

Is the customer always right?

A qualitative study of illegitimate complaining behaviour

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Preface

This thesis was written to meet the requirements of the master programme Business Administration with a specialization in Marketing at the Radboud University in Nijmegen. With the help of my supervisor and two fellow students with whom I have conducted the data collection, this thesis is the result of the skills and abilities I have acquired during my time as a student.

I would like to thank my supervisor for his guidance during this programme, my fellow students with whom I cooperated during the preparation for the data collection and the analyses afterwards and, finally, all respondents who were willing to share their stories with us. Via this route I would like to state that I have written this thesis by myself. I hope you will enjoy reading this piece of research.

Bas Moeskops

Nijmegen, 13th June 2020

Abstract

With a growing number of fraudulent complaints which cost businesses a lot of time, energy and financial costs, research was needed to learn more about these illegitimate complaints. Earlier conducted research pointed out that several variables were surrounding this phenomenon, namely: Drivers of illegitimate complaints, Types of illegitimate complainants, Neutralization techniques and Relationship variables. Therefore, semi-structured interviews were conducted to learn how these variables are interrelated, since that is what earlier research failed to establish. By learning more about this phenomenon, businesses can prepare themselves more carefully to this growing problem.

29 interviews were held with people who claimed to have filed an illegitimate complaint or claim. These interviews resulted in the discovery of 33 Drivers and 3 Types of complainants, namely capital seeker, justice seeker and nudged complainant. Furthermore, 18 Neutralization techniques were discovered and the effects the complaints had on the relationship with the firm after filing the complaint were studied, which were mainly positive. The results also indicated that there is no clear connection between the type of complainant and the neutralization techniques that are used. Moreover, no clear connection was found between the type of complainant and the effect the complaint has on the relationship with the firm.

This thesis concludes with several implications for both theory and practice. The theoretical implications entail the discovered Drivers, Types and Neutralization techniques. Furthermore, no clear link was found between the formulated types of complainants and the kind of neutralization techniques they use. Also, there seems to be no connection between the formulated types and the effect an illegitimate complaint has had on the relationship with the firm. Also, the neutralization techniques are used before filing the complaint. The practical contributions involve the realization that the use of neutralization techniques should be countered before complaints are being filed. Furthermore, Loyalty is expressed by many respondents. However, price fluctuations make customers look for better deals elsewhere, implicating very little loyalty. Lastly, the solving of illegitimate complaints can be very beneficial for the relationship a firm has with its customer.

The limitations to this research are the lack of explanation about how types of complainants are related to neutralization techniques and relationship variables. Also, the fact that most respondents had filed illegitimate claims with insurance companies, which make the nature of these claims somewhat different from other complaints. Therefore, suggestions for further research are given so that the phenomenon of illegitimate complaints can be further understood.

Table of contents

Preface.....	1
Abstract	2
Table of contents	3
1. Introduction	5
1.1 Cause and context.....	5
1.2 Research aim	7
1.3 Relevance	8
1.4 Thesis outline	9
2. Theoretical background.....	10
2.1 Illegitimate complaints	10
2.2 Drivers of illegitimate complaining.....	11
2.3 Types of illegitimate complainants	14
2.3 Neutralization techniques	16
2.4 Relationship variables	18
2.5 Summary	19
3. Method	20
3.1 Method of research.....	20
3.2 Procedure.....	20
3.3 Analyses	22
3.4 Quality and Ethics	23
4. Analyses	25
4.1 Drivers of illegitimate complaining.....	25
4.2 Types of illegitimate complainants	27
4.3 Neutralization techniques	29
4.4 Relationship variables	31
4.5 Interrelatedness variables	33
4.6 Summary	33
5. Conclusion.....	35
5.1 Conclusion.....	35
5.1.1 Drivers of illegitimate complaining.....	35
5.1.2 Types of illegitimate complainants	38
5.1.3 Neutralization techniques	39
5.1.4 Relationship variables	41
5.2 Practical contribution	41
5.3 Limitations and further research.....	42
References	44
6. Appendix	46

6.1 Interview format	46
6.2 Memos	48
6.3 Analysis table	49

1. Introduction

In this chapter, the cause and context of the to be studied subject will be discussed. Furthermore, the research aim and relevance of the subject will be disclosed. Moreover, the outline of the rest of this thesis will be discussed.

1.1 Cause and context

When delivering a product or providing a service, it is assumed that companies do whatever they can to make sure that the customer is satisfied with the delivered result. Delivering a satisfying result and, therefore, creating satisfaction with the customer increases the likelihood of establishing a possibly long lasting relationship (Caceres & Paparoidamis, 2007). It has been established by Hart, Heskett and Sasser (1990) that retaining customers is less costly than acquiring new ones, explaining companies' motivation to deliver their product or service in a proper manner. When anything goes wrong during the process, so that the customer is not satisfied and a complaint is filled, companies usually hold on to the mantra: "the customer is always right".

A pair of sunglasses being delivered with a crack in the glass, a long lasting malfunction with the Wi-Fi or telephone connection or having to have waited an excessive amount of time for a meal ordered at a restaurant. When delivering products or services, it is evident that from time to time things can and will go wrong during the process. The dissatisfaction experienced by the customer is where the complaint handling process begins (Blodgett & Li, 2007). The service recovery put into place by the company is meant to repair whatever damage has been done to restore the satisfaction and retain the customer with the firm. Since Hart, Heskett and Sasser (1990) pointed out that it is five times more costly to require new customers than to retain current customers, having an adequate service recovery to handle complaints is therefore an important part in doing business.

Whenever a failure has occurred during the delivery of products or services, firms should be more than willing to rectify this failure, since a failure on the side of the firm could reflect incompetence in the minds of customers. However, in practice, customers do also complain when little or even no failure on the side of the firm has occurred. In this case, the legitimacy of the complaint can be questioned. According to Khantimirov & Karande (2018), firms have to deal with illegitimate complaints in an increasing manner. These illegitimate complaints are very disturbing for firms, since it can be assumed that they cost a lot of time, money and energy to be handled. It is, therefore, evident that firms are eager to prevent these complaints from being filed. Since the legitimacy of a complaint can be arbitrary, in this

research the legitimacy of a complaint will be determined by the respondent who has actually filed the complaint. In the event that a customer itself argues that a complaint is illegitimate, it is evident that this complaint contains at least some elements of illegitimacy. Therefore, the characterization of complaints as illegitimate by the customers who have filed them will be the determining factor in this research.

For clarification, I will give an example of myself filing an illegitimate complaint. After ordering a new pair of sneakers, I had them delivered at my house. When I opened the box that contained the sneakers, both sneakers looked perfectly fine. I tried them on and decided to take a short walk to the city centre. Sadly, I ripped one of my shoes open at the edge of the sidewalk. Feeling frustrated with the outcome of this event, I thought I could try to make it look like I had the shoes delivered in this manner. I made contact with the company where I bought the pair of sneakers and said that I had received them with one of the pair being ripped open. The company did not question my complaint, which clearly was illegitimate, and sent me a new pair of sneakers.

To prevent illegitimate complaints, such as the one described above, from being filed, the cause of such complaints needs to be understood. Though some research has been conducted regarding this topic, it seems a difficult topic for research. This is because the topic entails illegal and immoral behaviour, which could lead to respondents being rather reserved in answering questions about it. An early conducted research is a multiple case study by Joosten (unpublished) regarding the drivers of illegitimate complaints, finding four types of drivers preceding illegitimate complaints. Namely; individual drivers, organizational drivers, relationship drivers and environmental drivers. Furthermore, Joosten (unpublished) made a categorisation of the types of complainants based on these drivers. The drivers and types of complainants have statistically been tested by several students, namely Van Laar (2018) and Van Bokhoven (2018), finding evidence for the existence of these drivers. Moreover, they partially found statistical evidence for connections among these drivers and the categorization of the complainants. An explanation for why these variables are interconnected, however, is still not clear.

There has also been research studying excuses or justifications that are made when an illegitimate complaint is being discussed. An example of this is the master thesis of Neeling (2017) finding evidence that several neutralization techniques are indeed being used to justify illegitimate complaints. Even though evidence for the use of neutralization techniques in the context of illegitimate complaining behaviour is helpful in understanding this phenomenon, these results do not clarify, for example, the intention with which respondents have used these

techniques. Was such a justification thought before or after filing the complaint? Gaining a glimpse into the reasoning behind using a neutralization technique would help significantly in understanding illegitimate complaining behaviour. Moreover, despite the fact that the studies of Van Laar (2018) and Van Bokhoven (2018) find statistical evidence for relationships between the variables surrounding illegitimate complaining behaviour, they fail to sufficiently explain why these relationships exist between the variables: drivers, illegitimate complaints and neutralization techniques.

In order to better understand this phenomenon, learning why these variables are interrelated is necessary. Moreover, we are interested in what kind of influence illegitimate complaints can have on the relationship with the firm where these complaints are being filed. Therefore, the last variables we include in the scope of this research are the relationship variables: relationship satisfaction, trust, commitment, loyalty and word-of-mouth, with which a relationship can be analysed. Concluding, the research aim of this thesis is to attain a greater understanding of why these variables are interrelated in the context of illegitimate complaining.

1.2 Research aim

The aim of this research is essentially to find answers of why and how the illegitimate complaints, drivers, neutralization techniques and relationship variables are interconnected. **The above mentioned researches have statistically tested the variables surrounding illegitimate complaining behaviour, however they lack total explanatory power because not all the variables have been included in the same research. Because of this, the findings can be incomplete and the substantive coherence is not explained. Therefore, the goal of this research is to see if the discovered results are valid and complete and to discover this substantive coherence.** Moreover, the aim is to contribute to the theoretical framework of illegitimate complaints by focussing on discovering if evidence can be found that illegitimate complaints are indeed present in both the product- and service industry. In the event that evidence can be found of this phenomenon, information about how do people complain illegitimately and to what extent is also relevant in the process of understanding this subject.

Furthermore, we are interested in (1) what drives consumers to complain illegitimately, (2) what kind of illegitimate complainants can be distinguished, (3) what kind of neutralization techniques are used to de-emphasize these actions and (4) what kind of influence illegitimate complaints have on the relationship with the firm by studying the effect on the relationship variables: satisfaction, trust, commitment, loyalty and word-of-mouth. The relationship with

the firm will be analysed as viewed by the customer, since the customers will be interviewed. The research aim described above can be divided into four sub-objectives, namely:

- Learning about what drives illegitimate complaining behaviour.
- Learning about what types of illegitimate complainants exist.
- Learning about what kind of neutralization techniques are used to de-emphasize illegitimate complaining behaviour.
- Learning about what kind of influence illegitimate complaining behaviour has on the relationship with the firm.

The means to conduct this research will be semi-structured interviews, resulting in an interview study. This is because this is a relatively under investigated topic. Therefore, the combination of both inductive- and deductive research seems to be the most striking way in establishing theoretical findings. By integrating what we already know, the interviews can more easily be focussed on the variables of interest. However, since the earlier findings are expected to be incomplete and insufficient, the results of the interviews will be leading in our understanding of the phenomenon illegitimate complaining behaviour. This way, earlier findings can be tested, while leaving the door open for new findings to be found so that eventually the substantive coherence of these variables can be understood. The theory that is already written will be discussed, but an open-minded approach will be used when listening to respondents answering questions about this phenomenon. In the event that indications of illegitimate complaining behaviour can actually be found, these will be compared with already existing findings. The final goal of this research is to come to some recommendations for firms dealing with illegitimate complaints.

1.3 Relevance

Research about this topic is scarce. It is assumed that this is because the topic is about immoral and sometimes illegal behaviour. Therefore, the theoretical relevance of this research is to contribute to the existing, theoretical framework about illegitimate complaints. This will be done by beginning at the start with inductive research, while testing earlier findings. As mentioned earlier, the existing research concerning illegitimate complaining behaviour has established statistical relationships between the variables of interest in this research. However, because the current theoretical framework lacks a qualitative understanding of why these variables are interrelated, this form of data could significantly contribute to the theoretical foundation.

The practical relevance of this research concerns the recommendations that can be given to the business sector where firms are dealing with this apparently increasing problem. Understanding what drives illegitimate complaining behaviour can help in prohibiting this motivation wherever firms have influence to do so. Learning what justifications customers use to de-emphasize their illegitimate complaints could help firms in communicating the contrary of those justifications to hopefully keep them from using these techniques to justify their actions. Furthermore, learning how the filing of an illegitimate complaint, and how the firm responds to that, affects the relationship a firm has with its customer should be helpful as well. By increasing the understanding of illegitimate complaints, firms can hopefully save a lot of time, money and energy that otherwise would be spent on dealing with and compensating for these complaints.

