence often go together. Moreover, highly impulsive consumers tend to complain more than low impulsive consumers, even under low dissatisfaction.

Wang and Mattila (2010) also studied the impact of cultural differences (individualists vs. collectivists) on consumers' perceptions when they experience different types of failure explanations. Their study focused on the perception of informational fairness across two different cultures (Western and East Asian consumers). Their research argues that various types of explanations will be perceived differently depending on consumers' cultural backgrounds. Four different explanation types were examined in their study: excuse, justification, reference to other people, and penitence. Overall, their results indicate that the influence of the type of explanation on the perceived informational fairness differs between the two cultural groups. Participants from East Asia (a collectivist culture) believe excuse and penitence explanations provide higher informational fairness. Conversely, accepting liability in a justification statement is consistent with Western customers' assumption that service providers should be held responsible for their actions and mistakes. Compared to apologies, the justification is less ambiguous and makes it easier for Westerners to digest information.

Sengupta (2020) also investigated the perception of informational fairness and justice regarding online complaining within the two different cultural orientations: individualist and collectivist. His study results also support Wang and Mattila's (2010) findings. The results demonstrate that participants with a strong individualist cultural orientation felt a higher sense of informational justice when explaining a service failure.

Chapa et al. (2019) studied the different complaining behavior between individualists and collectivists. Their study focused on three complaint patterns of responses: voice, private, and third party. Their overall research results suggest that collectivist customers are less likely to take legal

actions in a service failure occurrence. Instead, they prefer to write a letter and report the service failure to a consumer protection agency. On the other hand, individualists are more likely to request a refund when they face a service failure. They also prefer to speak with someone within the organization to address the issue directly.

Wan (2013), on the other hand, provided new insights regarding the impact of cultural orientation on consumer reaction toward a service failure. The study argues that collectivists are not necessarily less likely to complain than individualists. She introduces embarrassment as a face-threatening element that could arise from a service failure. Wan argues that people from different cultures may respond differently to a service failure with and without embarrassment; in fact, collectivists tend to complain more when they face an embarrassing service failure. Overall, her study supports that collectivists tend to complain more than individualists when a service failure involves embarrassment. Moreover, when an embarrassing failure happens, collectivists have a higher intention to switch their service provider and spread negative word-of-mouth. Conversely, when a service failure does not lead to embarrassment, collectivists will have a lower intention to complain.

Other research explored the impact of complaint handling mechanisms and processes on customer complaint behavior. For example, Siddighi et al. (2010) attempt to provide a road map (for banks) to design efficient and customized service recovery strategies. Based on the consumers' complaint behavior and the awareness of the bank's grievance mechanism, they used cluster analysis to divide the customers into four segments: non-complainers, switchers, prompt complainers, and positive thinkers. Their results reveal that all the customers who complain (complainers, switchers, and positive thinkers) directly equate the quality of service of the bank with the efficiency of the grievance mechanism. Further, an efficient grievance mechanism can

increase customers' perception of the bank's credibility and subsequently lead to positive word-of-mouth. A cluster of non-complainers mainly includes those customers whose fundamental beliefs and values do not subscribe to complain right away. Therefore, they do not tend to judge the quality of the bank's service through the efficiency of their complaint handling; however, banks can take some precautions (regular feedback, email, etc.) to gain insight into such customers and to encourage them to express their views about the services of the bank more freely (and presumably, before problems escalate beyond repair).

Previous research around consumer complaint behavior has raised interest in examining the relationship between the complaint handling process and customer satisfaction. For instance, Filip (2013) studied the association between the complaint handling process and customer satisfaction, loyalty, and retention. His study suggests that complaints indicate internal process problems or failures that should be considered an indicator of an organization's performance valuation and should be addressed promptly to avoid customer attrition. In addition, organizations need to learn that the consequences of losing a customer are both a loss of profit and a reputation risk through negative word of mouth by unhappy customers.

Filip's study characterizes the critical features of an effective complaint handling process as a more cost-effective system for diagnosing and learning organizational weaknesses. The study results demonstrate that customer dissatisfaction leads to churn behavior and spreads negative word-of-mouth to other potential buyers, negatively impacting existing customer retention, organization profitability, and image. Therefore, customer complaints allow companies to identify internal flaws and develop appropriate recovery strategies. The study focuses on proactively facilitating complaint behavior, establishing effective procedures for resolving issues, eliminating sources of dissatisfaction, and providing timely answers to affected customers. As a result, by

developing an integrated complaint management system, organizations can learn from customers' feedback and use this information to reduce weaknesses, improve performance, and avoid negative future experiences, which provides an opportunity to restore customer satisfaction, loyalty, and relationship improvement.

