“Theory & Practice; A Case Study Analysis of How Academic Theory Aligns with the Practice of Complaint Handling in the Irish Financial Services Sector”

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Abstract

“Theory & Practice; A Case Study Analysis of How Academic Theory Aligns with the Practice of Complaint Handling in the Irish Financial Services Sector” – Michael Goulding (MSc in Management)

There has been a vast amount of research undertaken in relation to the management and handling of complaints across various industries over the years, and a number of theories have been put forward as a result of same which purport to offer the optimum operational model for dealing with complaints to the customers’ satisfaction. The purpose of the research described herein was to examine how the theories, processes and structures espoused within the existing literature align with the current practice of complaint handling within the Irish banking sector.

Utilising a case study approach the author looks to examine, by way of qualitative research, how the complaint handling function of “Company X” is structured, how the culture and values of the organisation contribute to complaint handling, and how staff members’ perceptions and personality type effect the ability of the firm to achieve its aims in this regard. There is a notable gap in the extant literature with regard to this approach, which this paper seeks to contribute towards closing.

The Findings of this research illustrate how, notwithstanding the presence of structures and processes espoused in the literature, complaint handlers’ perceptions of equity (in respect of how they are treated by the organisation) are a key driver in the ultimate success or failure of a complaint management function.
Declaration

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Chapter 1: Introduction

There has been a vast amount of research undertaken in relation to the management and handling of complaints across various industries over the years, and a number of theories have been put forward as a result of same which purport to offer the optimum operational model for dealing with complaints to the customers’ satisfaction (e.g. Hirschman, 1970, Homburg & Furst, 2005 and Linder, Schmitt & Schmitt, 2014). This research also illustrates the importance to the firm of effective complaint handling processes and that these processes add value to the organisation (Knox and Van Oest, 2014). These theories and suppositions form a solid base against which to review current processes in place in the Irish banking sector, and as such will be discussed and analysed within the review of relevant literature within Chapter 2.

The purpose of the research described herein was to examine how the theories, processes and structures espoused within the existing literature align with the current practice of complaint handling within the Irish banking sector. The research also sought to examine other factors which contribute to, or prevent, effective complaint handling within that sector. In order to achieve these aims, the Researcher was provided access to “Company X”, a leading Irish bank, to develop a case study upon which to base the analysis (the case study is detailed within Chapter 4). While, as mentioned above, there is a significant volume of work available which examines the role and methodologies associated with effective complaint handling, there is little evidence of case study analyses carried out in the Irish Banking sector which looks at the organisation, its culture and values, and its people so as to determine the factors which contribute to or inhibit successful complaint management. This is the gap which this paper seeks to contribute towards filling.
In order to achieve this the researcher applied the method of data triangulation (Gorard & Taylor, 2004; Creswell, 2008), gaining data from three distinct phases of Qualitative Research (detailed within Chapter 3), which provided an overall picture of the organisation under study; its structures for complaint handling, values and culture. An insight into the personality types present within the complaint handling function – based on information provided by the respondents themselves, and a deeper insight into the perceptions of complaint handlers with regard to how the organisation’s culture, values, structures and determinants of success align with those of the complaint handlers and with effective complaint handling in and of itself. The findings discussed in Chapter 5 illustrate the benefits of utilising more than one source of information (data triangulation) for research purposes.

The three phases of qualitative research undertaken where (i) Participant Observation – where the researcher undertook three one-day periods of participant observation over the course of three consecutive months (May to July 2016) observing the activities of the department in an un-staged, or natural, state (Babbie, 2007; Bryman, 2008). (ii) Distribution and collation of questionnaires based on the Meyers – Briggs Personality Type Indicator (MBTI) to determine the presence of a predominant personality type within the function. (iii) A series of qualitative interviews carried out with selected members of staff to gain a deeper understanding of the perceptions of staff within the organisation.

The Findings of the research are detailed within Chapter 5 and illustrate that, although the requisite structures and processes are in place within Company X (as espoused by the extant literature), the role of perceived equity and personality amongst complaint handling staff plays a significant part in determining the successful management of complaints in a practical sense.
The Findings also highlight that limitations of the study, particularly in respect of personality types, and suggest further research to be undertaken in respect of this area.

The following chapter provides a review of the most up to date and relevant academia relating to the topic of effective complaint handling, and illustrates the common perception among that group of the benefits that the effective management of complaints brings to the organisation. This review is interspersed with reference to the Regulatory Codes under which Financial Service Providers specifically operate, the bodies involved in the enforcement of those codes and the resolution of complaints, and the data provided by said bodies (in particular the Central Bank of Ireland’s 2016 report on Complaint Handling within the Irish Financial Services sector) which provide an indication of the current state of affairs from the customers’ perspective.
Chapter 2: Literature Review

2.1 Recent analyses of Complaint Handling in Ireland and the UK

According to Cook (2012) various studies over time have shown that relatively low numbers of customers who are left dissatisfied by their product provider, regardless of industry, actually take the time to complain. The example provided (based on UK financial service customers) suggests that on average one in four people will be dissatisfied, but of that number only one in twenty six (4% of those left dissatisfied) will raise the issue as a complaint. The remaining 96% either feel it is not worthwhile to complain or are unaware how to go about the process. The estimate of customers who feel that they received a satisfactory resolution to their complaint is 50%. What is apparent from these statistics is that the number of consumers who actually take the time to raise an issue as a formal complaint (as defined by the Central Bank of Ireland’s Consumer Protection Code (2013) as “any expression of dissatisfaction”) is relatively low. As such one could question the need to pay much attention, from a business sense, to customer complaints. The area of complaint handling (formally referred to as complaint management) is traditionally one which is not attractive to the higher echelon of firms across most sectors, due to the negativity and potential for poor reviews associated with same (Maxham & Netemeyer, 2003). Ernst & Young’s (2011) research paper “A New Era of Customer Expectation: Global Consumer Banking Survey” (which set out the findings from interviews with 20,500 customers, surveyed about their expectations from their respective banks – and is meant as a guide for firms to achieve competitive advantage), only makes reference to complaint handling once in the entire fifty six page document, stating, as an aside, “We are also seeing many banks investing in complaint handling procedures with a view to responding quickly, addressing issues, and capitalizing on intelligence gained in the process.” (Ernst & Young 2011; p. 31)
While this could be construed as supporting the position purported by Maxham and Netemeyer (2003) above, and as such may indicate that a gap still exists within the industry regarding the importance of effective complaint handling, the regular focus on complaints in recent years from the media and Regulators illustrates the necessity for effective complaint handling processes. Currently, the mis-selling of Payment Protection Insurance (PPI) policies is a key focus for those bodies, particularly in the UK where the Financial Conduct Authority has extended the deadline for raising PPI related complaints by a further year, effective 2017. It is estimated that this will require the involved Banks to set aside a further £1 billion in potential compensation for PPI related complaints. Not to mention the additional provision required for fines etc. related to the mis-handling of such complaints; with the largest fine levied to date against a UK Bank (Lloyd’s) standing at £117 million (Dunkley, 2016).