1.4 Thesis outline

This thesis is structured as follows. In the next chapter, the theoretical background about illegitimate complaints will be discussed. Here, the concepts will be introduced which **will guide the interviews** with our respondents. In the third chapter there will be elaborated upon the methodology which is used to help achieving the sub-objectives. In chapter four, the results of the interviews will be explained and in chapter five the conclusion and discussion of this thesis will be discussed.

2. Theoretical background

In this chapter, the theoretical foundation of illegitimate complaining behaviour will be discussed. As mentioned earlier, this theoretical background will provide **guidance during** the interviews as the nature of this research is qualitative. Therefore, the to be clarified concepts will merely serve as **an aid** in understanding illegitimate complaints more thoroughly. Both academic research from several authors, as well as research from within the Radboud University will be elaborated upon to explain the concepts: illegitimate complaints, drivers of illegitimate complaints, types of illegitimate complaints, neutralization techniques and relationship variables.

2.1 Illegitimate complaints

In academic literature, there are several classifications used to describe the phenomenon of illegitimate complaining behaviour. This is plausibly because the topic is relatively under investigated, resulting in an absence of a widely supported terminology. However, some categories can be formulated of how several authors characterize the same phenomenon. This categorization was done by Joosten (unpublished). The first category can be made up out of labelling the topic as consumers having “wrong motives”. Indicating that the customer filing the complaint does so with the wrong motives, being that they are unfair. Examples of this labelling are *fraudulent complaints* (Piron and Young, 2000), *dishonest complaints* (Reynolds and Harris, 2005) and *unfair customers* (Berry and Seiders, 2008). Joosten (unpublished) emphasizes the importance of having credible evidence that the complaint indeed holds no connection to the truth, before labelling the complaint as untruthful.

The second category described by Joosten (unpublished) is made up out of labelling the behaviour of customers as “not normal”. Indicating the behaviour of these customers as deviating from what is considered normal behaviour when complaining about a product or service. Examples of this kind of labelling are *deviant customer behaviour* (Moschis and Cox, 1989), *aberrant customer behaviour* (Fullerton and Punj, 1993) and *jay customer behaviour* (Lovelock, 1994, as described in Harris and Reynolds, 2003). The behaviour that is described can deviate from e.g.: commonly held norms, values, rules or laws.

Lastly, the third category that was put together by Joosten (unpublished) consists out of labelling particular behaviour as “problematic”. Examples of labelling belonging to this category are *dysfunctional customer behaviour* (Reynolds and Harris, 2003), *consumer misbehaviour* (Baker, 2013) and *problem customers* (Bitner, Booms and Mohr, 1994). This category looks especially at the effect that this type of behaviour has on firms, indicating the

negative consequences linked to the behaviour. In this thesis the term ‘illegitimate complaints’ will be used, because it is considered to be a neutral term explaining that the complaint is incongruent with the truth. In the remainder of this thesis the legitimacy of a complaint will be based on the respondents judgement of the legitimacy of his or her complaint.

Within the marketing department of the Radboud University, the phenomenon illegitimate complaints has already been studied as a topic for several master theses. An example of a thesis studying the subject is the one from Van Laar (2018). In this thesis, Van Laar explains that the definition of illegitimate complaints is two-fold. To classify a complaint as illegitimate can mean a complaint has been filled when no displeasure or failing has been experienced. Moreover, a complaint is also illegitimate when displeasure or failing has actually been experienced, however the extent to which this has been experienced is exaggerated. Van Laar (2018) concludes that this results in two kinds of problems, namely a fictional problem and an exaggerated problem. A distinction between the kind of complaints is something that Joosten (unpublished) has tried to do. Joosten (unpublished) names three kinds of illegitimate complaints. The first is when a customer thinking honestly, but unjustly that something is actually wrong with the service or product: honest complaint. The second exists when a customer files a complaint pre-planned, knowing he or she is taking advantage of the firm: fraudulent complaint. The third variant is when a customer finds itself in a situation where advantage can be taken of the firm and uses this situation: opportunistic complaint. To conclude, in this thesis the definition of an illegitimate complaint that will be used is: the act of filing an exaggerated or (fully) made-up complaint and/or whereby the blame is wrongfully placed with the product, the service or the firm.

2.2 Drivers of illegitimate complaining

In academic literature, the drivers of illegitimate complaining behaviour, to a small degree, have also been investigated to identify what motivates this type of behaviour. Daunt & Harris (2012) found three categories of motives underlying what they describe as dysfunctional customer behavior. The first driver is financial gain. It is expected that this is the primary type of motivation for customers. The second driver categorized by Daunt & Harris (2012) is egoistic gain, describing it as a need to boost the dignity of the customer. This driver is two-fold as the motivation can be to feel better about themselves or that others are incited to view the customer filling the complaint in another way. The third driver is revenge. Daunt & Harris explain that a customer can experience a strong urge to reciprocate for whatever has wrongfully been done to the customer, leaving the legitimacy of the wrongfulness aside.

Previous research within the Marketing department of the Radboud University has already studied antecedents or drivers of illegitimate complaints. One of these studies was in compliance with the ‘Geschillencommissie’ (disputes committee), an independent organization supporting customers during the process of filling complaints when help is needed. After studying a number of 950 complaints, several indications emerged for what could be drivers of illegitimate complaining behaviour. These indications were then further researched within the marketing department of the Radboud University to label them correctly. After they had been tested in an online survey by Van Laar (2018), the following possible drivers of illegitimate complaints arose.

Having a feeling of injustice is expected to be one of the main drivers of illegitimate complaints. This consists out of several components. ‘Distributive injustice’ is experienced when there is a feeling of injustice about the result of engaging with the firm. ‘Interactional injustice’ is experienced when a customer is disappointed in the way the firm has interacted with him or her. ‘Procedural injustice’ arises when a customer feels the procedures put into place by the firm were harmful or unsatisfactory. ‘Contrast effect’ is present when a customer clearly sees a discrepancy between what he or she has imagined of the service or product and what has actually been the result. ‘Loss of control’ exists when the outcome of engaging with the firm is one that is unanticipated and where the customer has no influence in. ‘Liberal redress policy’ is one where the complaint handling process of the firm is somewhat inviting to be made use of. ‘Halo effect’ exists when complaining with the firm was so effortless and uncomplicated that complaining is continued. ‘Attribution to organisation’ means that the customer assigns the blame of a particular outcome to the firm. ‘Attribution to self’ means the customer assigns the blame to himself. Lastly, there are drivers concerning the lack of morality. Lack of morality on the part of the organization means that the organization purposefully took advantage of the customer. Lack of morality self (on the part of the customer) is present when the customer purposefully took advantage of the organization.

When studying this topic, Joosten (unpublished) made a categorization of how drivers of illegitimate complaining behaviour could be distinguished. Firstly, there are drivers related to the cause of complaining. The drivers in this category are: ‘attribution to self’, ‘attribution to organization’ and ‘contrast effect’. Secondly, there are drivers related to the intent of complaining. The drivers ‘lack of morality organization’ and ‘lack of morality self’ make up this category. The third category made by Joosten (unpublished) concerns the timing with which a complaint has been filed. The complaint can either be planned beforehand or a customer could have made use of the opportunity to complain illegitimately. The fourth category focusses on

the emotions that are involved. A customer could complain through a feeling of disappointment or anger with the firm. The fifth category is about firm-centred drivers, where ‘liberal redress policy’ is the main variable where this category consists out of. The sixth category is about customer-centred drivers. ‘Loss of control’ is split into Loss of control 1, where the company did not respond to any questions or requests and Loss of control 2, where the company did not comply to any agreements that have been made. Another variable in this category is ‘assimilation effect’. This is meant when the product or service had more flaws where the customer did not complaint about. This category is completed with the variable ‘halo effect’. The seventh category concerns the cognition with which is complained. The variables ‘distributive injustice’, ‘interactional injustice’ and ‘procedural injustice’ are part of this category as well as ‘negative attitude towards complaining’ where a customer does not see himself as someone who complains rather quickly. The last category is about social influence. The variable ‘positive subjective norm’ translates the notion that someone believes others would have handled similarly in the same situation.

Categories	Drivers	Items
Cause	<ol style="list-style-type: none"> 1) Attribution to self 2) Attribution to organization 3) Contrast effect 	<ol style="list-style-type: none"> 1) The cause of the complaint was my own fault 2) The cause of the complaint was the fault of the firm 3) My experience with the product or service was worse than expected
Intent	<ol style="list-style-type: none"> 1) Lack of morality organization 2) Lack of morality self 	<ol style="list-style-type: none"> 1) The firm intentionally tried to use me 2) I intentionally tried to use the firm
Timing	<ol style="list-style-type: none"> 1) Planning 2) Opportunism 	<ol style="list-style-type: none"> 1) I planned in advance to try and get an advantage 2) I took the opportunity to get an advantage
Emotions	<ol style="list-style-type: none"> 1) Disappointment 2) Anger 	<ol style="list-style-type: none"> 1) I was disappointed in the firm 2) I was angry with the firm
Firms-centred drivers	<ol style="list-style-type: none"> 1) Liberal redress policy 	<ol style="list-style-type: none"> 1) The firm has a good warranty policy and I took advantage of that

Customer-centered drivers	<ol style="list-style-type: none"> 1) Loss of control 1 2) Loss of control 2 3) Halo effect 4) Assimilation effect 	<ol style="list-style-type: none"> 1) The firm stopped responding to my questions and requests 2) The firm did not keep to the agreements 3) After I discovered a defect in the product or service, I discovered even more flaws. 4) The product or service had other flaws, but I did not complain about that.
Cognitions	<ol style="list-style-type: none"> 1) Distributive injustice 2) Interactional injustice 3) Procedural injustice 4) Negative attitude towards complaining 	<ol style="list-style-type: none"> 1) The firm's proposal to resolve the complaint was unfair to me 2) The way the firm treated me during the complaint handling was impolite 3) The firm's complaint handling procedure was slow and difficult 4) I am someone who does not complain easily
Social influence	<ol style="list-style-type: none"> 1) Positive subjective norm 	<ol style="list-style-type: none"> 1) I think my friends or acquaintances, in the same situation, also would have exaggerated or made up the complaint

Table 1: Category, associated drivers and items (Joosten, unpublished)

This categorization has been made with regard to prior research about the drivers of illegitimate complaints. **When conducting the interviews, these drivers will be tested while there is being searched for the existence of other drivers.**

2.3 Types of illegitimate complainants

To a relatively small degree, some categories have been made to distinguish what kind of types exist among the types of illegitimate complainants. Daunt & Harris (2012) have made categories based on the drivers preceding the behaviour, with the result of three categories. The first category was labelled 'financial egotists'. These customers, according to Daunt & Harris (2012), misbehaved with both financial as egoistic motives. The second category was called 'money grabbers' and were deemed to be solely motivated by financial reasons. Daunt & Harris

(2012) called the last category ‘ego revengers’, suggesting customers who were misbehaving for reasons such as revenge or ego. The differences between these categories were tested on personality -, service context - and situation-specific characteristics. Finally, Daunt & Harris (2012) mentioned that no differences were found based on demographic factors.

Based on the frequency with which customers complain illegitimately, Reynolds and Harris (2005) made a fourfold categorization. The first category ‘one-off complainants’ is made up out of customers claiming to have complaint illegitimately once and only once. In this category, several customers have indicated to experience feelings of shame and anxiety that have led to the single result of complaining illegitimately (Reynolds & Harris, 2005). Reynolds and Harris (2005) also mention that this finding should be treated with caution, since this concerns a socially desirable answer. The second category is called ‘opportunistic complainants’. Customers in this category complain illegitimately on a frequent basis, but only when the opportunity presents itself (Reynolds & Harris, 2005). Therefore, these customers do not complain illegitimately with a premeditated plan. The third category was labelled ‘conditioned complainants’. Customers in this category have learned from other customers how to properly voice an illegitimate complaint to achieve a certain outcome and do so on a regular basis (Reynolds & Harris, 2005). The fourth and last category is called ‘professional complainants’. Reynolds & Harris (2005) describe this category as consisting out of customers who, on a regular basis, search for opportunities to voice an illegitimate complaint to benefit from it.

