

Interpreting the social phenomenon of illegitimate complaining

A qualitative research into the types of illegitimate complainants and their relationship with drivers, neutralization techniques, and customer-company relationship variables

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Preface

I hereby present to you the research “Interpreting the social phenomenon of illegitimate complaining”, a qualitative research into the types of illegitimate complainants and their relationship with drivers, neutralization techniques, and customer-company relationship variables. This master’s thesis is written to fulfil the graduation requirements of the MSc Business administration with a specialisation in marketing. I have been working on this research from mid-January to 15 June. During this research, I took great pleasure in discovering what drives people from within and this is also the reason for which I chose the specialization in marketing, where people or customers are always the central point of focus.

I would like to thank my supervisor dr. H.W.M. Joosten for his involvement on this topic and his guidance throughout the process, and I would like to thank Denise Vos and Bas Moeskops for the pleasant cooperation with regard to collecting and analysing the data. Lastly, I wish to thank all of the respondents for their trust and input, without whose participation I would not have been able to conduct this research.

I hope you enjoy reading this master’s thesis.

Lois Cremers

Nijmegen, June 15, 2020

Abstract

This master's thesis concerns qualitative research into the phenomenon of illegitimate complaints. An attempt is made to offer a complete explanation of illegitimate complaining and the relationship with the drivers, the types of complainants, the rationalizations, and the influence on the customer-company relationship, from the perspective of the customer. Due to the lack of (unambiguous or complete) literature on this subject, a grounded theory approach has been used. Semi-structured interviews were used to provide the clearest possible interpretation. The results show that clusters of drivers and rationalizations for illegitimate complaining behaviour constitute four types of illegitimate complainants ('Can Opportunist', 'Can Planner', 'Must', and 'Want') in two different situations. The different situations are illegitimate claims and illegitimate complaints. The situations differ in terms of the main service of the accused and the origin of the subject of the claim/complaint. A clear pattern in the type of illegitimate complainant and the influence on the customer-company relationship is not found.

Keywords: Illegitimate complaining, types of illegitimate complainants, drivers, rationalization, neutralization techniques, customer-company relationship, illegitimate claim, illegitimate complaint.

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1 Introduction

Currently, there is a growing role of all sorts of after-marketing activities next to the usual marketing activities completed before sales (Keller, Parameswaran & Jacob, 2011; Pagalday, Zubizarreta, Uribetxebarria, Erguido & Castellano, 2018; Ullah, Ranjha & Rehan, 2018; Zhang, Dan & Zhou, 2019). In order to build brand equity and gain from customer loyalty, it is important to deliver, for example, services after the customer's purchase (Keller, Parameswaran & Jacob, 2011). An example of such a service is the handling of complaints. Issues with the purchased products or services, such as defects or dissatisfaction with any kind of lack, can simply occur. After all, every firm makes mistakes and every customer perceives the product or service differently. These issues make complaints of the customers valid and even useful for firms, considering it as a feedback point (Reynolds & Harris, 2005). It is crucial for firms to handle these complaints and engage in so-called service recovery where dissatisfied customers are converted into satisfied or even loyal customers, since retaining satisfied customers is more cost-efficient than attracting new customers (Hart, Heskett & Sasser, 1990; Hoyer, MacInnis & Pieters, 2013).

However, some customers take advantage of this after-marketing service provided by the firm and thus complain without legitimate reasons (Reynolds & Harris, 2005; Wirtz & McColl-Kennedy, 2010; Kim & Baker, 2019). Customers may not be honest and exaggerate or completely make up complaints with a particular intention (Baker, Magnini & Perdue, 2012). These so-called illegitimate complaints and the resulting process can be detrimental in various ways to firms, its employees, and other customers. For instance, it delivers firms unnecessary costs and negatively affects employees' job satisfaction and emotional labour, which could ultimately lead to negative behaviour towards other (fair) customers (Berry & Seiders, 2008). Logically, firms would like to prevent illegitimate complaints and therefore knowledge about the phenomenon of illegitimate complaining and its relationships with multiple other relevant associated concepts is needed.

Unfortunately, investigating illegitimate complaining seems difficult since the subject has a sensitive nature (Lee, 1993). Illegitimate complaining can be seen as deviance or even fraud, as it is behaviour that does not conform to social norms and rules (Downes, Rock & McLaughlin, 2016). Thus, from the customer-side point of view, there is a considerable chance people are not fully comfortable to talk in honesty about this subject (Dickson-Swift, James & Liamputtong, 2008). Also, from the firm-side point of view, it can be challenging to investigate complaints and assess whether these complaints are valid or illegitimate.

Yet, limited research is performed on this subject. Joosten (unpublished) has recently been investigating illegitimate complaining by inspecting files of the disputes committee (*De Geschillencommissie*) in the Netherlands. This explorative multiple case study comprises a search for clear empirical evidence about illegitimate complaints and its prevalence, timing, and drivers. Joosten (unpublished) found that 51% of all complaints are illegitimate, which therefore indicates a major issue. For example, ‘loss of control’ and ‘halo effect’ are significant found drivers that represent a possible motivation for complaining illegitimately. Based on these drivers, types of illegitimate complainants can be distinguished. Joosten (unpublished) proposes three types, which can be classified as ‘can’, ‘must’ and ‘want’ complainants.

Likewise, there are two master theses in which quantitative research is conducted to confirm the drivers of illegitimate complaining as found by Joosten (unpublished), through surveys (Van Laar, 2018; Van Bokhoven, 2018). A self-report study and regression analysis are conducted and the drivers are partially confirmed. The two aforementioned studies do show a small amount of statistical context, but a complete and clear conceptual explanation of the phenomenon is still missing. The researchers recommend extending the study to improve the conceptual knowledge about illegitimate complaints (Van Laar, 2018; Van Bokhoven, 2018).

Altogether, there is already (little) research performed and the literature offers knowledge about the phenomenon of illegitimate complaining. Nevertheless, this knowledge barely provides comprehensibility of how relationships occur within the phenomenon. Hence, in the interest of gaining an evident understanding of the phenomenon of illegitimate complaining, more qualitative research on the coherence of different associated variables is needed. Therefore, this research studies the coherence of illegitimate complaining, its drivers, and the types of complainants. Additionally, this research concentrates on how illegitimate complainants rationalize their behaviour, and the influence of illegitimate complaining on the customer-company relationship. Adding the rationalization and the effect on the customer-company relationship is relevant in providing a complete picture of the phenomenon and its interpretation.

People use neutralization techniques to rationalize deviant behaviour (Sykes & Matza, 1957). As illegitimate complaining can be seen as deviant behaviour, neutralization techniques for this particular behavioural act are interpreted in this research. In addition, there is a high probability that illegitimate complaining affects the relationship with the company since this is also the case from the perspective of legitimate complaints (Tax, Brown & Chandrashekar, 1998; Weun, Beatty & Jones, 2004; Baron, Harris, Elliott, Schoefer & Ennew, 2005; De Matos, Rossi, Veiga & Vieira, 2009). Various customer-company relationship variables will be

included in this investigation to see if there is an effect of illegitimate complaining on the relationship with the firm from the perspective of the customer.

1.1 Research aim and research question

The aspiration of conducting this research is to contribute to the existing knowledge of illegitimate complaints by investigating the relationships within the phenomenon of illegitimate complaining. Qualitative research is conducted with the purpose of 1) providing comprehensibility in the phenomenon of illegitimate complaining, 2) determine the drivers of illegitimate complaining, 3) distinguish types of illegitimate complainants, 4) show how these types of illegitimate complainants use neutralization techniques and 5) show how illegitimate complaining influences the customer-company relationship variables.

Subsequent to the research aim, the following research questions are formulated:

- 1) What is illegitimate complaining?
- 2) What are the drivers of illegitimate complaining?
- 3) Which types of illegitimate complainants can be distinguished?
- 4) How are illegitimate complainants rationalizing their behaviour?
- 5) How does illegitimate complaining influence the relationship with the firm?

1.2 Theoretical relevance

Many scholars recommend executing further research in the field of illegitimate complaining (Neeling, 2017; Van Laar, 2018; Joosten, unpublished) and provide directions for future research. For instance, authors suggest illegitimate complaints should be studied within different contexts (Huang, Zhao, Miao & Fu, 2014) or with the use of different research methods (Baker et al., 2012). However, most literature only provides a conceptual insight within the phenomenon of illegitimate complaining by studying its motives (or triggers, drivers and causes), and thus lacks an interpretation of the whole phenomenon in coherence with all relevant associated concepts (Reynolds & Harris, 2005; Baker et al., 2012; Daunt & Harris, 2012; Huang et al., 2014). Also, confusion in the existing literature occurs by the confound of drivers, types of complaints, and type of complainants (Reynolds & Harris, 2005, Huang et al., 2014), which makes the interpretability of the phenomenon unclear.

Besides, studies that quantitatively investigate illegitimate complaints generally show (little) statistical context but inadequately elaborate on the explanation behind illegitimate complaining and the relationships with other associate concepts (Verboeket, 2017; Van Laar, 2018; Van Bokhoven, 2018). Subsequently, the researchers acknowledge many limitations

regarding the quantitative research method. “Hence, future research should take drawbacks into account and future scholars are advised to measure the relationships by means of a different method in order to find additional evidence for the results. An alternative approach for studying the relationships could be by means of qualitative research as conducting interviews is appropriate in attaining perceptions which are more deeply rooted as could be the case regarding complaining illegitimately” (Van Laar, 2018, p. 46-47).

Thus, future research is needed as clear conceptual clarification of the relationships between illegitimate complaining and multiple relevant concepts like the drivers, types of complainants, neutralization techniques and the customer-company relationship is missing. Quantitative research has not seemed sufficiently effective to obtain this explanation of relationships. Therefore, qualitative research is conducted to expand the theoretical knowledge about the phenomenon of illegitimate complaining.

1.3 Practical relevance

As previously mentioned, illegitimate complaining has negative consequences for firms, their employees, and other customers (Berry & Seiders, 2008). In that event, it seems wise to question the widely used ‘the customer is always right’ perspective within the services of firms (Kim & Baker, 2019). When a growing number of customers is not honest and exaggerate or make up their complaints, firms need to strictly analyse all incoming complaints to reduce unnecessary costs of handling and potentially compensate illegitimate complainants. However, this causes the complaint handling process to take more time. Thus, when attempting to reduce the costs of compensating illegitimate complainants, it will cost the firm more time and customers will experience a longer complaint handling time.

Besides, employees interacting with customers that complain illegitimately will, in the long run, require more effort in regulating the display of their emotions as imposed by the firm (Rupp & Spencer, 2006). “This increased effort in what is termed emotional labour produces added stress and contributes to employee turnover and overall unwillingness to perform” (Berry & Seiders, 2008, p. 30-31). Eventually, customers become a victim of these consequences for employees as well. Employees who have bad experiences with unfair customers are likely to treat other (potentially fair) customers unfavourable (Berry & Seiders, 2008).

Reasonably, firms would like to prevent illegitimate complaining and therefore knowledge about the phenomenon of illegitimate complaining and other associated concepts is needed. This research gives firms insight in the ‘*what*’ (what is illegitimate complaining?), ‘*why*’ (what are the drivers of illegitimate complaining?), ‘*who*’ (which types of illegitimate

complainants can be distinguished?, '*how*' (how are illegitimate complainants rationalizing their behaviour?) of the phenomenon of illegitimate complaining and its '*consequence*' for the customer-company relationship (how does illegitimate complaining influence the relationship with the firm?).

1.4 Thesis outline

The following chapter elaborates on the theoretical background relevant for this research and includes current existing knowledge of illegitimate complaints. Chapter 3 consists of a description of the used methodology and the argumentation behind methodologic choices made. Furthermore, the fourth chapter contains an analysis of the investigation in which the results of this research are explained. Finally, a conclusion is provided by incorporating a critical discussion referred to the research as a whole in chapter 5.

2 Theoretical background

2.1 Introduction

In the following chapter, relevant theory in consideration of the research aim and -questions are discussed. Theoretical concepts described in the next paragraphs are illegitimate complaining, drivers of illegitimate complaining, types of illegitimate complainants, neutralization techniques, and customer-company relationship variables. Following this sequence, attempts have been made to bring order to the existing literature per concept. Paragraph 2, 3, and 4 follow the same structure, where paragraphs end with the literature that is going to be a point of focus in the rest of the research. As a matter of fact, this literature and belonging concepts will be used as sensitizing concepts. For some theoretical concepts, tables are made to make the overview as clear as possible. Descriptions provided in paragraphs 5 and 6 will all be used as sensitizing concepts. The concept and use of sensitizing concepts will be explained in chapter 3.

2.2 Illegitimate complaining

In literature, but also in practice, there is a prevailing perspective of ‘the customer which is always right’ (Huang et al., 2014; Kim & Baker, 2019). This generally stems from literature that suggests that product- and service failures can be seen as common and therefore most customers are right when complaining (Reynolds & Harris, 2005). Accordingly, much attention has been paid to seeing customer’s complaints as valuable feedback and to the effectiveness of the use of a service recovery process (Hart et al., 1990; Spreng, Harrell & Mackoy, 1995; Reynolds & Harris, 2005).

Nonetheless, there is an increasing interest in an opposite view on the ‘customer is always right’ perspective with the emerging research into illegitimate complaints (Joosten, unpublished; Emens, 2014; Van Laar, 2018; Van Bokhoven, 2018). This can be seen as well-grounded, as empirical research shows that 51% of the complaints are illegitimate (Joosten, unpublished). Evidently, some customers are not honest and exaggerate or completely devise complaints, which are thus not based on actual product- or service failures. The customers seem to detect an opportunity to take advantage of the firm’s service to handle complaints. Most literature suggests that customers participate in illegitimate complaining behaviour with a particular intention. For example, the intention can be to receive some kind of compensation (Kowalski, 1996; Reynolds & Harris, 2005; Baker et al., 2012).

To put it briefly, scholars increasingly agree with a contrasting view of complaining customers who are not always right. Yet, the act of complaining illegitimately is perceived differently, which leads to assigning different labels to the act. As pointed out by Joosten (unpublished), some scholars suggest that part of all complaining customers have ‘wrong’ motives and they perceive the customer to be dishonest with an intention. Others suggest the act of complaining illegitimately is ‘not normal’, as there is a large number of customers who act normal and claim what they should (Joosten, unpublished). Lastly, a group of scholars perceives the act as ‘problematic’, considering the fact that the illegitimate complaints affect multiple actors negatively (Joosten, unpublished). Besides, the term opportunistic complaining is much used. Yet, there is a suspicion that this is only a form or type of illegitimate complaining (Joosten, unpublished).

To conceptualize illegitimate customer complaining behaviour (ICCB), Huang et al. (2014) state that illegitimate customer complaining behaviour is in the centre of customer complaining behaviour and customer misbehaviour. With this view, ICCB is defined as: “any customer complaining behaviour that is illegitimate, dishonest or unreasonable” (Huang et al., 2014, p. 546). In this research, illegitimate complaining is more specifically defined as “the act of filing an exaggerated and/or (partly to completely) made-up complaint, whereby whether or not the blame is wrongfully placed with the product, the service, or the firm”.

2.3 Drivers of illegitimate complaining

As a consequence of the acknowledgement of illegitimate complaining behaviour, some research has been done to interpret the phenomenon of illegitimate complaining. Within the existing research of illegitimate complaining, most scholars study the drivers (or motives, triggers, determinants, causes) to determine why customers participate in illegitimate complaining behaviour. Literature in the field of illegitimate complaining states that it is not always dissatisfaction or a service failure leading to the act of filing a complaint (Reynolds & Harris, 2005; Huang et al., 2014). A considerable amount of motivations are found which could lead to customers participating in illegitimate complaining behaviour.

For instance, Reynolds & Harris (2005) identify six motives in their study. The motives are: ‘freeloaders’, ‘fraudulent returners’, ‘fault transferors’, ‘solitary ego gains’, ‘peer-induced esteem seekers’, and ‘disruptive gains’. Most respondents reveal they have experienced several different motives, based on the difference in situation or event. What turns out is that respondents have experienced the ‘fraudulent returner’ motive the most often (Reynolds &

Harris, 2005). Noticeable is that some of these motives seem to confound with types of illegitimate complainants, due to how the term is expressed.

Although Baker et al. (2012) mainly talk about opportunistic customers complaining, they also make use of the work of Reynolds and Harris (2005). Co-based on their explanation, they categorize determinants of opportunistic complaint behaviour in customer-centric, firm-centric, and relationship-centric drivers, whereas financial greed is for instance a customer-centric driver (Baker et al., 2012).

Likewise, Huang et al. (2012) also make a classification of triggers that are represented by overarching terms. Yet, they found another classification in their study. The ICCB triggers they found are classified as individual-, organizational-, and environmental triggers. For example, ‘intense competition’ is an environmental trigger and can cause ICCB.