In a survey carried out by Price Waterhouse Cooper (PWC) on behalf of the Central Bank of Ireland during 2015 (findings published in May 2016) it becomes apparent that, while financial services companies in Ireland are cognisant of, and have the relevant infrastructure in place to manage customer complaints, there is still a substantially large number of customers who are left dissatisfied by how their complaints are handled. This is evidenced by the key findings of the report set out below, which also illustrate what consumers place most significance on when proceeding through the complaints process:

- Respondents’ opinions of the complaint handling process were low, with only 41% believing they were treated fairly during the process and 39% left satisfied by the overall complaint handling experience
• The providing of a named contact with whom to deal with during the complaint process played a significant part in satisfying both the complainant’s expectations on the handling of the complaint and the outcome received

• The experience, knowledge and authority of the contact were considered some of the most influential aspects of satisfying customer expectations with regard to the complaint process

• The time taken to resolve the complaint was a key aspect of the process for 50% of consumers surveyed

• Effective handling of complaints can have a significant effect on customer behaviour with 18% of respondents advising that they switched provider as a direct result of being dissatisfied with the handling of their complaint, 51% being less likely to purchase another product or service from their provider and 56% advising they would be less likely to recommend the firm to a friend based on the handling of their complaint

• The main reasons for not complaining was the belief that the problem could not be solved or the potential complainant would not be treated fairly.

(Source: Central Bank of Ireland, May 2016)

Although it has been widely recognised that effective complaint handling is a significant contributing factor to customer retention and loyalty (Zairi, 2000), it is evident from the findings of the Central Bank analysis that Financial Services institutions in Ireland still fail to get it right, with, for example, only 41% of respondents feeling that their complaint was taken seriously (CBI Report, p.16); an aspect of complaint handling which one would expect the institution to get right as a minimum. In Ireland and the UK, complaint handling in Financial Services is a Regulated activity, meaning that failure to comply with the requirements set out by the Central Bank of Ireland and the Financial Conduct Authority (in the UK) exposes the Bank to both financial and
regulatory sanctions (Consumer Protection Code, 2013, Financial Services and Markets (UK) 
Act, 2000) in addition to the impact on customer attraction and retention. As such the area of 
Complaint Handling is one which should be provided strategic importance within the 
analysed organisation (Strauss, 2002). However this is not always the case as illustrated by Zeithaml, 
Parasuraman and Berry (1990) who advise that organisations fail to properly handle complaints 
as a result of not recognising the importance of the field, do not employ a systematic approach 
or fail to promote a culture conducive to effective complaint handling.

2.2 Theories and Evolution of Complaint Handling

Traditionally the management of complaints fell under the remit of a firm’s marketing division 
(Linder, Schmitt & Schmitt, 2014) and it was left to marketing practitioners and academics to 
investigate and plan how an organisation would deal with same. One of the principal areas of 
study relating to the management of complaints was carried out by Hirschman which, according 
to Fornell & Wernerfelt (1987), produced the most relevant underlying theory in the field; 
Hirschman’s (1970) exit-voice theory and the disconfirmation paradigm. Within this theory 
Hirschman categorised dissatisfied customers into two potential reaction categories; those who 
“voice” (i.e. those customers who raise their issues directly to the firm as complaints) and those 
who exit (i.e. those customers who automatically switch to an alternative product/service 
provider on foot of a poor experience). If this categorisation is correct then the figure of 96% of 
dissatisfied customers who don’t complain (Cook, 2012) could have worrying consequences for 
a firm’s ability to retain large portions of their customer base.

Based on Hirschman’s theory; Complaints management was defined and pursued along two 
strains of thought. In relation to the ‘voice’ customers, the number of people who complain 
should be increased through providing the opportunity for those customers to raise their issues 
so the company is in a position to try to correct the poor experience had by the customer (a view
supported by Halstead, 2002 and Daffy, 1995), while at the same time attempting to repair the
damage caused to the ‘exit’ customer as quickly as possible to avoid potential damage resulting
from negative word of mouth or damage to the customer relationship (Blodgett, Granbois &
Walters, 1993). As such complaint management was seen as a defensive marketing strategy,
focussed on customer retention. This strategy was particularly relevant in markets which were
highly saturated where acquiring new customers would prove costly (Fornell & Wernerfelt,
1987).

Since then complaint handling processes have evolved and as stimulating customers to voice
their dissatisfaction has become much more widespread (in Irish Financial Services it is a
requirement under the Consumer Protection Code 2013 that providers make their customers
aware of their ability to raise a complaint and that the process for doing so is as transparent as
possible (Central Bank of Ireland, 2013)), the strategy of repairing the relationship with the ‘exit’
customer has developed into one of not only customer retention but using customer complaints
to improve customer offerings through innovation based on feedback gathered from those

“If an organisation really wants to understand its customers, the first thing it should
do is to ensure that it has effective complaint management processes in place.
Customers' complaints provide real, first-hand feedback to an organisation and
should be the first place to look to understand why customers may be dissatisfied with
your products or services.” (Hayward 2008, p321)

This shift from defensive to progressive complaint management reflects the changing nature of
business towards a more customer-centric model and is consistent with the levels of service
required from customers whose rising expectations no longer allow them to settle for average customer experiences (Cook, 2012 and Meredith, 2015). Effective complaint handling also enables firms to manage those customer expectations, as it is within the complaint sphere where organisations are in a position to communicate with customers what can reasonably be delivered, and also provide an opportunity to mitigate any potential reputational damage brought on by negative word of mouth (Hill, 2012).

