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## Book

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CH.7 How fair is the handling of the claimant customer? A comparison between the e-mail and telephone channels

## How fair is the handling of the claimant customer? A comparison between the e-mail and telephone channels

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### Abstract

**Context:** Our study re-examines, in a comparative way, the impact of the reactivity on the satisfaction of the claiming customer from two channels: the email and the telephone.

**Method:** Based on the foundations of the theory of justice, we analyze which of the two channels generates better responsiveness, better justice and ultimately greater satisfaction of the claimant customers. A logistic equation was constructed from 653 customer responses following the processing of their claim, which integrated the impact of responsiveness on the three levels of justice theory (procedural, distributive and interactional).

**Results:** The results of this study underline a greater reactivity and a better satisfaction within the framework of the email channel compared to the telephone channel. The level of procedural fairness was found to be the most important for customers claiming via this channel

**Conclusion:** This study underlines, on the one hand, the importance of the reactivity of the email channel compared to the telephone in the management of complaints. On the other hand, it shows the impact of a smooth and clear process to satisfy the complaining customer and increase his perceived justice.

**Keywords:** complaint, responsiveness, theory of justice, satisfaction, multi-channel, email channel

## Literature review

One of the biggest developments in complaints management is the introduction of new communication channels in the handling of customer requests and complaints.

The new technological solutions focused on the digitalization of customer relations, allow the major brands operating in this sector to better adapt their products, to be more easily accessible for consumers/customers, but also to catch the attention of a modern, connected generation that would opt more for communication channels other than voice. It is therefore a question of digitisation that has already begun but needs to be developed.

The ultimate goal behind this policy of digitalising complaint handling is customer satisfaction. In order to win back the customer after a complaint, it is necessary to detect the expectations of the complaining consumer. Davidow (2000), mentioned the principle of six dimensions affecting the overall satisfaction of claimants in the service sector, especially with regard to responses to these complaints. These dimensions are respectively: timeliness of response, facilitation, redress, apology, credibility, and attention. Speaking of responsiveness, TARP (Technical Assistance Research Program) (1981) were the first to speak of a positive relationship between speed of response and customer satisfaction. Conlon & Murray (1996), even spoke of its impact not only on satisfaction but also on consumer brand loyalty. As a result, the influence of complaint handling whether on satisfaction, loyalty, word of mouth or repurchase intention of consumers has been widely highlighted in the literature (Migacz, et al., 2018). This implies that companies should take the severity of complaints seriously when adopting strategies for handling and responding to them (Crisafulli & Singh, 2017; Zhu, Sivakumar, & Parasuraman, 2004). In this sense, Wies, et al. (2019) noted that companies nowadays are even willing to invest more in handling complaints.

Although an unanswered complaint directly leads to reputational damage for the entity (Chan & Guillet, 2011; Khoo-Lattimore & Gibson, 2018). It has been proven that the speed of response and resolution of the problem positively influence the level of consumer satisfaction, regardless of the severity level of the complaint (Mattila & Mount, 2006; Liu et al., 2019). Moreover, previous studies claim that responsiveness is able to create a good reputation and improve the company's performance by increasing its sales (Xie, Zhang, & Zhang, 2014; Ye, Gu, Chen, & Law, 2008).

Previous studies have investigated the link between responsiveness and satisfaction in an omni-channel context. On social networks, for example (Johnen, Schnittka & Haiduk, 2018; Johnen & Schnittka, 2019), or on Facebook in particular (Rosenmayer, et al., 2018). But what about companies offering multi-channel complaint handling? The objective of this study is to analyze which of the two channels, email or phone, ensures a greater reactivity of the complaint processing, in fine the satisfaction of the claiming customer. Reactivity is an important determinant of customer satisfaction. Therefore, our research question is the following: In a multi-channel context, is the reactivity of complaint response more important for the email channel or for the telephone channel?