Similarly, Joosten (unpublished) has tried to categorize drivers of illegitimate complaining as well. The overarching categories of drivers are: ‘cause’, ‘intent’, ‘timing’, ‘emotions’, ‘firm-centered drivers’, ‘customer-centered drivers’, ‘cognitions’, and ‘social influence’. The drivers that are categorized under these terms seem to comprise all previous literature about illegitimate complaining in most completeness. Moreover, the drivers of Joosten (unpublished) are not solely based on opportunistic complaining behaviour or any other form, but try to cover all illegitimate complaining behaviour. Besides, quantitative researches have been conducted to validate the drivers (Van Laar, 2018; Van Bokhoven, 2018), but unfortunately, quantitative research was not sufficient enough to interpret the phenomenon of illegitimate complaining and its drivers. Therefore, the drivers and its associated categories as suggested by Joosten (unpublished) are taken as sensitizing concepts for this research. The categories and covered drivers are conceptualized in the table below. All drivers and their belonging items (which indicate the content of the driver) can be found in appendix 1.

Categories	Drivers
Cause	1) Attribution to self 2) Attribution to organization 3) Contrast effect
Intent	1) Lack of morality organization 2) Lack of morality self
Timing	1) Planning 2) Opportunism
Emotions	1) Disappointment 2) Anger
Firms-centered drivers	1) Liberal redress policy

Customer-centered drivers	1) Loss of control 1 2) Loss of control 2 3) Halo effect 4) Assimilation effect
Cognitions	1) Distributive injustice 2) Interactional injustice 3) Procedural injustice 4) Negative attitude towards complaining
Social influence	1) Positive subjective norm

Table 1. Category and associated drivers (Joosten, unpublished)

2.4 Types of illegitimate complainants

Scholars have also started looking at different typologies within illegitimate complaints or complainants. Huang et al. (2014) describe seven types of illegitimate customer complaining behaviour specifically in the hospitality industry, from the perspective of frontline employees. The types are based on specific incidents and ranked in order of the illegitimate severity. In ascending order, the types are classified as ‘ignoring’, ‘exhorting’, ‘whining’, ‘backtracking’, ‘dictating’, ‘fabricating’, and ‘scheming’. For example, ‘ignoring’ is described as ‘people claiming there is something wrong with the food, but actually it was just not as they thought it would be’ (Huang et al., 2014). Classified as having the highest severity is the illegitimate complaining behaviour of ‘scheming’. It expresses itself in ‘people claiming they didn’t receive towels, for instance, but actually they were received and stolen by these people’ (Huang et al., 2014).

Likewise, Neeling (2017) distinguishes three types of illegitimate complaining behaviour. First of all, there are complaints made by people that are not always aware of the fact that the complaint is illegitimate. Second, ‘exaggerated complaints’ are complaints that are pre-planned and exaggerated by the overdraw of an initial complaint or the addition of new, made-up complaints (Neeling, 2017). Finally, ‘opportunistic complaints’ are complaints based on a spotted opportunity to take advantage of the service recovery of firms, whereas there was no reason to complain (Neeling, 2017).

Additionally, Reynolds and Harris (2005) found four types of illegitimate complainants. The first type of illegitimate complainant is the ‘one-off complainant’. This complainant is a customer who claims he or she has filed an illegitimate complaint once. This type should be treated with prudence, as this could be an untruthful socially desirable answer. Second, the ‘conditioned complainant’ is a customer who regularly complains illegitimately in an effective way, as a result of observing the illegitimate complaining behaviour of others (Reynolds & Harris, 2005). Next, ‘opportunistic complainants’ represent customers who file an illegitimate

complaint only when a potential opportunity is spotted (Reynolds & Harris, 2005). The last type of complainant is the ‘professional complainant’, which refers to a customer with premeditation regularly searching for opportunities in which they can make up a failure and dismiss it as a fair complaint (Reynolds & Harris, 2005).

Joosten (unpublished) discovered that the drivers for complaining illegitimately seem to be related to types of complainants. Three types of complainants arose when grouping several of the drivers as described in table 1 in the previous paragraph. Joosten (unpublished) proposes the existence of ‘can’, ‘must’, and ‘want’ illegitimate complainants. The ‘can’ complainant is focused on the person self by attributing the cause to themselves and complains illegitimately to get an advantage based on the liberal redress policy of the firm. The ‘must’ type of complainant is focused on incongruence in the product or service and thinks the illegitimate complaint must be filed since there is no other way to out-argue and get right. Finally, the ‘want’ type is focused on the organization and wants to file an illegitimate complaint due to alleged injustice by the firm (Joosten, unpublished). In the table below, the types of complainants are conceptualized against the associated drivers. Approaching the types of complainants in this way already suggests that coherence exists between the type of illegitimate complainants and their motivations for complaining illegitimately. Besides, the types are general and not focused on a particular sector or industry. Therefore, these types of complainants will be used as sensitizing concepts for this research.

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 organization ▫ 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)

2.5 *Neutralization techniques*

Next to motivations people have for complaining illegitimately, people also use excuses to justify their illegitimate complaining behaviour (Neeling, 2017). These excuses are based on the neutralization theory, which states that neutralization techniques such as ‘denial of injury’ help the person rationalize deviant behaviour (Sykes & Matza, 1957). Noteworthy is the confusion in causality that comes forward in most literature. It appears that neutralization techniques can be used before or after the act of deviant behaviour (Neeling, 2017; Lanier, 2018). Sykes and Matza (1957) were the first that introduced neutralization techniques and classified excuses and justifications that provide moral relief. The five neutralization techniques are: ‘denial of responsibility’, ‘denial of injury’, ‘denial of the victim’, ‘condemnation of the condemners’, and ‘appeal to higher loyalties’.

Denial of responsibility: rationalizing misbehaviour by stating the behaviour was not controlled or does not fall under the offender’s responsibility, and therefore the offender is not accountable for the consequences of the behaviour (Piquero, Tibbetts & Blankenship, 2005; Lanier, 2018).

Denial of injury: rationalizing the misbehaviour by negating the harm or damage that is accompanied with the behaviour (Piquero, Tibbetts & Blankenship, 2005; Lanier, 2018).

Denial of the victim: rationalizing the misbehaviour by stating the victim deserved what was inflicted, and therefore the misbehaviour and its consequences are seen as a rightful retaliation instead of injury (Piquero, Tibbetts & Blankenship, 2005; Lanier, 2018).

Condemnation of the condemners: rationalizing the misbehaviour by considering the disparagement or criticism of others as misbehaviour itself, and therefore shifting the attention of own misbehaviour (Piquero, Tibbetts & Blankenship, 2005; Harris & Dumas, 2009; Lanier, 2018).

Appeal to higher loyalties: rationalizing the misbehaviour by stating the behaviour is in line with the norms and values of a specific subgroup, like family, and therefore ignoring the norms and values of the collective. The act of misbehaviour is seen as the inevitable result of achieving a higher-order goal of that specific subgroup (Piquero, Tibbetts & Blankenship, 2005; Harris & Dumas, 2009; Verboeket, 2017; Lanier, 2018).

Thereafter, various scholars have identified other neutralization techniques. In total there can be added six other neutralization techniques to the five techniques listed before. They are referred to as: ‘defense of necessity’, ‘metaphor of the ledger’, ‘claim of normalcy’, ‘denial of negative intent’, ‘claims of relative acceptability’, and ‘postponement’ (Harris & Dumas, 2009).

Defense of necessity: rationalizing the misbehaviour by perceiving the behavioural act as necessary, and therefore reducing guilt (Piquero, Tibbetts & Blankenship, 2005; Harris & Dumas, 2009).

Metaphor of the ledger: rationalizing the misbehaviour by balancing the good and bad behavioural acts and stating that there is an excess of good behavioural acts that outweighs this misbehaviour (Piquero, Tibbetts & Blankenship, 2005; Lanier, 2018).

Claim of normalcy: rationalizing the misbehaviour by stating that everyone participates in behaviour like this, and therefore the behaviour cannot be seen as wrong (Harris & Dumas, 2009; Lanier, 2018).

Denial of negative intent: rationalizing the misbehaviour by taking responsibility for the behavioural act but negating the negative consequences of it, and therefore disclaim the participation in misbehaviour (Harris & Dumas, 2009; Lanier, 2018).

Claims of relative acceptability: rationalizing the misbehaviour by making a comparison with others or other wrong forms of behaviour, and therefore minimizing the consequences of the behavioural act (Harris & Dumas, 2009; Lanier, 2018).

Postponement: rationalizing the misbehaviour by simply suspending thoughts about the behaviour act out of the mind (Harris & Dumas, 2009).

Certain types of illegitimate complainants likely use different neutralization techniques to rationalize their misbehaviour. Upon first glance, the ‘want’ type could be related to the neutralization technique of ‘denial of the victim’. The ‘want’ type would probably state that “the firm deliberately had disadvantaged them as the firms stated their own interest over their interest, and that is why they wanted to complain”, and thereby could make use of ‘denial of the victim’ by rationalizing the misbehaviour by stating “the victim deserved what was inflicted, and therefore the misbehaviour and its consequences are seen as a rightful retaliation instead of injury”. Likewise, the ‘must’ type seems related to the ‘defense of necessity’ technique. Besides, there could be connections between drivers and neutralization techniques. For example, the ‘claim of normalcy’ looks associated with the driver ‘positive subjective norm’. As the drivers seem related to types of complainants as well, coherence between all concepts occurs. All above-mentioned neutralization techniques will be used as sensitizing concepts for this research.

2.6 Customer-company relationship variables

In most cases, the relationship between the firm and customer starts with a transaction between the two (Kumar, 2018). This transaction could be, for instance, the purchase of a product or the

use of a service. In the ideal situation, the firm provides customer value within this transaction which establishes a positive relationship between the customer and firm. Hereby, customer value can be described as the trade-off between the benefits and the costs as perceived by the customer (Leroi-Werelds, Streukens, Brady & Swinnen, 2014).

Most certainly, in terms of direct and indirect economic value, customers provide value to the firm as well (Kumar, 2018). Thus, a firm should attract customers and build relationships with them. Since customer attraction is far more costly than customer retention, a firm's needs to focus on retaining customers by building strong long-term relationships with them (Lemon, Rust & Zeithaml, 2001; Hoyer et al., 2013). There are several aspects of this relationship that are relevant to the firm. These so-called customer-company relationship variables are for example: 'customer satisfaction', 'customer loyalty', 'word-of-mouth', 'trust', and 'commitment'. Many scholars suggest these customer-company relationship variables do not all have the same value, as they contain different strength in influencing the firm's economic value. Also, the variables are often causally linked. For instance, customer loyalty generally follows upon customer satisfaction, and strong customer satisfaction is not as valuable as customer loyalty in affecting the economic value of the firm (Palmatier, Dant, Grewal & Evans, 2006; Hoyer et al., 2013; Haumann, Quaiser, Wieseke & Rese, 2014; Leroi-Werelds et al., 2014).

Customer satisfaction is an affective or emotional state based on the customer's judgement of the delivered product, service, or the global organization or brand. The post-consumption evaluation will be based on the comparison between expectations and perceptions of the performance of the delivered product, service or the global organization or brand. When the perception of performance meets or exceeds expectations, customer satisfaction will likely occur (Palmatier et al., 2006; Hoyer et al., 2013; Haumann et al., 2014).

Customer loyalty can be defined as the customer's attitude and behavioural acts signalling a motivation to enhance the ongoing relationship with the firm (Jacoby & Kyner, 1973; Haumann et al., 2014). This will eventually result in for example the willingness to buy additional products, repurchase intentions, and recommendations to others (Haumann et al., 2014).

Word-of-mouth or WOM, is the act of referring the delivered product, service, or the global organization or brand to other potential customers (Palmatier et al., 2006). This reference is done in terms of, mostly informal, evaluative communication between customers. Yet, the WOM can be positive, neutral, or negative (Anderson, 1998; (Carl, 2006). Certainly, positive WOM is most sought after by firms, but also neutral or negative WOM is able to provide positive effects to the firm (Carl, 2006; Colicev, Malshe, Pauwels & O'Connor, 2018).

Trust is a customer's internal belief and can be best defined as "a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behaviour of another" (Rousseau, Sitkin, Burt & Camerer, 1998, p. 395). Thus, a trusting customer has the hope and belief that represents the confidence in the firm's reliability and integrity (Palmatier et al., 2006). Besides, trust is often seen as a mediator of customer loyalty (Chaudhuri & Holbrook, 2001; Palmatier et al., 2006; Martínez & Del Bosque, 2013).

Commitment is the customer's "enduring desire to maintain a valued customer-company relationship" (Moorman, Zaltman, & Deshpande, 1992, p. 316). Commitment may seem very similar to customer loyalty and in point of fact, commitment and customer loyalty are somewhat similar constructs (Palmatier et al., 2006). Respectively, commitment can be seen as a mediator, with a strong effect, on customer loyalty (Palmatier et al., 2006). The level of commitment distinguishes loyalty from habit (Hoyer et al., 2013).

To establish, develop, and maintain successful relationships, firms engage in relationship marketing. Relationship marketing consist of performing all activities that will positively increase relationship variables, which will (in)directly increase the economic value (Hoyer et al., 2013; Haumann et al., 2014). In retaining customers, particularly the provision of after-marketing services is a valuable strategy (Hoyer et al., 2013).

The handling of complaints can be seen as an after-marketing service, which is offered by the firm after the purchase of a product or service (Keller et al., 2011). Also, there is a lot of literature conceptualizing the effect of justice in service recovery, on the customer-company relationship (Tax et al., 1998; Weun et al., 2004; Baron et al., 2005). Unfortunately, this is studied under the condition of 'real service failures' or from the 'customer is always right' point of view, which is not the case in the phenomenon of illegitimate complaining. Yet, it is likely that complaining illegitimately, and perhaps the complaint settlement of the firm, also have an effect on the customer-company relationship. Therefore, this research studies the influence of complaining illegitimately on the customer-company relationship variables and if this varies across types of illegitimate complainants. The customer-company relationship variables that are taken into account, are 'customer satisfaction', 'customer loyalty', 'word-of-mouth', 'trust', and 'commitment', as specified above.

2.7 *Summary and conceptual model*

In essence, in previous paragraphs, an attempt is made to get a handle on the 'what', 'why', 'who', 'how' and the 'consequence' of complaining illegitimately, based on existing literature.

In conclusion, different views on illegitimate complaints exist. This is mainly caused by the different perceptions of the act of complaining illegitimately. Also, it appears that associated concepts like the drivers, the types of complainants, and neutralization techniques exist in coherence. For instance, the grouping of drivers of illegitimate complaining seems to relate to different types of illegitimate complainants. Further, the neutralization techniques seem to be connected to both the drivers and types of complainants, and therefore a possible (in)direct relationship between the drivers and neutralization techniques exists. Besides, it is likely that complaining illegitimately affects the customer-company relationship as well.

Thus, the idea prevails all incorporated concepts are connected. Yet, it is not known how these concepts relate and therefore this research contributes by offering a clear interpretation and explanation of the phenomenon of illegitimate complaining. The purpose of this study is to provide a complete interpretative overview of how all concepts relate to each other. The expectation is that there are different types of illegitimate complainants that are constituted by different drivers and consequently differ in the way they complain illegitimately. Thereby, the different types of illegitimate complainants may use different neutralization techniques to rationalize their behaviour. Lastly, the act of complaining illegitimately will affect the customer-company relationship variables, and this could vary across the different types of complainants. The following conceptual model is proposed.

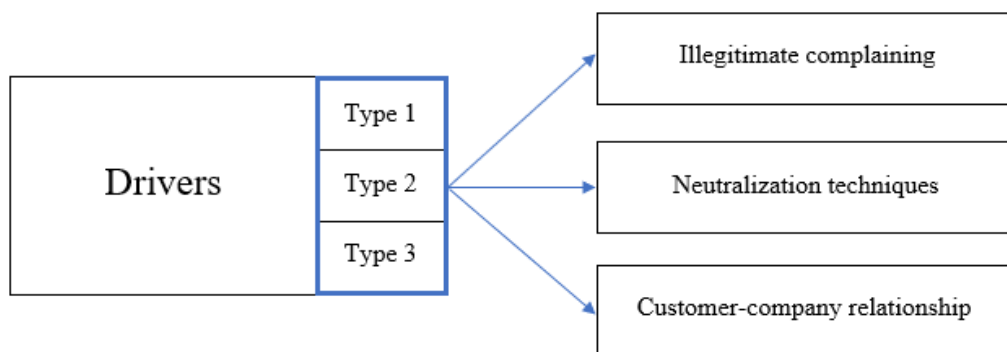


Figure 1. Conceptual model

3 Methodology

3.1 Research design

This research incorporates a qualitative design to study the phenomenon of illegitimate complaining and its relationship with relevant associate concepts, as described in chapter 2. Illegitimate complaining behaviour can be interpreted as a social phenomenon that includes multiple actors, generally the complainant and the accused. In business context, the phenomenon of illegitimate complaining can generally be studied from the firm- or the customer point of view. This research will analyse illegitimate complaining from the customers' perspective.