Once a general consensus was reached whereby it was agreed that there were significant benefits to be achieved from effective complaint management; attention within the literature moved toward how best to achieve effective complaint management. A study carried out by Hansen, Wilke and Zaichkowsky (2009) highlighted the complexities of the customer relationship and, as such, noted that a “one size fits all” approach to managing customer dissatisfaction may not be appropriate. Complicating the customer relationship further; perceptions of justice, in various forms, have also proven to be a significant contributor to the methodology applied in handling complaints, the satisfaction derived from the outcome of a complaint and the post-complaint behaviour observed in customers (Blodgett, Hill and Tax, 1997, Cohen-Charash and Spector, 2011, and Orsingher, Valentini, & de Angelis, 2010). One such study by Gelbrich and Roschk (2011), on speaking of the efforts made by the organisation to resolve complaints, advises as that the recovery process is only one aspect of consideration when dealing with complaints. Gelbrich and Roschk point out that the complainant’s perception of justice, and same being met, is essential in preventing loss of business through the complaints process;

“It is the customer, not the company, who decides what is fair. Organizations that ignore customer perceptions run the risk of thinking they responded properly, while in reality, the customers are still upset and engage in unfavourable actions.”

(Gelbrich and Roschk, 2011, p39)
Homburg & Furst (2005) describe two fundamental approaches to effective complaint management; the mechanistic approach – where complaint handling processes are governed by a rigid rules based approach, and the organic approach – which promotes and utilises a flexible approach to dealing with complaints based on individual circumstances. Both approaches proved effective when applied to different customer groups (mechanistic was favoured when dealing with consumers whereas organic lent itself more to internal or business to business complaints) and assist the firm in determining the best approach for their business.

Linder, Schmitt & Schmitt (2014) advocate the Technical Complaint Management (TCM) process as the most effective method for both handling customer complaints and extorting the benefits derived from customer complaints. TCM is a methodology which utilises aspects of Total Quality Management (TQM) which would normally be reserved for the production side of the business. The introduction of quality loops between complaint handling staff and the organisation’s management provide both a sense of empowerment for the employee, and a clear line of sight for management of potential issues or performance gaps with respect to their product offering (Linder, Schmitt & Schmitt, 2014). This methodology is being introduced more and more across industries today (predominantly in the manufacturing industry) and is one which would be beneficial for complaint handling within the financial services sector. TCM will assist in developing a culture of continuous learning and improvement within the organisation with regard to complaint handling and other aspects of the business which, based on the literature reviewed, should improve the customer experience. It should also ensure that all aspects of the business are on the same page when it comes to serving the customer. As set out by Hansen, Wilke and Zaichkowsky (2009) it is the responsibility of management to communicate with
employees the importance of complaints and that complaining customers actually represent an asset to the company.

Daffy (1995) describes the type of business model which a company needs to operate to in order to provide a satisfactory customer experience when complaining, stating that:

- Customers must not feel embarrassed to complain
- Customers believe that it is worthwhile complaining and there is an expectation that something will be done as a result of raising a complaint
- The customer cares enough about the company as a supplier to want to tell you when something is not going right
- You have advised the customer how to complain, and
- The customer has no fear of recrimination as a result of raising a complaint

Again, Daffy’s (1995) framework for business ties into the more customer-centric approach referenced above and is based on the concept of creating relationships with customers as opposed to just conducting transactional interactions, and seeing them as a strategic partner rather than just a customer (Siddiqui & Tripathi, 2010).

2.3 A product of the Business, its Culture and its People

According to various studies carried out negative experiences have a deeper impact on customers than positive ones (Baumeister, Bratlavsky, Finkenauer, and Vohs, 2001) and as such customers are more likely to tell people about those bad experiences; on average a customer who receives a poor level of service is likely to tell ten people about their issues, whereas a customer who receives a good experience will tell three people (Cook, 2012). These figures emphasis the
necessity for effective complaint management as a tool for preventing reputational damage and the potential for poor customer advocacy is also outlined by Knox and Van Oest, (2014) and Andreasson (1999, 2001). However these studies also show that customer advocacy can be improved via effective complaint handling processes and a disgruntled customer can become emotionally engaged with the company and eventually a promoter for the organisation if the relationship is correctly managed. In the long run effective complaint management not only provides a positive return on investment through factors such as reduced customer attrition, reduced reputational risk, early warning of emerging issues etc. (Hill, 2012), but also leads to increased profitability to the firm as a result of these factors (Johnston, 2001). According to Daffy (1995) research reveals that customers who complain typically spend twice as much with their suppliers when compared to those who don’t.

In addition to such benefits to the organisation there are also less tangible, but no less important, benefits derived from establishing a culture of effective complaint handling within the organisation. Studies by Gruber, Abosag, Reppel and Szmigin (2014), Maxham and Netemeyer (2003), Padaki (2000) and Reinartz, Krafft & Hoyer (2004) have shown that employee motivation, participation, engagement and extra-role activity are increased in organisations actively embedding a culture of continuous improvement and learning based on customer feedback. According to Kordbacheh, Schultz and Olsen (2014) a “Lack of engagement has been found to negatively impact various organisational outcomes such as customer satisfaction, loyalty, safety, turnover, profitability and production levels” (p.11). It follows therefore that gaining customer feedback from complaints, and acting on same, will benefit the company beyond the financial sense by assisting in embedding a culture of engagement from employees. According to Maxham and Netemeyer (2003), many firms fail to inspire employees and this leads to the provision of poor customer service, both in general and in terms of complaint
handling. In such circumstances front-line staff may not share the firm’s values or may feel undervalued and this is projected onto the customer during interactions (Bowen, Gilliland & Folger, 1999). On the other hand, employees who share the organization's values are more likely to feel like an integral part of the system, taking ownership in and responsibility for the firm and its performance. The question therefore is how the organisation ensures that employees share the company’s values. While much emphasis is placed on the customer’s sense of perceived justice received through the resolution of their complaints, it is the employees’ sense of equity and belonging in the company which inspires them to provide a level of service to the customer which will tally with the customer’s sense of receiving a fair and just outcome. The necessity for proper training, tools and procedures is of vital importance in enabling complaint handling staff to successfully function in their role however the likelihood is that, in the absence of shared values between employees and the organisation, these attributes will be wasted if those employees are not motivated or willing to go the extra mile to resolve a customer’s complaint.