To answer this question, we mobilize the theory of justice, with its three levels. In the following paragraphs, a review of the literature will be presented, followed by the theoretical framework and the hypotheses of the research, the methodology and the results of the study. Finally, the different contributions will be presented, along with the limitations and future research avenues.

## **Theoretical framework and research hypotheses**

### **Theoretical framework**

Research around claims has mobilized an array of theories, among others attribution theory (Swanson & Hsu 2011), mental accounting theory (Chuang & al.2012), equity theory (Wen & Chi 2013) as well as the expectation disconfirmation paradigm (McCollough, Berry & Yadav 2000).

Furthermore, several studies have mobilized justice theory to identify the impact of complaints on customer satisfaction (Migacz, et al., 2018). By adopting the foundations of justice theory, the impact of complaints on customer satisfaction has been widely endorsed in the literature (Migacz, et al., 2018). However, this topic has not yet been applied in a multi-channel complaint context. So, this research aims more specifically at the impact of responsiveness on customer satisfaction by comparing between two frequent channels in complaint management: email and phone. To study this problem, this research adopts Rawls' (1971) theory of justice. The underlying principle behind the use of this theory is simple: the more the company invests and makes efforts to recover the complaining customer, the better the justice that will be rendered (Boshoff & Allen, 2000; Wirtz & Mattila, 2004).

According to the theory of justice, the interactions specific to claims generate evaluations of three levels of justice: procedural justice, distributive justice and interactional justice (Rawls, 1971). Research has proven the adaptability of this theory to several fields including politics (Schlosberg, 2013), sociology (Cook & Hegtvedt, 1983), criminology (Kraska, 2006), but also the field of marketing and management (Greenberg, 1987). The use of this theory in the field of complaints is appropriate insofar as it has been mostly adopted by entities (e.g. hotels) in order to solve service failure problems (Chebat & Slusarczyk, 2005; McColl-Kennedy & Sparks, 2003), or to improve the perceived quality, satisfaction and loyalty of complaining customers (Liat, et al., 2017).

The results of Balaji et al. (2017) emphasize the relationship between perceived unfairness and claimant customer satisfaction. This led us to closely study the responsiveness in handling

the claimant customer, linking it to several other dimensions that act in the customer/firm relationship. These factors will be linked to the three levels of justice theory, namely procedural, distributive and interactional justice.

- Procedural justice refers to the procedures and decisions that a company puts in place to resolve a conflict (Maxham & Netemeyer, 2002). The dimension of clarity of response will cover this level of justice for our research.
- Distributive justice is the extent to which customers feel fairly treated in relation to the outcome of their claim management (Maxham & Netemeyer, 2002, 241). This will be measured in this study through the claim resolution variable.
- Interactional justice, on the other hand, is associated with the relational quality provided by staff throughout the claim management process (Swanson & Hsu, 2011). Friendliness/courtesy, knowledge of the case, understanding of expectations, and the ability to adapt responses to the situation are variables we use to study the impact of responsiveness on this level of justice.

Whether the variables considered for the level of procedural, relational or distributive justice, all the measurement scales come from the literature. The table below shows the measurement scales adopted for each of the variables.

To represent and complete the level of interactional justice as formulated by the company, a scale comprising eight dimensions was used. This concerns in particular the three variables of this level of justice, namely knowledge of the file, the ability to adapt the response and the understanding of expectations. To answer the questionnaire, each of the eight dimensions was given a score between 1 and 5 on a 5-point Likert scale, as for all other variables.

This study will therefore enable us to understand and analyse the behaviour of the consumer claimant, as well as his perception of the reactivity in the handling of his claim on three

dimensions: the procedures put in place to resolve his claim, the relational quality with which he was taken care of throughout the process, as well as the final resolution of his claim.

Thus, the following part will expose the hypotheses developed to study this problem.