Together with my supervisor Joosten, we have created a categorization that could be made based on earlier mentioned drivers of the multiple case study by Joosten (unpublished). This categorization is based on the drivers and motives of illegitimate complaining behaviour. Firstly, there are customers who premeditatedly decided that they would go complain illegitimately. This category is made up out of customers who ‘Want’ to complain. It is our belief that these customers are motivated by the drivers lack of morality, procedural injustice and interactional injustice. Secondly, there are customers who make use of the opportunity to complain. Customers in this category complain because they ‘Can’ and are driven by the drivers attribution to self, liberal redress policy and halo effect. Lastly, customers can complain because they feel they ‘Must’, because they see no other option given the actions of the company. These customers should be motivated by drivers such as contrast effect and loss of control. To conclude, this categorization will be **tested during the interviews, while considering the possibility that other types of complainants could exist.**

Type of complainant	Associated drivers	Representation
(1) Can	<ul style="list-style-type: none"> ▫ Attribution to self ▫ Liberal redress policy ▫ Halo effect 	“The cause of my complaint was my own fault, but the firm had a liberal redress policy and I took advantage of that to get a compensation”
(2) Must	<ul style="list-style-type: none"> ▫ Contrast effect ▫ Loss of control 1 ▫ Loss of control 2 	“There was a big difference between what I expected and what I got, and the firm did not respond to my complaints anymore and did not keep to the agreements. I just had to complain, to get something done”
(3) Want	<ul style="list-style-type: none"> ▫ Lack of morality ▫ Procedural injustice ▫ Interactional injustice ▫ Distributive injustice 	“The firm has deliberately disadvantaged me. The firms stated their own interest over my interest. The outcome, procedure and interaction were unjust. That is why I wanted to complain”

Table 2: Type of complainant, associated drivers and representation (Joosten, unpublished)

2.3 Neutralization techniques

When intentionally voicing an illegitimate complaint, it is evident that people try to rationalize why they find themselves acting in the manner they do. By using neutralization techniques, a customer can misbehave without feeling that any serious damage has been done to their self-image (Sykes & Matza, 1957). Therefore, neutralization techniques are inherently linked to illegitimate complaints. In their research, Sykes and Matza (1957) describe five different kinds of neutralization techniques.

‘The Denial of Responsibility’ is the first one described as a neutralization technique. In this situation, the customer goes beyond the notion that his actions were merely an accident and blames contextual factors, such as the environment he is in, as to blame for whatever action he has undertaken (Sykes & Matza, 1957). The second neutralization technique is titled ‘The Denial of Injury’. Here, the customer is separating the act he has undertaken from its consequences by denying that anyone has clearly been hurt as a consequence of his actions (Sykes & Matza, 1957). The third technique is called ‘The Denial of Victim’. Similarly to the judgement of Robin Hood, the customer explains the act as having handled illegally, but rightfully. The customer then positions itself as an avenger, where the true victim is transformed into an offender (Sykes & Matza, 1957). The fourth technique is called ‘The Condemnation of the Condemners’. Sykes and Matza (1957) describe this technique as shifting the attention from

himself to the ones disapproving his behaviour. By claiming the ‘condemners’ as being hypocritical, the customer tries to neutralize his action by using cynicism towards those condemning him (Sykes & Matza, 1957). The last technique is called ‘The Appeal to Higher Loyalties’. In this case the customer acknowledges his wrongdoing as truthful, however this wrongdoing was necessary as a resolution to a dilemma. In order to resolve the dilemma, the law needed to be violated (Sykes & Matza, 1957).

Harris and Dumas (2009) applied neutralization theory and included six other neutralization techniques that were identified over time. ‘Defence of necessity’ is described by Harris and Dumas (2009) as the notion that one does not have to feel guilty about an act, even if it is morally wrong, in the event that the act is perceived as necessary. ‘Metaphor of the ledger’ is the seventh neutralization technique and can be explained as the frame of mind that all the good and bad intentions of people balance each other out, meaning that aberrant behaviour is therefore tolerated (Harris & Dumas, 2009). The eighth distinguished technique is called ‘Claim of normalcy’. This technique is described as claiming that certain illegitimate behaviour is done by everyone, making it so common that such behaviour cannot be characterized as wrong (Harris & Dumas, 2009). Furthermore, the next neutralization technique denies responsibility for the behaviour, since the intention preceding this behaviour was not to cause anyone any harm and is therefore called ‘Denial of negative intent’ (Harris & Dumas, 2009). The tenth technique is called ‘Justification by comparison’. Harris and Dumas (2009) explain this technique as mitigating one’s one behaviour by comparing it to others engaging in the same sort of behaviour, or more questionable forms of behaviour. The last neutralization technique as described by Harris and Dumas (2009) is called ‘Postponement’ and this permits people to displace the incident out of their minds.

The above described neutralization techniques have been tested for presence in the master thesis of Neeling (2017). By conducting a survey with self-reported data, empirical data was gathered to see to which degree the established neutralization techniques were present in the (in)direct environment of the researcher. Interestingly, this study showed that all techniques of neutralization were used to some extent in the sample of 145 respondents filling in the complete survey without missing values (Neeling, 2017). Given the time span between the research of Sykes and Matza (1957) and the research of Neeling (2017) it is striking to see techniques described so long ago being used today still. These findings will **be tested while considering the possibility for the existence of other neutralization techniques**, during our interviews, studying illegitimate complaining behaviour.

2.4 Relationship variables

The last variable of interest in the context of illegitimate complaining behaviour is the relationship with the firm as viewed by the customer. Specifically, what kind of influence illegitimate complaints can have on the relationship with the firm. It is plausible that the filing of an illegitimate complaint can, for example, increase the trust the customer has in the firm when this complaint is dealt with in a professional manner. On the contrary, the customer might feel ashamed after having filed an illegitimate complaint, resulting in a decrease in the commitment to continue the relationship as before filing the complaint. To increase our understanding in the connection between illegitimate complaints and the relationship with the firm, we are interested in how filing an illegitimate complaint affects the relationship variables with which the quality of a relationship can be measured.

In their research, Caceres and Paparoidamis (2007) stress that the quality of the relationship between the firm and its customers is an important determinant for the durability as well as the intensity of the relationship. Such a relationship can be measured on the basis of several relationship variables. Relationship satisfaction is the foundation on which a durable and qualitative relationship can be built (Crosby & Stevens, 1987 in Caceres & Paparoidamis, 2007). To establish relationship satisfaction, customers have to be satisfied on three levels, namely (1) the interaction with personnel, (2) the core service and (3) the organisation as a whole (Crosby & Stevens, 1987 in Caceres & Paparoidamis, 2007).

Commitment is what can emerge out of satisfaction. Consisting out of three components, commitment exists when one party feels the relationship is important enough to exert maximum efforts to maintain it (Caceres & Paparoidamis, 2007). The components out of which commitment exists, as listed by Caceres and Paparoidamis (2007), are (1) the repurchase of the brand, (2) the resistance against modifications or improvements of products by competitors and (3) the resistance of negative feelings when dissatisfaction arises. When there is confidence in the partner's reliability and integrity, there is trust within the relationship (Caceres & Paparoidamis, 2007). Also emerging out of relationship satisfaction, trust is an important determinant of commitment, according to Morgan and Hunt (1994, as described in Caceres & Paparoidamis, 2007). The most important relationship variable is loyalty. Consisting out of behavioural loyalty (repeat purchases) and attitudinal loyalty (distinctive value associated with the brand), loyalty reduces marketing costs, makes customers more resistant against competitive marketing actions and can produce word of mouth (Caceres & Paparoidamis, 2007).

As an extension to these relationship variables, the final variable that is of interest in

this research is called ‘word of mouth’(WOM). It is defined by Westbrook (1987) as: “informal communications directed at other consumers about the ownership, usage, or characteristics of particular goods and services or their seller”. Caceres and Papparoidamis (2007) explain that loyalty of a customer could result in positive WOM and therefore will also be investigated in this research as it is an indicator of the quality of the relationship that exists between a firm and its customer. These are the variables of interest while studying the effects of illegitimate complaints on the relationship with the firm, during our interviews.

2.5 Summary

In this chapter, the variables surrounding illegitimate complaining behaviour have been discussed. Several categorisations could be made to group several labels given to describe illegitimate complaining behaviour. In this research, this phenomenon will be called illegitimate complaints/ illegitimate complaining behaviour, since it is our belief that this is a neutral term explaining that the complaint is incongruent with the truth. Furthermore the definition we have established for an illegitimate complaint is: the act of filing an exaggerated or (fully) made-up complaint and/or whereby the blame is wrongfully placed with the product, the service or the firm.

Following academic research, the drivers and types of illegitimate complaints, as well as the neutralization techniques and relationship variables surrounding this topic, have been discussed. Even though statistically there is some evidence that these variables are interrelated, what is still unknown is how exactly these variables are related. Furthermore, there is still not a clear explanation for the cohesion of these variables. To fill this gap in our understanding of this phenomenon, research will be done qualitatively to discover the substantive coherence of these variables. To conclude a conceptual model has been made to visualize the expected interrelatedness of the variables surrounding illegitimate complaining behaviour.

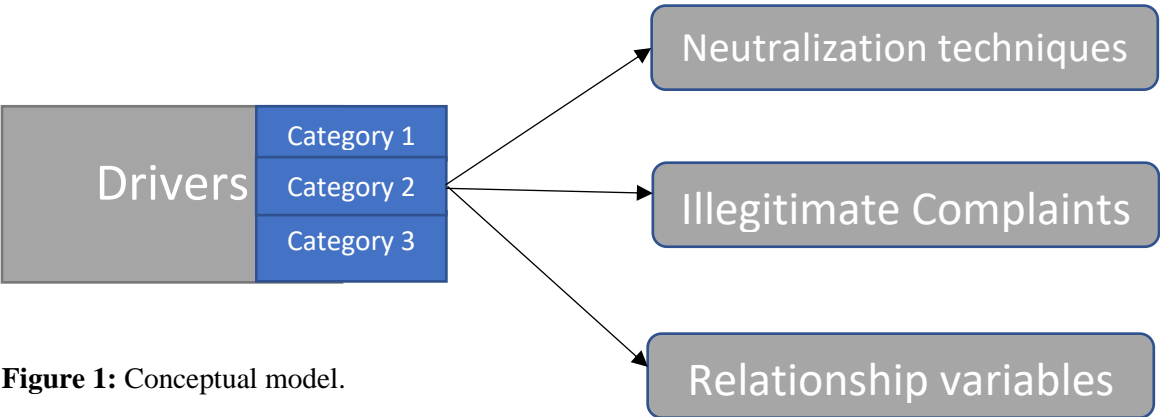


Figure 1: Conceptual model.

3. Method

In this chapter, the method that will be used to help achieve the four sub-objectives will be elaborated upon. The goal of this thesis is to increase our understanding of illegitimate complaining behaviour and how and why the variables surrounding illegitimate complaints are interrelated. This goal is divided into four sub-objectives. Firstly, we want to increase our understanding of what drives illegitimate complaining behaviour. Secondly, we want to learn what types of illegitimate complainants exist. Thirdly, we want to identify which neutralization techniques are being used to de-emphasize illegitimate complaining behaviour. Lastly, we are observing what kind of effect illegitimate complaining behaviour has on the relationship with the firm, studying the relationship variables: relationship satisfaction, trust, commitment, loyalty and word-of-mouth.

3.1 Method of research

Because the exact coherence, as well as an explanation for the coherence, of earlier discussed variables is missing, qualitative research seems to be the best way to discover what underlies this coherence. This is done by conducting semi-structured interviews. Semi-structured interviews give clear guidance to systematically ask participants about the several variables surrounding illegitimate complaining behaviour. Furthermore, this way of interviewing provides enough freedom to deepen into any subject a participant has more to elaborate upon.

By conducting these interviews, we want to know if the concepts of the theoretical background of illegitimate complaints are reinforced and if others can be found. Furthermore, we are interested in the coherence between these variables. The interviews should help in attaining a greater understanding of how and why these variables are interrelated. The collected data of the interviews will be supported by memo's that the interviewer will make during the interviews to support the answers that the interviewee has given. These memo's will be used to aid the analyses of the results. This will eventually result in an interview study.