Qualitative research in combination with semi-structured interviews are used as the research method. Through the use of interviews, accommodating a rich form of interaction between the researcher and respondents, there is more room for respondents expressing their interpretation, experiences, and thoughts (Blejtenberg, 2013). It is expected that interviews best fit with the aim of providing the clearest possible interpretation and explanation of the social phenomenon and the coherence with associated concepts.

Since there is limited literature available on illegitimate complaints and existing literature contains some confusion, a grounded theory approach is used. This approach constructs theory in a stepwise manner, keeping an open view on the subject. This is done by executing data gathering and alternating this with the analysis of this data. The open view on the subject is the consequence of establishing theory by starting the research with analysing empirical data instead of utilizing and testing a large quantity of available literature in advance (Corbin & Strauss, 1990). Using this approach, and through the use of interviews, there is room for discovering new relevant factors and perchance another interpretation than existing. Accordingly, the research has an inductive approach.

3.2 Grounded theory approach

In essence, the grounded theory approach is an inductive research method that allows theory building from a continual interplay between data collection and analysis. Within this approach, the analysis (coding) of the empirical data has a central role, instead of focusing on testing existing theories (Corbin & Strauss, 1990). Accordingly, the approach is especially valuable in research fields where none or little existing knowledge is available. This approach has particularly proven its strength in the interpretation of complex social phenomena (Bowen, 2006). Accordingly, theory will emerge from analysing the constant flow of empirical data

collection, and thereby using the previous analysis (with previously suggested themes or concepts) in analysing the next data. The analysis contains of a continual and iterative comparison of the data and its analysis (Corbin & Strauss, 1990).

In this case, little existing knowledge about the phenomenon of illegitimate complaining is available. This knowledge, in the form of sensitizing concepts, can be used as a starting point in the grounded theory approach (Corbin & Strauss, 1990; Bowen, 2006). Sensitizing concepts can be described with the work of Blumer (1954). “A definitive concept refers precisely to what is common to a class of objects, by the aid of a clear definition in terms of attributes or fixed benchmarks. ... A sensitizing concept lacks such specification of attributes or benchmarks and consequently, it does not enable the user to move directly to the instance and its relevant content. Instead, it gives the user a general sense of reference and guidance in approaching empirical instances. Whereas definitive concepts provide prescriptions of what to see, sensitizing concepts merely suggest directions along which to look” (Blumer, 1954, p. 7). Since an open view is needed within this research, the sensitizing concepts will not be in the centre of attention. It is important to use sensitizing concepts as only the foundation for the data collection and -analysis, instead of focusing too much on the concepts by testing, improving, or refining them (Bowen, 2006).

3.3 Sample criteria

The source where data is gathered for this research is ‘persons’. Considering the customer point of view, the sample consists entirely of customers. To enhance the reliability of this research, multiple persons are interviewed (Baxter & Jack, 2008; Bleijenbergh, 2013). The criterion for the selection of the data source is that the person has to be ‘a customer who has filed an illegitimate complaint in the last year’. By including a time frame of the act in the criterion, higher quality information is ensured as people easily forget details as time passes. Taking into account the sensitive nature of the subject, persons who are close to the researcher are selected (such as family members or friends). Presumably, persons who are close to the researcher feel more comfortable and therefore will be more honest. “Personal data is most likely to be disclosed when assurances of privacy, confidentiality, and a non-condemnatory attitude are provided” (Heath, Williamson, Williams & Harcourt, 2018, p. 30). Respondents will expectedly trust the researcher more when it is a familiar or close person and therefore a more confidential environment is created.

Based on the criterion for selecting the data source, persons are selected through convenience sampling. This non-random sampling method selects data sources that are close to

hand (Ritzer (Ed.), 2007). Thus, persons close to hand and willing to cooperate are studied. The sample size is expected to be approximately 25-30 persons, as this seems to be the minimal adequate sample size in grounded theory studies using in-depth interviews (Cresswell, 1998; Dworkin, 2012). Yet, the actual sample size will be assessed during the iterative research process, based on the concept of saturation and theoretical sampling. “The key to qualitative research and, in particular, grounded theory is to generate enough data so that the illuminate patterns, concepts, categories, properties, and dimensions of the given phenomena can emerge” (Thomson, 2010, p. 46). The data collection process stops when achieving saturation, which ensures a continual expansion of the sample size until data collection does not contribute to new or relevant data anymore (Thomson, 2010; Dworkin, 2012). The theoretical sampling method states that it is crucial to choose participants who are experts, in a manner that they have or are experiencing the phenomenon studied (Thomson, 2010). By using the criterion of ‘a customer who has filed a complaint in the last year’, only participants who have experienced illegitimate complaining will be investigated. By using the concept of saturation and theoretical sampling, the quality instead of the quantity of data will be in focus and guaranteed. Therewithal, it should be noted that the size and the scope of the study are also taken into account when determining the final sample size. Lastly, the total sample will be composed by combining the data sources of three researchers: D. Vos, B. Moeskops, and L. Cremers.

3.4 Method for data collection

To obtain data from the respondents, a semi-structured interview with the use of sensitizing concepts is conducted. Interviews as the data collection method accommodate the collection of detailed information. Besides, when conducting an interview, the researcher can comfort the respondents via a direct interaction (Bleijenbergh, 2013). Specifically, semi-structured interviews are conducted. A questionnaire was developed in advance to offer the researcher guidance and to ensure certain topics are going to be discussed (Appendix 2 and 3). Semi-structured interviews also allow the researcher to go more in-depth and ask about other, unforeseen, topics that seem important during the interview (Bleijenbergh, 2013). The questionnaire is developed by making use of sensitizing concepts (Appendix 1). Yet, the questions are formulated as open as possible, since the purpose of this research is to explain the phenomenon from the customers’ perspective with an open view on the subject. Therefore, it is important not to guide the respondents in the direction of particular answers, but rather listen to their given answers. Thus, multiple questions (indicated in italics) are only asked when the researcher feels this is necessary or relevant (Appendix 3).

Interviews are conducted in the way the respondent favours, but there is a preference for face to face interviews. Hereby, the comfort of respondents can be mostly guaranteed in control of the researcher and non-verbal reactions can be observed (Bleijenbergh, 2013). All interviews are recorded, transcribed and anonymized. Researchers ask for the respondent's gender, age, and education level, but this can be removed if desired by the respondent.

Additional remark: Due to the COVID-19 crisis in the Netherlands, the government and the RIVM provide Dutch residents with protocols and restrictions. According to the latest restrictions, physical contact should be avoided. To guarantee safety and health for all parties involved, researchers refrain from conducting face to face interviews. The alternative in this case is conducting interviews via video calling or regular telephone calls. In this way, previously mentioned benefits of face to face interviews are maintained as much as possible.

3.5 *Method for data analysis*

Subsequently, after an interview is conducted, each interview is transcribed (Appendix 4) and analysed using encodings before conducting the next. The process of coding assists the researcher in “analytically breaking down the data, conceptualizing the data, and relating the pieces of data (concepts) to each other” (Emens, 2014, p. 30). Within the grounded theory approach, iterative coding mostly takes place using open coding, axial coding, and selective coding (Corbin & Strauss, 1990). In addition, the sensitizing concepts are kept in mind and can help to discover codes.

The coding process starts with open coding. In this step, the whole transcript is read and labels (codes) are assigned to fragments of the transcript. The labels are assigned by comparing different text fragments, and they represent a central theme (Corbin & Strauss, 1990). Thereafter, the axial coding starts. The previous central theme labels are compared, and associated labels are combined with a specific umbrella label. Now, more (provisional) specific labels showing connections between sub-labels are developed. After the axial coding process of a transcript has ended, the developed labels are used in further data analyses. This is done by comparing data and seeing if the predeveloped labels arise in new data as well. To guarantee the reliability of this research, the coding process is performed in collaboration with researchers D. Vos and B. Moeskops. These researchers are studying the same subject, which enables combining the total sample and collaboration in the analysis process. The researchers encode their own conducted interviews and subsequently exchange them with each other. In this way,

the encodings are checked and different interpretations can be shared and aligned. This decreases the chance of biased encodings, and eventually biased theory (Bleijenbergh, 2013).

After the development of more specific umbrella labels (axial) for all data transcripts, selective coding starts. In this step of the coding process, the specific labels resulting from axial coding are formed into a theory. This is done by searching for patterns and connections in the data concerning the specific labels (Corbin & Strauss, 1990). A supportive table is developed to clearly analyse the whole sample and its patterns (Appendix 5).

3.6 Research ethics

When conducting this research, certain ethical aspects are guaranteed by the researcher. First of all, the intellectual property of others will be held in great respect. Within this research, nothing is plagiarized and if knowledge from others is utilized, correct references are used. Next to that, transparency in data collection and -analysis is guaranteed by specifically substantiating every step with argumentation or thoughts in honesty. Additionally, objectivity will be assured with the involvement of three different researchers. The researchers will audit each other and check for possible misinterpretations or miswording. Besides, the confidentiality and anonymity of respondents is guaranteed. If respondents favour staying (fully) anonymous, all personal details are deleted from the acquired data. Lastly, as a researcher, I will behave with integrity and I am open to criticism and new ideas.

4 Results

4.1 Introduction

In this chapter, the results of this study are discussed. In chapter 2, the little amount of existing literature is analysed in order to gain insight into possible answers to the research questions at hand. This can be summarized by the '*what*' (what is illegitimate complaining?), '*why*' (what are the drivers of illegitimate complaining?), '*who*' (which types of illegitimate complainants can be distinguished?), '*how*' (how are illegitimate complainants rationalizing their behaviour?) and '*consequence*' of complaining illegitimately. In the following paragraphs, the results of this research are examined based on the aforementioned research questions. The axial coding process is condensed into a supportive table (Appendix 5), which is used for selective coding and reviewing the results in this chapter.

4.2 What is illegitimate complaining?

In this research, illegitimate complaining is defined as “the act of filing an exaggerated and/or (partly to a completely) made-up complaint, whereby whether or not the blame is wrongfully placed with the product, the service, or the firm”. In total, 29 persons who had filed an illegitimate complaint in the last year are interviewed. These 29 persons describe their situation in which they have filed an illegitimate complaint. One respondent shared two situations, which brings the research sample to a total of 30 situations. Specifically, the 30 situations consist of 15 illegitimate complaints and 15 illegitimate claims. Within this research, illegitimate claims are about broken, stolen or lost products, or healthcare costs, filed with an insurance company. Illegitimate complaints are about products or services of the particular firm where the complaint is filed. In all cases, the claims or complaints are illegitimate since respondents, in general, exaggerated or lied. A distinction is made between illegitimate claims and illegitimate complaints, because during the research process, the expectation emerged that the two situations differ too much. This difference occurs in the sense that distinct drivers and rationalizations for each situation are mentioned. In this way, a clearer picture of the whole phenomenon including different situations can be created.

The main difference between a claim and complaint, as seen during this research, lies within the main service of the accused and the origin of the subject of the claim or complaint. What distinguishes a claim from a complaint is that a claim is filed with an insurance company of which the main service is the settlement of insurance claims from paying customers. Subsequently, a claim is about products that are not bought from this firm or concern costs that

are not made at this firm. Thus, the origin of the subject of the claim does not lie with the accused but with a different party. In contrast, a complaint is filed directly to the firm that sold that particular product or service. Also, the main service of that firm is providing products and/or services, instead of the settlement of complaints.

To clarify what illegitimate complaining is, a few examples from the sample will be mentioned. In the situation of illegitimate claims, it is very common for a product to be claimed under the wrong insurance. For example, a phone that broke at a person's own home is reported under travel insurance. In that way, people lie about the location of the incident. Also, people exaggerate the worth of claimed products by using receipts of a higher value or adding receipts of products with which nothing has happened. In the situation of illegitimate complaints, people often exaggerate or lie about the cause of the complaint, to ensure that the complaint settlement will be successful. For example, one respondent ordered food for him and his friends and received the order two hours late. In order to be more sure of compensation, the respondent added a lie that his friends were already gone when the food was delivered. In another case, a respondent ordered a tent and broke it herself while setting it up. The complaint stated that the tent was already broken when received. Yet, there are also cases where the complaint is completely made up. One respondent files several completely made up complaints because she knows that the company is very generous and easy in issuing gift certificates.

The interviews give the impression that most respondents are aware of behaving in a "wrong" way, without being asked. Some of them, therefore, feel guilt and shame, and some of them do not. A few respondents state that it is the company's responsibility that illegitimate complaining behaviour happens since the company is the one that needs to check incoming claims or complaints. Despite the fact that a few respondents were aware of the possible consequences of illegitimate complaining behaviour, for the company as well as for themselves, a large number of respondents mention that it is very easy to just take a chance. Statements such as "nothing ventured, nothing gained" are frequently used and could indicate that people are not completely aware which consequences this behaviour has for the firm and possibly for themselves. Many respondents indicate boundaries to their attitude towards illegitimately complaining and when they in general would not approve it. The size of the lie, the validity, the frequency, the size of compensation, and the firm size are concepts that matter to the respondents. Most respondents pointed out that they are not okay with fabricating something completely and do not approve of people illegitimately claiming all year round. Lastly, a couple of respondents explicitly imply that it is a sensitive conversation topic and that this behaviour is not necessarily discussed with others.

4.3 What are the drivers of illegitimate complaining?

During the interviews, respondents are asked when they got the idea to file the illegitimate claim or complaint, what was the motivation for filing the illegitimate claim or complaint, and which emotions played a role in filing the illegitimate claim or complaint (Appendix 3). Several drivers for illegitimate complaining have emerged, some of which have already been mentioned as sensitizing concepts (Appendix 1) and some of which are new. In the supportive table for selective coding (Appendix 5) new drivers are marked blue. Concretely, every category with its corresponding drivers was discovered in the interviews, except for the whole category ‘customer-centered drivers’ and the associated drivers ‘loss of control 1 & 2’, ‘halo effect’ and ‘assimilation effect’ (Table 1). The new drivers have been tried to fit into the existing categories as proposed by Joosten (unpublished). This had led to the creation of one new category, namely ‘outcome’. All discovered drivers can be found in the table below. As in the supportive table for selective coding, all new drivers and categories are marked blue.

Categories	Drivers
Cause	1) Attribution to self 2) Attribution to organization 3) Attribution to a third party 4) Contrast effect
Intent	1) Lack of morality organization 2) Lack of morality self
Timing	1) Planning 2) Opportunism
Emotions	1) Disappointment 2) Anger 3) Indignation 4) Annoyance 5) Curiosity 6) Upset 7) Guilt 8) Confidence
Firms-centered drivers	1) Liberal redress policy 2) Profiting of insurance company’s service 3) The ease of filing an (illegitimate) complaint / claim
Cognitions	1) Distributive injustice 2) Interactional injustice 3) Procedural injustice 4) Negative attitude towards complaining
Social influence	1) Positive subjective norm 2) Others’ behaviour leading to awareness of opportunity 3) Customer reviews
Outcome	1) (Financial) compensation 2) Reaching gratification 3) Low expectancy to get caught

	4) Helping someone 5) Revenge
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Table 3. Category and associated drivers

All new drivers and eventual relevant matters are explained per category in descending order. In all cases, more than three drivers are reported.

Cause: what emerged during analysing the interviews is that in some cases, the cause of the claim/complaint is attributed to more than one factor. Attributing two or more causes to the illegitimate complaint happens in eight cases (Appendix 5). This is mainly the case if the contrast effect is also attributed to the organization. In other cases, something preceded the claim for which the respondent also blames themselves or the respondent thinks he or she could have put the complaint more into perspective. This causes an extra attribution to the person self.

Cause – Attribution to third a party

When people explained the cause of their illegitimate complaint, another cause than themselves, the organization, or the product/service arose. Two people attributed the cause of the illegitimate complaint to a third party (Cremers_8, Moeskops_4). In one case, the complainant filed an illegitimate complaint to help someone else and attributed the cause to the person who is helped. In the other case, the complainant had to file an illegitimate complaint due to stolen goods and attributed the cause of the illegitimate complaint to the thief of the goods. Both cases concern illegitimate claims.

Emotions: a lot of new emotions that constitute drivers have risen. It is important to note that in contrast to the existing emotions ‘disappointment’ and ‘anger’, these new emotions are not necessarily pointed towards the firm or ‘the accused’.

Emotions – Indignation

This emotion is reported in relation to the firm. Both respondents report indignation towards the complaint settlement and the corresponding communication of the firm, which leads to filing an illegitimate complaint (Cremers_2, Vos_1.2). This emotion seems to be connected to the ‘injustice’ drivers since the respondents both report this. Both cases concern illegitimate complaints.