Gruber, Szmigin & Voss (2006) found, from a study of complaining customers’ views on what they felt were the important attributes to be displayed by complaint handling/contact staff, that customers want employees to give positive nonverbal signals, exhibit sufficient product knowledge, hold adequate authority to handle their problems effectively and “be willing to try hard and spare no effort”. This research was supported by the authors in further research in 2009 and expanded to include the fact that customers also placed a large emphasis on the employees listening skills and impression that they take the customer’s complaint seriously. These findings reflect those of the 2016 Central Bank of Ireland report, discussed earlier, published almost ten years later which indicates that, while the knowledge is there, successful application remains unachieved. What is unclear however is why customers remain dissatisfied with how their complaints are being handled by Irish financial services providers – is it a case that organisations
within the sector fail to implement adequate processes, that staff are inadequately trained or are
the staff themselves not an appropriate fit for dealing with customer complaints adequately?
These are questions which the researcher will discuss further within the analysis chapter to
follow.

2.3.1 Effective Communication

There is a dearth of research and literature available which emphasizes the importance of
effective communication between an organisation and its customers (e.g. Walz & Celuch 2010,
Davenport, Mule & Lucker, 2011) in the course of business as usual (BAU) activities such as
marketing, sales etc. and one just has to watch television or flick through a newspaper to find
eamples of how organisations, including banks and other financial institutions, aggressively
communicate with existing and potential customers on an almost constant basis. However, there
is a marked difference between the type of communication employed in the marketing
environment and that used in the complaint forum (Hargie, 2011). According to Jeschke, Schulze
& Bauersachs (2000), a customer complaint is not merely a case of having to resolve the issue
raised but a “complex psycho-sociological conflict management process” to be addressed within
the boundaries of the relationship. In such circumstances talking at the customer is not the
appropriate form of communication to achieve positive results. The literature and analyses
discussed earlier illustrate the expectations customers have when it comes to the behaviors
exhibited by contact staff in the context of their complaint. References to positive non-verbal
signals, active listening and taking the issues raised seriously indicate the emphasis which
customers place on being communicated with effectively in the context of a complaint.
Interpersonal skills, of which communicating effectively is a substantial element, are noted by
Jeschke et al. (2000) as being a basic qualification required by contact/complaint handling staff.
The requirement of effective communication is not limited to the context of interaction between complaint handling staff and the customer however as the ability of the complaint handling staff to effectively convey the organisation’s message to the customer is dependent on how well those staff have been communicated with by the organisation. Browning, Edgar, Gray & Garrett (2009) stress the contribution of effective communications within the work place as being three fold; (i) it ensures employees are kept up to date, (ii) it conveys a message of trust by keeping employees in the loop and (iii) it encourages employee contribution. The importance of effective communication in an internal context is also highlighted by Gupta (2014) as being instrumental in ensuring that a company’s vision and strategy is effectively communicated down through the ranks, a fact supported by Bellon, Estevez – Cubilete, Rodriguez, Dandy, Lane & Deringer (2010) who state that “A company's core values must be communicated to all employees and must be practiced by all leadership in order to ensure buy in to the organizational culture” (p.1). The use of effective communication therefore should assist in the building of a culture of shared values between the organisation and the employee. This in turn should foster an environment of equity, thereby satisfying the employee’s perceptions of justice which will, according to Bowen, Gilliland & Folger (1999), enable complaint handling staff to provide the customer with a sense that they (the customer) will receive treatment during the complaints process which aligns with their own sense of perceived justice.

2.3.2 The role of Organisational and Individual Values

As set out earlier, most major companies today view the customer proposition as relationship based as opposed to a series of transactional interactions. As such the role of organisational values which are aligned with those of the customer and which are easily expressed to the customer has become a key factor in creating and maintaining those relationships (Padaki, 2000). In order to create a business model within the organisation reflective of that prescribed by Daffy (see page 6, above), the organisation must portray (and operate to) a set of values which facilitate
the establishment of a culture which is receptive to and welcomes complaints. However, establishing such a set of values may prove fruitless if those values do not align somewhat with those of the individual employee (Sullivan, Sullivan & Buffton, 2010). This is particularly relevant when those individual employees are engaged with customers in the complaints environment.

Tax and Brown (1998) place great weight on complaints staff satisfying a customer’s expectations regarding interactive justice in order to successfully resolve the customer’s complaint, and stress that the member of staff’s behaviour is a key facet of interactive justice. As discussed by Sullivan et al. (2010) individuals use their values as a measure of their behaviour or what they have done. It follows therefore that what an individual feels is appropriate or adequate behaviour based on their values may not be acceptable to an organisation (or customer) if those values do not align with those of the organisation. A prime example of this is provided by Harris and Ogbonna (2010) whose study illustrated the prevalence of complaint handling staff in the UK’s willingness and active engagement in concealing customer complaints. Such practice not only exposes a company to potential Regulatory sanctions (if occurring within the Financial Services sector) but also invites reputational damage which could both erode existing customer base and alienate prospective customers. One would have to assume that not many organisations would see this type of behaviour aligning with their organisational values, and yet as illustrated by Harris and Ogbonna (2010), it still occurs.

The general consensus within the extant literature suggests that organisations should seek to find areas of commonality between the organisation’s values and those of the individual from which to begin the alignment process (e.g. Hargie (2011), Padaki (2000)). However this is not always possible where values have already been deeply embedded. This would appear to suggest ramifications from a recruitment perspective – if an organisation exudes the values associated
with fostering a culture of effective complaint handling, should it not seek employees who actively share those same values – however existing research is surprisingly sparse in this area and does not allow a conclusion to be drawn. Similarly there is very little literature which provides guidance on personality types which might lend themselves to effective complaint handling through their established values which, again, could prove useful from a recruitment perspective.

Chris Daffy (1995) alludes to the potential misalignment of values between the organisation and employees, noting that while you can stimulate all aspects of the “success triangle” (Knowledge, Skills and Attitude) towards improvement by various means, sometimes this is not enough. In such circumstances Daffy suggests the need for a paradigm shift, whereby an employee’s habits etc. can be changed by forcing them to view situations through the eyes of the organisation.