3.2 Procedure

To improve the chances of a respondent elaborating upon all of the variables surrounding illegitimate complaints, a questionnaire has been prepared to touch upon every relating subject. In the event that a respondent who has filed an illegitimate complaint can also comment on, for example, what drove his behaviour and how it affected his relationship with the firm, hopefully a comprehensive image of illegitimate complaints arises. The sample of respondents will be convenience by nature. This is because, the respondents will come forth out of my- and my fellow students' (in)direct environment. This choice has been made, because of the ease with

which respondents can be reached and the fact that such a sample can provide sufficient aid to achieve the objectives. We aim for 10 respondents per researcher, resulting in approximately 30 respondents, since it is our belief that such a sample will provide enough data for the realization of the research objectives. The respondents will be chosen based on their expression of having had complaint illegitimately. This means that the sample consists out of customers in any sector where filing a complaint is possible.

Prior to the interview, the example of myself filing an illegitimate complaint will be discussed with the respondent. By doing this, the respondent hopefully feels comfortable enough to disclose every aspect of the illegitimate complaint. After asking about several demographics, the interview starts with question if the respondent has filed an illegitimate complaint or claim. This choice was made, in order to be able to refer to this answer in a later stadium of the interview. For most people, neutralization techniques are an unknown phenomenon, however, when reminding the respondent of their statement that their complaint was illegitimate, it is easier to understand that he or she will probably also have used one or several of these techniques. The respondent is nudged towards thinking about the how and why surrounding his or her choice of behaving illegitimately.

Yin (2017) discusses different points of interest to be kept in mind while conducting interviews. So is the open-minded approach in combination with keeping a conversational interviewing style important to comfort the interviewee properly. Furthermore, since an important part of the interview is to corroborate earlier findings, the interviewer should appear genuinely naïve when asking about these topics. This way, the interviewee can answer these questions with fresh commentary. During the interview, when a respondent is unable to answer a question about which motivation or neutralization technique he or she has used, they can be nudged towards giving an answer. In the interview format, provided in the appendix, several possibilities provided by the literature are given to see if any applies to the situation of the respondent. The respondent's answer is always leading in this research, emphasizing the inductive part of this research. However, by using existing knowledge about illegitimate complaining, respondents can be helped in giving answers, emphasizing the deductive part of this research. Another important aspect Yin (2017) mentions is probing. The answers of the respondents should be investigated thoroughly. In the event that a respondent, for example, contradict itself, this should be taken into account when analysing the results.

As mentioned before, the interviews will be conducted by myself and two other students. This choice has been made to arrive more easily at a larger sample, so that any conclusions that can be made have more power. Since we use exactly the same questionnaire, having discussed

what our approach will be during the interviews and will discuss our analyses with each other, differences in analyses should be kept to a minimum. By conducting research in this matter, we strive to help each other in achieving a satisfactory amount of data without jeopardizing academic standards. The criterion for the selection of the respondents is that the person has to be a customer who has filed an illegitimate complaint in the last year. An overview of the respondents is provided below.

Number	Gender	Age	Education	Nature firm	Date	Duration
1	Man	23	WO	Insurance	18-04-2020	20:38
2	Man	22	VWO	Snack bar	19-04-2020	23:37
3	Woman	22	WO	Delivery	20-04-2020	21:25
4	Man	25	WO	Insurance	21-04-2020	14:44
5	Woman	27	WO	Insurance	21-04-2020	24:47
6	Woman	23	HBO	Clothing	22-04-2020	22:10
7	Woman	22	HBO	Insurance	25-04-2020	16:24
8	Man	53	PhD	Insurance	25-04-2020	15:30
9	Woman	29	HBO	Web shop	28-04-2020	14:53
10	Woman	24	HBO	Food products	30-04-2020	11:55
11	Man	22	HBO	Insurance	20-04-2020	14:02
12	Man	23	MBO	Insurance	20-04-2020	14:17
13	Man	23	HBO	Insurance	21-04-2020	25:19
14	Man	27	HBO	Insurance	24-04-2020	18:15
15	Woman	53	HBO	Web shop	24-04-2020	26:24
16	Man	27	HBO	Electronics	27-04-2020	16:46
17	Man	23	WO	Insurance	29-04-2020	23:01
18	Man	25	WO	Service	30-04-2020	20:19
19	Man	25	WO	Clothing	01-05-2020	21:37
20	Man	25	WO	Insurance	01-05-2020	20:47
21	Woman	23	HBO	Products	18-04-2020	28:20
22	Anonymous			Insurance	24-04-2020	25:10
23	Man	53	WO	Optician	24-04-2020	19:36
24	Woman	47	HBO	Supermarket	29-04-2020	19:05
25	Man	53	WO	Insurance	29-04-2020	22:06
26	Woman	24	HBO	Insurance	30-04-2020	25:40
27	Woman	24	HBO	Insurance	01-05-2020	26:37
28	Woman	23	WO	Clothing	01-05-2020	24:47
29	Woman	23	HBO	Products	01-05-2020	18:59

Table 3: Respondents, demographics, nature of firm, duration of interview.

3.3 Analyses

Every variable of interest has been operationalized into one or several questions to ask respondents during the interviews. The list of questions can be found in the appendix. After conducting the interviews, every respond per question will be analysed with the earlier mentioned concepts being kept in mind. Coding will be used to break down the data into feasible pieces so that it can be compared and analysed properly (Strauss & Corbin, 1990). The coding

process consists of roughly three phases. The coding process starts with ‘open coding’. Here, data is broken apart and concepts or categories are assigned to blocks of raw data. The next phase in the coding process is called ‘axial coding’. With axial coding, the categories are further developed and specialized into subcategories so that they can be compared with each other. The last phase is ‘selective coding’, where the categories which have been made in the last phase are used to build your theory. This is done by analysing data within each category (Corbin & Strauss, 2008). By using this process of coding, concepts arise which can be used to understand the data better. These concepts will be compared with the **earlier mentioned** concepts of the theoretical background of chapter two. These concepts can either reinforce or reject what we already know about illegitimate complaints. However, the collected data will be leading in analysing the data.

The coding process was done in collaboration with my fellow students so that this was done similarly for every interview. Having studied the literature of illegitimate complaints, it can be assumed that for every variable which provides other than anticipated items, the researchers can determine if this is actually different than what we already know. These findings are put together in a table, so that the Drivers, Neutralization techniques and the Relationship variables are displayed together per respondent. This way, patterns between the variables can easily become visible, so that we, hopefully, come closer to understanding why these variables are interrelated. The table portraying the respondent’s drivers, techniques and effects on relationship variables is provided in the appendix.

3.4 Quality and Ethics

When conducting a scientific research, the two most important concepts to be taken into account are the validity and reliability of your research. The validity of a research concerns the accurate measurement of the variables. Developing questions that accurately question the variables of interest is one way of ensuring validity. Furthermore, taking notes during the interviews complements the answers to the questions, so that a more complete image of illegitimate complaints arises. The reliability is concerned with the repeatability of the research. To strive for reliability, every step in the process of investigation will be described properly, so that any academic can repeat this process to check the outcomes of the research. In this case, the sample of respondents is characterized as convenient. Therefore, the reliability of this research is difficult to establish, because the respondents come from my (in)direct environment. This makes it difficult to generalize the results to the whole population, since not every person in the population has had the chance to be present among the respondents.

The respondents who do take presence in the interviews will be ensured of the confidentiality of their names, so they hopefully feel at ease to answer the questions as honestly as possible. Since the topic of illegitimate complaining behaviour is sensitive by nature, the respondents should be provided with a feeling of comfort so that they, hopefully, feel free to answer every question with the honesty it needs to learn more about this matter. Having agreed to be interviewed, the respondent should be willing to answer the questions about his or her example of filing an illegitimate complaint. However, providing the respondent with a sense of comfort should help the respondent in answering the questions with compete honesty. This will hopefully be achieved by introducing the example of myself filing an illegitimate complaint. If the respondent can identify himself with the interviewer, since they both have been behaving illegitimately, this should set the respondent in the right state of comfort needed to elaborate in the most complete way possible.

4. Analyses

In this chapter, the results of the interviews will be discussed. The 29 interviews consisted out of 16 illegitimate claims with insurance companies and 13 illegitimate complaints with other types of businesses. Of those complaints, 24 were exaggerated or partially made-up: e.g. “I had photoshopped some scratches out of the photo I took of my shoes. So you would only see the sole of my shoe hanging loose” (Lois 6) or “I have exaggerated the amount of damage that was present in my cap, hoping to profit in some way from this situation” (Moeskops 9). 5 complaints were completely made-up: e.g. “I thought: If I break it now, I can file a claim with the insurance company so that I get a new one. If can sell the new one, I will have compensated for all the money I put in” (Moeskops 2) or “I received a note that someone had found my package three blocks away. So I had received my package, but said to the delivery company that I hadn’t.” (Lois 3).

Even though the topic of interest is rather sensitive by nature, none of the respondents refused to answer any of the questions that were asked during the interviews. Moreover, the respondents generally did not come across as uncomfortable talking about the incidents. Therefore, it is believed that the answers that were given provide an honest and comprehensive image of the variables of interest surrounding illegitimate complaining behaviour. The results will be discussed per variable.

4.1 Drivers of illegitimate complaining

Of the predetermined drivers, the drivers Loss of control 1, Loss of control 2, Halo effect and Assimilation effect have not come forward during the interviews. Consequently, all of the other drivers were present as motivators of illegitimate complaining behaviour. Of the **predetermined** drivers, Lack of morality self, Attribution to self, Attribution to organization and Negative attitude towards complaining where the most common mentioned by the respondents. Furthermore, the interviews introduced 18 new drivers with the result of 33 different drivers. These drivers will be discussed next.

The most common driver which was not anticipated was financial gain, which was mentioned by 19 respondents. Congruent with the reasoning of Daunt and Harris (2012), financial gain (1) seems to be the most common motivator for people to complain illegitimately. Respondent 5 said: “well, either it would cost myself money or I’d had to walk around with a broken phone. It wanted neither, so that’s that” (Lois 5). Respondent 7 said with respect to this manner: “then I thought: I could try to get some money out of this” (Lois 7). Compensation (2) also occurred as a driver, not necessarily meaning that this compensation has to exist in financial

form. Examples of this driver are respondent 16 saying: “I knew *the compensation* would be a new laptop, instead of financial compensation. This was known in advance” (Moeskops 6). Respondent 28 explained: “I would have preferred a compensation in the shape of a product or money, so that I could get a new coat” (Vos 8).

The ease with which a complaint could be filed (3) was also mentioned by 10 of our respondents as a motivation to complain illegitimately. Examples of what made this new driver are respondent 9 saying: “They give away gift cards as if it’s nothing. Every time I called, I’d get a new gift card. There, at the customer service, are people working who do not actually know what they’re doing” (Lois 9) or respondent 3: “I only had to send an email to the clothing web shop, it’s that easy” (Lois 3). When asking them what might have prevented them from filing their complaint, personal contact and an extensive complaint procedure came forward as the most often mentioned boundaries to this easiness.

Another driver which was not anticipated before conducting the interviews was that the behaviour of other people (4) would be a driver for someone to complain illegitimately. Especially with the fraudulent insurance claims, several respondents mentioned that they received the idea from people around them who had filed such an illegitimate claim themselves. Respondent 4 said: “If no one ever would have said that, I would not have done it so easily myself” (Lois 4) or Respondent 5 saying: “After hearing stories of others, who have filed lots of claims with traveling insurances. That makes it much easier for me. To know that that’s an option” (Lois 5). In one case, reading several online customer reviews (5) was a driver to fabricate a complaint which was similar to these customer reviews. “I saw many people complained about it online, then I thought to myself: it would not arouse suspicion if I send it back.” (Vos 1). In this light, it is not a surprise that Positive subjective norm was mentioned by 11 respondents as a driver.

Perceiving a low expectancy to get caught (6) was another driver for some people to complain illegitimately. Whether it was because they had some form of proof for what they complaint about: “If they would have asked for proof, I could have given it to them. In that sense, my story was correct” (Lois 5), or because they felt that the firm where the complaint was filed simply could not prove the complaint to be wrong “They can’t really do anything to prove that it is not true and that, actually, was my motivation to do it” (Moeskops 7). In a single case, having certain personal characteristics (7) was specified as driver: “I am often someone who does not leave these things be” (Lois 2). Also the attribution to a third party (8) was named as a driver to complain illegitimately. This respondent had fallen victim of a break-in and felt like he was forced to exaggerate his claim to be able to compensate the belongings which were

stolen from him. He said: “There was a break-in in our apartment. In order to buy a new laptop, I have claimed more from the insurance company than there was stolen” (Moeskops 4).