Emotions – Annoyance

This emotion is reported in relation to the product or service of the firm. The respondents express annoyance due to a defect of the purchased product or an unsatisfactory service (Cremers_6, Vos_8, Vos_9). In all probability, this driver is related to the drivers ‘contrast

effect’ and ‘attribution to the organization’. In all three cases these three drivers are mentioned and convey the impression to be connected. All cases concern illegitimate complaints.

Emotions – Curiosity

The emotion is reported in relation to the complaint settlement. In one case, curiosity is mentioned as a driver to file an illegitimate complaint (Cremers_10). The respondent is just curious how the firm will react to the illegitimate complaint. This case concerns an illegitimate complaint.

Emotions – Upset

This emotion is reported in relation to the situation. Both respondents describe that they are upset with the situation that arises through their actions (Vos_2, Vos_6). In one case, the respondent forgot a product in a hotel and when coming back it was gone. In the other case, a belonging is soiled, making it useless. Both cases concern illegitimate claims.

Emotions – Guilt

This emotion is reported in relation to another person. The respondent mentions feelings of guilt towards someone else (Vos_2). In this case a belonging is soiled, but even though it is not the respondent’s fault, there are feelings of guilt that have led to filing an illegitimate claim. This case concerns an illegitimate claim.

Emotions – Confidence

This emotion is reported in relation to the complaint settlement. In one case, feelings of confidence are reported as a driver to file an illegitimate complaint. The respondent is convinced that the complaint and its settlement will succeed because there is fabricated evidence for the complaint (Vos_9). This case concerns an illegitimate complaint.

Additional remark:

Emotions – Injustice

In one case, fragments of the situation are encoded with the emotion of injustice (Moeskops_4). On closer inspection, this newly found emotion lapses. After some research, it can be concluded that injustice is not necessarily an emotion. Injustice is rather a perceived cognition or condition which can be caused by, result in and/or be reflected in mainly the two emotions of anger and guilt (Fineman (Ed.), 2000; Barclay, Skarlicki & Pugh, 2005; Khan, Quratulain & Crawshaw, 2013). As already mentioned, there are different forms of injustice in the category ‘cognitions’, to wit: ‘distributive injustice’, ‘interactional injustice’, and ‘procedural injustice’. These drivers are sufficient and can replace the previously encoded emotion of injustice.

Firm-centered drivers:

Firm-centered drivers – Profiting of insurance company's service

This driver is mentioned in 11 cases of a total of 15 illegitimate claims (Cremers_1, Cremers_4, Cremers_5, Cremers_7, Cremers_8, Moeskops_2, Moeskops_7, Moeskops_10, Vos_2, Vos_5, Vos_7). The driver seems to be similar to the driver 'liberal redress policy', yet it is taken into account as a separate driver. This is done because of the earlier made distinction between claims and complaints and all has to do with the main service of the accused. The driver is, logically, only mentioned in illegitimate claims which are filed with an insurance company. The main service of an insurance company is the settlement of insurance claims from people who are insured by paying an insurance premium. Their customers directly pay for a claim settlement process. In contrast, firms where complaints are filed have the main service of providing products and/or services. Customers do not directly pay for their liberal redress policy. A liberal redress policy can merely be seen as an extra customer orientation service in addition to their main services. Respondents address that they pay for an insurance company's service, know the terms and conditions for filing a claim and therefore try to get an advantage and profit from the insurance company's service.

Firm-centered drivers – The ease of filing an (illegitimate) claim/complaint

This driver for filing an illegitimate claim or complaint is reported in twelve cases of the total sample. In five more cases, the ease of filing an (illegitimate) claim or complaint is mentioned as a facilitating condition. Respondents, in large numbers, reveal the ease of filing an (illegitimate) claim or complaint and that this drives or facilitates to do so (Cremers_1, Cremers_3, Cremers_4, Cremers_7, Cremers_8, Cremers_9, Cremers_10, Moeskops_6, Moeskops_7, Moeskops_9, Vos_1.1, Vos_3, Vos_4, Vos_5, Vos_7, Vos_8, Vos_9). Some examples of causes leading to the ease are: anonymity, no critical questions are being asked, it takes little effort because it can be done by e-mail or telephone and not necessarily having to provide proof. The ease of just taking a chance is also reported a couple of times as a facilitating condition. Apparently, respondents do not foresee consequences because most of the time there is only a possibility that an illegitimate claim or complaint will be rejected. Therefore, people just take a shot and hope for the best by keeping in mind 'nothing ventured, nothing gained'. However, there are also boundaries to the ease of filing an (illegitimate) claim or complaint. Respondents report issues which would make it more difficult for themselves, to wit: if it takes more effort (for instance when it is a long procedure with many steps), if you have to file the claim/complaint personally, if the staff members are more trained and call afterwards and ask

critical questions, if the firm does not come easily with a solution their self, and if the burden of proof lies with the customer.

Social influence: after the interviews, the expectation has risen that the degree to which persons include social influence as a driver partly depends on personal characteristics. Some respondents value the opinion of others and some people say: “I don't care about others and their opinion” (Appendix 5).

Social influence – Others' behaviour leading to awareness of opportunity

This driver occurs in both illegitimate claims and complaints. Respondents report that they get the idea to file an illegitimate claim or complaint from other people (Cremers_4, Cremers_5, Cremers_10, Moeskops_1, Moeskops_7, Vos_7). For example, they heard stories of other people who have done something similar or get tips from others on how to do it.

Social influence – Customer reviews

This driver is slightly different from the other two in the ‘Social influence’ category, in the sense that the influence comes from unknown persons instead of family, friends, or acquaintances. A respondent (Vos_1.1) reports that the persuasion for filing an illegitimate complaint came from reading customer reviews, as there were multiple negative reviews about the particular product of the firm. In this way, it felt more credible for the respondent to file an illegitimate complaint and lie about the cause of the defect. This case concerns an illegitimate complaint.

Outcome: when asked about the motivation for filing the illegitimate complaint, it appeared that many respondents linked this to the outcome of the claim or complaint. The respondents are motivated to file an illegitimate claim/complaint to achieve a particular outcome. A total of five different outcomes were mentioned and therefore a new category of drivers is added.

Outcome – (Financial) compensation

This driver turned out to be important and appeared no less than 24 times in the total sample of 30 situations, occurring in both the situation of illegitimate claims and complaints (Cremers_1, Cremers_2, Cremers_4, Cremers_5, Cremers_6, Cremers_7, Cremers_8, Cremers_9, Cremers_10, Moeskops_1, Moeskops_2, Moeskops_3, Moeskops_4, Moeskops_6, Moeskops_7, Moeskops_8, Moeskops_9, Moeskops_10, Vos_1.1, Vos_3, Vos_4, Vos_5, Vos_6, Vos_8). Whichever other drivers were mentioned, some form of compensation proved to be the most important driver for these respondents. In most cases, it concerned financial compensation, but also free goods or discount vouchers were mentioned.

Outcome – Reaching gratification

In one case (Cremers_3), a respondent reports the driver of reaching gratification to file an illegitimate complaint. The incident that happened with the firm had already been resolved, but the respondent filed a complaint stating that no solution was provided yet. The respondent did this to reach gratification for the fault of the firm and find closure. This case concerns an illegitimate complaint.

Outcome – Low expectancy to get caught

Two respondents marked this driver as a final push to file the illegitimate claim (Cremers_5, Moeskops_7). In both cases this is related to the possession of (false) proof for the illegitimate claim, which prevents the insurance company from refuting the claim. Both cases concern illegitimate claims.

Outcome – Helping someone

In one case, this driver appeared as one of the main motivations for filing the illegitimate claim. The name of the driver says it all, the respondent wanted to help a family member by filing an illegitimate claim in which the respondent is intentionally but wrongfully regarded as the perpetrator of an accident (Cremers_8). The case concerns an illegitimate claim.

Outcome – Revenge

In one case (Moeskops_8), revenge is encoded as an emotion. The emotion is reported in relation to the firm. The respondent is driven by vengefulness to file an illegitimate complaint, due to mistakes that are made by the firm. Therefore, this emotion seems to be related to the driver 'Attribution to the organization'. The case concerns an illegitimate complaint. On closer inspection, this newly found driver will be classified under the category 'Outcome' instead of 'Emotions'. This is done because revenge or vengefulness is not necessarily an emotion. It can rather be seen as a behavioural response to for example humiliation or the emotion of anger (Eadeh, Peak & Lambert, 2017).

An overview of all new drivers, a note of the situation in which they occur and the associated items can be found in appendix 6.

4.4 Which types of illegitimate complainants can be distinguished?

By analysing all respondents and their situations a pattern of clusters in the drivers can be found, which constitutes different types of illegitimate complainants. Globally, the 'can', 'must', and 'want' type of illegitimate complainants as proposed by Joosten (unpublished) are used. Even though these three types are used as a starting point, the results are analysed with an open mind.

First, all situations and their drivers have been considered and an iterative process of assigning types of complainants to each situation has taken place. Because the types are predominantly fixated on the specific situation of illegitimate complaints, a more general view on the types is used. The ‘can’ type complains because he or she can do it. The ‘must’ type complains because it must be done. Finally, the ‘want’ type complains because he or she wants to. In appendix 7.1 all situations are divided into illegitimate claims or complaints and assigned to a type of complainant. Thereafter, all mentioned drivers have been sorted by type of complainant, stating how often the driver occurs with that type of complainant (Appendix 7.2, 7.3). Finally, all drivers that occur in more than half of the total number of complainants of that type are adopted for the representation. This is done to filter out very specific cases and exceptions from the representation of the type of complainant. The drivers are maintained in the same order of frequency.

The distinction between illegitimate claims- and complaints is confirmed while analysing the drivers, as there are a couple of drivers that are only mentioned in either illegitimate claims or illegitimate complaints (Appendix 6). Therefore, the decision is made to separate them so that the clearest interpretation of the types of illegitimate complainants without distortion could be described. The difference between the associated drivers of illegitimate claims and illegitimate complaints is most likely caused by the main service of the accused and the origin of the subject of the claim or complaint.

Four types of illegitimate complainants have arisen in both illegitimate claims and complaints. The types are: ‘can opportunist’, ‘can planner’, ‘must’, and ‘want’. Although the types have the same name for illegitimate claims as well as illegitimate complaints, they differ in the representation of the types. All types of complainants, their associated drivers, and their representation are presented in tables 4 and 5.

In the case of illegitimate claims, both ‘can’ types intentionally try to use the insurance company’s service and obtain compensation. The difference is that the ‘can planner’ plans this in advance and deliberately breaks something, and the ‘can opportunist’ does not. The difference between the ‘can’ and ‘must’ type is that the ‘must’ type, at first instance, had to file a claim not through their own fault but due to someone else (for example stolen goods), after which an opportunity to take advantage was discovered. The ‘want’ type differs from the other types in the sense that this type blames the insurance company and perceives a form of injustice with regard to the preceding claim settlement, and therefore wants to file an illegitimate claim.

In the case of illegitimate complaints, both ‘can’ types intentionally try to use the firm’s liberal redress policy and obtain compensation, when the cause of the complaint was actually

their own. The difference is that the ‘can planner’ plans it in advance and deliberately breaks something or totally makes something up, and the ‘can opportunist’ does not. The ‘must’ type perceives a contrast effect concerning a product or service and attributes this to the firm in question, after which an opportunity to take advantage is spotted. Finally, the ‘want’ type perceives a form of injustice with regard to the preceding complaint settlement for which the firm is blamed, and therefore wants to file an illegitimate complaint in order to obtain compensation. What can be concluded is that mainly the inducement or the motive for filing the illegitimate claim or complaint differs per type and therefore determines the type of complainant.

Illegitimate claims		
Type of complainant	Associated drivers	Representation
(1) Can Opportunist	<ul style="list-style-type: none"> ▫ Timing – Opportunism ▫ Outcome – (Financial) compensation ▫ Intent – Lack of morality self ▫ Firm-centered drivers – Profiting of insurance company’s service ▫ Cause – Attribution to self 	“I have lost something myself, have broken something myself, and/or made costs myself which was not on purpose, or I wanted to help someone else and this is not covered by the insurance. Therefore I filed an illegitimate claim because it is possible and the opportunity arises to take advantage of the paid service and get compensation. I am aware that I tried to use the firm”
(2) Can Planner	<ul style="list-style-type: none"> ▫ Intent – Lack of morality self ▫ Timing – Planning ▫ Firm-centered drivers – Profiting of insurance company’s service ▫ Outcome – (Financial) compensation 	“I deliberately broke something and I have withheld this information to be able to take advantage of the service I pay for and get compensation. All of this was planned.”
(3) Must	<ul style="list-style-type: none"> ▫ Cause – Attribution to self ▫ Timing – Opportunism ▫ Firm-centered drivers – Profiting of insurance company’s service ▫ Firm-centered drivers - The ease of filing an (illegitimate) claim ▫ Outcome – (Financial) compensation 	“My things/goods have been stolen, so a claim had to be filed. Because of this, there was an opportunity to profit from the paid service and get more compensation than I was entitled to, by exaggerating and/or lying about the value of the goods.”
(4) Want	<ul style="list-style-type: none"> ▫ Cause – Attribution to organization ▫ Cause – Attribution to a third party ▫ Timing – Opportunism ▫ Emotions - Disappointment ▫ Cognitions – Distributive injustice ▫ Outcome – (Financial) compensation 	“My things/goods were stolen and therefore I needed compensation. At first, I did not get sufficient compensation and I blame the insurance company for that so I started lying ”

Table 4. Illegitimate claims: Types of complainants, associated drivers and representation

Illegitimate complaints		
Type of complainant	Associated drivers	Representation
(1) Can Opportunist	<ul style="list-style-type: none"> ▫ Timing – Opportunism ▫ Firm-centered drivers – The ease of filing an (illegitimate) complaint 	“I saw an opportunity to take advantage of the firm’s liberal redress policy, even though the cause of the complaint

	<ul style="list-style-type: none"> ▫ Outcome – (Financial) compensation ▫ Cause – Attribution to self ▫ Intent – Lack of morality self ▫ Firm-centered drivers – Liberal redress policy ▫ Cognitions – Negative attitude towards complaining ▫ Social influence – Positive subjective norm 	was my own fault. I did this because it is easy and I usually do not complain. Additionally, my friends or acquaintances would do the same.”
(2) Can Planner	<ul style="list-style-type: none"> ▫ Intent – Lack of morality self ▫ Timing – Planning ▫ Firm-centered drivers – Liberal redress policy ▫ Outcome – (Financial) compensation 	“I made something up or deliberately broke something so that I could make use of the liberal redress policy and get compensation. All of this was planned.”
(3) Must	<ul style="list-style-type: none"> ▫ Cause – Attribution to organization ▫ Timing – Opportunism ▫ Cause – Contrast effect ▫ Firm-centered drivers – The ease of filing an (illegitimate) complaint ▫ Cognitions – Negative attitude towards complaining ▫ Outcome – (Financial) compensation 	“The product or service was worse than expected and the fault lies with the organization. Therefore I took advantage of this opportunity to obtain compensation. I did this because it is so easy and I usually do not complain.”
(4) Want	<ul style="list-style-type: none"> ▫ Cause – Attribution to organization ▫ Timing – Opportunism ▫ Emotions – Anger ▫ Emotions – Indignation ▫ Cognitions – Interactional injustice ▫ Outcome – (Financial) compensation 	“I felt anger and indignation towards the organization because of the way the organization treated me during the complaint handling. Therefore I took the opportunity to obtain compensation and that is the fault of the organization.”

Table 5. Illegitimate complaints: Types of complainants, associated drivers and representation

The described types of illegitimate complainants in the tables above can be interpreted as general representations. There are several specific situations in which exceptions to the rule are reported. For instance, in two cases (Cremers_8, Vos_2) an illegitimate claim is filed to help someone else than the complainant. In these cases, the drivers ‘cause – attribution to a third party’, ‘emotions – guilt’, and ‘outcome – helping someone’ are mentioned (Appendix 7.2). Despite the cases belong to the ‘can opportunist’ type of complainant in the situation of illegitimate claims, the aforementioned drivers are not a representation of the ‘can opportunist’ type of complainant.

Also, for three of the types of complainants in the situation of illegitimate claims, it is not possible to filter out specific cases and exceptions from the representation of the type of complainant, since there was only one case per type. This is the case for the ‘can planner’, ‘must’, and ‘want’ type of complainants. By looking at them again and comparing them to other types, one type of complainant is noticeable. For the ‘must’ type in the situation of illegitimate

claims, the driver ‘Cause – Attribution to self’ is reported. Yet, this does not seem logical and in line with the representation of this type of complainant. When looking back in the encoded interview transcript, it turns out that this driver is assigned to the following text fragment: *“When we had to make an overview of everything that was stolen, it turned out that we had receipts or warranty certificates for most of the things to prove that those products had been there and what it had cost, however we had no warranty certificate or receipt for the sunglasses and then you have a problem.”* (Vos_5, p. 2). There is a chance that this does not happen in every case, which means the driver is not representative. However, this has not yet been confirmed in this research.