Jeanpert et al.'s (2021) study focus on the role of human interactions in complaint handling. Their research findings suggest when the recovery process involves human interaction, customers are better aware of the organization's relationship-making effort and ultimately, are more satisfied with the resolution process. Their results further reveal that individuals who do not have direct human interaction in complaint processing feel less satisfied with their recovery process than individuals who experience human interactions during their complaint handling process. Human interactions, whether face-to-face or remote over the phone, lead to a better perception of satisfaction with recovery. Notably, the physical presence of human interactions during the complaint management process did not increase customer satisfaction. Therefore, from a management perspective, complaint management should be part of a consumer-centric approach that includes verbal communication (face-to-face or telephone).

Jung et al. (2017) investigated customer complaining and disputing behavior differently by focusing on political ideology as a factor that influences customer marketplace behavior, such as complaints and disputes. Their research focal point is the fact that for firms to reap the benefits and mitigate the risks of complaining, it is crucial to identify which consumers are most and least likely to complain. The authors then suggested due to the stronger motivations to engage in system justifications, conservative (as opposed to liberal) consumers are less likely to complain or dispute.

Their study demonstrates that conservative consumers are less likely to report dissatisfaction than liberal consumers and are less likely to challenge the complaint resolution.

results confirm that consumers in geographic regions who generate more complaints are less satisfied with the solutions provided than other consumers. Therefore, dissatisfied liberal areas may be at increased risk of brand abandonment in the event of dissatisfaction. Being able to isolate a niche that can have many complaints helps companies adjust their resources to the market's needs and thus maximize their complaint management efforts. In addition, places, where more complaints are expected deserve more resources to handle complaints when they occur and customer relationships that reduce the likelihood of initial consumer dissatisfaction. There are also benefits and opportunities to building management skills.

Consumers in conservative areas with few complaints may also need special attention. People who are unlikely to file a complaint may endure inadequate service or treatment without objection, especially if they have a low socio-economic background. Hence, policymakers interested in justice and fair consumer treatment could identify these regions occupied with financially vulnerable consumers and facilitate the complaint process accordingly.

In sum, my review of the existing literature highlights that most research on consumer complaints has focused on differences in the consumers making the complaints as opposed to differences in how the complaints were made and subsequently responded to. While individual consumer differences clearly matter, they are beyond the scope of the organization's control. Thus, it is imperative to explore how characteristics of the complaint process that are within the organization's control affect its outcomes. In addition, most of the existing literature examines the elements which caused the initial complaint rather than the reasons for the customer complaint dispute.

The current research looks at characteristics of the complaining process within the banking industry and explores their impact on dispute resolution. The reasons for choosing the banking

sector are (1) the financial sector is among the most regulated and, at the same time, most competitive industries (Deloitte, The Power of Complaints), and (2) the CFPB launched new complaint handling protocols for financial institutions.

The CFPB's new protocol introduces tighter deadlines and stricter record keeping and reporting requirements. Banks that are not competent to cope with the increasing workload may struggle to comply with these new regulatory requirements and, therefore, may face substantial reputation risk. Hence, banks need to find ways to continually improve their complaint management framework with the ultimate goal of reducing the number of complaints.

In addition, the current research investigates whether recent findings that political orientation affects the likelihood of complaining replicate at the state level. Specifically, Jung et al.'s (2017) study finds that conservative consumers are less likely to report dissatisfaction than liberal consumers and are less likely to challenge the complaint resolution. For this reason, this study will focus on the complaint and dispute data from the two most populous states: California and Texas. As per the 2020 presidential election results, California is a proxy for liberal orientation (63.5% liberal candidate and 34.3% conservative candidate), while Texas represents the conservative position (52.1% conservative candidate and 46.5% liberal candidate; "CNN Presidential Results," 2020).

Conceptual Model and Hypotheses Development

This study aims to contribute to the existing gap in the literature regarding customer complaint behavior by focusing on the factors that may or may not affect the likelihood of complaint disputes within the complaint handling process. This research will examine whether how financial institutions receive and respond to their customers' complaints can predict whether customers dispute the offered resolutions from financial institutions. The following model shows a proposed conceptual framework for explaining customer dispute behavior.

Main Concept (Research Problem)

The impact of complaint handling on consumer complaint disputes within the two most populous states in the United States (California and Texas).

Variables & Conceptual Model

IV= Means of Complaint Submission
Email, Fax, Phone, Referral, Web, Mail

IV= Political Ideology
California (Liberal)

Texas (Conservative)

DV= (Likelihood) of Complaint Dispute

IV= Company Response
Closed

Closed With Explanation

Closed With Monetary Relief

Closed With None -Monetary Relief

Closed With Relief

Closed Without Relief

IV= Complaint Issue
Account Opening, Closing, or Management

Making/Receiving Payments, Sending Money

Deposit/Withdrawal

Problems Caused by My Funds Being Low

Using a Debit or ATM Card

IV= Sub-Product
Checking
Saving
Other Bank Product / Service

DV= Dependent Variable

IV= Independent Variable

Hypotheses

The current research explores the impact of the complaint handling process on customer dispute behavior. In other words, how are product type, complaint issue, complaint submission channels, and company response to the customer's complaint related to whether the client disputes the resolutions of their complaint? To empirically test these relationships, I put forward the following hypotheses:

H1. The complaint submission channel will impact the likelihood that a complaint resolution is disputed.