Some respondents explained to simply wanting to test the redress policy of the firm (9), respondent 12 said: “I was mainly concerned trying to see if it would work” (Moeskops 2) or they admitted to deliberately profit from the service provided by the insurance company (10), as respondent 7 said: “Yes I have profited from the service. I did not claim too much, just the amount I felt was okay. I mean, I have paid so much money that I felt I could profit something from this situation” (Lois 7). On the other hand, one respondent was motivated to file an illegitimate claim in order to help someone (11). This man presented himself as the person who was responsible for an accident, instead of his mother in law. While helping her mother in law was the most important reason for her to file this claim, perceiving no consequences for herself (12) was another important driver, “It would have had no consequence for myself. If it would have cost me ‘no claim’ I would have thought of it differently” (Lois 8). In addition to the drivers Disappointment and Anger, which both came forward as drivers during the interviews, a few more emotional drivers came to surface. Annoyance (13) “I was annoyed with the fact that that coat was broken so fast” (Vos 8), Revenge (14) “If you are going to screw me over, I am going to try and screw you over” (Moeskops 8), Indignation (15) “I was indignant, because they did not take me seriously whatsoever” (Lois 2), feeling guilt (16) “I felt guilty because of what happened” (Vos 2), being upset (17) “I was upset, because I thought: shit, this is going to cost me 50 euros” (Vos 6) and being confident (18) “At the moment, it actually felt pretty good, since we were in the position to provide evidence in the form of photos” (Vos 9) were mentioned as drivers to complain illegitimately.

A final interesting finding worth mentioning is that out of the 29 respondents, 25 said to have complaint illegitimately out of opportunism and only three respondents had planned their complaint or claim beforehand. The remaining respondent did not mention whether they planned the situation or made use of the situation. This indicates that only a small percentage of people who complain illegitimately do so premeditatedly.

4.2 Types of illegitimate complainants

Before conducting the interviews, we anticipated three different types of illegitimate complainants. We expected this population to exist out of people who want to complain illegitimately, people who must complain illegitimately and people who can complain illegitimately. Despite this careful categorization, these types of complainants could not be distinguished based on the data from the interviews. This is partially because of the fact that

drivers such as Loss of control 1 & 2 and Halo effect, which were part of the key associated drivers from one of these types of complainants, were not defined as drivers during the interviews. On the other hand, based on drivers which were actually mentioned during the interviews, other types of complainants could be distinguished.

Two types of complainants could be distinguished relatively clearly and one type of complainant to a lesser degree. The first type complained with the combination of the drivers Attribution to self, Lack of morality self and Financial gain. This combination indicates that this person is clearly aware of his own illegitimate behaviour and seeks to obtain financial gain despite attributing the blame to himself. The combination of these three drivers was found seven times and shall be named: “capital seeker”. Respondent 1, who can be typed as a capital seeker said: “I twisted the facts in such a way that it would apply to the terms and conditions, therefore I feel I can define this as abuse” (Lois 1). Because this respondent said to be driven by seeking financial gain, this a perfect example of someone fitting this category. What is important to mention, however, is that the driver financial gain was mentioned by 19 of our 29 respondents. This means that this driver could be combined with several other drivers, making the distinction of this first type of complainant not very profound and should be taken with caution.

Another combination of drivers which was rather frequent existed out of the drivers Attribution to organization, contrast effect, distributive/interactional/procedural injustice and some sort of (negative) emotional driver. These drivers indicate that the person who complains is clearly disappointed in the way the firm has handled. Describing the blame to be attributed to the firm and experiencing a discrepancy between what was expected and what is the actual outcome, this type of complainant probably feels that he has fallen victim of poor management on the side of the firm with the results of feelings of injustice or other emotional drivers. The combination of these four drivers was found four times and shall be named: “justice seeker”. An example of a justice seeker is respondent 15 who said: “Because he was so rude and he reacted so unfairly, we sent that e-mail to the firm. The photos in that e-mail were taken in such a way that the damage appeared larger than it actually was” (Moeskops 5).

A third group of complainants could be made based on the combination of the drivers positive subjective norm, ease of filing a complaint, negative attitude towards complaining, other people’s behaviour leading to awareness of the opportunity and liberal redress policy. This combination was found three times and shall be named: “nudged complainant”. It seems as if this type of complainant would not usually complain illegitimately, however, with several encouragements which make it relatively easy to do so, help the person to engage in this behaviour at least once. Respondent 21 is a good example of a nudged complainant. This

woman was encouraged by online reviews and a person who was nearby to return a poster that was damaged because of her own carelessness. She also said that, if she would have been confronted by the firm about what happened, she would have told the truth. However, since the complaint was not investigated, she received a refund. It should be noted that these drivers were also present in other combinations, making this categorization to be taken with caution.

In conclusion to the results concerning the types of complainants that were distinguished, several comments need to be made. Firstly, while some combinations of drivers were rather frequent, this does not mean that these drivers were exclusively paired with the drivers in this category. Especially financial gain was mentioned by more than half of the respondents, making the distinction not very profound. Also, the combination of nudged complainants was only found three times, making this category not seem very remarkable. However, since the types which were taking into account were not found, searching for other types of complainants seems necessary. The description by Reynolds and Harris (2005) describing people who complain illegitimately once as one-off complainants, was the most congruent with our results. Since 19 out of 29 respondents explained that they were a first time offender. However, the description of one-off complainants explains that these people only complain once, since they feel ashamed for what they have done. Only two of our respondents said to have feelings of guilt for their illegitimate complaint.

4.3 Neutralization techniques

Before the interviews were held, 11 neutralization techniques were commonly known in academic literature. With varying frequency, every neutralization technique was mentioned at least once during the interviews. The most common anticipated technique was Denial of injury which was mentioned by 20 of our 29 respondents. A frequent explanation for this lack of injury was that the firm where the complaint was filed was very large and therefore would not feel any injury as a result of the complaint or claim. Another was that the size of compensation was so small that no injury would be experienced. This line of thought was also used by respondents explaining they would not have filed such a complaint with a small, local entrepreneur which operates nearby. Also, seven new neutralization techniques were mentioned which will be discussed next.

The most frequent new neutralization technique was that paying for the service (1) implies having the right to complain illegitimately. This was mostly common among those who had filed illegitimate insurance claims and was mentioned by 12 respondents. These respondents explained that they, because they had paid for the insurance, felt as if they rightfully

claimed what was theirs because of these payments. Despite having acknowledged that their claim was illegitimate, these respondents saw the claims that they made as their right to do so. Respondent 20 describes this way of thinking perfectly: “The justification comes from the fact that I pay a certain premium and, because of that, think: Than I can appropriate it from time to time” (Moeskops 10). Another new neutralization technique which corresponds to this technique is the first time using the paid insurance (2). This was mentioned by 9 respondents as a way to de-emphasise their illegitimate claim. An example of this technique was mentioned by respondent 22, saying: “I pay my premium decently and have never claimed anything before, so I felt that this was something I could claim” (Vos 2).

Another new neutralization technique was that the filed complaint or claim was so close to reality (3) that it could therefore be seen as okay to be filed. This technique was used by respondent 11, saying: “If it is such a small change in the story. That is how I justify it for myself, but that is why I thought that I could do this” (Moeskops 1). Corresponding to this line of reasoning, telling a little white lie (4) was another newly mentioned neutralization technique. It was explained by respondents that telling a little lie was not very disturbing in order to obtain whatever result they were searching for. For example: “You see, it was just a little white lie actually” (Vos 6). The emphasis on their lie being little and therefore appropriate, made it a new neutralization technique in the opinion of the researcher. The nature of the firm (5) was mentioned once as a neutralization technique. This respondent explained that this particular firm was also guilty of exploiting people with “their commercial fast fashion brands” (Lois 6), resulting in a lack of guilt on the side of the complainant. Furthermore, being a frequent customer (6) was a way for one respondent to de-emphasize his behaviour, since that meant the firm had earned and would continue to earn enough revenue from his part. “I am a loyal customer and will be for the time being, I am a customer of that website for five years. Well okay, fine (Vos 3). Lastly, being a victim of a crime yourself (7) was a way for one respondent to downplay his illegitimate behaviour. He said: “And because I am a victim of a crime, I have to pay 300 euros, while being insured?” (Moeskops 4). The crime is clearly used as a way to justify his behaviour and is therefore typed as a new neutralization technique.

Six respondents mentioned that the rationalization of their complaints were unconscious and 14 respondents said that they consciously rationalized their complaint. One respondent mentioned that he feels his rationalization was both conscious and unconscious. No respondent said that the rationalization happened after filing the complaint. One respondent implied having rationalized afterwards, since she explained to not having thought filing the complaint through thoroughly. However, she did come up with several neutralization techniques after being

questioned about her feelings about her complaint. These results seem to indicate that the rationalization of illegitimate behaviour happens almost consistently before filing the complaint or claim. Most of the times this happens consciously, however unconscious rationalization is also frequently mentioned.

With the earlier distinguished groups being kept in mind, it was checked to see if this particular groups used particular rationalization techniques. However, the different techniques were not bound to one of the groups in particular. This indicates that, even though some types of complainants could be distinguished based on the combination of several drivers to complain illegitimately, these types do not use one or two neutralization techniques specifically which characterizes the type of complainant. Therefore, based on these results, there is no clear connection between the type of complainant and the neutralization techniques used to de-emphasize illegitimate behaviour.

To conclude, every **established** neutralization technique was mentioned during the interviews. Moreover, seven new ways to de-emphasize the illegitimate behaviour of our respondents were discovered. These rationalizations happen mostly consciously and almost exclusively before filing the complaint. No clear link is discovered between the type of complainant and the rationalization technique used, based on our collected data.

4.4 Relationship variables

Our last variable of interest are the relationship variables. To see what kind of effect filing illegitimate complaints have on the relationship a customer has with the firm, we have asked our respondents what the incident did to their satisfaction, trust, commitment, loyalty and word-of-mouth. Of 29 respondents, two persons mentioned they did not have a relationship with the firm where the complaint was filed. 19 respondents mentioned still having a relationship after filing the complaint or claim. The results will be discussed per relationship variables.

Since relationship satisfaction is earlier established as the most foundational variable, this was the first variable to be asked about when discussing the relationship. 16 respondents explained to have more satisfaction after filing the complaint. 7 people mentioned equal satisfaction and there were 4 cases of decreasing satisfaction. In one case there was no prior satisfaction with no further improvement. These results indicate that the filing of an illegitimate complaint or claim is, in most cases, not damaging the level of satisfaction a customer experiences with the firm. In most cases, it even improves this level.

The level of trust a customer has in the firm is another important relationship variable. Our results show that in 8 cases the level of trust has increased on the part of the customer. In

14 cases the level of trust remained equal and only one respondent mentioned deteriorating trust. In one case there was no trust before filing the claim and this did not improve after the incident. It appears that trust is a variable which is more resistant to certain incidents and that filing an illegitimate complaint has mostly no influence in whether the customer trusts the integrity of the firm.

Whether or not the customer was committed to continue the relationship he has with the firm, was another variable of interest during the interviews. 8 respondents explained to have more commitment after filing the complaint. 12 people disclosed equal commitment and in three cases the level of commitment had been lowered. Three respondents explained no commitment whatsoever and filing the complaint did not change this situation. As with trust, filing a complaint seems to either retain the level of commitment at an even level or, to a lesser degree, improve it.

In the extension of commitment lies the relationship variable loyalty. Earlier described as the most important relationship variable, our respondents were asked what effect filing their illegitimate complaint had on their loyalty towards the firm. 6 respondents mentioned improved loyalty after filing their complaint, 10 respondents said to have equal loyalty and two respondents said to have less loyalty after filing the complaint. In the other cases there was no loyalty prior and after filing the complaint.

The final variable of interest is word-of-mouth, explaining the willingness of our respondents to recommend the firm where the complaint was filed to their (in)direct environment. In 10 cases, people were more willing to recommend than before filing the complaint. In 10 other cases, this willingness remained the same after filing the complaint and in only two cases this willingness deteriorated. In the other cases there was no WOM to either improve or decrease. Generally speaking, the effect that filing an illegitimate complaint has on the relationship is minimal in the sense that, in most cases, the relationship variables remained equal levels. However, especially with satisfaction and WOM, filing an illegitimate complaint moved people to appreciate the relationship they have with the firm even more. To lesser degree, this also counts for commitment, trust and loyalty. Far less frequently were respondents explaining to have deteriorating values for the relationship variables.