While the preceding material illustrates the wealth of theories and literature which has been produced in relation to the field of complaint handling, a gap exists in the sense that there has been relatively little study carried out on the industry application of those theories. The purpose of this paper is to attempt to fill that gap by examining, by way of case study analysis, how theory aligns with practical application.
Chapter 3: Research Questions, Methodology & Aims

3.1 Research Question

The purpose of this research is to examine whether theory aligns with practical application in the complaint handling sphere and, if so, are there other factors which prevent suitable processes and structures from achieving their desired result. The extant literature reviewed in Chapter 2 would tend to positively support the contention that effective complaint handling can restore customer relationships, as would the Central Bank of Ireland’s Director of Consumer Protection, Bernard Sheridan, who commented that the findings of the Central Bank’s consumer research illustrate how there is an opportunity for financial providers to do just that through open and transparent complaint handling processes (RTE.ie, May 2016).

The research was carried out by way of a Case Study analysis of the complaint handling processes of “Company X”, a well-established Bank operating in the Irish market (see further details in Chapter 4), in which the Researcher attempted to identify how closely the approaches to complaint handling (including employee, personality, values and communication considerations) recommended and espoused in the literature align to the reality of complaint handling in practice. The research undertaken was structured within the following sub-questions:

1. What organisational structure is in place within Company X’s Complaint Handling Centre? Does this structure provide for the empowerment of Complaint Handlers and effective communication within the Centre and with external areas of the organisation? Is there evidence to suggest that the structure employed promotes the requisite cultural elements to enable effective complaint handling processes?

2. What approach is taken to the handling of complaints within the Centre, does this approach reflect a mechanistic or organic approach as defined by Homburg & Furst (2005)? Is there
evidence of “clustering” of customer complaints (as recommended by Siddiqui & Tripathi, 2010) and if so are staff skills and experience adequately aligned?

3. What impact does the organisational culture have on the individual’s ability to effectively handle complaints? Does the culture align with the motivational requirements of staff and inspire those staff to “be willing to try hard and spare no effort”, as referenced by Gruber, Szmigin & Voss (2006)? Is there a process of learning from the customer experience embedded within the culture and, if so, are these learnings adequately exploited?

4. Is there a prevalent personality type (based on the Meyer’s – Brigg’s Typology Indicators) apparent amongst complaint handling staff? If such a commonality exists how does it align with the attributes expected from complaint handlers?

5. How do the organisation’s values align with those of the individual complaint handling staff? How does any conflict between such values manifest itself in respect of performance and or customer interaction? Do staff feel that they are equitably treated by the organisation; does reward reflect the nature of the work undertaken in the opinion of staff and does the training provided align with the expectations placed on staff by the organisation?

It is felt that if the evidence gained from researching these questions suggests a positive outcome for the company with regard to its structures, processes and people then there may be another fundamental issue, potentially outside of the control of the company or indeed the industry, which contributes to the poor consumer perception of complaint handling processes which is apparent from the Central Bank of Ireland report – a finding which may contribute to, and prompt, further research in the field.

3.2 Methodology

Yin (2011) states “in general, case studies are the preferred method when (a) “how” or “why” questions are being posed, (b) the investigator has little control over events, and (c) the focus is
As such, utilising a case study research methodology was deemed the most appropriate means to investigate whether the company has what would be deemed an effective complaint handling process in place:

(a) The researcher wishes to examine how the company structures its complaint handling function, and whether this structure is the most efficient use of the resources available.

(b) The Researcher has no control over the events which take place in the company’s complaint handling function and cannot conduct a controlled experiment to provide verifiable results.

(c) The subject for research meets the criteria of representing a “contemporary phenomenon within a real-life context” (ibid.).

According to Bryman and Bell (2011), “…the practice of business research does not exist in a bubble, hermetically sealed off from the social sciences” (p. 5), espousing the fact that there are commonalities and areas of convergence between the two disciplines. From the review of extant literature documented in Chapter 2 it became apparent that this crossover is particularly relevant in relation to this topic. For example the impact of organisational structure is one which may be researched within the business field, theories discussing the psychology and emotional considerations of complaint handling are grounded within the social sciences arena, whereas the importance of effective communication and values could be deemed to span both. In this regard the methodological approach to this research has been derived from those recommended in both the business and social science disciplines.

3.2.1 Philosophy

Of the many different research philosophies available (Babbie, 2007), three predominantly utilised philosophies were considered in detail in respect of this research; Positivism,
Interpretivism and Post-Positivism. Of those philosophies considered it was deemed that Interpretivism was the most appropriate philosophy to underpin this research, based on its close affiliation to the study of people. From an ontological point of view, Interpretivism sets out that our world is dependent on, and does not exist outside of, the subjective experiences of the participants which again lends itself to the research being described herein. From an epistemological viewpoint however, it must be noted that Interpretivism espouses the belief that there is no objective knowledge of the world, based on the supposition of subjectivity defined under its ontological stance, and therefore we must not view the organisation as “having a tangible reality of its own” as discussed by Bryman and Bell (2011, p.20) for the purpose of this research. This does represent an epistemological point of view which could be subject to challenge in the business research context, however it is the author’s position that organisational values and culture, which are a large component of this research, are a product of the individual as opposed to the organisation as an objective entity.

3.2.2 Approach

While quantitative data is referenced and, to a certain extent, analysed within this paper, this represents secondary information which was used as a basis for determining the status of the subject matter (i.e. complaint handling) in the wider industry context and, as such, does not form part of the primary research of this paper. The research approach undertaken in order to satisfy the questions being asked herein was qualitative in nature, as this was deemed the most appropriate method for gathering the type of information required (Babbie, 2007, Bryman, 2008, and Bryman & Bell, 2011). The researcher adopted a “naturalistic” approach to the area under study, undertaking the role of the “socially acceptable incompetent”, as described by Lofland and Lofland (1995), so as to prevent the perception of any agenda on the part of the researcher being developed by the individuals partaking in the study.
3.2.3 Strategy & Research Design

The strategy employed for collecting the information used within the research consisted of three stages, each designed to answer different aspects of the questions posed. This represented a form of data triangulation (Gorard & Taylor, 2004; Creswell, 2008) and was deemed appropriate for this study based on the fact that (i) more than one source was deemed necessary to provide an overall picture and (ii) it was not felt that the research questions under discussion could be adequately addressed from one single source.