> **H1a.** Complaints submitted by phone are ***less likely*** to go to dispute.

H2. The company's response to the complaint will impact the likelihood that a complaint resolution is disputed such that

> **H2a.** A monetary response will ***reduce*** the likelihood that a complaint resolution is disputed.

> **H2b.** Closing the complaint without offering relief will ***increase*** the likelihood that a complaint resolution is disputed.

Prior research by Jung et al. (2017) finds that liberals, as compared to conservatives, are more likely to report and dispute the company's proffered complaint resolution. Although not the motivation of my research, given these findings as well as known differences in state political orientation (i.e., red versus blue states), I will also explore whether the association between political ideology and complaining holds at the state level. Formally,

H3. A complaint resolution offered to a customer in Texas (a conservative state) is **_less_**

    likely to be disputed than a complaint resolution offered to a customer in California (a

    liberal state).

In regard to product type and complaint issue, I have no *a priori* hypotheses. Nevertheless, I will explore their effect on the likelihood of dispute resolution. While not of theoretical significance, knowing which product type and complaint issue is most likely to proceed to the dispute has clear managerial implications. Specifically, it can help to establish some preventative resolutions by looking at the existing operations, products, and services.

Methodology

Research Design

This study utilizes a quantitative method. This method allows me to measure variables and test hypotheses systematically. This section first introduces the data source (CFPB) and its complaint investigation procedure, then explains the data's components and definitions, and concludes with a description of the sample and variables.

Source of Data

Customer complaint data was obtained from the Consumer Complaint Database maintained by the CFPB. CFPB is a regulatory agency overseeing financial products and services offered to consumers and is accountable for enforcing federal consumer financial law to protect customers from unfair, deceptive, or abusive practices and take action against companies that break the law. After receiving a customer complaint, CFPB will submit the complaint to the responsible financial institutions so they can review the issue within the complaint. The financial institutions are obliged to provide their response within 15 days, or if their response might take longer, they should inform the customer and give the final answer within 60 days. CFPB sends customer complaints about financial products and services to the appropriate company to respond every week and publishes complaints in the Consumer Complaint Database without information that directly identifies the customers.

This study employs a secondary data analysis from CFPB complaint archival data (2001-2013). Data can be found at: https://www.consumerfinance.gov

Table 1 summarizes the key components and descriptions of the data used in this study.

Table 1. CFPB Database Fact Sheet

Field Name	Description
Product /Sub-product	The type of product the consumer identified in the complaint. For example, "Checking account."
Complaint Issue	The issue the consumer identified in the complaint. For example, "Deposits and withdrawals"
Submitted Via	How the complaint was submitted to the CFPB. For example, "Web" or "Phone." Note, Referral: When the complaint is submitted on behalf of someone else.
Company Response	This is how the company responded: **Closed with monetary relief:** The steps taken included objective, measurable, and verifiable monetary relief to the consumer **Closed with non-monetary relief:** The steps taken by the company in response to the complaint did not result in monetary relief but may have addressed some or all of the consumer's complaints involving non-monetary requests. **Closed with explanation:** The steps taken by the company in response to the complaint included an explanation that was tailored to the individual consumer's complaint. For example, this category would be used if the explanation substantively meets the consumer's desired resolution or explains why no further action will be taken. **Closed:** The company closed the complaint without relief – monetary or non-monetary – or explanation. **Closed with relief:** The steps taken included objective, measurable, and verifiable monetary relief to the consumer as a direct result of the steps taken or that will be taken in response to the complaint. **Closed without relief:** The steps taken did not include objective, measurable, and verifiable monetary relief to the consumer as a direct result of the steps taken or that will be taken in response to the complaint.

Sample Size and Description

The study sample consists of customers' complaints collected from 83 selected banking institutions in California and Texas. The reason for choosing these two particular states is; first, they the two most populous states within the United States, and second, considering the different political orientations within the two states, this choice will allow me to explore whether my study results will replicate Jung et al.'s (2017) findings regarding conservatives being less likely to complain or to dispute complaint resolutions offered by the financial institution than liberals. In total, 4440 complaint responses were collected for this research: 3145 from California and 1295 from Texas.

Description of Variables

The predictor variables in this study are the sub-product type (3 indicators), the issues subject of customer complaints (4 indicators), complaint submission (4 indicators), and company response (5 indicators). Whether or not the customer disputed the complaint resolution represents the dependent variable of this research.

Table 2 presents the variables and their descriptions.