The respondents were asked what would be boundaries to their expressed levels of commitment and loyalty. 14 respondent explained that a substantial decrease in price by competitors would make them look for alternatives with competitors. Since loyalty was characterized by Caceres & Paparoidamis (2007) as making customers more resistant to marketing activities from competitors, the levels of expressed loyalty should be taken with

caution. Furthermore, the results of the relationship variables have been checked to see if any relationship could be discovered between the type of complainant and their expression of the relationship they had with the firm after filing a complaint. No clear patterns could be discovered with regard to this matter. To conclude, the results of the interviews concerning relationship variables seem to point to an opportunity for firms to improve the relationship with the customer, however price fluctuations make customers look for better deals.

4.5 Interrelatedness variables

Since earlier conducted research found evidence for the interrelatedness of the variables: drivers of illegitimate complaints, types of complainants, neutralization techniques and relationship variables, the approach of this research was to conduct qualitative research to learn how and why these variables are interrelated. Since every respondent has explained to have certain drivers for their illegitimate behaviour, used several neutralization techniques to de-emphasize this behaviour and elaborated upon the effect this behaviour has had on their relationship with the firm, these interviews can be seen as another research which provided evidence for the interrelatedness of these variables.

Furthermore, since three different types could be distinguished based on several drivers, the relationship between drivers and types of complainants has become more clearer. However, these types of complainants have not used any particular neutralization techniques nor showed any particular effect on the relationship variables. How these variables are interrelated has not become more explicit. This could be due to the formation of the complainants, which have some elements of imperfection. Even though the understanding of the relationship of some variables has improved, this sadly does not count for every variable which was under investigation.

4.6 Summary

29 interviews were held to see how illegitimate complaints are connected to the variables drivers of illegitimate complaints, neutralization techniques, relationship variables and whether certain types of complainants could be discovered. Of the anticipated drivers, all were present with the exception of Loss of control 1, Loss of control 2, Halo effect and Assimilation effect. 18 new drivers were discovered, with Financial gain being the most prominently present. Furthermore, 25 respondents explained to have complained opportunistically.

The three anticipated types ‘can’, ‘must’ and ‘want’ were not discovered during the interviews. ‘Capital seekers’ and ‘justice seekers’ to a relatively strong degree and ‘nudged complainants’ to a lesser degree could, on the other hand, be distinguished. However, since the drivers that made those types were not exclusively bound to the drivers in those groups, the

formation of these types should be taken with caution. 19 respondents claim to have complained illegitimately for the first time.

All of the 11 neutralization techniques were mentioned by the respondents. Moreover, seven new neutralization techniques were discovered, namely: paying for the service (having the right), first time using paid insurance, complaint/claim is close to reality, a little white lie, nature of the firm, being a frequent customer and being a victim of a crime yourself. These techniques were mostly consciously formed and were almost exclusively figured out before filing the complaint. The effect that illegitimate complaints have on the relationship variables were mostly on the positive/neutral side of the spectrum. No clear relationship between the types of complainants and the neutralization techniques or the relationship variables could be found. This could either be because the types of complainants were not properly formed, or simply because no clear relationship exists.

5. Conclusion

In this chapter, the discussed results of the last chapter will be used to see to what extent the research objective has been met. The research objective of this thesis was to find answers of why and how the illegitimate complaints, drivers, neutralization techniques and relationship variables are interconnected. This research objective was divided into four sub-objectives which were formulated as follows:

- Learning about what drives illegitimate complaining behaviour.
- Learning about what types of illegitimate complainants exist.
- Learning about what kind of neutralization techniques are used to de-emphasize illegitimate complaining behaviour.
- Learning about what kind of influence illegitimate complaining behaviour has on the relationship with the firm.

Given the fact that some research had already been done concerning this topic, the findings of this research will be compared with the existing knowledge. The theoretical contribution will be discussed per variable. The practical contribution will be elaborated upon separately. The data which has been collected is leading in the formation of theory about illegitimate complaining.

5.1 Conclusion

5.1.1 Drivers of illegitimate complaining

Discussing 29 different cases of illegitimate complaints resulted in 33 different drivers to complain illegitimately. Some of them were anticipated because of research by Joosten (unpublished), others were newly introduced by our respondents. The discovered drivers are displayed in table 4. The newly discovered drivers are underlined. The drivers are discussed below table 4.

Categories	Drivers	Items
Cause	1) Attribution to self 2) Attribution to organization 3) Contrast effect 4) <u>Attribution to third party</u>	1) The cause of the complaint was my own fault 2) The cause of the complaint was the fault of the firm 3) My experience with the product or service was worse than expected 4) <u>The cause of the complaint was the fault of a third party</u>

Intent	5) Lack of morality organization 6) Lack of morality self	5) The firm intentionally tried to use me 6) I intentionally tried to use the firm
Timing	7) Planning 8) Opportunism	7) I planned in advance to try and get an advantage 8) I took the opportunity to get an advantage
Emotions	9) Disappointment 10) Anger 11) <u>Annoyance</u> 12) <u>Feeling upset</u> 13) <u>Feeling guilty</u> 14) <u>Indignation</u> 15) <u>Revenge</u> 16) <u>Confidence</u>	9) I was disappointed in the firm 10) I was angry with the firm 11) <u>I was annoyed because of what happened</u> 12) <u>I felt upset because of what happened</u> 13) <u>I felt guilty because of what happened</u> 14) <u>I felt indignant because of what happened</u> 15) <u>I wanted revenge because of how the firm handled.</u> 16) <u>I felt confident about filing my complaint</u>
Firms-centred drivers	17) Liberal redress policy 18) <u>Profiting of service insurance company</u> 19) <u>Testing the redress policy</u> 20) <u>Ease of filing a complaint</u>	17) The firm has a good warranty policy and I took advantage of that 18) <u>I wanted to profit from the service of the insurance company</u> 19) <u>I wanted to test the redress policy</u> 20) <u>I filed a complaint because it was easy to do</u>
Customer-centred drivers	21) <u>Personal characteristics</u> 22) <u>No consequences for self</u> 23) <u>Low expectancy to get caught</u> 24) <u>Helping someone</u>	21) <u>It is in my personality to pursue matters like this</u> 22) <u>I saw no consequences for myself</u> 23) <u>I thought I was not going to get caught</u> 24) <u>I wanted to help someone</u>
Cognitions	25) Distributive injustice 26) Interactional injustice 27) Procedural injustice 28) Negative attitude towards complaining	25) The firm's proposal to resolve the complaint was unfair to me 26) The way the firm treated me during the complaint handling was impolite 27) The firm's complaint handling procedure was slow and difficult 28) I am someone who does not complain easily

Social influence	29) Positive subjective norm 30) <u>Online customer reviews</u> 31) <u>Other people's behaviour leading to awareness of the opportunity</u>	29) I think my friends or acquaintances, in the same situation, also would have exaggerated or made up the complaint 30) <u>I have read online customer reviews that were similar to my complaint</u> 31) <u>Other people advised me to file a complaint</u>
Result-oriented	32) <u>Financial gain</u> 33) <u>Compensation</u>	32) <u>My goal was to obtain financial gain from filing the complaint</u> 33) <u>My goal for filing the complaint was to be compensated</u>

Table 4: Category, associated drivers and items

This categorization can be described as follows. Firstly, there are drivers related to the cause of complaining. The drivers in this category are the newly discovered Attribution to third party and the anticipated drivers Attribution to self, Attribution to organization and Contrast effect. The next category is formed based on the intent of complaining and consists of the drivers Lack of morality organization and lack of morality self.

Furthermore, there are drivers based on the timing with which is complained illegitimately, namely Planning and Opportunism. There are several emotional drivers, some of which were firstly introduced during the interviews. Customer can complain illegitimately because they are, in some way, disappointment, angry, annoyed, upset, feeling guilty, feeling indignation, feeling confident or are planning on having revenge. Moreover, a category can be formed by drivers from which the source is firm-centred. Testing the redress policy and Ease of filing a complaint and Profiting of service insurance company are new in this category. The other drivers in this category is Liberal redress policy. Additionally, there are customer-centred drivers. The drivers that form this category are Personal characteristics, No consequence for self, Low expectancy to get caught and Helping someone. The anticipated drivers in this category were not discovered during the interviews.

Moreover, there is a category of drivers concerned with the cognition of customers who complain illegitimately. Having a negative attitude towards complaining and Distributive, Interactional or Procedural injustice make up this category. Social influence is another category which motivates customers to complain in an illegitimate manner. The drivers in this category are the newly discovered Online customer reviews and Other people's behaviour leading to awareness of the opportunity and the anticipated Positive subjective norm. Finally, there is a category of result-oriented drivers which consists of the drivers Financial gain and compensation.

By having 29 interviews, there were 18 drivers discovered which have not been anticipated beforehand. The drivers Loss of control 1&2, Halo effect and Assimilation effect, which came forward by Joosten (unpublished), have not been discovered as a result of the interviews. It seems reasonable that having more interviews in different industries and sectors could result in learning more drivers of complaining illegitimately. Therefore, this research has brought forth interesting results concerning these drivers, however, more research is needed to fully understand what drivers people to complain illegitimately.

5.1.2 Types of illegitimate complainants

Earlier conducted research by Joosten (unpublished) discovered three types of complainants, namely customers who ‘want’, ‘can’ and ‘must’ complain. This research did not find evidence for the existence of these types of complainants. However, by combining different drivers of illegitimate complaining, several other types of complainants could be formed. These types of complainants are displayed below in table 5.

Type of complainant	Associated drivers	Representation
(1) Capital seeker	<ul style="list-style-type: none"> ▫ Attribution to self ▫ Lack of morality self ▫ Financial gain 	“The blame can be attributed to me and I am aware of my own illegitimate behaviour, but I went out to seek financial gain”
(2) Justice seeker	<ul style="list-style-type: none"> ▫ Attribution to organization ▫ Contrast effect ▫ Distributive/Procedural/ Interactional injustice ▫ Any emotional driver 	“The outcome was not what I anticipated and this can be attributed to the firm. I experience (several) emotions because of the injustice that has been done to me and, therefore, filed a complaint”
(3) Nudged complainant	<ul style="list-style-type: none"> ▫ Positive subjective norm ▫ Ease of filing a complaint ▫ Negative attitude towards complaining ▫ Other people’s behaviour leading to awareness of the opportunity ▫ Liberal redress policy 	“I would normally not file an illegitimate complaint, however because of other people encouraging me to do so and it being relatively easy, I did file an illegitimate complaint”

Table 5: Type of complainant, associated drivers and representation.

The combination of the drivers Attribution to self, Lack of morality self and Financial gain was found 7 times. This points to a complainant which describes the blame to himself and is aware of his own illegitimate behaviour, however is motivated by financial gain to complain illegitimately. This type of complainant is called ‘capital seeker’. Furthermore, a combination

of the drivers Attribution to organization, Contrast effect, Distributive/Interactional/Procedural injustice and Emotional drivers led to the 'justice seeker' complainant. The justice seeker plausibly experienced dissatisfaction caused by the organisation which led to negative emotions and made the customer complain illegitimately. This type was discovered 4 times. Finally, to a lesser degree, the 'nudged complainant' was discovered as a type of complainant. This complainant was driven by Positive subjective norm, Ease of filing a complaint, Other people's behaviour leading to awareness of the opportunity and a Liberal redress policy. The nudged complainant, as the name suggests, has been motivated by several incentives which make complaining illegitimately relatively easy. This type was discovered three times.

After disclosing these results, several remarks have to be made in order to understand the formation of these types. Since financial gain was said to be a driver by 19 out of our 29 respondents, this driver cannot be exclusively linked to the other drivers in the category 'capital seeker'. Even though this combination was found 7 times, there are other combinations that could be made, to a lesser degree. More research is needed to test if these types are indeed distinct types of complainants. Especially since 'nudged complainant' was only detected three times in 29 interviews. Therefore, more research is needed to see if these types also arise in another dataset. However, since the anticipated types of complainants were not found, searching for other types of complainants is necessary.