Stage one sought to look at the personality types found amongst complaint handling staff within Company X, based on the Meyers – Briggs typology, while stage two consisted of qualitative interviews with complaint handling staff, past and present, aimed at understanding individual perceptions of values, culture and equity etc. and how these align with the requirements placed on them by the organisation. Supporting these stages the researcher gathered additional information through the ethnographic practice of participant/activity observation (Bryman, 2008) in order to develop a view of the complaint handling division’s structure, values, culture and communication processes.

(i) Use of the personality questionnaire:

For the purpose of this stage of research a version of the Myers – Brigg’s Type Indicator (MBTI) was used to gain a measure of the prevalent personality types present among respondents. The MBTI was chosen based primarily on convenience and simplicity of use on the part of participants. Although it is noted by various academics that the MBTI has a number of limitations, such as the use of “absolutes” of dichotomous questions (lack of scaling) (Pittinger, 2005) and the fact that the answers chosen could change dramatically (providing a different
result) based on the mood of the respondent at that particular time (Boyle, 1995); it was felt that the use of a well-known and established measure, which is simple to use and score and is supported by a large body of analysis, outweighed the limitations for the purpose of this research.

The questionnaire (copy enclosed under cover of Appendix B) was issued to eighteen members of staff both presently and previously working within Company X’s complaint handling centre, all of whom had at least three years complaint handling experience. The roles of these staff members varied between Complaint Handlers (10), Team Managers (2), Unit Head (1) and Support staff (5). Support staff consists of Compliance, Control, Strategy and Operations staff members. The sample type was chosen as it was felt that it provided a broad base of experience at various levels and would illustrate if identified personality traits (as defined by Meyers Briggs) varied between customer facing staff (Complaint Handlers, Team Leaders) and non-customer facing staff. However, as a result of the findings from the initial sample (discussed in Chapter 5) and the interest shown by staff members not forming part of that sample, the questionnaire was reissued to the entire unit (38 people) plus four previous staff members, expanding the sample to a respondent rate of 38 staff members (past and present), or 90%. The rationale for expanding the sample in this manner is apparent from the findings discussed within Chapter 5.

(ii) The qualitative interviews:

The purpose of these interviews was to establish a sense of the organisational structure, processes etc. in place within the company in respect of complaint handling, and how these impact staff in terms of motivation, engagement and perceived performance. This element of the research provided the bulk of information to enable conclusions to be drawn from sub-questions 1, 2, 4 & 5 above. It is recognised that there are some limitations to this method of research (not least the fact that the intended participants remain employees of the organisation) as a result of the
fact that opinions expressed in interviews can be biased to one extent or another however, as the philosophy underpinning the research is that of Interpretivism, it was felt that qualitative interviewing would best reveal the subjective experiences of those interviewed.

Qualitative interviews were carried out on a face to face basis with eight staff members, consisting of five current members of the complaint handling centre and three staff members who had moved to different areas of the company. The use of face to face interviews was chosen over other methods, such as phone interviews etc., as it provided an opportunity for the researcher to view the body language and other non-verbal communication methods exhibited by the participants. It was felt that this was important insofar as the majority of the interviewees remained staff members within the unit and may not speak as freely as those who had left.

The five current staff members included the Unit Head, Lead Manager and three complaint handling staff. The scope of the sample chosen aimed at reflecting the various levels within the centre so as to gain sufficient information to enable the research questions to be answered (bearing in mind the wide span of the questions) and also to provide different perspectives on those answers, based on each interviewee’s level and position. The three prior staff members selected were chosen based on the fact that each had spent at least five years working within complaint handling roles before moving to their successive positions. The researcher was curious to ascertain the reasons for these staff members leaving the Complaint Handling function and if/how their view on how the company handled complaints changed in a “looking back” perspective.

(iii) Participant/activity observation

The researcher undertook three one-day periods of participant observation over the course of three consecutive months (May to July 2016) whereby the researcher was provided a desk within
the unit from which to work whilst observing the activities of the department in an un-staged, or natural, state. The purpose of this activity was to gain an appreciation of the nature of work being undertaken, to observe areas such as morale and motivation outside of the interview setting, and to view the interaction between staff in the workplace. This form of research also provided an opportunity to develop a sense of the culture underpinning the department first hand, without being subject to individual perceptions or biases which can be present in an interview scenario.

3.2.4 Data Collection & Analysis

The questionnaire and marking scheme were obtained from the following webpage: https://www.oicsouthflorida.org/uploads/files/Youth%20%26%20Family/MBTI_Personality Type Test take_off_page_1.pdf (accessed at 09:32 on 30 June 2016) and consisted of seventy dichotomous questions, designed to illustrate the dominant traits of each participant’s personality, based on the Meyers – Briggs Type Indicators. A copy of the questionnaire is provided under cover of Appendix B. The questionnaire was issued to relevant staff members via email, accompanied by instructions on how to complete it, an overview of the nature of the study and a data sheet complete with informed consent form (enclosed under cover of Appendix A) for review and completion prior to providing any information to the researcher. Once completed questionnaires were received the answers to the questions were applied against the marking scheme (enclosed under cover of Appendix B) and the results recorded within the researcher’s central data log, included as figure 2, Chapter 5. Each participant was then provided with the results of their test (i.e. the four letter personality type put forward under the Meyers – Briggs typology) along with links to relevant websites (humanmetrics.com and preludecharacteristics.com among others) where contributors could review a descriptor of their personality type. Participants were then asked to revert to advise if they felt the personality type indicated offered a fair reflection of their personality in an effort to validate the results against
the participants’ own perceptions. The researcher felt that this self-evaluation approach was important for two reasons; (i) the researcher is not a psychoanalyst and as such was not qualified to present judgement on the results of the tests and what this meant to the participants and (ii), this means of self-validation is one of the methods suggested to overcome the inherent limitations of the MBTI tests set out by such academics as Pittenger (2005) and Boyle (1995).

The qualitative interviews were conducted over a two week period in various locations determined by the participant’s requirements. Prior to the commencement of the interviews an additional data sheet and informed consent form was issued to each participant for completion and return. The interviews undertaken followed a semi-structured approach, in line with the approach suggested by Bryman and Bell (2011), as it was felt that this nature of questioning allowed for flexibility on the part of the researcher to adapt the questions being asked in line with answers being provided or changes in the flow of the conversation.