Table 2. Independent Variables

Variables		Category
X1	Checking	Product / Sub-product
X2	Saving	Product / Sub-product
X3	Deposit /Withdrawal	Complaint Issue
X4	Pay/Receive/Send	Complaint Issue
X5	Low Funds	Complaint Issue
X6	Debit / ATM	Complaint Issue
X7	Phone	Submitted Via
X8	Other (Email & Fax)	Submitted Via
X9	Referral	Submitted Via
X10	Mail	Submitted Via
X11	Timely Response	Timely Response
X12	Closed with Explanation	Company Response
X13	Closed with Monetary Relief	Company Response
X14	Closed with Non-Monetary Relief	Company Response
X15	Closed with Relief	Company Response
X16	Closed No Relief	Company Response

Data Analysis and Results

This study utilizes a combination of descriptive and logistic regression analysis. This section first presents the results from the descriptive analysis, which compares the two states, California and Texas, then compares logistic regression results, and concludes with a holistic logistic regression analysis that combines the data from the two states.

Descriptive analysis is suitable to meet some research objectives, such as: how common are complaints about financial services within the chosen states, which products are customers most dissatisfied with and complain about the most, and how many complaints resolutions did customers disagree with and dispute. Moreover, a crosstabulation analysis was conducted to summarize the correlation (relation) between each group of variables with the disputed complaints. As the data for this research is nominal categorical data, crosstabulation analysis will help to cross-check the relationship between each group of variables and dispute with regression analysis outcome.

Descriptive Analysis

The summary statistics of descriptive analysis for the two states are reported in Tables 3 to 9 as follows:

Table 3. Total Number of Complaints

Number of Complaints	
California	3145
Texas	1295

Table 4. Total Number of Disputes

Number of Disputes	
California	678
Texas	253

Table 5. Number of Complaints and disputes- Sub-products

Sub-product	California	Disputes	Texas	disputes
Checking Account	2574	554	1089	202
Other Bank Product / Service	339	69	125	30
Saving Account	232	55	81	21
Total	3145	678	1295	253

Table 6. Number of Complaints and Disputes- Complaint Issues

Complaint Issue	California	Disputes	Texas	Disputes
Account Opening, Closing, or Management	1347	297	512	107
Deposit/Withdrawal	889	187	406	72
Making/Receiving Payments, Sending Money	261	57	102	16
Problems Caused by My Funds Being Low	453	91	198	43
Using a Debit or ATM Card	195	46	77	15
Total	3145	678	1295	253

Table 7. Number of Complaints and Disputes- Means of Submission

Means of Submission	California	Disputes	Texas	Disputes
Email	7	1	6	0
Fax	36	13	9	3
Phone	500	99	213	34
Postal Mail	124	34	46	7
Referral	1316	258	553	99
Web	1162	273	468	110
Total	3145	678	1295	253

Table 8. Company Resolutions and Number of Disputes

Company Response	California	Disputes	Texas	Disputes
Closed	65	13	19	7
Closed With Explanation	1841	455	761	178
Closed With Monetary Relief	658	77	255	24
Closed With Non-Monetary Relief	173	32	101	15
Closed With Relief	146	24	55	5
Closed Without Relief	262	77	104	24
Total	3145	678	1295	253

Table 9. Number of Complaints and Disputes- Timely Response

Timely Response	California	Disputes	Texas	Disputes
No	35	7	18	2
Yes	3110	671	1277	251
Total	3145	678	1295	253

Regression Analysis

This study employs logistic regression analysis to test the hypotheses and explore the relationships between the dependent and independent variables. As the dependent variable (complaint dispute) is dichotomous (binary), logistic regression analysis is used to predict the likelihood of the binary outcome (in this case, the likelihood that a resolution is disputed). (See appendix A (pages 37 to 40) for the SPSS descriptive analysis.)

Tables 10 to 14 display how the variables are coded in the data set along with the referent (or baseline) categories (green) for the binary logistic regression.

The summary statistics of regression analysis for the two states are reported in Tables 10a to 14a. Note, green cells indicate a significant p-value ($p < .05$); orange cells indicate a marginal p-value ($p < .10$). Non-significant p-values are identified as NS. Only significant statistics are reported.

Table 10. Sub-products Variables

	X1	X2
Other	0	0
Checking	1	0
Savings	0	1

Table 10 a. Summary of Regression Analysis- - Sub-products

Sub-product	California		Impact on Dispute	Texas		Impact on Dispute
	p-value	EXP(B)		p-value	EXP(B)	
Checking Account	NS			NS		
Saving Account	NS			NS		

Relative to the referent category of other, sub-product does not demonstrate any

significant relationship with the likelihood of complaint dispute.

Table 11. Complaint Issue Variables

	X3	X4	X5	X6
Account Management	0	0	0	0
Deposit/Withdrawal	1	0	0	0
Pay/Receive/Send Money	0	1	0	0
Low Funds	0	0	1	0
Debit/ATM Card	0	0	0	1

Table 11a. Summary of Regression Analysis - Complaint Issue

Complaint Issue	California p-value	EXP(B)	Impact on Dispute	Texas p-value	EXP(B)	Impact on Dispute
Deposit/Withdrawal	NS			NS		
Making/Receiving Payments, Sending Money	NS			NS		
Problems Caused by My Funds Being Low	NS			NS		
Using a Debit or ATM Card	NS			NS		

Relative to the referent category of account management, the complaint issue does not

demonstrate any significant relationship with the likelihood of complaint dispute.