### **Research Hypotheses**

In the world of customer relations, complaints are seen as a golden opportunity to anticipate and avoid service failures (Loo, Boo & Khoo-Lattimore, 2013). Many studies have demonstrated the significant relationship between claimant satisfaction and the organizational response they received (Istanbulluoglu, 2017; Brock, et al., 2013; Maxham & Netemeyer, 2002). Particularly, the speed of the response has shown its strong impact on the claimant's behavior both on his satisfaction and on his repurchase intention (Smith et al., 1999; Conlon and Murray 1996), or even on his willingness to do WOM (Davidow, 2000). Contrary to these results, other researchers believe that the speed of response would only be effective in the case of a non-monetary claim (Gilly & Gelb, 1982), or only if the response provided contains the solution to the claim (Clark, Kaminski and Rink, 1992).

Complaint management is a process triggered by a complaint issue, generating a succession of interactions through which a decision and an outcome take place (Tax et al., 1998). On the one hand, it has been found that when a dissatisfied customer makes a complaint to the company, he or she expects at least a response acknowledging receipt of the complaint (Strauss & Hill, 2001). On the other hand, Urueña & Hidalgo (2016) confirmed that the non-reply or late response to a complaint can decrease the perceived justice in the claimant. For this reason, Janda, Polthier & Kuester (2021) emphasized that organizational response is a crucial element to achieve a better satisfaction of the claimant customer. For the same researchers, a personalized, fast and qualitative response is a key factor to achieve post-claim satisfaction. On the other hand, a late response can be perceived, by the claimant, as a lack of responsiveness and interest in his concerns (Istanbulluoglu, 2017), which is a great negative



point for the company that can damage its image and reputation. So, here is another point that emphasizes the importance of responsiveness in handling complaints.

Davidow (2000) was among the first to study the importance of speed of response and its influence on post-claim behaviour (Davidow, 2003). In his model, Davidow (2000) explained that organizational responses directly influence claimant satisfaction as well as subsequent behavior expressed primarily by WOM, and repurchase intention. Indeed, through this model, the researcher presented six important characteristics of an effective organizational response to a claim. These variables are respectively (1) speed of response, (2) facilitation, (3) redress, (4) apology, (5), credibility, and (6) attention. We note the importance of speed of response which stands out at the top of the list. For Davidow, speed of response refers to "*the perceived speed with which an organization responds to or processes a complaint*" (Davidow, 2003).

With the development of online services, complaint handling and management has imposed its usefulness and importance also in the world of internet and social networks (Javornik, Filieri & Gumann, 2020). Because of this, Stevens, et al (2018) mainly studied the response to online complaints, and highlighted the significant importance of both speed, transparency and trust in handling them. According to the same study, the speed of response to online complaints mainly relies on two steps namely (1) Recruit and train the right people, and (2) respond quickly.

From these results we capitalize on the importance of the speed of response in the complaint handling process, both online and by phone. But which channel allows us to achieve better reactivity, better perceived justice and ultimately satisfaction of the claimant?

The answer to this question makes it possible to solve the problem of this article by studying which of the channels, e-mail or telephone, ensures a rapid response and therefore better reactivity and perceived justice. Indeed, the comparison between the two channels is based on

two main dimensions, namely responsiveness and justice perceived by the claimant (with its three levels).

The following are the hypotheses arising from this research:

H1: The responsiveness of email is a better way to achieve procedural justice than the telephone.

H2: Reactivity on the e-mail allows, more than the telephone, to reach distributive justice.

H3: Reactivity on the e-mail allows, more than the telephone, to reach interactional justice.

## **Methodology and results**

### **Insert: Methodology**

In order to study the problem, this research adopted a quantitative study through a satisfaction questionnaire sent automatically to the customers after finalizing the processing and closing of their claim. This online questionnaire is based on the 5-modality Likert scale and on scales from the literature. At the end of this study, 1000 returns were collected and 653 were exploited.