Besides, it is important to state that not every case fits perfectly in one type of illegitimate complainant (Appendix 7.1). Therefore, the suggestion is that the types of illegitimate complainants are not exclusively contradictory and do not have strict limits. Rather one or the other might predominate under different situational conditions. Additionally, a respondent with two situations was interviewed, in which both situations are classified under another type of complainant. Therefore, the conclusion can be made with caution that persons can be more than one type of complainant. The type of illegitimate complainant a person represents will, therefore, depend on the situation. Finally, even though specific drivers are reported for illegitimate claims as well as for illegitimate complaints, little newly found drivers appear to be in the representation, and therefore the drivers for illegitimate claims and complaints appear not to differ much in the end.

4.5 How are illegitimate complainants rationalizing their behaviour?

To get a hold on how illegitimate complainants rationalize their behaviour, the respondents are asked how they justify the act of filing an illegitimate claim or complaint. All neutralization techniques (rationalizations) which were established as sensitizing concepts have been discovered in the interviews. Besides, nine new rationalizations or neutralization techniques are found. An overview of all found neutralization techniques is portrayed in appendix 8.1, in which new techniques are printed in blue. All new found rationalizations are explained below.

Paying for the service: This rationalization for filing an illegitimate claim has been reported in many cases (Cremers_1, Cremers_4, Cremers_5, Cremers_7, Cremers_8, Moeskops_2, Moeskops_3, Moeskops_4, Moeskops_10, Vos_2, Vos_6, Vos_7). The respondents report that they have the right to file a claim or are entitled to compensation because they pay for the service of the insurance company. A clear difference can be seen between illegitimate claims and illegitimate complaints since only in the case of illegitimate claims people directly pay for

the service. This makes them think they have the right to use the service. In the case of illegitimate complaints, people may pay indirectly for a liberal redress policy, yet they do not report this as a rationalization. The rationalization is only reported in cases of illegitimate claims. Also, in one case this rationalization is linked to ‘denial of injury’, in the sense that a firm is not harmed by the illegitimate claim as the respondent pays a monthly insurance premium.

First time using the insurance: This rationalization is another frequently used rationalization among illegitimate claims. The respondents claim that it is permissible to file the illegitimate claim since it is the first time they make use of the insurance (Cremers_1, Cremers_5, Cremers_7, Moeskops_1, Moeskops_7, Vos_2, Vos_6, Vos_7). This rationalization is only reported in cases of illegitimate claims.

Appeal to higher goal: In one case the respondent justifies the illegitimate complaint by appealing to a higher goal (Cremers_3). The respondent describes that the illegitimate complaint needed to be filed, since the firm made a mistake and this should not happen again. Therefore, the illegitimate complaint is seen as an inevitable result of achieving a goal, so that other people will not fall victim to the same mistakes. This rationalization is only reported in the case of an illegitimate complaint.

Negative experiences with claim settlement: Some respondents state that it is admissible to file an illegitimate claim as a result of prior negative experiences with how the insurance company settles claims (Cremers_4, Cremers_5, Cremers_8, Vos_6). Respondents state that in prior situations with legitimate claims, they have received little to no compensation from the insurance company. Therefore, they justify the act of misleading the insurance company with an illegitimate claim to prevent getting little or no compensation. In one case, this rationalization is also linked to ‘denial of injury’, in the sense that the insurance company is not harmed by this illegitimate claim since they provided the respondent with too little compensation in a prior situation. This rationalization is only reported in cases of illegitimate claims.

Nature of firm: In one case, the nature of the firm is mentioned as a rationalization for filing the illegitimate complaint (Cremers_6). The respondent describes that the illegitimate complaint is justified as the nature of the firm does not represent transparency. The accused firm is seen as a commercial company that exploits people with commercial fast fashion brands and is not transparent to its customers. Therefore, the respondent thinks it is acceptable to file an illegitimate complaint. This rationalization is only reported in the case of an illegitimate complaint.

Only doing it once: In one case, the respondent does not think it is unacceptable to file an illegitimate complaint only once. The respondent justifies the illegitimate complaint by stating that she will do it only once (Cremers_10). This rationalization is only reported in the case of an illegitimate complaint.

Claim or complaint is close to reality: Two respondents report that they justified the act of filing an illegitimate claim because the content of the claim comes close to reality (Moeskops_1, Moeskops_9). The fact that the claim is not far from reality makes it easier for the respondents to file the illegitimate claim. The guilt towards behaving in a wrong way is therefore reduced. The rationalization is reported in both a case of an illegitimate claim as in a case of an illegitimate complaint.

Victim of a crime: In one particular case, this rationalization for filing an illegitimate claim is mentioned (Moeskops_4). Theft has taken place in this situation and the respondent has become a victim of a crime themselves. Therefore, the respondent justifies the act of filing an illegitimate claim. The rationalization is only reported in the case of an illegitimate claim.

Frequent customer: One respondent outlines that the illegitimate complaint is justified since he is a loyal customer and will continue to be loyal (Vos_3). Because he has and will be a customer for a long time, he does not mind that he now files an illegitimate complaint. This rationalization is only reported in the case of an illegitimate complaint.

It is examined whether certain types of illegitimate complainants use specific forms of rationalizations. All mentioned rationalizations have been sorted by type of complainant, stating how often the rationalization occurs with that type of complainant (Appendix 8.2, 8.3). Finally, all rationalizations that occur in more than half of the total number of complainants of that type are adopted for the representation (tables 6 and 7). This is done to filter out very specific cases and exceptions from the representation of the type of complainant. The rationalizations are maintained in the same order of frequency. Even though specific rationalizations have been reported for both illegitimate claims and illegitimate complaints, little newly found rationalizations appear in the representation and the rationalizations for illegitimate claims and complaints do not differ that much.

In general, the ‘can’ types, in both situations, use the ‘denial of injury’. This seems plausible since the ‘can’ types mainly take a chance to profit from the service of the firm and file an illegitimate claim or complaint just because they can, without blaming the organization. In an attempt to justify this, they fall back on the idea that it will not harm the firm. The ‘must’ type justifies both the illegitimate claim and the illegitimate complaint with the ‘defense of necessity’ and the ‘denial of injury’. Particularly, the ‘defense of necessity’ sounds very logical,

since the ‘must’ type at first instance had to file a claim due to someone else (stolen goods), or perceived a contrast effect concerning the product or service of the firm in question. Because of this, the ‘must’ type falls back by arguing that it was necessary to file the claim or complaint, even though it ended up illegitimate. The ‘want’ type relies in both situations on the rationalization ‘denial of the victim’. This looks coherent to the fact that the ‘want’ type blames the firm for a perceived form of injustice and therefore wants to file an illegitimate claim or complaint. This is then justified by stating that the accused, thus the firm, deserves this. In contrast to the situation of illegitimate complaints, the rationalization ‘paying for the service’ appears to be relevant in the situation of illegitimate claims too. This is most likely to be related to the difference in the main service of the accused in both situations, as mentioned before.

Illegitimate claims		
Type of complainant	Associated rationalizations	Representation
(1) Can Opportunist	<ul style="list-style-type: none"> ▫ Denial of injury ▫ Paying for the service ▫ First time using the insurance 	“I justify the act of filing an illegitimate claim with the insurance company because it does not harm the firm, I pay for the service, and it is the first time I make use of the insurance.”
(2) Can Planner	<ul style="list-style-type: none"> ▫ Paying for the service 	“I justify the act of filing an illegitimate claim with the insurance company because I pay for the service.”
(3) Must	<ul style="list-style-type: none"> ▫ Defense of necessity ▫ Denial of injury 	“I justify the act of filing an illegitimate claim with the insurance company because it was necessary and it does not harm the firm.”
(4) Want	<ul style="list-style-type: none"> ▫ Denial of the victim ▫ Paying for the service ▫ Victim of a crime 	“I justify the act of filing an illegitimate claim with the insurance company because the firm deserves it, I pay for the service and I am a victim of a crime myself.”

Table 6. Illegitimate claims: Type of complainants, associated rationalizations and representation

Illegitimate complaints		
Type of complainant	Associated rationalizations	Representation
(1) Can Opportunist	<ul style="list-style-type: none"> ▫ Denial of injury 	“I justify the act of filing an illegitimate complaint with the firm in question because it does not harm the firm.”
(2) Can Planner	<ul style="list-style-type: none"> ▫ Denial of injury 	“I justify the act of filing an illegitimate complaint with the firm in question because it does not harm the firm.”
(3) Must	<ul style="list-style-type: none"> ▫ Defense of necessity ▫ Denial of injury 	“I justify the act of filing an illegitimate complaint with the firm in question because it was necessary and it does not harm the firm.”
(4) Want	<ul style="list-style-type: none"> ▫ Denial of the victim 	“I justify the act of filing an illegitimate complaint with the firm in question because the firm deserves it.”

Table 7. Illegitimate complaints: Type of complainants, associated rationalizations and representation

The abovementioned rationalizations per type can be interpreted as general representations. This means that there are several specific situations in which exceptions to the rule exist. All

mentioned rationalizations per type can be found in appendix 8.2 and 8.3. Also, for three types in the situation of illegitimate claims, filtering out specific cases and exceptions from the representation of the type of illegitimate complainant was not possible, since there was only one case per type. This was the case for the ‘can planner’, ‘must’, and ‘want’ type of complainants. Nothings odd shows when readdressing the rationalizations for each representation of these types of complainants, except for the reported rationalization ‘victim of a crime’ (table 6). It is plausible that it is not always the case that someone is a victim of a crime themselves. Yet, no clear statements about this can be made in this research.

In addition, two boundaries to the rationalization ‘denial of injury’ are reported. Respondents state that firm size and size of the compensation matter in negating damage to the firm. In the total sample, eight respondents mentioned that they believe it would harm the firm if it was a smaller firm and that they would file an illegitimate claim or complaint less quickly because they would be less able to rationalize it (Cremers_1, Cremers_3, Cremers_4, Cremers_6, Cremers_7, Cremers_9, Moeskops_7, Moeskops_9). Multiple respondents also followed this way of thinking in terms of the size of the compensation (Cremers_4, Cremers_5, Cremers_7, Moeskops_7, Vos_2, Vos_5). They mention that they would file an illegitimate claim or complaint less quickly in case of a greater compensation because they would be less able to rationalize it.

To provide a clear picture of the rationalization of illegitimate claims and complaints, the timing and the consciousness of the rationalization are also asked. In all cases where the timing of the rationalization has been asked, respondents indicate that they rationalize the act before filing the illegitimate claim or complaint, instead of afterwards. On closer inspection and with regard to consciousness, statements about this are not made. It appeared to be a difficult question for the respondents and this makes sense. By asking if the rationalization was a conscious or unconscious process, the process is brought back to consciousness and this can lead to a biased statement.

The last thing that may be valuable to appoint, is the fact that there appeared to be a thin line between drivers and rationalizations for filing an illegitimate claim or complaint. In some cases the respondent did not even know if a statement was rather a motivation or a rationalization. For example, a negative attitude towards claiming or complaining could be a driver to file the illegitimate claim or complaint, yet it could also be a technique to justify the illegitimate behaviour.

4.6 How does illegitimate complaining influence the relationship with the firm?

To determine how illegitimate complaining influences the relationship with the firm, the respondents are asked what the relationship with that firm was before and after filing the illegitimate claim or complaint and therefore if the relationship changed over time. This is specifically done for five customer-company relationship variables: satisfaction, WOM, loyalty, trust, and commitment. In almost every case, respondents report change in the relationship as a result of the settlement of the illegitimate claim or complaint. In two cases within the situation of illegitimate complaints, the relationship change was based on the incident with the firm, which prompted the filing of the illegitimate complaint. A table is made in which the type of complainant is compared with the mentioned relationship changes. This table includes whether the illegitimate claim/complaint was successful, to check for the effect of the claim settlement (Appendix 9.1, 9.2). An illegitimate claim or complaint is perceived to be successful when the complainant received compensation.

In the case of illegitimate claims, all claims were successful in the sense that the complainant received compensation. In situations that concern illegitimate complaints, four complaints did not succeed. By analysing the tables (Appendix 9.1, 9.2) no clear pattern is found within each type of illegitimate complainant and the influence of the customer-company relationship variables. It appears that any customer-company relationship variable can be influenced, but this is not necessarily due to the type of illegitimate complainant. However, in general something can be said about the influence of illegitimate complaining on the relationship with the company.

In most successful illegitimate claims or complaints, the relationship is positively influenced as a result of the settlement. Yet, in one succeeded case, the satisfaction of the respondent is negatively influenced because even though compensation was received, the respondent thought the compensation was too little (Cremers_1). In another succeeded case, satisfaction and trust of the respondent towards the company are negatively influenced because, even though compensation was received, the respondent thought the complaint settlement process was difficult and therefore unsatisfactory (Vos_1.2). This can be related to the fact that this respondent is a 'want' type of complainant. This type of complainant felt some kind of injustice for which the company was blamed and those negative feelings might continue. Noteworthy is that the one 'want' complainant in the situation of illegitimate claims did not necessarily experience a negatively influenced relationship. This respondent, who has also felt a form of injustice and therefore blames the company, reports a positively influenced satisfaction and WOM due to the overall service in the claim settlement (Moeskops_4). It

should be noted that the respondent only attributes this to the service in the claim settlement because he was not completely satisfied with the compensation. The respondent indicates that he knows the compensation is according to set rules. Therefore, it does not negatively affect the satisfaction towards the company.

As mentioned before, there are also two cases where the relationship with the company is not influenced by the complaint settlement, but by the occurred incident which prompted the filing of the illegitimate complaint. The respondents report a negatively influenced relationship with the firm due to the occurred incident, even though the complaint is successfully settled. Both respondents report a negatively influenced satisfaction and WOM (Cremers_3). One respondent also reports negatively influenced loyalty and commitment (Moeskops_5). Both cases concern ‘must’ types of complainants in the situation of illegitimate complaints. Looking at all types of complainants, it is plausible that this cause of relationship change is only possible for the ‘must’ type in the situation of illegitimate complaints and the ‘want’ type of complainants in both situations. Generally, only these types attribute a fault to the company which can constitute an occurred incident in relation to the firm (contrast effect or a form of injustice).

There are also cases where a relationship change did not take place in succeeded illegitimate claims or complaints. In the case of illegitimate claims, this was mostly because the respondent was not insured at this company. In these cases, the illegitimate claim was filed through an insurance policy from someone else, or the respondents were insured via their parents. This causes the respondent to not feel a relationship exists with the insurance company.

Aside from succeeded illegitimate claims and complaints, there are also illegitimate complaints which were not successful. Three of the four complaints that were not successful, caused a negative influence on the relationship with the company. Respondents state that this is due to the complaint settlement. The respondents (Cremers_2, Moeskops_8, Vos_8) describe that the relationship variables were negatively influenced by the outcome of the complaint settlement. Noticeably, these respondents only concern ‘must’ and ‘want’ type of complainants. These types attribute fault to the company and it could be that there is a higher probability that negative feelings towards the company are continued. The other respondent who filed an illegitimate complaint which was not successful, reveals no relationship change.

Finally, some boundaries to loyalty are mentioned. Price, terms and conditions, convenience, taste, delivery time, nature of the company, the number of competitors, and the normal course of action are specified as boundaries to loyalty (Appendix 5). For example, respondents reported that even if they were not entirely satisfied, convenience or terms and

conditions still assured loyalty. Also, one respondent who experienced a negative relationship change with regard to loyalty, described that this negative change in loyalty could only have happened and be maintained because there are so many competitors. Moreover, especially in the case of illegitimate claims and the associated accused, respondents mention that because it is the normal course of action, people do not necessarily downgrade loyalty or end the relationship. Even if respondents are unsatisfied with the claim settlement and its outcome or do not trust the company, they stay loyal because they state that every insurance company operates in the same way. In the case of other kinds of companies, the nature of the company is also mentioned as a boundary to loyalty. In some instances the respondent cannot choose whether they want to be loyal, because the company has a monopoly position or a postal service that works with the company you want to order something from.

What can be concluded is that a successful settlement of the claim or complaint does not necessarily result in a positively influenced relationship with the company. In some cases, the outcome of the process is not sufficient and still causes a negative relationship. In other cases, feelings towards the occurred incident are too strong to turn the succeeded complaint settlement into a positive relationship change. In general, the expectation is that there is a higher probability that the relationship change with the company of the ‘must’ type in the situation of illegitimate complaints and the ‘want’ type in the situation of illegitimate claims and complaints will be negative. This is due to the fact that these types of complainants attribute a fault to the company (contrast effect, a form of injustice). This fault is mostly negatively perceived, and these negative feelings could continue in the sense that they can be confirmed by an unsucceeded settlement, or are too strong to be overruled by a successful settlement. Especially concerning a change in the customer-company variable loyalty, the aforementioned factors also need to be considered.