Table 12. Means of Submission Variables

	X7	X8	X9	X10
Web	0	0	0	0
Phone	1	0	0	0
Other (Email & Fax)	0	1	0	0
Referral	0	0	1	0
Mail	0	0	0	1

Table 12a. Summary of Regression Analysis - Means of Submission

Means of Submission	California p-value	EXP(B)	Impact on Dispute	Texas p-value	EXP(B)	Impact on Dispute
Phone	.046	.764	▼ 24%	.013	.577	▼ 42%
Other (Email & Fax)	NS			NS		
Referral	.013	.778	▼ 22%	.072	.746	▼ 25%
Mail	NS			.077	.466	▼ 23%

In California, phone and referral as submission channels suggest a statistically significant relationship with complaint disputes. When customers submit their complaints via phone as opposed to via the web (the referent category), the odds of having a dispute decrease by 24%; additionally, using a referral to submit a complaint (vs. the web) will decrease the likelihood of a dispute by 22%.

In Texas, on the other hand, using phone, referral, or mail as opposed to the web (the referent category) to submit a complaint decreases the likelihood of dispute by 42%, 25%, and 23%, respectively.

Table 13. Company Response Variables

	X12	X13	X14	X15	X16
Closed	0	0	0	0	0
Closed With Explanation	1	0	0	0	0
Closed With Monetary Relief	0	1	0	0	0
Closed With Non-Monetary Relief	0	0	1	0	0
Closed With Relief	0	0	0	0	1
Closed Without Relief	0	0	0	0	1

Table 13a. Summary of Regression Analysis – Company Response

Company Response	California		Impact on Dispute	Texas		Impact on Dispute
	p-value	EXP(B)		p-value	EXP(B)	
Closed With Explanation	NS	NS	NS	NS	NS	NS
Closed With Monetary Relief	.047	.513	⬇ 49%	<.001	.161	⬇ 84%
Closed With Non-Monetary Relief	NS			.021	.274	⬇ 73%
Closed With Relief	NS			.006	.159	⬇ 84%
Closed Without Relief	NS			NS		

In California, providing monetary relief in response to customers' complaint suggests a significant relationship with complaint dispute. Relative to a closed complaint (the referent category), monetary relief will decrease the odds of having a dispute by 49%.

In Texas, relative to a closed complaint (the referent category), using monetary or non-monetary relief will decrease the likelihood of dispute by 84% and 73%, respectively.

Table 14. Timely Response Variable

X11	
No	0
Yes	1

Table 14 a. Summary of Regression Analysis-Timely Response

Category	California		Impact on Dispute	Texas		Impact on Dispute
	p-value	EXP(B)		p-value	EXP(B)	
Timely Response	NS			NS		

Whether or not the response is timely is not significantly associated with the likelihood of complaint dispute.

To test the last hypothesis, whether state predicts the likelihood of complaint dispute, state was coded as a binary variable and entered into a stepwise regression. (The results are substantively the same with a multilevel logistic regression.)

Table 15 summarizes the statistics of the first step of a stepwise analysis with state as the sole predictor.

Table 15. Stepwise Regression-State Level

Category	P-Value	EXP(B)	Impact on Dispute
State	NS		

Since state is not a significant predictor of the likelihood of complaint dispute ($p = .13$), at the final level of analysis, all the data from the two states was collapsed to test if rerunning the regression analysis with the larger dataset could provide new insights.

Table 16 summarizes the statistics for the merged data from the two states.

Table 16. Summary of Regression Analysis-Merged Data

Category	p-value	EXP(B)	Impact on Dispute
Sub-product			
Checking Account	NS		
Saving Account	NS		
Complaint Issue			
Deposit/ Withdrawal	NS		
Making/Receiving Payments, Sending Money	NS		
Problems Caused by My Funds Being Low	NS		
Using a Debit or ATM Card	NS		
Means of Submission			
Phone	.003	.713	⬇ 29%
Other (Email & Fax)	NS		
Referral	.003	.771	⬇ 23%
Mail	NS		
Company Response			
Closed With Explanation	NS		
Closed With Monetary Relief	<.001	.389	⬇ 61%
Closed With Non-Monetary Relief	NS		
Closed With Relief	.056	.536	⬇ 46%
Closed Without Relief	NS		
Timely Response			
Timely Response	NS		

Comprehensive data analysis (combined from the two states) supports a statistically significant relationship between channels of submission and company response to complaint disputes. When customers use phone and referral as a means of submission (versus the web), the likelihood of dispute decreased by 29% and 23% respectively.

In addition, when financial institutions responded to the customer's complaint by providing monetary relief (versus closing the complaint without any relief or explanation), the possibility of dispute decreased by 61%. The results also show a marginally significant relationship between other types of relief and complaint dispute. Offering a different kind of relief (versus just closing the complaint without any relief or explanation) decreased the likelihood of complaint dispute by 46%. (See appendix B (pages 41 to 43) for the SPSS regression analysis.)