For this research, our quantitative study consists in exploiting a database already prepared by the company and which represents an extraction of satisfaction survey responses sent to customers after each contact by telephone or by email following a complaint. This questionnaire was adapted to add measurement scales from the literature, mainly for the variables representing the three levels of justice (Maxham & Netemeyer, 2003; Jeanpert, Jacquemier-Paquin & Claye-Puaux, 2021). The measurement scales were taken from the literature and a confirmatory validation phase was carried out. The confirmatory analysis led

us to reduce the number of initial items, by removing the items presenting simultaneously high saturations on the two factors or saturations that were too low.

To assess the quality of representation of the items in relation to the components, empirical thresholds are established such that a variance of the items explained by the principal components greater than 0.80 shows that the descriptions are well represented. They are moderately well represented when it is between 0.40 and 0.65. They are poorly represented below .40 and should be removed (Churchill, 1979 and Spector, 1994).

To measure responsiveness (the pivotal variable of the research), our study adopts the concept of CES (Customer Effort Service). The latter means "the degree of effort *customers expend to integrate company resources, across a range of activities of varying levels of perceived difficulty*" (Sweeney, et al., 2015).

In order to exploit the results of the quantitative study and to investigate our main research question which is the responsiveness of the email channel compared to the telephone, we used Stata software to analyse the 653 observations. A logistic regression model was built to study the different hypotheses formulated. The logistic regression is by integrating as dependent variable Telephone=0 and mail =1 (table1) and independent variables resolution\_mail, interactional\_mail, procedural and some control variables such as age, gender.

The results obtained from the estimation of the logistic regression model with Telephone=0 and mail=1 as the dependent variable are shown in Table 1.

Table 1

(1)		
Variables	Coef. estimated	Effect marginal
Resolution_mail	0.324NS (0,596)	0.612NS (0,875)
Interactional_mail	-1.3247NS (0,8686)	-1.3840NS (1,67)

Procedural_mail	1,4511** (0,8686)	1,67** (0,8686)
Age	-0.00032NS (0,596)	-0.0012NS (0,875)
Sex	1.5324NS (0,596)	0.612NS (0,875)
Constant	-1,21499 (0,0693)	- -

\*\*\* significant at 1%, \*\* significant at 5%, \* significant at 10%, NS values in brackets are standard deviations.

<b>Model 1</b>	
R <sup>2</sup>	0,1118
LR (x2)	7,43
Log likelihood	29,5377
Probability	0,0000
N	653

## Results

The analysis of the results shows that email is perceived as more responsive in terms of procedural justice. Indeed, the clarity of the response is perceived more strongly by the email channel. The value of the marginal effect is evaluated at 1.67 and is significant at less than 5% suggesting that the perception of procedural justice is more important for email than for the telephone.

However, the relationship between responsiveness and the other levels of justice (interactional and distributive) is not significant (interactional "NS" and distributive "NS").

## Contributions, implications and limitations of the research

### Theoretical and managerial contributions of the research

The objective of this article is to examine which of the two channels (telephone or email) ensures better reactivity and therefore better perceived justice for the claimant.

The results of this research make important theoretical and managerial contributions.

From a theoretical perspective, the study had two main contributions. The first is the mobilization of the theory of justice to study mainly the impact of the speed of response on the perceived justice of the claimant customer. Indeed, previous studies have included speed as one of several characteristics to investigate its importance in claim management and its impact on satisfaction mainly (e.g. Stevens, et al., 2018). Yet no study, to our knowledge, has used justice theory primarily to analyze the impact of responsiveness on perceived justice.

The second theoretical contribution of the research concerns the comparison between the two channels mail and telephone. Indeed, no study has adopted a comparative approach between two channels to study this same issue.

From a managerial point of view, we note from these results that the notion of responsiveness is more important on the e-mail channel than on the telephone channel, and is also a major element of satisfaction on this channel. We also found that responsiveness, for the claimant, is only significant in relation to the level of procedural justice. This would mean that the quality and fluidity of the procedures put in place for handling complaints are a key factor in both the responsiveness and satisfaction of the claimant client.