5 Discussion

5.1 Conclusion

In this paragraph, a conclusion is drawn based on the results of the research reviewed in the previous chapter. The objective is to gain insight into the complete phenomenon of illegitimate complaining by providing an overview of all formulated research questions. All types of complainants, for each situation, with all associated drivers, neutralization techniques, and relationship changes are compared. To start, drivers that are unique for each type of complainant are reviewed. It turns out that every type of complainant is driven by the outcome of compensation (tables 4 and 5). This driver will therefore be removed from the final representation since it does not define a particular type of illegitimate complainant.

From the process of analysing data until reviewing the results, the expectation rose that it would be better to split the situations of illegitimate claims and illegitimate complaints to reflect a clearer interpretation. Yet, even though specific drivers and rationalizations are reported for illegitimate claims as well as for illegitimate complaints, little newly found drivers and rationalizations appear to be in the representation of the types, and the drivers and rationalizations for illegitimate claims and illegitimate complaints do not differ that much. When comparing each type of complainant for both illegitimate claims and illegitimate complaints, it strikes that, in general, they show the same drivers for filing the claim or complaint. The type ‘can opportunist’ is driven in both the situation of illegitimate claims and illegitimate complaints by ‘timing – opportunism’, ‘cause – attribution to self’ and ‘intent – lack of morality’. In both situations, it comes down to the complainant taking advantage of the accused’s service, whether it be the liberal redress policy or the insurance company’s service (tables 4 and 5).

The following drivers match in both situations for the type ‘can planner’: ‘intent – lack of morality self’ and ‘timing – planning’. Again, in both situations, complainant mention that they try to profit from the liberal redress policy or the insurance company’s service (tables 4 and 5). The ‘can planner’ differs from the ‘can opportunist’ in both situations, mainly in the sense that both types have different timing concerning the idea to file the illegitimate claim or complaint.

The ‘must’ type is generally less similar in the situation of illegitimate claims and illegitimate complaints. In both situations, the ‘must’ type shares the following drivers: ‘timing – opportunism’ and ‘firm-centered drivers – the ease of filing an (illegitimate) claim/complaint’ (tables 4 and 5). Yet, mainly the cause of the claim/complaint appears to be different. When

looking at the drivers for the ‘must’ type of complainant in the situation of an illegitimate claim, the type shows similarity to the ‘can opportunist’ type. However, it is decided to characterize this situation as a ‘must’ type. This is done because the circumstances of the claim differ from the circumstances of the claim of a ‘can’ type. In the ‘must’ situation, the original cause of the claim does not lie with the complainant. Items were stolen but there was no receipt for a product. Therefore, a different receipt was used so that compensation would be received. This was done out of necessity because the respondent felt he was entitled to compensation due to a burglary that was not his fault. In the end, he says it was his fault that he no longer had that receipt. The driver ‘cause – attribution to self’ is expected to be an exception in this case, but because there were no more cases of this type, this cannot be checked.

Also, looking at the representations of the ‘must’ type in both situations, the differences between claims and complaints become visible (tables 4 and 5). Only in the situation of illegitimate complaints, the driver ‘cause – contrast effect’ is mentioned (Appendix 5). This can be attributed to the difference between claims and complaints, which lies in the main service of the accused and the origin of the subject of the claim or complaint as indicated in paragraph 4.2. Thus, when respondents were not satisfied with a prior settlement of the claim (about products or costs from a third party) and perceive a “contrast effect” with regard to the service, they report a form of injustice, which causes the final illegitimate claim to fall under the ‘want’ type. What can happen is that a complaint is filed about the service of the insurance company with the insurance company, but then it would be classified as a complaint instead of a claim due to the difference in origin of the subject of the complaint. This is in all probability the reason why the ‘must’ type of complainants differ in both situations.

The following drivers match in both situations for the ‘want’ type: ‘cause – attribution to organization’ and ‘timing – opportunism’ (tables 4 and 5). However, there are generally more similarities. In both situations, a form of injustice is reported. The specific form of injustice is not expected to matter for this type and representation. Also, this is the only type of complainant where emotions have entered the representation. The mentioned emotions are: ‘emotions – disappointment’, ‘emotions – anger’, and ‘emotions – indignation’, and they all represent a negative feeling towards the firm.

Concerning the rationalizations, there is more agreement between the types of complainants in both situations. Overall, it can be stated that all ‘can’ types, except for the ‘can’ planner in the situation of illegitimate claims, rationalize their illegitimate claims/complaints with the ‘denial of injury’. All ‘must’ types justify illegitimate claims/complaints with the

‘defense of necessity’ and ‘denial of injury’. Finally, the ‘want’ types rationalize their illegitimate claims/complaints using the ‘denial of the victim’ (tables 6 and 7).

Concerning the influence on the customer-company relationship, no pattern was found per type of complainant (Appendix 9.1, 9.2). In general, complainants let the relationship (change) depend on how the illegitimate claim or complaint is handled. In the case of a succeeded claim/complaint, there is a higher probability that the relationship change will be positively influenced. Yet, in some cases, the outcome of the settlement is not sufficient and still causes a negative relationship. In other cases within the situation of illegitimate complaints, the feelings towards the occurred incident with the firm are too strong to shift the succeeded complaint settlement into a positive relationship change. Something more specific can be said about two types of complainants. The expectation is that there is a higher probability that the relationship (change) with the company of the ‘must’ type in the situation of illegitimate complaints and the ‘want’ type in the situation of illegitimate claims and complaints will be negative. This is because these types of complainants attribute fault to the company (contrast effect, a form of injustice), which most of the time is negatively perceived. These negative feelings could continue, in the sense that they can be confirmed by an unsucceeded settlement, or are too strong to be overruled by a successful settlement.

In conclusion, different types of illegitimate complainants exist that are constituted by specific drivers and rationalizations for the act of filing an illegitimate claim/complaint. In all probability, the type of complainant a person represents will depend on their situation, and rather one or the other type might predominate under different situational conditions. There are some differences between illegitimate claims and illegitimate complaints which (again) cause the existence of specific drivers and rationalizations. Nevertheless, the representations of each type of complainant appear very similar in both situations, with exception from the ‘must’ type. This is summarized in the table below.

Type of complainant	Associated drivers	Associated rationalization	Representation
(1) Can Opportunist	<ul style="list-style-type: none"> ▫ Cause – Attribution to self ▫ Intent – Lack of morality self ▫ Timing – Opportunism ▫ Profiting of the accused’s service 	<ul style="list-style-type: none"> ▫ Denial of injury 	“I identified an opportunity to take advantage of the firm’s service, even though the cause of the claim/complaint was my own fault. This is not meant to be resolved by the firm and I am aware that I intentionally tried to use the firm. Yet I did it anyway as the firm will not suffer from this”.
(2) Can Planner	<ul style="list-style-type: none"> ▫ Intent – Lack of morality self ▫ Timing – Planning 	Illegitimate claims: <ul style="list-style-type: none"> ▫ Paying for the service 	“I deliberately broke something or made something up and I have withheld this information to be able to take advantage of the firm’s service. All of this was

	<ul style="list-style-type: none"> Profiting of the accused's service 	Illegitimate complaints: <ul style="list-style-type: none"> Denial of injury 	planned. I am aware that I intentionally tried to use the firm. Yet I did it anyway as the firm will not suffer from this, or in the case of an illegitimate claim because there is paid for the service."
(3a) Must (illegitimate claims)	<ul style="list-style-type: none"> Cause – Attribution to self Timing – Opportunism Firm-centered drivers – Profiting of insurance company's service Firm-centered drivers - The ease of filing an (illegitimate) claim 	<ul style="list-style-type: none"> Defense of necessity Denial of injury 	"My things/goods have been stolen, so a claim had to be filed. Because of this, there was an opportunity to profit from the paid service and get more than I was entitled to, by exaggerating and/or lying about the value of the goods. I did this because it was necessary and it will not harm the firm anyway."
(3b) Must (illegitimate complaints)	<ul style="list-style-type: none"> Cause – Attribution to organization Cause – Contrast effect Timing – Opportunism Firm-centered drivers – The ease of filing an (illegitimate) complaint Cognitions – Negative attitude towards complaining 	<ul style="list-style-type: none"> Defense of necessity Denial of injury 	"The product or service was worse than expected and that fault lies with the organization. Therefore I took advantage of this opportunity. Also, it is easy to file an (illegitimate) complaint and I usually do not this. I did this because it was necessary and it will not harm the firm anyway."
(4) Want	<ul style="list-style-type: none"> Cause – Attribution to organization Timing – Opportunism Cognitions – Form of injustice Emotions – Negative emotions towards the firm 	<ul style="list-style-type: none"> Denial of the victim 	"I perceived a form of injustice and felt negative emotions towards the firm because of the way the firm performed the claim/complaint settlement. Therefore I took the opportunity and that is the fault of the organization. I did it because the firms deserved it."

Table 8. Type of complainant, associated drivers, associated rationalizations and representation

5.2 Theoretical contributions

This research globally contributes to theoretical knowledge in the field of illegitimate complaints. It provides insight into the total phenomenon of illegitimate complaining behaviour and its relationship with the drivers, types of complainants, the neutralization techniques, and the customer-company relationship variables. First of all, it appears that illegitimate complaining behaviour can be performed in two different situations. The first situation is the case of illegitimate claims and the second situation is the case of illegitimate complaints. This study shows that the two situations differ in terms of two properties, namely the main service of the accused and the origin of the subject of the claim/complaint. Claims are filed with an insurance company and are about products purchased from or costs made at another firm or party. Complaints are filed about products or services with the firm where it belongs to. Therefore, the origin of the subject of the claim/complaint differs per situation and this mainly

depends on the main service of the firm in question. The main service of the insurance company is the settlement of claims. In contrast, the main service of a firm where a complaint is filed, is the offering of products or services. Due to the difference between the two situations, differences are also found in the drivers and rationalizations for filing the illegitimate claim or complaint, which in turn causes differences in the types of illegitimate complainants.

Furthermore, new drivers and rationalizations for illegitimate complaining behaviour are found, which are an addition to existing literature. The new drivers specifically are an extension to the proposed drivers and categories by Joosten (unpublished). There are several new drivers added to the existing categories and one new category is developed (table 3). The new rationalizations are an addition to the neutralization techniques for deviant behaviour as proposed by Sykes and Matza (1957) and others. The found drivers and rationalizations have led to the development of four new types of complainants, which can be found in the situation of illegitimate claims and the situation of illegitimate complaints. The four types of illegitimate complainants are: 'can opportunist', 'can planner', 'must', and 'want'. This complements the idea of the existence of three types of illegitimate complainants as proposed by Joosten (unpublished). Even though the types of complainants seemed to be different in each situation, it is concluded that all types generally have the same representation in both situations, except for the 'must' type. The 'must' type is different in both situations and this can be traced back to the difference in the main service of the accused and the origin of the subject of the claim/complaint. Also, it appears that the type of illegitimate complainant a person represents depends on situational conditions. This is in line with Reynold & Harris (2005), who already showed that people reveal having experienced different motives based on the difference in the situation or event. Concerning the influence of illegitimate complaining on the customer-company relationship, there is found that the cause of the relationship change is in most of the cases a result of the perceived claim/complaint settlement. In a successful perceived claim/complaint settlement, there is a high chance the relationship is positively influenced. The finding of an indirect relationship with an intermediate step is in line with literature concerning the service recovery process, in which legitimate complaining and its settlement are studied. In this literature, there is often found an intermediate step of justice for example (Baron et al., 2005). A new finding is the higher probability of a negatively influenced customer-company relationship when the illegitimate complaint is filed by a 'must' type in the situation of illegitimate complaints and a 'want' type in both situations.

Besides, this research tries to not confound drivers, types of complaints and types of complainants, which happens in existing literature (Reynolds & Harris; Huang et al., 2014).

The context is all illegitimate complaining behaviour, which can be divided into two situations. The situations are illegitimate claims and illegitimate complaints and these situations represent the different types of illegitimate complaints. The drivers for illegitimate complaining behaviour are seen as the motivation to perform the behavioural act and the rationalizations are thoughts that justify that behavioural act. Clusters of drivers for illegitimate complaining behaviour constitute types of illegitimate complainants and each type of complainant uses the same rationalizations. Concerning the customer-company relationship, no specific relationship (change) was found for each type of illegitimate complainant. Although, compared to all types, there is a higher probability that the relationship (change) with the company of the ‘must’ type in the situation of illegitimate complaints and the ‘want’ type in the situation of illegitimate claims and complaints will be negative. This is because these types of complainants attribute fault to the company (contrast effect, a form of injustice).

5.3 Managerial contributions

The provided insight into the phenomenon of illegitimate complaining behaviour from the perspective of customers can be used in practice by firms. Firms will now have a more complete view on why customers complain illegitimately, which types of illegitimate complaining customers exist, how illegitimate complaining customers rationalize this behaviour and in which way it can affect the customer-company relationship. Besides, this applies to both insurance companies and firms who offer products and services. First of all, it would be valuable for firms to map out the benefits and the costs of illegitimate complaining, since the costs for fighting illegitimate complaints can exceed the costs of overcoming illegitimate complaining behaviour of customers. In this way, a better assessment can be made if something wants to be done about it. If firms want to prevent illegitimate complaining by customers, then some steps can already be taken in response to this research.

Customers have certain motivations (drivers) and justifications (rationalizations) to complain illegitimately, which are shown in this research. At first instance, it is the goal to neutralize these factors when possible. For instance, the staff of the firm could be trained and rewarded to be polite which neutralizes the interactional injustice driver. By doing this, customers will feel less motivation to complain illegitimately and they will be less able to justify the behaviour. Subsequently, this will make customers less likely to complain illegitimately. In addition, it turned out that customers often find it easy to file an (illegitimate) complaint and in some situations this was even a motivation to do it. Respondents are asked what would make it more difficult and the listed issues could be used by a company to realize a more difficult

process. For instance by providing proof or ask critical questions. Also, firm size is often referred to as a boundary with respect to the attitude towards or the rationalization for illegitimate complaining. Although it is a factor that a company has no influence on, a certain perception can still be aroused to reduce illegitimate complaining. Projecting small business features such as intimacy to your customers may reduce illegitimate complaining since customers think it is not done or more difficult to complain illegitimately to small firms.

It also turned out that customers are not aware of both the consequences for the company and the possible consequences for themselves. A large number of respondents mention that it is very tempting to just take a chance. Statements such as “nothing ventured, nothing gained” are frequently used. Therefore, it would be valuable to make customers aware of the consequences it has for the firm and perhaps also to draw up consequences for customers and to publish them. The expectation is that customers will be less likely to just take a chance and complain illegitimately if they are made aware of the possible consequences for the firm and for themselves.

5.4 Limitations and further research

All results of this research should be treated with caution, as the sample is not large enough to be representative for the entire population. Especially, conclusions made about the ‘can planner’, ‘must’, and ‘want’ type of complainants in the situation of illegitimate claims should be considered with prudence. This is because there was only one case of these types available, which made it impossible to filter out specific situations or exceptions from the representation of the type of illegitimate complainant. The expectation is that the results would be more unambiguous if the sample size per type was larger. Unfortunately, it turned out to be very difficult to search for a specific type of illegitimate complainant prior to the interview. This is because the full analysis and determination of types were only made at the end of all interviews and it can only be concluded which type of illegitimate complainant someone exactly is after the interview is finished. The time frame of this research did not allow a full analysis of more people. Also, it should be noted that the newly found neutralization techniques may not all be applicable to all forms of deviant behaviour, since the research context was only illegitimate complaining behaviour.

Concerning the differences between the situation of illegitimate claims and complaints, it should be stated that the differences are solely based on this research. As extensively mentioned within this research, the difference between the two situation lies within the main service of the accused and the origin of the subject of the claim or complaint. It could be the case that a

complaint is filed with an insurance company regarding their service. Following the logic of this research the main service of the main service of that firm is providing products and/or services, instead of the settlement of complaints. In that case, this difference in main service does not hold anymore. However, there was no such case in the sample of this study.

During the interviews, the sensitive nature of the conversation topic was higher than expected. It appeared to be a good thing for data gathering to interview acquaintances since more trust was experienced. Yet, it was difficult to find respondents at first instance. When people were asked if they have ever complained illegitimately, people tended to say no. People seemed to have to think about it first as they were not fully aware of it anymore. This could be due to the sensitive nature of the topic. Therefore, this should be kept in mind in future research.

With regard to future research, it would be wise to perform confirmatory research following this investigation. Although it makes achieving a large sample size more difficult, the proven strength of qualitative research must be kept in mind for future research. Also, it would be reasonable to study the two situations (illegitimate claims and illegitimate complaints) within illegitimate complaining behaviour separately. Despite the fact that the representations of the types do not differ that much, there appear to be large differences between these two situations and the associated drivers and rationalizations. Likewise, there are different types or sectors of firms that possess a different nature. During this study, it appeared that this may also affect the submission of illegitimate complaints and it has also been mentioned in the determination of the customer-company relationship (change). For example, it could be that people have more or other motivations to file an illegitimate complaint in the hospitality sector. Besides, the nature of the firm in terms of transparency or monopoly (e.g.) is also mentioned in the determination of the rationalization and relationship (change). In conclusion, more specific research will make it possible to achieve a larger sample size and to obtain more unambiguous results.