5.1.3 Neutralization techniques

Prior to this research, a total of 11 neutralization techniques were brought forward by Sykes and Matza (1957) and Harris and Dumas (2009). This research confirms the existence of these techniques, since all of them have been mentioned during the interviews. Furthermore, besides the use of commonly known neutralization techniques, 7 new techniques were discovered after conducting the interviews. Paying for the service (having the right), first time using the paid insurance, complaint is close to reality, a little white lie, the nature of the firm, being a frequent customer and being a victim of a crime yourself have all been mentioned in order to de-emphasize the behaviour of people who earlier said that their behaviour was illegitimate. These results clearly show that people who talk about these situations feel the need to minimize the importance of their actions, whether it is by techniques we have already found in academic literature or in a more modern way. This happens mostly consciously, as 14 of our respondents explained to do so and to a lesser degree unconsciously. Sometimes it is a combination of both conscious and unconscious rationalization. The newly discovered neutralization techniques are shown below in table 6.

New neutralization techniques	Representation
Paying for the service (having the right)	“Because I pay for the service I have the right to complain illegitimately”
First time using the paid insurance	“Since it is the first time I have made use of the paid insurance, it is okay to file an illegitimate claim”
Complaint is so close to reality	“The complaint was so close to the reality that I felt that it was okay to complain illegitimately”
A little white lie	“I think telling a little white lie ones in a while is okay”
The nature of the firm	“Since the firm also handles its business in a questionable manner, I think it is okay to file an illegitimate complaint with than firm”
Being a frequent customer	“Since I have purchased their products/used their service for so many years, I think it is okay to file one illegitimate complaint with that firm”
Being a victim of a crime yourself	“Because I was a victim of a crime, I should not be charged for what was stolen. Therefore, filing an illegitimate claim is permitted in my opinion”

Table 6: New neutralization techniques and representation.

After conducting the interviews, all **commonly known neutralization** techniques have been mentioned as a way to de-emphasize illegitimate behaviour. The most common one was Denial of injury, which was mentioned 20 times. People using this neutralization technique said that the size of the firm or the size of their demanded compensation would not really hurt the firm in such a way that injury would have been caused. Many of these respondents claim they would not have filed such a complaint with an entrepreneur which operates on a small scale, nearby the respondent’s residence. It seems, therefore, important for people who are aware of their illegitimate behaviour that they can mitigate their own wrongdoing.

Another important thing we have learned concerning neutralization techniques, is that they happen almost exclusively before filing an illegitimate complaint or claim. None of our respondents said to have neutralized their behaviour after filing a complaint. However, one respondents implied to have done this afterwards. After searching for a connection between the type of complainant and the type of neutralization techniques, no clear link could be established. Since most of the respondents used several neutralization techniques, resulting in an abundance of combinations, we have no reason to believe that the earlier established types of complainants are linked to certain neutralization techniques. However, since the formation of the types ‘capital seeker’, ‘justice seeker’ and ‘nudged complainant’ have been susceptible for critique,

more research to the existence of types of complainants is necessary to see if a more clear connection exists between those two variables of illegitimate complaining.

5.1.4 Relationship variables

The effect that the filing of an illegitimate complaint seems to have on the relationship with the firm is fairly positive, **assuming it is handled to the satisfaction of the customer**. The satisfaction that a customer experiences after filing such a complaint is not damaged. On the contrary, in most cases, it seems to improve the level of satisfaction or, to a lesser degree, maintains the same level of satisfaction. The relationship variable trust seems to be more resistant to certain incidents, since filing an illegitimate complaint resulted in the same level of trust the customer has in the firm. In some cases it led to higher levels of trust and in one single case to lower levels of trust in the reliability and integrity of the firm.

Commitment is another example of a relationship variable which is relatively more resistant to the filing of an illegitimate complaint. Most respondents remained equal levels of commitment. Most results deviating from this finding were on the positive side of the spectrum and some results showed a decline in commitment. Similar results appeared for loyalty to the firm. Even though several respondents explained to have loyalty to the firm, price elasticity seems to be a very common breaking factor for this loyalty. Furthermore, the way the firm handles an illegitimate complaint can result in more willingness to exert positive word-of-mouth. In equal amounts it did not effect this willingness.

As with the earlier discussed neutralization techniques, no clear connections seems to exist between the earlier formed types of complainants and the effect on the relationship variables. This could mean that the formed types are not distinctive enough or the effect on the relationship variables is complaint-specific, **rather than dependent of what type of complainant had filed the complaint**.

5.2 Practical contribution

The most important practical contribution seems that the rationalization of illegitimate behaviour takes place before filing the complaint. Since Denial of injury was mentioned by 20 out of 29 respondents, firms who suffer from this phenomenon need to find ways in which the customer can be made aware of the damage an illegitimate complaint or claim can have on the firm. This could, for example, be done by disclosing the amount of time and energy the firm puts into handling complaints on the platform where complaints can be filed. This way, customers can be addressed to their ethics. In this way, neutralization techniques such as denial of injury, can be opposed before the complaint is filed with the firm. Since firms strive for

carefully handling complaints, appealing to the ethics of their customers seems to be the most striking way of combining customer-friendliness with the prohibiting of illegitimate complaints.

Loyalty was expressed by many respondents, however price fluctuations make customers look for better deals. Whether it is with insurance companies or other sorts of firms, price is the most important factor for customers to be a customer somewhere. Boundaries for many people to file an illegitimate complaint were: personal contact, and extensive complaint procedure and trained personnel. Firms need to find a balance between coming across as very helpful when something went wrong as opposed to making it too easy for customers to complain illegitimately.

Even though this research has underlined that illegitimate complaints are indeed a substantial problem for firms. Solving these complaints can, apparently, be beneficial to the relationship with the customer. The results indicate that, even though the compensation may cost the firm financially in the first place, it can result in a better, longer relationship. Such a relationship could, eventually, be more lucrative because of an illegitimate complaint. Therefore, firms should evaluate the costs that come along with illegitimate complaints and see if knowingly solving these complaints is, in the end, more beneficial for the firm.

5.3 Limitations and further research

There are several limitations to this research which need to be taken into account when evaluating the results. **The most important limitation of this research is that it failed to establish how the types of complainants are related to the variables neutralization techniques and relationship variables. This research has been another indication that these variables are interrelated, however how they are related is still not clear. Further research should focus on establishing how this relationship exists. This could be done by testing the types as they have been formed to see if they also exist in other research samples. If the types ‘capital seeker’, ‘justice seeker’ and ‘nudged complainant’ can not be formed in another sample, than this is probably the reason for a failure in establishing more comprehensive relationships between these types and the earlier mentioned variables.**

Another important limitation is that the 29 illegitimate complaints existed out of 19 illegitimate claims with insurance companies. Given the nature of this type of business, the motivation to file an illegitimate claim is mostly to obtain financial gain. Even though this type of illegitimate complaint fits the earlier established definition, the situation surrounding this complaint is different. Since people are charged regularly to insure certain products or

situations, this is fundamentally different from people filing a complaint over a product or service where they were charged once. Further research should focus on if differences exists between illegitimate claims with insurance companies and illegitimate complaint with other types of businesses.

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6. Appendix

6.1 Interview format

Introduction

Goedendag,

Ik ben Bas Moeskops, student Marketing aan de Radboud Universiteit te Nijmegen. Voor mijn afstudeerscriptie doe ik een onderzoek naar illegitimate complaining. Illegitimate complaining is als het ware het indienen van een onterechte klacht of claim bij een bepaalde organisatie. Hierbij kunt u denken aan een iets overdreven klacht/claim of volledige verzonnen klacht/claim, waarbij u eigenlijk ten onrechte de organisatie, het product of de service de schuld geeft.

Ik zal een aantal onderwerpen laten passeren die te maken hebben met mijn onderzoek. Het interview zal ongeveer 30 tot 45 minuten duren. Wanneer u vragen heeft tijdens het interview, kunt u mij altijd aanspreken. Daarnaast, vraag ik uw toestemming om de besproken informatie te gebruiken in mijn onderzoek. Indien wenselijk kan dit interview geanonimiseerd worden. Op die wijze zullen uw persoonlijke gegevens niet vermeld worden in het onderzoek.

Voor een goede verwerking van het interview, zou ik het gesprek graag willen opnemen. Ik vraag daarom uw toestemming om het interview op te nemen met audioapparatuur.

Alvast hartelijk bedankt! Dan zullen we nu verder gaan met het interview.

Personalia

- Geslacht
- Leeftijd
- Hoogst genoten opleidingsniveau

Algemene situatie

1. Heeft u ooit een onterechte (verzonnen, overdreven of ten onrechte het bedrijf of product de schuld gegeven) klacht of claim ingediend?
2. Kunt u het verhaal van deze klacht/claim beschrijven?
 - *Waarover gaat de klacht/claim?*
 - *Betreft de klacht een product of service?*
 - *Welk soort bedrijf betreft het?*
 - *Wat was de relatie met het bedrijf op dat moment?*
 - *Hoe is de klachtafhandeling verlopen?*
 - *Bij wie zou u de oorzaak of schuld van de klacht leggen?*

Specifieke situatie

Motivatie

3. Wanneer kwam u op het idee om deze klacht/claim in te dienen?
 - *Heeft u van tevoren gepland om een voordeel te behalen? / Heeft u van de gelegenheid gebruik gemaakt? (Timing)*
4. Wat was de motivatie om deze klacht/claim in te dienen?
 - *Ligt de oorzaak van de klacht aan het bedrijf, het product of service of bij uzelf? (Cause)*

- *Heeft u het idee dat het bedrijf opzettelijk misbruik van u probeerde te maken? / Heeft u geprobeerd zelf opzettelijk misbruik te maken van het bedrijf? (Intent)*
 - *Was er een goede garantieregeling waar gebruik van is gemaakt? (Firm-centered drivers)*
 - *Heeft het bedrijf onvoldoende gehandeld in afspraken of communicatie waardoor er een klacht is ingediend? (Customer-centred drivers)*
 - *Zijn er meer gebreken ontdekt na het ontdekken van het eerste gebrek? / Waren er meerdere gebreken waar niet over is geklaagd? (Customer-centred drivers)*
 - *Heeft het bedrijf onvoldoende gehandeld in het proces van klachtafhandeling, in termen van; de oplossing, persoonlijke behandeling tijdens het proces, de traag- en moeilijkheid van het proces? (Cognitions)*
 - *Dient u makkelijk een klacht in? / Gebeurt het vaker dat u een klacht indient of vrijwel nooit (Cognitions)*
 - *Zouden anderen in dezelfde situatie hetzelfde gedaan hebben als u? (Social influence)*
5. Welke emoties speelden een rol bij het indienen van deze klacht/claim?
- *Was/Is er eventueel sprake van teleurstelling of boosheid? (Emotions)*

Rationalisatie

6. Met wat voor gevoel kijkt u terug op deze klacht/claim?
7. Dacht u hier ten tijde van het indienen van de klacht/claim hetzelfde over of is dit in de loop van de tijd veranderd?
8. Heeft u de klacht/claim op een bepaalde manier voor uzelf gerechtvaardigd?
- *Vind u dat de verantwoordelijkheid voor het indienen van de klacht/claim niet bij u ligt?*
 - *Vind u dat niemand schade heeft ondervonden of ondervindt aan het indienen van deze klacht/claim?*
 - *Vind u dat u bent fout geweest met het indienen van de klacht/claim, maar dat de beklagde dit verdiende?*
 - *Vind u dat diegene die de fout toeschrijven aan u of u bekritisieren, zelf fout zijn?*
 - *Vind u dat u fout bent geweest, maar dat u deze klacht/claim heeft ingediend voor een hoger/groter doel of belang?*
 - *Vind u dat het nou eenmaal nodig was om de klacht/claim in te dienen?*
 - *Vind u dat het oké is dat u deze klacht/claim heeft ingediend, aangezien u verder wel 'legaal' gedrag vertoond?*
 - *Vind u het niet zo erg dat u deze klacht/claim heeft ingediend, aangezien iedereen dit wel eens doet?*
 - *Vind u dat het oke is dat u deze klacht/claim heeft ingediend, aangezien u de klacht niet met een verkeerde intentie heeft ingediend?*
 - *Vind u dat deze klacht niets voorstelt vergeleken met anderen die dit ook doen, of andere foute vormen van gedrag?*
 - *Probeert u zo weinig mogelijk na te denken over het indienen van de klacht?*
9. Op welk moment heeft u het indienen van de onterechte klacht/claim gerechtvaardigd? Was dit voor het indienen van de klacht/claim of pas achteraf?
10. Denkt u dat het rationaliseren van het indienen van de onterechte klacht/claim een bewust of onbewust proces was en waarom?