The approach taken with regard to the interview process was that suggested by Kvale (1996, p. 88), who described the complete qualitative interview process as consisting of seven distinct stages:

1) **Thematising:** Each participant was provided with an overview of the topics under discussion and the concepts to be explored, and this was discussed prior to the interview beginning so as to ensure understanding. Due to the semi-structured approach being undertaken specific questions were not provided prior to the interview.

2) **Designing:** The questions posed during the interviews were those deemed best placed to both answer the research questions and to encourage the interviewee to broaden the scope of their response. It was felt that this design would provide for richer responses from the interviewee and avoid, insofar as possible, constricting the potential response.
3) **Interviewing:** As advised above the interviews were face to face and carried out in locations which best suited the interviewee. It was felt that this approach would make the interviewee more comfortable which would lead to more open responses to the themes and questions. All interviews were recorded in audio format and stored on a memory stick used exclusively for this purpose. Notes were also taken during the interviews with particular points noted for later review (see interview template included under cover of Appendix C).

4) **Transcribing:** All interviews were transcribed in full and are available on request. Due to word count limitations the full transcripts are not contained within this paper. Various passages from interviews were used in quotation and in text throughout Chapters 4 & 5. All participants are fully anonymised where quoted or referenced.

5) **Analysing:** All responses gathered were analysed against the research questions being posed so as to determine how the information contained therein related to the topics under consideration. Information which was deemed too descriptive (i.e. information through which the company or individuals could be easily recognised) was omitted or redacted from any record which might become publicly available.

6) **Verifying:** Each interviewee was provided with the opportunity to review the researcher’s understanding of their responses, and the researcher’s view of how those responses fit within the context of the study. Of the eight staff members interviewed, six chose to avail of this opportunity and each verified the voracity and use of the responses in the context of the research.

7) **Reporting:** The findings of the interviews are reported in full within Chapter 4 of this research paper. No bias has been applied on the researcher’s part in relation to the information portrayed therein.
During the periods of participant observation copious notes were taken based on the observed areas of interest outlined under point (iii) of Section 3.2.3 above. These notes were reviewed after the final day of observation was completed and again after initial analysis of the qualitative interview outcomes, so as to validate the researcher’s perceptions. In an effort to maintain the authenticity of the natural state of the department being observed, the researcher did not partake in any direct communication with any staff member (other than gaining approval from management to proceed) regarding the purpose of the researcher’s presence in the department on the days in question. This stage of the research process provided the bulk of the information forming Chapter 4 of this paper, and the findings are also discussed in further detail within Chapter 5.
Chapter 4: Case Study and Analysis

4.1 “Company X”

“Company X” is a well-established Bank operating within the Irish Financial Services market since the 19th Century. The company provides its relatively large customer base (both business and personal customers) with products and services associated with modern banking; current and deposit accounts, personal and business lending and mortgage and investment products amongst others. As a Regulated entity Company X is required to be compliant with the rules and requirements set out by the Central Bank of Ireland within its various Codes with regard to prudential and conduct activities, as well as being subject to the relevant Legal and Constitutional considerations set out under Irish and EU Law. Assistance was provided by Company X over the course of this research in the form of the provision of access to relevant data and information outlining the Company’s Complaint Handling processes, its aims and appetite in relation to Complaint Handling and the structures and activities employed to achieve the desired objectives. Access to staff was also provided to enable the qualitative research undertaken to be completed.

4.2 The Values underpinning “Company X’s” Goals and Strategy

Company X’s overriding goal is to become “the number one Bank for customer service, trust and advocacy on the island of Ireland by 2020” (Company X, 2015) and set about achieving this vision through the establishment and embedding of a number of values by which all staff are expected to adhere to during their daily activities. These values are:

- Serving Customers
- Working Together
- Doing the Right Thing, and
- Thinking Long Term
Each of these values have relevant metrics attached which are used to measure performance. Employees’ annual objectives are grouped under each of these values and the metrics attributed to each are used as a means to determine the performance of each staff member on an individual basis. The purpose of this is two-fold; (i) it ensures that all staff are working towards achieving the same goal and, (ii) it ensures that the values of the organisation become embedded in the day to day activities of each employee. The values underpinning the company’s vision align accurately with that vision which, according to Stacey (2011), is a critical strategic factor in a company achieving its overall objective. Within the Complaint Handling Centre of Company X, evidence of the embedding of these values is easily visible, not least through the signage dotted around the walls which act as reminders of each value.

4.3 Background and Organisational Structure of the Complaint Handling Centre

In 2011 Company X established a dedicated Complaint Handling Centre made up of staff whose sole function was the investigation and resolution of customer complaints, whilst ensuring that the requirements of the Central Bank of Ireland’s Consumer Protection Code in relation to complaint resolution were complied with. The Centre was also positioned as a focal point for complaints across the entire company, providing guidance and advice to other areas of the business, such as branches and relationship managers, who would encounter complaints as part of their regular activities. The remit of the Complaint Handling Centre was initially to deal with complaints which could not be resolved at first point of contact (i.e. at a branch or by telephone to the generic customer contact centre) due to the complexity of the complaint or the inability of front line staff to adequately investigate the issues raised within a prescribed timeframe, or where the complainant remained dissatisfied with the response provided at first point of contact. The scope of this case study analysis is bounded within the dedicated Complaint Handling Centre, as its sole function is the effective management of customer complaints.
On average the Complaint Handling Centre deals with approximately 47% of all complaints received by the Company, regardless of the nature of the complaint or the products and services which form the subject matter of the complaint. The structure of the Centre is hierarchical in nature, consisting of a Department Head, Centre Manager, Team Managers and Complaint Handling Staff. The Centre is also supported by operations, risk and strategy staff. The number of dedicated complaint handling staff within the unit is 33, including managers and Department Head. The organisational structure follows a clustering method whereby teams are aligned against the products or services forming the basis of the complaint:

![Complaint Handling Centre Organisational Structure](image)

*Figure 1: Complaint Handling Centre Organisational Structure*

Each team has its own dedicated manager, responsible for the day to day activities of the team; the allocation of complaints and review of outcomes of investigations and correspondence being issued to complainants, while also acting as line manager to each complaint handler with responsibility for managing individual performance against mutually agreed annual objectives.