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Appendices

Appendix 1: Overview sensitizing concepts

Categories	Drivers	Items
Cause	4) Attribution to self 5) Attribution to organization 6) Contrast effect	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	3) Lack of morality organization 4) Lack of morality self	1) The firm intentionally tried to use me 2) I intentionally tried to use the firm
Timing	3) Planning 4) Opportunism	1) I planned in advance to try and get an advantage 2) I took the opportunity to get an advantage
Emotions	3) Disappointment 4) Anger	1) I was disappointed in the firm 2) I was angry with the firm
Firms-centered drivers	2) Liberal redress policy	1) The firm has a good warranty policy and I took advantage of that
Customer-centered drivers	5) Loss of control 1 6) Loss of control 2 7) Halo effect 8) Assimilation effect	1) The firm stopped responding to my questions and requests 2) The firm did not keep to the agreements 3) After I discovered an 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	5) Distributive injustice 6) Interactional injustice 7) Procedural injustice 8) Negative attitude towards complaining	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	2) Positive subjective norm	1) I think my friends or acquaintances, in the same situation, also would have exaggerated or made up the complaint

Category, associated drivers and items (Joosten, unpublished)

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 organization ▫ 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”

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

Denial of responsibility: rationalizing the misbehaviour stating the behavior was not controlled or does not fall under the offender’s responsibility, and therefore the illegitimate complainant is not accountable for the consequences of the behavior (Piquero, Tibbetts & Blankenship, 2005; Lanier, 2018).

Denial of injury: rationalizing the misbehaviour by negating the harm or damage that is accompanied with the behavior (Piquero, Tibbetts & Blankenship, 2005; Lanier, 2018).

Denial of the victim: rationalizing the misbehaviour by stating the victim deserved what was inflicted, and therefore the misbehaviour and its consequences are seen as a rightful retaliation instead of injury (Piquero, Tibbetts & Blankenship, 2005; Lanier, 2018).

Condemnation of the condemners: rationalizing the misbehaviour by considering the disparagement or criticism of others as misbehaviour itself, and therefore shifting the attention of own misbehaviour (Piquero, Tibbetts & Blankenship, 2005; Harris & Dumas, 2009; Lanier, 2018).

Appeal to higher loyalties: rationalizing the misbehaviour by stating the behavior is along with the norms and values of their specific subgroup, like family, and therefore ignoring the norms and values of the collective whole. The act of misbehaviour is seen as the inevitable result of achieving a higher-order goal of that specific subgroup (Piquero, Tibbetts & Blankenship, 2005; Harris & Dumas, 2009; Verboeket, 2017; Lanier, 2018).

Thereafter, various scholars have identified other neutralization techniques. In total there can be added six other neutralization techniques to the five techniques listed before. They are referred to as: ‘Defense of necessity’, ‘Metaphor of the ledger’, ‘Claim of normalcy’, ‘Denial

of negative intent’, ‘Claims of relative acceptability’, and ‘Postponement’ (Harris & Dumas, 2009).
<i>Defense of necessity</i> : rationalizing the misbehaviour by perceiving the behavioural act as necessary, and therefore reducing guilt (Piquero, Tibbetts & Blankenship, 2005; Harris & Dumas, 2009).
<i>Metaphor of the ledger</i> : rationalizing the misbehaviour by balancing the good and bad behavioural acts and stating that there is an excess of good behavioural acts that outweighs this misbehaviour (Piquero, Tibbetts & Blankenship, 2005; Lanier, 2018).
<i>Claim of normalcy</i> : rationalizing the misbehaviour by stating that everyone participates in behavior like this, and therefore the behavior cannot be seen as wrong (Harris & Dumas, 2009; Lanier, 2018).
<i>Denial of negative intent</i> : rationalizing the misbehaviour by taking responsibility for the behavioural act but negating the negative consequences of it, and therefore disclaim the participation in misbehaviour (Harris & Dumas, 2009; Lanier, 2018).
<i>Claims of relative acceptability</i> : rationalizing the misbehaviour by making a comparison with others or other wrong forms of behavior, and therefore minimizing the consequences of the behavioural act (Harris & Dumas, 2009; Lanier, 2018).
<i>Postponement</i> : rationalizing the misbehaviour by simply suspending thoughts about the behavior act out of the mind (Harris & Dumas, 2009).

<i>Customer satisfaction</i> : customer satisfaction is an affective or emotional state based on the customer’s judgement of the delivered product, service, or the global organization or brand. The post-consumption evaluation will be based on the comparison between expectations and perceptions of the performance of the delivered product, service or the global organization or brand. When the perception of performance meets or exceeds expectations, customer satisfaction will likely occur (Palmatier et al., 2006; Hoyer et al., 2013; Haumann et al., 2014).
<i>Customer loyalty</i> : customer loyalty can be defined as the customer’s attitude and behavioral acts signalling a motivation to enhance the ongoing relationship with the firm (Jacoby & Kyner, 1973; Haumann et al., 2014). This will eventually result in for example the willingness to buy additional products, repurchase intentions, and recommendations to others (Haumann et al., 2014).

Word-of-mouth: word-of-mouth or WOM, is the act of referring the delivered product, service, or the global organization or brand to other potential customers (Palmatier et al., 2006). This reference is done in terms of, mostly informal, evaluative communication between customers. Yet, the WOM can be positive, neutral, or negative (Anderson, 1998; (Carl, 2006). Certainly, positive WOM is most sought after by firms, but also neutral or negative WOM is able to provide positive effects to the firm (Carl, 2006; Colicev, Malshe, Pauwels & O'Connor, 2018).

Trust: trust is a customer's internal belief and can be best defined as "a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behavior of another" (Rousseau, Sitkin, Burt & Camerer, 1998, p.395). Thus, a trusting customer has a hope and belief that represents the confidence in the firm's reliability and integrity (Palmatier et al., 2006). Besides, trust is often seen as a mediator of customer loyalty (Chaudhuri & Holbrook, 2001; Palmatier et al., 2006; Martínez & Del Bosque, 2013).

Commitment: commitment is the customer's "enduring desire to maintain a valued customer-company relationship" (Moorman, Zaltman, & Deshpande, 1992, p.316). Commitment may seem very similar to customer loyalty and in point of fact, commitment and customer loyalty are somewhat similar constructs (Palmatier et al., 2006). Respectively, commitment can be seen as a mediator, with a strong effect, on customer loyalty (Palmatier et al., 2006). The level of commitment distinguishes loyalty from habit (Hoyer et al., 2013).

Appendix 2: Interview format (Dutch)

Introductie

Goedendag,

Ik ben Lois Cremers, student Marketing aan de Radboud Universiteit te Nijmegen. Voor mijn afstudeerscriptie doe ik een onderzoek naar illegitieme klachten. Bij een illegitieme klacht kunt u denken aan een iets overdreven en/of deels tot volledig verzonnen klacht/claim, waarbij u al dan niet ten onrechte het bedrijf, het product of de service de schuld geeft.

Ik zal een aantal onderwerpen laten passeren die te maken hebben met mijn onderzoek. Het interview duurt ongeveer 30 minuten. Wanneer u tijdens het interview vragen heeft, kunt u mij altijd aanspreken. Daarnaast vraag ik uw toestemming om de besproken informatie te gebruiken in mijn onderzoek. Het interview zal daarbij volledig anoniem zijn. Op deze wijze zullen uw persoonlijke gegevens niet vermeld worden in het onderzoek. U mag zelf weten wat u wil benoemen in het gesprek en wat niet. Naar wens kunnen geslacht, leeftijd, hoogst genoten opleidingsniveau en eventuele andere details ook verwijderd worden.

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 illegitieme (overdreven en/of verzonnen klacht waarbij al dan niet ten onrechte het product, de service of het bedrijf de schuld gegeven wordt) klacht of claim ingediend?
2. Kunt u het verhaal van deze klacht/claim beschrijven?
 - *Waarover gaat de klacht/claim?*
 - *Wat maakt de klacht/claim illegitiem?*
 - *Betreft de klacht/claim een product of service?*
 - *Bij welk soort bedrijf is de klacht of claim ingediend?*
 - *Wat was de relatie met het bedrijf op dat moment?*
 - *Hoe is afhandeling van de klacht of claim verlopen?*
 - *Bij wie zou u de oorzaak of schuld van de klacht of claim leggen?*

Specifieke situatie

Motivatatie

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/claim bij het bedrijf, het product of de 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/claim in? / Gebeurt het vaker dat u een klacht/claim 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 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. Hoe heeft u het indienen van de illegitieme klacht/claim voor uzelf gerechtvaardigd?
- *Vind u dat de verantwoordelijkheid voor het indienen van de illegitieme klacht/claim niet bij u ligt?*
 - *Vind u dat niemand schade heeft ondervonden of ondervindt aan het indienen van deze illegitieme klacht/claim?*
 - *Vind u dat u bent fout geweest met het indienen van de illegitieme klacht/claim, maar dat de beklagde dit verdiende?*
 - *Vind u dat diegene die de fout toeschrijven aan u of u bekritisieren voor het indienen van de illegitieme klacht/claim, zelf fout zijn?*
 - *Vind u dat u fout bent geweest, maar dat u deze illegitieme klacht/claim heeft ingediend voor een hoger doel of groter belang?*
 - *Vind u dat het nou eenmaal nodig was om de illegitieme klacht/claim in te dienen?*
 - *Vind u dat het oké is dat u deze illegitieme klacht/claim heeft ingediend, aangezien u verder wel 'legaal' gedrag vertoond?*
 - *Vind u het niet zo erg dat u deze illegitieme klacht/claim heeft ingediend, aangezien iedereen dit wel eens doet?*

- *Vind u dat het oke is dat u deze illegitieme klacht/claim heeft ingediend, aangezien u de klacht/claim niet met een verkeerde intentie heeft ingediend?*
 - *Vind u dat deze illegitieme klacht/claim niets voorstelt vergeleken met anderen die dit ook doen, of andere 'foute' vormen van gedrag?*
 - *Probeer u zo weinig mogelijk na te denken over het indienen van de illegitieme klacht/claim?*
9. Op welk moment heeft u het indienen van de illegitieme klacht/claim gerechtvaardigd? Was dit voor het indienen van de klacht/claim of pas achteraf?
10. Denkt u dat de rechtvaardiging voor het indienen van de illegitieme 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 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 als de prijs 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 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 vertrouwt, 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 afhandeling van de klacht of claim, van het bedrijf?
14. Wat maakt het indienen van een illegitieme klacht/claim makkelijk of moeilijk voor u?
15. Wat is uw mening in het algemeen over het indienen van een illegitieme klacht/claim?
16. Hoe denken anderen in uw omgeving over het indienen van een illegitieme 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?

Appendix 3: Interview format (English)

Introduction

Good day,

I am Lois Cremers, a marketing student at Radboud University in Nijmegen. For my graduation thesis I am researching illegitimate complaints. With an illegitimate complaint, you can think of a slightly exaggerated and/or partly to completely made-up complaint/claim, whereby you may or may not be wrongly blaming the company, product, or service.

I will pass on several topics related to my research. The interview lasts about 30 minutes. If you have any questions during the interview, you can always ask me. I also would like to request your permission to use the discussed information in my research. The interview will be completely anonymous. In this way, your personal information will not be included in the research. You may choose for yourself what you want to appoint in the conversation and whatnot. If desired, gender, age, highest education level, and any other details can also be removed from the interview.

For the proper processing of the interview, I would like to record the conversation. Therefore, I ask for your permission to record the interview with audio equipment.

Thanks in advance! Then we will proceed with the interview.

Personal details

- Sex
- Age
- Highest level of education completed

General situation

1. Have you ever filed an illegitimate complaint or claim (exaggerated and/or made-up complaint that may or may not wrongly blames the product, service, or company)?
2. Can you describe the situation of this complaint/claim?
 - *What is the complaint/claim about?*
 - *What makes the complaint/claim illegitimate?*
 - *Does the complaint/claim concern a product or service?*
 - *What type of company has the complaint or claim been filed with?*
 - *What was the relationship with the company at the time?*
 - *How is the complaint or claim settled?*
 - *With whom would you put the cause or fault of the complaint or claim?*

Specific situation

Motivation

3. When did you get the idea to file this complaint/claim?

- *Have you planned to get an advantage? / Did you take the opportunity? (Timing)*

4. What was the motivation for filing this complaint/claim?

- *Is the cause of the complaint/claim related to the company, the product or service, or to yourself? (Cause)*
- *Do you feel that the company was deliberately trying to use you? / Have you tried deliberately using the company yourself? (Intent)*
- *Did the firm possess a liberal redress policy where you could take advantage of? (Firm-centered drivers)*
- *Has the company acted insufficiently in agreements or in the communication that caused a complaint to be filed? (Customer-centered drivers)*
- *Have more flaws been discovered after discovering the first flaw? / Were there multiple defects that were not complained about? (Customer-centered drivers)*
- *Has the company acted insufficiently in the complaint handling process, in terms of; the solution, personal treatment during the process, the slowness, and difficulty of the process? (Cognitions)*
- *Do you easily file a complaint/claim? / Is it common that you file a complaint/claim or usually not? (Cognitions)*
- *Do you think others would have done the same as you in the same situation? (Social influence)*

5. Which emotions played a role in filing this complaint/claim?

- *Was there any disappointment or anger? (Emotions)*

Rationalization

6. How do you feel about this complaint/claim?

7. Did you feel the same about this at the time of filing the complaint/claim or has it changed over time?

8. How did you justify the illegitimate complaint/claim for yourself?

- *Do you think that the responsibility for submitting the illegitimate complaint/claim does not lie with you?*
- *Do you think that no one has suffered or is harmed by filing this illegitimate complaint/claim?*
- *Do you think that it was wrong to file the illegitimate complaint/claim, but that the accused deserved it?*
- *Do you think that those who attribute the mistake to you or criticize you for filing the illegitimate claim/complaint are wrong themselves?*
- *Do you think you have been wrong, but that you have made this illegitimate complaint/claim for a higher purpose or greater interest?*
- *Do you think it was necessary to file the illegitimate complaint/claim?*
- *Do you think it is okay you have filed this illegitimate complaint/claim, since you also do exhibit "legal" behavior?*

- *Do you not mind that you have filed this illegitimate complaint/claim, since everyone does this sometimes?*
- *Do you think it is okay to have filed this illegitimate complaint/claim, since you did not file the complaint/claim with an incorrect intention?*
- *Do you think that this illegitimate complaint/claim is nothing compared to others who do this, or exhibit other "wrong" behavioral acts?*
- *Do you try to think as little as possible about filing the illegitimate complaint/claim?*

9. When did you justify submitting the illegitimate complaint/claim? Was this before submitting the complaint/claim or afterwards?

10. Do you think that the justification for filing the illegitimate complaint/claim was a deliberate or unconscious process and why?

Relationship

11. What is your relationship with the company after submitting the complaint/claim?

12. Has your relationship with the company changed after filing the complaint/claim?

- *Is the chance, after filing the complaint/claim, that you are satisfied with the product, service, or overall brand or company, greater or less? (Satisfaction)*
- *Is the chance, after filing the complaint/claim, that there is an enduring desire to maintain a relationship with the company, greater or less? (Commitment)*
- *Is the chance, after filing the complaint/claim, that you make another purchase from this company, greater or smaller? (Loyalty)*
- *Is the chance, after filing the complaint/claim, that you see the company as the first choice for a comparable purchase, greater or smaller? (Loyalty)*
- *Is the chance, after filing the complaint/claim, that you will make another purchase from this company if the price goes up, greater or less? (Loyalty)*
- *Is the chance, after filing the complaint/claim, that you will make a new purchase from this company if the price at the competition is lower, greater or less? (Loyalty)*
- *Is the chance, after filing the complaint/claim, that you recommend this company to others, greater or less? (WOM)*
- *Is the chance, after filing the complaint/claim, that you trust this company greater or less? (Trust)*
- *Is the chance, after filing the complaint/claim, that you have confidence in the reliability and integrity of the company, greater or less? (Trust)*

Closing questions

13. What is your opinion of the entire claim/complaint settlement by the company?

14. What makes filing an illegitimate complaint/claim easy or difficult for you?

15. What is your general opinion about filing an illegitimate complaint/claim?

16. How do others in your area feel about filing an illegitimate complaint/claim?

17. Do you think that more people think like you or that there are also people who file an illegitimate complaint/claim with other motivations or rationalizations?

Appendix 4: Encoded transcripts

Can be provided on request.