This could be explained by the efficiency of the procedures put in place by the company in the complaint management process, which results in a quick handling of the complaint, a better perception of responsiveness and consequently a better customer satisfaction.

This element representing the level of procedural justice is more important than the relational quality and demand resolution corresponding to the other two levels of justice (interactional and distributive).

### **Managerial implications**

Based on these results, some recommendations can be made to companies to improve their responsiveness in managing complaints. This could be done in particular through the following actions:

- Train staff and operational teams: as the importance of employee involvement in the success of the complaint management process has been endorsed by Wombacher & Felfe (2017). We recommend the company to train the operational teams regarding all the business procedures instituted to handle the customer's complaint effectively and efficiently.
- Improve the planning of customer advisors: A better planning of the operational teams could allow, on the one hand, to increase the availability rate of the advisor, and on the other hand, to decrease the waiting time of the customer. By acting on the planning, in addition to training, the company would have a team that is not only trained but also available and willing to take care of customer requests both by email and by phone.
- Challenge and motivate teams: Hong, et al (1995) point out that staff motivation has an impact on their productivity and performance. Indeed, a team is more productive when it is informed of the objectives assigned to it, while ensuring a sufficient level of motivation (financial and/or moral) to achieve them under the best conditions. We therefore recommend that companies put in place means to motivate teams in relation to the objectives to be reached in terms of responsiveness. We are thinking in particular of performance bonuses, challenges between teams, etc.
- Implementing the dynamics of commercial gestures: Cummings & E.Seitchik (2020) have shown the crucial importance of compensation in the complaint management process. Whether monetary or non-monetary, commercial gestures are a determining tool in the satisfaction and loyalty of the complaining customer (Fu, et al., 2015;

Kwon and Jang, 2012). Because of this, we suggest that the company implement and enforce a grid for the attribution of sales gestures. This could be done, for example, by segmenting customers according to criteria (e.g., achieved turnover and seniority) so that each gesture is offered commensurate with the importance of the customer and the harm experienced.

- Implementing a "*Community management*" dedicated to the handling of complaints: It has been proven, on the one hand, that the way in which a complaint has been handled has a strong influence on the E-Wom (Langaro, Loureiro & Soares, 2020). On the other hand, it has been concluded that E-Wom maintains a highly significant relationship with corporate reputation (Reyes-Menendez, Saura & Martinez-Navalon, 2019). To avoid any adverse effect that negative WOM due to complaints may have on the company's reputation, we recommend implementing a community management strategy to have a positive online reputation and positioning. This will not only circulate a good image about the company but could also attract potential customers.
- Develop new dashboards and performance indicators based on response responsiveness: According to the results of this study, procedural justice is the most important in the eyes of claimant customers. Companies should therefore orient their policies in this direction by integrating, for example, indicators such as: processing responsiveness, respect and application of procedures, and reliability of responses. To achieve optimal results, we propose to set standards for these criteria so that advisors are challenged to achieve them. Companies could also develop a procedural plan adapted to the nature of their business and the typology of their clients. In this way, the procedures put in place for the management of complaints would be closer to the expectations of the customers, and therefore could provide a higher level of justice and satisfaction.

### **Limitations and future research directions**

One limitation of the research is the variables studied for each level of justice. Future research could incorporate additional items and variables beyond the one used in this study to represent the three levels of justice. This study did not take into account the moderating effect of personal characteristics such as age and gender of respondents. Perhaps future research could test whether perceptions of responsiveness change with the gender of the claimant, for example. This empirical study focused on the comparison of two channels, email and telephone. Further studies could be done by applying this comparison to other channels, such as between different social networks. Perhaps responsiveness and fairness will be perceived differently between Facebook and Instagram for example. Finally, another possible research avenue is to study responsiveness in one-to-one and remote complaint situations. Perhaps human contact ensures more justice towards the complaining customers.



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