Discussion

This study examined the impact of complaint handling (factors such as company response, complaint submission channels, product type, and complaint issue) on the likelihood of complaint dispute within financial intuitions in the United States, focusing on California and Texas. For this purpose, a combination of descriptive analysis and logistic regression was conducted.

Descriptive analysis revealed that the highest number of complaints and disputes in both states belongs to checking accounts (sub-products) and account opening, closing, or management (complaint issues). The results also indicate that most customers submitted their complaints through the referral channel, regardless of their state of residence. However, the highest number of disputes within the two states were submitted through websites. The most frequent response within the two states from financial institutions to the submitted complaints was providing an explanation.

Regression analysis supports the relationship between the channels of complaint submission and the likelihood of dispute resolution. In both California and Texas, customers are less likely to dispute a resolution when they submit their complaints via phone or referral as compared to via the web. The former (i.e., submitting via phone decreases the likelihood of complaint dispute) is consistent with Jeanpert et al. (2021) study's findings that suggest when the recovery process involves human interaction, customers are better aware of the organization's relationship-making effort and, ultimately, are more satisfied with the resolution process. Additionally, Texans who submit their complaints through postal mail are less likely to proceed with a dispute than Texans who submit via the web. As per the study results, company response can impact the likelihood of dispute. Californians are less likely to dispute the bank's resolution to their complaint if they receive monetary settlements as opposed to closing the complaint any

relief or explanation. In Texas, on the other hand, providing both monetary and non-monetary relief reduces the likelihood of disputes as opposed to closing the complaint without any relief or explanation.

This research found that the state (Texas vs. California) did not significantly predict the likelihood of complaint disputes. After the data was collapsed and merged across states, additional analysis supports the relationship between the channels of complaint submission and the number of complaint disputes. The results confirm that when customers use the phone or referral as a channel to communicate their concerns (versus the web), they are less likely to dispute the resolution. In addition, study results confirm the relationship between the company response and the number of disputes. When financial institutions compensate their customers with monetary relief (versus closing the complaint without any relief or explanation.), the likelihood of disputes decreases. Hence, the research results support H1, H1a, H2, and H2a.

However, the findings did not support either H2b and H3. The lack of support for H2b (closing the complaint without offering relief will *increase* the likelihood that a complaint resolution is disputed) is particularly surprising because the reason for a dispute resolution is often the customers' perceptions that their complaint has been mishandled or not responded to adequately. Presumably, this can only increase the likelihood that a complaint resolution is disputed. Given the counterintuitive nature of this finding, I reran the analysis with closed without relief as the referent category, but the nature of the results did not change. That being said, it is worth noting that the CFPB's classification of this category is ambiguous and only appeared to be in use for six months (late 2011 to mid 2012). As such, this result may be misleading and should be taken with a grain of salt.

As for H3, this study's result did not replicate Jung et al.'s (2017) findings that liberals are more likely to dispute resolutions than conservatives. There could be several reasons for this rejection; for example, they had a much more nuanced indicator of political orientation. Specifically, for their research, they acquired 2012 US presidential election results and matched this with the zip codes in the CFPB database to identify the political orientation of the neighborhood in which each consumer lived when reporting the complaint. Finally, they controlled for several additional sociodemographic and economic indicators in their main analysis.

Theoretical and Managerial Implications

Even though there is a wealth of literature describing customers' complaining behavior, most research on service complaints and dispute resolution focuses on how differences among consumers affect their propensity to complain. This research contributes to the customer complaint literature by highlighting how complaint submission channels and company response to customers' complaints can influence the likelihood that a complaint resolution is disputed.

An effective customer complaint management system has significant benefits for the organization: it helps organizations save time and money, and the information obtained from customer complaints helps identify deficiencies and improve services. This research uncovers the importance of complaint submission channels and company response and their impact on reducing the likelihood that a complaint resolution will be disputed.

For instance, an established rule of monetary relief can reduce the likelihood of disputes. Furthermore, as per this study's findings, customers who communicate their complaints via phone and speak with a bank representative are less likely to file a dispute. Hence, implementing a system to receive more complaints by phone can promote customer complaint handling satisfaction.

Complaints can be an early warning alarm for financial institutions. Specific regulatory actions may arise from customer complaints, which pose an economic and reputation risk to the bank. Therefore, a comprehensive complaint management system helps reduce the risk of regulatory and legal actions, as well as monetary fines.

Limitations and Future Directions

Research on this topic has some limitations that might be overcome with future research. First, due to time and analysis constraints, this study focused on two states; hence the results are limited in their generalizability. Future studies can expand this study to include more states and examine if the results will replicate. In addition, the CFPB does not provide demographic data. Future research should try to identify demographic variables that might correlate with complaint management, such as age and gender, for new insights into which group of people had the highest complaints and disputes by using the zip codes provided in the database and geo-mapping.

In addition, this study used archival data from the CFPB's complaint database to examine how American financial institutions have responded to complaints. Future research can use primary data within Canadian financial institutions to explore how different countries could respond and handle complaints differently.