Cremers_1

Cremers_2

Cremers_3

Cremers_4

Cremers_5

Cremers_6

Cremers_7

Cremers_8

Cremers_9

Cremers_10

Moeskops_1

Moeskops_2

Moeskops_3

Moeskops_4

Moeskops_5

Moeskops_6

Moeskops_7

Moeskops_8

Moeskops_9

Moeskops_10

Vos_1 (1.1 and 1.2)

Vos_2

Vos_3

Vos_4

Vos_5

Vos_6

Vos_7

Vos_8

Vos_9

Appendix 5: Supportive table for selective coding

Can be provided on request.

Appendix 6: Supportive table for drivers: New drivers and associated items

Drivers	Found in	Item
Attribution to a third party	Illegitimate claim	"The cause of the claim was the fault of a third party"
Indignation	Illegitimate complaint	"I was indignant with the firm's reaction to my complaint"
Annoyance	Illegitimate complaint	"I was annoyed with the defect in the product or the unsatisfactory service"
Curiosity	Illegitimate complaint	"I was curious how the firm would react to my complaint"
Upset	Illegitimate claim	"I was upset with the situation which I caused"
Guilt	Illegitimate claim	"I felt guilt towards someone else"
Confidence	Illegitimate complaint	"I was confident that the complaint settlement would succeed"
Profiting of insurance company's service	Illegitimate claims	"I wanted to profit from the insurance company's service"
The ease of filing an (illegitimate) claim/complaint	Illegitimate claims / complaints	"It is easy to file a claim/complaint, either if it is legitimate or illegitimate"
Others behavior leading to awareness of opportunity	Illegitimate claims / complaints	"Acquaintances made me aware of the opportunity of filing an illegitimate claim/complaint"
Customer reviews	Illegitimate complaint	"Negative customer reviews about the firm and/or about its products convicted me of filing an illegitimate complaint"
(Financial) compensation	Illegitimate claim / complaint	"I wanted to receive a form of compensation"
Reaching gratification	Illegitimate complaint	"I wanted to reach gratification"
Low expectancy to get caught	Illegitimate claim	"There was a low expectancy to get caught"
Helping someone	Illegitimate claim	"I wanted to help someone"
Revenge	Illegitimate complaint	"I wanted revenge for the mistakes the firm made"

Appendix 7: Supportive tables for types of complainants

Appendix 7.1 Overview situation and type of complainant

Situation	Claim/Complaint	Type	Extra notes
Cremers_1	Claim	Can	
Cremers_2	Complaint	Want	Must > Contrast effect of preceding complaint
Cremers_3	Complaint	Must	
Cremers_4	Claim	Can	
Cremers_5	Claim	Can	
Cremers_6	Complaint	Must	
Cremers_7	Claim	Can	
Cremers_8	Claim	Can	
Cremers_9	Complaint	Can	Planning
Cremers_10	Complaint	Must	Can
Moeskops_1	Claim	Can	
Moeskops_2	Claim	Can	Planning
Moeskops_3	Claim	Can	
Moeskops_4	Claim	Want	Must > Stolen goods
Moeskops_5	Complaint	Must	
Moeskops_6	Complaint	Can	Planning
Moeskops_7	Claim	Can	
Moeskops_8	Complaint	Want	Must > Mistakes are made in the service process
Moeskops_9	Complaint	Must	Can > Small difference
Moeskops_10	Claim	Can	
Vos_1.1	Complaint	Can	
Vos_1.2	Complaint	Want	
Vos_2	Claim	Can	
Vos_3	Complaint	Can	
Vos_4	Complaint	Can	Want
Vos_5	Claim	Must	
Vos_6	Claim	Can	
Vos_7	Claim	Can	
Vos_8	Complaint	Must	
Vos_9	Complaint	Must	Can

Appendix 7.2 Illegitimate claims: Type of complainant, associated drivers and representation

Illegitimate claims		
Type of complainant	Associated drivers	Representation
(1) Can Opportunist = 12	<ul style="list-style-type: none"> ▫ Timing – Opportunism = 12 ▫ Outcome – (Financial) compensation = 10 ▫ Intent – Lack of morality self = 9 ▫ Firm-centered drivers – Profiting of insurance company's service = 9 ▫ Cause - Attribution to self = 8 	<p>"I have lost something myself, have broken something myself, and/or made costs myself which was not on purpose, or I wanted to help someone else and this is not covered by the insurance. Therefore I filed an illegitimate claim because it is possible and the opportunity arises to take advantage of the paid service and get compensation. I am aware that I tried to use the firm"</p>

	<ul style="list-style-type: none"> ▫ Cognitions – Negative attitude towards complaining = 6 ▫ Social influence – Others behavior leading to awareness of opportunity = 5 ▫ Firm-centered drivers - The ease of filing an (illegitimate) claim = 3 ▫ Emotions – Upset = 2 ▫ Social influence – positive subjective norm = 2 ▫ Outcome – Low expectancy to get caught = 2 ▫ Cause – Attribution to third party (the person who is helped) = 1 ▫ Emotions – Guilt = 1 ▫ Outcome – Helping someone = 1 	
(1) Can Planner = 1	<ul style="list-style-type: none"> ▫ Intent – Lack of morality self ▫ Timing – Planning ▫ Firm-centered drivers – Profiting of insurance company's service ▫ Outcome – (Financial) compensation 	<p>"I deliberately broke something and I have withheld this information to be able to take advantage of the service I pay for and get compensation. All of this was planned."</p>
(2) Must = 1	<ul style="list-style-type: none"> ▫ Cause – Attribution to self ▫ Timing – Opportunism ▫ Firm-centered drivers – Profiting of insurance company's service ▫ Firm-centered drivers - The ease of filing an (illegitimate) claim ▫ Outcome – (Financial) compensation 	<p>"My things/goods have been stolen, so a claim had to be filed. Because of this, there was an opportunity to profit from the paid service and get more compensation than I was entitled to, by exaggerating and/or lying about the value of the goods."</p> <p><i>Attribution to self > Vos_5 > I should have had a receipt but I didn't</i></p>
(3) Want = 1	<ul style="list-style-type: none"> ▫ Cause – Attribution to organization ▫ Cause – Attribution to third party (stolen goods) ▫ Timing – Opportunism ▫ Emotions - Disappointment ▫ Cognitions – Distributive injustice ▫ Outcome – (Financial) compensation 	<p>"My things/goods were stolen and therefore I needed compensation. At first, I did not get sufficient compensation and I blame the insurance company for that so I started lying "</p>

Appendix 7.3 Illegitimate complaints: Type of complainant, associated drivers and representation

Illegitimate complaints		
Type of complainant	Associated drivers	Representation
(1) Can Opportunist = 3	<ul style="list-style-type: none"> ▫ Timing – Opportunism = 3 ▫ Firm-centered drivers – The ease of filing an (illegitimate) complaint = 3 ▫ Outcome – (Financial) compensation = 3 ▫ Cause – Attribution to self = 2 ▫ Intent – Lack or morality self = 2 ▫ Firm-centered drivers – Liberal redress policy = 2 ▫ Cognitions – Negative attitude towards complaining = 2 ▫ Social influence – Positive subjective norm = 2 ▫ Cause – Attribution to organization = 1 ▫ Social influence – Customer reviews = 1 	<p>“I saw an opportunity to take advantage of the firm’s liberal redress policy, even though the cause of the complaint was my own fault. I did this because it is easy and I usually do not complain. Additionally, my friends or acquaintances would do the same.”</p> <p><i>Attribution to organization > Vos_4 > excuses</i></p>
(1) Can Planner = 2	<ul style="list-style-type: none"> ▫ Intent – Lack of morality self = 2 ▫ Timing – Planning = 2 ▫ Firm-centered drivers – Liberal redress policy = 2 ▫ Outcome – (Financial) compensation = 2 ▫ Cause - Attribution to self = 1 ▫ Cause – Attribution to organization = 1 ▫ Firm-centered drivers – The ease of filing an (illegitimate) complaint = 1 ▫ Cognitions - Distributive injustice = 1 ▫ Social influence – Positive subjective norm = 1 	<p>“I made something up or deliberately broke something so that I could make use of the liberal redress policy and get compensation. All of this was planned.”</p> <p><i>Attribution to organization > Cremers_9 > They should not be so generous themselves</i></p>
(2) Must = 7	<ul style="list-style-type: none"> ▫ Cause – Attribution to organization = 7 	<p>“The product or service was worse than expected and the fault lies</p>

	<ul style="list-style-type: none"> ▫ Timing – Opportunism = 7 ▫ Cause – Contrast effect = 6 ▫ Firm-centered drivers – The ease of filing an (illegitimate) complaint = 4 ▫ Cognitions – Negative attitude towards complaining = 4 ▫ Outcome – (Financial) compensation = 4 ▫ Intent – Lack of morality self = 3 ▫ Emotions – Annoyance = 3 ▫ Social influence – Positive subjective norm = 3 ▫ Cause – Attribution to self = 2 ▫ Emotions – Disappointment = 2 ▫ Intent – Lack of morality organization = 1 ▫ Firm-centered drivers – Liberal redress policy = 1 ▫ Emotions – Anger = 1 ▫ Emotions – Confidence = 1 ▫ Emotions – Curiosity = 1 ▫ Social influence – Others behavior leading to awareness of opportunity = 1 ▫ Outcome – Reaching gratification = 1 	<p>with the organization. Therefore I took advantage of this opportunity to obtain compensation. I did this because it is so easy and I usually do not file complaints.”</p> <p><i>Attribution to self > Vos_8 > = I carried a bag over my jacket myself</i></p> <p><i>Moeskops_9 > On closer inspection also contrast effect.</i></p> <p><i>Vos_9 > Can > Speaking up by blaming the organization. She broke it herself.</i></p> <p><i>Cremers_10 > Is very much in between must and can.</i></p>
(3) Want = 3	<ul style="list-style-type: none"> ▫ Cause – Attribution to organization = 2 ▫ Timing – Opportunism = 2 ▫ Emotions – Anger = 2 ▫ Emotions – Indignation = 2 ▫ Cognitions – Interactional injustice = 2 ▫ Outcome – (Financial) compensation = 2 ▫ Cause – Attribution to self = 1 ▫ Intent – Lack of morality self = 1 	<p>“I felt anger and indignation towards the organization because of the way the organization treated me during the complaint handling. Therefore I took the opportunity to obtain compensation and that is the fault of the organization.”</p>

	<ul style="list-style-type: none"> ▫ Intent – Lack of morality organization = 1 ▫ Cognitions – Distributive injustice = 1 ▫ Cognitions – Procedural injustice = 1 ▫ Outcome – Revenge = 1 	<i>Attribution to self > Moeskops_8 > Lost her OV herself.</i>
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Appendix 8: Supportive tables for rationalization

Appendix 8.1 Overview of all found rationalizations

Rationalizations		Connections
1	Denial of responsibility	
2	Denial of injury	Firm size > denial of injury, Size of compensation > denial of injury, Negative experiences with claim settlement > denial of injury, Paying for the service > denial of injury
3	Denial of the victim	Compensation too low > denial of victim
4	Condemnation of the condemners	
5	Appeal to higher loyalties	
6	Defense of necessity	Defense of necessity > entitled to compensation
7	Metaphor of the ledger	
8	Claim of normalcy	
9	Denial of negative intent	
10	Claims of relative acceptability	
11	Postponement	
12	Paying for the service	Paying for the service > having the right, Paying for the service > entitled to compensation
13	First time using the insurance	
14	Appeal to higher goal	
15	Negative experiences with claim settlement	
16	Nature of firm	
17	Only doing it once	
18	Claim is close to reality	
19	Victim of a crime	
20	Frequent customer	

Appendix 8.2 Illegitimate claims: Type of complainant, associated rationalization and representation

Illegitimate claims		
Type of complainant	Associated rationalization	Representation
Can Opportunist (12)	Denial of injury = 10 Paying for the service = 10 First time using the insurance = 8 Negative experiences with claim settlement = 4 Denial of negative intent = 3 Claim of normalcy = 3 Defense of necessity = 3 Postponement = 2 Appeal to higher loyalties = 1 Claim is close to reality = 1 Condemnation of the condemners = 1 Claims of relative acceptability = 1 Denial of the victim = 1	“I justify the act of filing an illegitimate claim with the insurance company because it does not harm the firm, I pay for the service, and it is the first time I make use of the insurance.”

Can Planner (1)	Paying for the service	"I justify the act of filing an illegitimate claim with the insurance company because I pay for the service."
Must (1)	Denial of injury Defense of necessity	"I justify the act of filing an illegitimate claim with the insurance company because it was necessary and it does not harm the firm."
Want (1)	Denial of the victim Paying for the service Victim of a crime	"I justify the act of filing an illegitimate claim with the insurance company because the firm deserves it, I pay for the service and I am a victim of a crime myself."

Appendix 8.3 Illegitimate complaints: Type of complainant, associated rationalization and representation

Illegitimate complaints		
Type of complainant	Associated rationalization	Representation
Can Opportunist (3)	Denial of injury = 3 Frequent customer = 1 Denial of the victim = 1	"I justify the act of filing an illegitimate complaint with the firm in question because it does not harm the firm." <i>Denial of the victim > Vos_4</i>
Can Planner (2)	Denial of injury = 2 Denial of responsibility = 1	"I justify the act of filing an illegitimate complaint with the firm in question because it does not harm the firm."
Must (7)	Denial of injury = 5 Defense of necessity = 5 Denial of the victim = 3 Metaphor of the ledger = 1 Appeal to higher goal = 1 Nature of firm = 1 Only doing it once = 1 Claim is close to reality = 1	"I justify the act of filing an illegitimate complaint with the firm in question because it was necessary and it does not harm the firm."
Want (3)	Denial of the victim = 3 Defense of necessity = 1	"I justify the act of filing an illegitimate complaint with the firm in question because the firm deserves it."

Appendix 9: Supportive tables for relationship

Appendix 9.1: Illegitimate claims: Type of complainant, Associated relationship change

Illegitimate claims		
Type of complainant	Succeeded: Associated relationship change = 12	Not succeeded: Associated relationship change = 0
Can Opportunist = 12	<ul style="list-style-type: none"> ▫ Satisfaction (+) = 6 ▫ WOM (+) = 4 ▫ Trust (+) = 4 ▫ Loyalty (+) = 2 ▫ Commitment (+) = 2 ▫ Satisfaction (-) > financial compensation = 1 <p>Cause of change: claim settlement</p>	
	<p>No relationship change = 4</p> <p>Cause of no change: no change in variables, not their own insurance, insured via parents</p>	
Can Planner = 1	<ul style="list-style-type: none"> ▫ Commitment (-) = 1 <p>Cause of change: already wanted to leave the insurance company, last big blow</p>	
Must = 1	<p>No relationship change = 1</p> <p>Cause of no change: pre-existence of positive relationship and paying for that positive experience</p>	
Want = 1	<ul style="list-style-type: none"> ▫ Satisfaction (+) = 1 ▫ WOM (+) = 1 <p>Cause of change: claim settlement > due to overall service, not positive with regard to compensation</p>	

Appendix 9.2: Illegitimate complaints: Type of complainant, Associated relationship change

Illegitimate complaints		
Type of complainant	Succeeded: Associated relationship change = 11	Not Succeeded: Associated relationship change = 4
Can Opportunist = 3	<ul style="list-style-type: none"> ▫ WOM (+) <p>Cause of change: complaint settlement</p>	
	<p>No relationship change = 2</p> <p>Cause of no change: no change in variables, pre-existence of positive relationship</p>	
Can Planner = 2	<ul style="list-style-type: none"> ▫ Satisfaction (+) = 2 ▫ Loyalty (+) = 1 ▫ Trust (+) = 1 <p>Cause of change: complaint settlement</p>	

Must = 7	<ul style="list-style-type: none"> ▫ Satisfaction (+) = 3 ▫ Loyalty (+) = 1 ▫ WOM (+) = 1 ▫ Trust (+) = 1 ▫ Commitment (+) = 1 <p>Cause of positive change: complaint settlement = 3</p>	<ul style="list-style-type: none"> ▫ Satisfaction (-) ▫ Trust (-) ▫ Commitment (-) <p>Cause of change: complaint settlement = 1</p>
	<ul style="list-style-type: none"> ▫ Satisfaction (-) = 2 > incident ▫ WOM (-) = 2 > incident ▫ Loyalty (-) = 1 > incident ▫ Commitment (-) = 1 > incident <p>Cause of negative change: incident = 2</p>	<p>No relationship change = 1</p> <p>Cause of no change: no change in variables</p>
Want = 3	<ul style="list-style-type: none"> ▫ Satisfaction (-) = 1 ▫ Trust (-) = 1 <p>Cause of relationship change: complaint settlement</p>	<ul style="list-style-type: none"> ▫ Satisfaction (-) = 2 ▫ Loyalty (-) = 1 ▫ WOM (-) = 1 ▫ Trust (-) = 1 ▫ Commitment (-) = 1 <p>Cause of change: complaint settlement = 2</p>