Relatie

11. Wat is nu uw relatie met het bedrijf, na het indienen van de klacht/claim?
12. Is uw relatie met het bedrijf veranderd na het indienen van de klacht/claim?

- *Is de kans, na het indienen van de klacht/claim, dat u tevreden bent met het product, de service of het algehele merk of bedrijf, groter of kleiner? (Satisfaction)*
- *Is de kans, na het indienen van de klacht/claim, dat er een blijvend verlangen is om een relatie met het bedrijf, in termen van commitment, te onderhouden groter of kleiner? (Commitment)*
- *Is de kans, na het indienen van de klacht/claim, dat u opnieuw een aankoop doet bij dit bedrijf groter of kleiner? (Loyalty)*
- *Is de kans, na het indienen van de klacht/claim, dat u het bedrijf als eerste keuze ziet bij een vergelijkbare aankoop groter of kleiner? (Loyalty)*
- *Is de kans, na het indienen van de klacht/claim, dat u opnieuw een aankoop doet bij dit bedrijf, zelfs als de prijs iets omhoog gaat groter of kleiner? (Loyalty)*
- *Is de kans, na het indienen van de klacht/claim, dat u opnieuw een aankoop doet bij dit bedrijf, zelfs als de prijs bij de concurrentie lager ligt groter of kleiner? (Loyalty)*
- *Is de kans, na het indienen van de klacht/claim, dat u dit bedrijf aan anderen aanraadt groter of kleiner? (WOM)*
- *Is de kans, na het indienen van de klacht/claim, dat u dit bedrijf vertrouwd groter of kleiner? (Trust)*
- *Is de kans, na het indienen van de klacht/claim, dat u vertrouwen heeft in de betrouwbaarheid en integriteit van het bedrijf groter of kleiner? (Trust)*

Afsluiting

13. Wat is uw mening over de gehele klachtenafhandeling van het bedrijf?
14. Wat maakt het indienen van een onterechte klacht/claim makkelijk of moeilijk voor u?
15. Wat is uw mening over het indienen van een onterechte klacht/claim?
16. Hoe denken anderen in uw omgeving over het indienen van een onterechte klacht/claim?
17. Denkt u dat meer mensen zoals u denken of denkt u dat er ook mensen zijn die een onterechte klacht/claim met andere motivaties of rationalisaties indienen?

6.2 Memos

19-04-2020/Lois Cremers

Tijdens het eerste interview lijken nog drie nieuwe vragen eventueel van belang:

Denkt u dat het rationaliseren van het indienen van de onterechte klacht/claim een bewust of onbewust proces was en waarom?

Op welk moment heeft u het indienen van de onterechte klacht/claim gerechtvaardigd?

Wat maakt het indienen van een onterechte klacht/claim makkelijk of moeilijk voor u?

21-04-2020/Lois Cremers

Een motivatie komt sterk naar boven tijdens de interviews

Financieel gewin/compensatie

Een nieuwe specifieke rationalisatie komt naar boven tijdens de interviews

Over verzekerd zijn

21-04-2020/Bas Moeskops

Respondenten tonen zich ontzettend open en vrij om alle vragen te beantwoorden

Bij geen van de vragen worden geweigerd om antwoord te geven of is ontwijkend gedrag waar te nemen

29-04-2020/Bas Moeskops

Het interviewen gaat steeds gemakkelijker waardoor beter en gericht naar de essentie van het verhaal gevraagd kan worden

De vragenlijst lijkt voldoende basis te geven om uiteindelijk het hele verhaal rondom de klacht duidelijk te krijgen

6.3 Analysis table

	Drivers	Rationalization	Relationship
1. Claim (Partially made-up)	Attribution to self Opportunism Financial gain Lack of morality self Profiting of service Negative attitude Ease of filing claim	Paying for the service First time using the insurance Denial of injury (firm size) Unconscious	Continuity (partially) Satisfaction (-) Trust equal Commitment (-) WOM equal
2. Complaint (Partially made-up)	Distributive Injustice Contrast effect Attribution to org Opportunism Interactional injustice Personal characteristics Indignation + Anger	Denial of victim Defence of necessity A little white lie	Commitment (-) Loyalty (-) Satisfaction (-) WOM (-) Trust (-)
3. Complaint (Made-up)	Ease of filing complaint Attribution to org Opportunism Contrast effect Lack of morality self Neg attitude towards complain Lack of morality org Disappointment	Defence of necessity Denial of injury (firm size) Denial of victim Appeal to higher goal Conscious	Loyalty equal Satisfaction (-) Trust equal WOM (-)
4. Claim (Partially made-up)	Opportunism Attribution to self Lack of morality self Misuse of insurance company's service Ease of filing claim Other people's behaviour leading to awareness of opportunity	Paying for the service (having the right) Negative experiences with claim settlement Denial of negative intent Denial of injury (firm size) (size compensation)	Satisfaction equal Loyalty equal WOM equal Trust equal

5. Claim (Partially made-up)	Attribution to self Opportunism Financial gain Negative att towards complain Lack of morality self Profiting of insurance company's service Low expectancy to get caught Others behaviour leading to awareness of opportunity	Paying for the service (having the right) Negative experiences with claim settlement Denial of injury (size of compensation) First time using insurance Defence of necessity Metaphor of the ledger Denial of negative intent Conscious	Continuity of relationship Satisfaction (+) Commitment equal Loyalty (+) WOM (+) Trust equal
6. Complaint (Partially made-up)	Contrast effect Financial gain Attribution to organization Opportunism Annoyance	Denial of injury (firm size) Defence of necessity Firm size Nature of firm Conscious	Continuity of relationship Trust equal WOM equal Satisfaction (+) Loyalty equal
7. Claim (Partially made-up)	Attribution to self Opportunism Financial gain Lack of morality self Profiting of insurance company's service	Denial of injury (size of compensation) (firms size) Paying for the service First time using insurance	Continuity of relationship Satisfaction (+) Loyalty (+) Trust equal WOM equal
8. Claim (Partially made-up)	Opportunism Attribution to third person Financial gain Profiting of insurance company's service Lack of morality self Helping someone No consequences for self	Paying for the service (having the right) Appeal to higher loyalties (helping) Denial of negative intent Denial of injury Defence of necessity Negative experiences with claim settlement Conscious	No relationship
9. Complaint (Made-up)	Planning Liberal redress policy The ease of filing a complaint Attribution to organization Financial gain Lack of morality self Distributive injustice	Denial of injury (firm size) Denial of responsibility Unconscious	Continuity Commitment equal Satisfaction (+) WOM equal Trust equal
10. Complaint (Exaggerated)	Contrast effect (financial) compensation Attribution to organization Attribution to self Opportunism Lack of morality self Liberal redress policy Others behaviour leading to awareness of opportunity	First time complaining Denial of injury Conscious	Continuity Satisfaction equal Loyalty equal Trust equal WOM equal

	Negative attit towards compl		
11. Claim (Partially made-up)	Attribution to self Others behaviour leading to awareness of opportunity Opportunism Negative att towards compl Financial gain	First time using paid insurance Complaint is close to reality Unconscious	Continuity Satisfaction (+) Commitment (+) Loyalty (+) WOM (+) Trust (+)
12. Claim (Made-up)	Planning Financial gain Testing the redress policy Lack of morality self	Paying for the service Conscious	No continuity No commitment WOM (+) Satisfaction (+) Trust (+)
13. Claim (Partially made-up)	Financial gain Lack of morality self Opportunism	Denial of injury Paying for the service Conscious	No loyalty No commitment Satisfaction (+) Trust (+) No WOM
14. Claim (Exaggerated)	Attribution to third party (Financial) compensation Opportunism Distributive injustice Feelings of injustice Attribution to organization Disappointment	Denial of victim Paying for the service (having the right) Victim of a crime self Conscious	Continuity Commitment equal Satisfaction (+) No loyalty WOM (+) Trust equal
15. Complaint (Exaggerated)	Attribution to organization Opportunism Contrast effect Positive subjective norm Anger	Denial of victim Defence of necessity Conscious	Start of relationship Satisfaction (-) Commitment (-) Loyalty (-)
16. Claim (Exaggerated)	Lack of morality self Attribution to self Planning Compensation (replacement of product) Liberal redress policy Testing the redress policy Positive subjective norm	Denial of injury Conscious	Start of relationship Satisfaction (+) Loyalty (+) WOM (+) Trust (+)
17. Claim (Partially made-up)	Attribution to self Lack of morality self Others behaviour leading to awareness of the opportunity Low expectancy to get caught Financial gain Liberal redress policy Positive subjective norm	Denial of injury First time using the paid insurance Conscious	Continuity Satisfaction (+) Commitment (+) WOM (+) Trust equal Loyalty equal
18. Complaint (Exaggerated)	Attribution to self Attribution to organization Lack of morality self Opportunism Financial gain Procedural injustice Anger Revenge	Denial of victim Conscious/Unconscious	No relationship

19. Complaint (Exaggerated)	Opportunism Attribution to organization (Financial) compensation	Complaint is close to reality Denial of injury Unconscious	No continuity No current loyalty; future loyalty Satisfaction (+) Commitment (+) WOM (+)
20. Claim (Exaggerated)	Lack of morality self Financial gain Opportunism Profiting of insurance company's service	Paying for the service Conscious	Continuity Satisfaction (+) Commitment (+) WOM (+) Trust (+) Loyalty equal
21. Complaint (Partially made-up)	Attribution to self Social influence - customer reviews Positive subjective norm Ease of filing a complaint Opportunism Liberal redress policy Negative att towards complain	Denial of injury	Continuity Loyalty equal WOM equal Trust equal Satisfaction equal
22. Claim (Partially made-up)	Opportunism Liberal redress policy Negative att towards complain Positive subjective norm Upset/ Guilt	Paying for the service Postponement First time using paid insurance Denial of injury Defence of necessity Condemning the condemners Claim of normalcy Unconscious (ration after complaint)	No relationship with the firm (parents insurance) Satisfaction (+)
23. Complaint (Made-up)	Lack of morality self Opportunism Financial gain Attribution to self Ease of filing a complaint Negative att towards complain	Denial of injury Unconscious Being a frequent customer	Continuity Loyalty w/ regard to repeat purchase Commitment equal WOM (+) Satisfaction (+)
24. Complaint (Partially made-up)	Attribution to organization Liberal redress policy Opportunism Negative att towards complain The ease of filing a complaint Lack of morality self Positive subjective norm	Denial of victim Denial of injury Conscious	Continuity Commitment/ loyalty equal Trust equal WOM equal Satisfaction equal
25. Claim (Partially made-up)	Attribution to self (bonnetje) Ease of filing a claim Financial gain Opportunism Liberal redress policy	Defence of necessity Denial of injury Complaint is close to reality	Continuity Commitment equal Trust equal Satisfaction equal WOM equal Loyalty equal
26. Claim (Exaggerated)	Financial gain Attribution to self Opportunism Positive subjective norm Upset	Paying for the service (having the right) First time using the paid insurance A little white lie	Continuity Satisfaction equal Commitment equal Loyalty equal Trust (+)

		Claim of normalcy Conscious	WOM equal
27. Claim (Partially made-up)	Other people's behaviour leading to awareness of opportunity Opportunism Liberal redress policy Lack of morality self Positive subjective norm Negative att towards complain	Paying for the service First time using the paid insurance Denial of victim Claim of normalcy Denial of injury Postponement Justification by comparison	No continuity due to parents preference Satisfaction (+) Trust (+) WOM (+) Commitment (+)
28.* Complaint (Partially made-up)	Negative att towards complain Attribution to self Attribution to organization Opportunism Positive subjective norm Contrast effect (Financial) compensation Ease of filing a complaint Annoyance	Defence of necessity	Dissatisfied before complaint No commitment No loyalty No trust
29. Complaint (Made up)	Contrast effect Positive subjective norm Ease of filing a complaint Attribution to organization Opportunism Annoyance Confidence	Denial in injury Denial of victim Defence of necessity	Prior dissatisfaction No relationship prior to purchase Satisfaction (+) No WOM Trust (+) Commitment (+)