Finally, the dichotomous (binary) outcome along with categorical variables can limit the statistical analysis that can be conducted on a study. Additionally, as this research used regression analysis to test relationships in secondary data, it is limited in its ability to establish causality. Future research can use an experimental setting to test whether or not the identified relationships are causal in nature. Experiments could also be used to control for other potential causal factors such as brand image, length of relationship with the bank, and prior experiences.

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Appendix A

Descriptive Analysis-California & Texas

Descriptive Analysis-California

Statistics

Sub-product

N	Valid	3145
	Missing	0

Sub-product

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Checking account	2574	81.8	81.8	81.8
	Other bank product/service	339	10.8	10.8	92.6
	Savings account	232	7.4	7.4	100.0
	Total	3145	100.0	100.0	

Statistics

Issue

N	Valid	3145
	Missing	0

Issue

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Account opening, closing, or management	1347	42.8	42.8	42.8
	Deposits and withdrawals	889	28.3	28.3	71.1
	Making/receiving payments, sending money	261	8.3	8.3	79.4
	Problems caused by my funds being low	453	14.4	14.4	93.8
	Using a debit or ATM card	195	6.2	6.2	100.0
	Total	3145	100.0	100.0	

Statistics

Submitted via

N	Valid	3145
	Missing	0

Submitted via

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Email	7	.2	.2	.2
	Fax	36	1.1	1.1	1.4
	Phone	500	15.9	15.9	17.3
	Postal mail	124	3.9	3.9	21.2
	Referral	1316	41.8	41.8	63.1
	Web	1162	36.9	36.9	100.0
	Total	3145	100.0	100.0	

Statistics

Company response to consumer

N	Valid	3145
	Missing	0

Company response to consumer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Closed	65	2.1	2.1	2.1
	Closed with explanation	1841	58.5	58.5	60.6
	Closed with monetary relief	658	20.9	20.9	81.5
	Closed with non-monetary relief	173	5.5	5.5	87.0
	Closed with relief	146	4.6	4.6	91.7
	Closed without relief	262	8.3	8.3	100.0
	Total	3145	100.0	100.0	

Descriptive Analysis-Texas

Statistics

Sub-product

N	Valid	1295
	Missing	0

Sub-product

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Checking account	1089	84.1	84.1	84.1
	Other bank product/service	125	9.7	9.7	93.7
	Savings account	81	6.3	6.3	100.0
	Total	1295	100.0	100.0	

Statistics

Issue

N	Valid	1295
	Missing	0

Issue

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Account opening, closing, or management	512	39.5	39.5	39.5
	Deposits and withdrawals	406	31.4	31.4	70.9
	Making/receiving payments, sending money	102	7.9	7.9	78.8
	Problems caused by my funds being low	198	15.3	15.3	94.1
	Using a debit or ATM card	77	5.9	5.9	100.0
	Total	1295	100.0	100.0	

Statistics

Submitted via

N	Valid	1295
	Missing	0

Submitted via

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Email	6	.5	.5	.5
	Fax	9	.7	.7	1.2
	Phone	213	16.4	16.4	17.6
	Postal mail	46	3.6	3.6	21.2
	Referral	553	42.7	42.7	63.9
	Web	468	36.1	36.1	100.0
	Total	1295	100.0	100.0	

Statistics

Company response to consumer

N	Valid	1295
	Missing	0

Company response to consumer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Closed	19	1.5	1.5	1.5
	Closed with explanation	761	58.8	58.8	60.2
	Closed with monetary relief	255	19.7	19.7	79.9
	Closed with non-monetary relief	101	7.8	7.8	87.7
	Closed with relief	55	4.2	4.2	92.0
	Closed without relief	104	8.0	8.0	100.0
	Total	1295	100.0	100.0	

Statistics

Timely response?

N	Valid	1295
	Missing	0

Timely response?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	18	1.4	1.4	1.4
	Yes	1277	98.6	98.6	100.0
	Total	1295	100.0	100.0	

Regression Analysis

Regression Analysis-California

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	3197.770[a]	.025	.039

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B) Lower	Upper
Step 1[a]	X1Checking	.235	.151	2.418	1	.120	1.265	.941	1.701
	X2Saving	.299	.211	2.018	1	.155	1.349	.893	2.038
	X3DepositWithdrawl	-.022	.107	.043	1	.835	.978	.792	1.207
	X4PayReceiveSend	-.017	.167	.010	1	.920	.983	.709	1.364
	X5LowFunds	.008	.141	.003	1	.956	1.008	.765	1.328
	X6DebitATM	.099	.186	.281	1	.596	1.104	.766	1.589
	X7Phone	-.269	.135	3.966	1	.046	.764	.587	.996
	X8Other	.449	.338	1.771	1	.183	1.567	.809	3.037
	X9Referral	-.251	.102	6.117	1	.013	.778	.637	.949
	X10Mail	.146	.216	.455	1	.500	1.157	.757	1.767
	X11TR	.038	.432	.008	1	.931	1.038	.446	2.420
	X12ClosedExplain	.252	.316	.634	1	.426	1.287	.692	2.392
	X13ClosedMonRelief	-.667	.335	3.963	1	.047	.513	.266	.990
	X14CloseNonMonRelief	-.114	.368	.096	1	.757	.892	.434	1.837
	X15Relief	-.267	.384	.482	1	.488	.766	.361	1.626
	X16CloseNoRelief	.505	.340	2.206	1	.138	1.657	.851	3.225
	Constant	-1.488	.542	7.537	1	.006	.226		

a. Variable(s) entered on step 1: X1Checking, X2Saving, X3DepositWithdrawl, X4PayReceiveSend, X5LowFunds, X6DebitATM, X7Phone, X8Other, X9Referral, X10Mail, X11TR, X12ClosedExplain, X13ClosedMonRelief, X14CloseNonMonRelief, X15Relief, X16CloseNoRelief.

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	1222.367[a]	.043	.068

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B) Lower	Upper
Step 1[a]	X1Checking	-.311	.242	1.653	1	.199	.733	.456	1.177
	X2Savings	.145	.345	.176	1	.674	1.156	.588	2.274
	X3DepositWithdrawl	-.180	.175	1.062	1	.303	.835	.593	1.177
	X4X4PayReceiveSend	-.486	.304	2.552	1	.110	.615	.338	1.117
	X5LowFunds	.250	.216	1.334	1	.248	1.284	.840	1.961
	X6DebitATM	-.043	.317	.018	1	.892	.958	.515	1.783
	X7Phone	-.549	.222	6.132	1	.013	.577	.374	.892
	X8Other	-.230	.667	.119	1	.730	.794	.215	2.938
	X9Referral	-.293	.163	3.227	1	.072	.746	.541	1.027
	X10Mail	-.764	.433	3.120	1	.077	.466	.199	1.087
	X11TR	.892	.768	1.349	1	.245	2.439	.542	10.983
	X12ClosedExplain	-.670	.491	1.864	1	.172	.511	.195	1.339
	X13ClosedMonRelief	-1.828	.530	11.911	1	<.001	.161	.057	.454
	X14CloseNonMonRelief	-1.296	.562	5.315	1	.021	.274	.091	.823
	X15Relief	-1.840	.675	7.436	1	.006	.159	.042	.596
	X16CloseNoRelief	-.672	.537	1.567	1	.211	.511	.178	1.463
	Constant	-.848	.912	.864	1	.353	.428		

a. Variable(s) entered on step 1: X1Checking, X2Savings, X3DepositWithdrawl, X4X4PayReceiveSend, X5LowFunds, X6DebitATM, X7Phone, X8Other, X9Referral, X10Mail, X11TR, X12ClosedExplain, X13ClosedMonRelief, X14CloseNonMonRelief, X15Relief, X16CloseNoRelief.

Regression Analysis-Merged data

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	4439.643[a]	.027	.042

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B) Lower	Upper
Step 1[a]	Case source is DataSet4	-.122	.084	2.128	1	.145	.885	.751	1.043
	X1Checking	.100	.127	.613	1	.434	1.105	.861	1.418
	X2Savings	.257	.179	2.066	1	.151	1.293	.911	1.836
	X3DepositWithdrawl	-.065	.091	.512	1	.474	.937	.784	1.120
	X4PayReceiveSend	-.123	.146	.716	1	.397	.884	.665	1.176
	X5LowFunds	.082	.118	.481	1	.488	1.085	.862	1.366
	X6Debit/ATM	.066	.160	.168	1	.682	1.068	.780	1.462
	X7Phone	-.338	.115	8.636	1	.003	.713	.569	.894
	x8Other	.252	.298	.715	1	.398	1.287	.717	2.309
	X9Referral	-.260	.086	9.137	1	.003	.771	.652	.913
	X10Mail	-.050	.191	.067	1	.795	.952	.654	1.384
	X11TR	.286	.372	.591	1	.442	1.331	.642	2.762
	X12ClosedExplain	.032	.262	.015	1	.904	1.032	.618	1.724
	X13ClosedMonRelief	-.944	.279	11.464	1	<.001	.389	.225	.672
	X14CloseNonMonRelief	-.406	.304	1.788	1	.181	.666	.367	1.208
	X15Relief	-.624	.327	3.646	1	.056	.536	.282	1.017
	X16CloseNoRelief	.204	.283	.520	1	.471	1.226	.704	2.135
	Constant	-1.342	.460	8.514	1	.004	.261		

a. Variable(s) entered on step 1: X1Checking, X2Savings, X3DepositWithdrawl, X4PayReceiveSend, X5LowFunds, X6Debit/ATM, X7Phone, x8Other, X9Referral, X10Mail, X11TR, X12ClosedExplain, X13ClosedMonRelief, X14CloseNonMonRelief, X15Relief, X16CloseNoRelief.