The Team Manager is also the first point of contact for each staff member under his or her remit for issues relating to HR activities such as grievances or sick leave/absenteeism. The company, and the Centre itself, encourages a process of two way dialogue between Complaint Handlers.
and managers however, from observation, the style of communication between these parties varies as a result of each manager’s individual preference – some managers preferring to limit interactions to “colder” facts and figures dialogue while occasionally (and somewhat reluctantly) broaching issues of a more “personal” nature, whilst others are keen to interact in an almost “friend” like manner, intertwining task and activity discussions with light hearted conversation. Theses differing management styles are quite closely aligned with those defined under Douglas McGregor’s (1960) “XY Theory”. There is an observed difference in the manner of interaction between team members reporting to managers who communicate in the above ways, reflecting the style of the manager more often than not. It is difficult to directly compare performance of individuals in a cross team perspective due to the differing nature of complaints received by each team and the relative complexity of those complaints, which leads to longer investigation/resolution timeframes, and as such it would be unfair to iterate a view on how the communication style of each manager affects performance levels as part of this research. However, there is a clear impact on the communication of the company’s values as a result of the differing communication styles which is discussed further in Chapter 5, and on motivation which was a common theme during the qualitative interviewing stage of this research, again discussed further within the aforementioned chapter.

4.4 Volumes, Targets and Key Indicators

Company X’s Complaint Handling Centre receives approximately 342 complaints from customers per month (based on an average figure calculated on total complaints received per month over the period August 2015 to May 2016, Company X (2016)). As noted earlier this figure equates to approximately 47% of all customer complaints received by Company X. Complaints are triaged on receipt by the telephony team (regardless of the medium by which the complaint was made) acting as a gatekeeping facility, and distributed to the various teams depending on which product or service forms the basis of the complaint. The volume and
generally accepted complexity of complaint varies depending on the subject matter with, for example, “daily banking” complaints relating to charges, account maintenance, or similar activities being relatively straightforward and easy to resolve, but constituting a large portion of the overall volume received for management by the unit. While the throughput of complaints is higher for this team, as a result of the relatively shorter investigation period involved, the high volumes require a larger number of complaint handlers than some of the other teams. Conversely, the Corporate Team would deal with a far lower number of complaints on a monthly basis however the complexity of these cases, due primarily to the nature of the products and services provided to this customer segment, is considerably greater than what would be seen in the “daily banking” sphere. As a result the Corporate Complaints Team consists of a Team Manager (who actively manages complaints in parallel to team/line manager responsibilities) and a single complaint handler – with support provided from other teams on an ad hoc basis as required.

The mission statement of the Complaint Handling Centre opens with the line “Restoring our Customers’ faith and trust in the Bank…” and the strategy in place to achieve this objective focusses on delivering a fair outcome to all complainants. In support of this Company X introduced an in-house Quality Assurance (QA) framework, consisting of an in depth review of a sample of cases dealt with by the unit (and the wider company), measured against key indicators such as evidencing of investigation, quality of communications etc. Results of the QA assessment are categorised under four outcomes as follows:

Outcome 1: Pass, Fair outcome provided to the customer, with clear evidence of all aspects of the complaint resolved

Outcome 2: Pass with Learnings; Fair outcome provided to the customer, with learnings in relation to certain aspects of the investigation to be provided to the complaint handler
Outcome 3: Fail; QA assessor unable to determine whether the complainant received a fair outcome based on the evidence

Outcome 4: Fail; QA assessor does not agree with the findings reached by the complaint handler and determines that the complainant did not receive a fair outcome.

In the case of outcomes 3 and 4 remedial action must be taken by the complaint handler or his/her manager to ensure that a fair outcome or evidence thereof is provided retrospectively to the complainant.

The baselines set by Company X in respect of QA outcomes is an acceptable pass rate (outcome 1) of greater than 90%. The appetite for outcome 4 is less than 1.5%. These tolerances are also aligned to individual complaint handlers and are included in their performance objectives. Over the nine month period reviewed, QA statistics for the Complaint Handling Centre of Company X reflected an average outcome 1 score of 94%, with the outcome 4 level stationary at 0%. It is important to note that delivering a fair outcome to customers does not always equate to customer satisfaction (as alluded to by staff during the qualitative interview process, discussed further in Chapter 5) and as such the company wide complaint handling function has a defined customer satisfaction (CSat) appetite of in excess of 75%. Over the nine month period reviewed, CSat scores for complaint handling peaked at 72% (as of May 2016) up from a period low of 60% (November 2015). Establishing a satisfaction threshold of 75% means that the organisation accepts that approximately 25%, or a quarter, of its customers will not be satisfied with the organisation’s complaint handling processes; a detail which the Researcher sought clarification on during the qualitative interviewing phase and is again discussed further within Chapter 5.

The use of individual targets for complaint handlers with regard to the number of complaints resolved is not applied within the organisation’s complaint handling function, due to a prohibition of such measures by the relative union, however there are a number of key milestones
applicable under the Central Bank of Ireland’s Consumer Protection Code for dealing with complaints which must be met and which, in and of themselves, provide natural measures of the performance of the function as a whole.

If a complaint is resolved at first point of contact (defined as within a period of 48 hours from time of receipt) a written acknowledgement and response to the complaint is not required. As such there is a significant appetite on the part of Company X to resolve as many complaints as possible during this time period, both from a cost perspective and from that of customer satisfaction. The organisation has a target of resolving 80% of customer complaints within this period. This target however is not one which is readily achievable by the dedicated complaint handling centre, due to the fact that the majority of complaints received by the unit are those which require significant investigation, or which the complainant has felt that they did not receive a fair outcome via the first point of contact route.

The next significant milestone defined by the Central Bank of Ireland occurs at five business days, at which point a written acknowledgement of the complainant must be provided, followed by a written response to the issues raised by the Complainant and details of the investigation undertaken. If the complaint can be resolved on or before working day five, the organisation has the ability to issue a combined acknowledgement and resolution letter to the Complainant. Between the issuing of the acknowledgement letter and the Company’s response to the issues raised (i.e. in instances where the company is unable to provide a response on working day five), the Code requires that an organisation must provide written updates on the progress of the investigation into the issues raised every twenty working days. In the case of Company X, such letters are issued every ten working days in line with its own complaint handling processes. Again there are cost implications related to this practice and therefore there is a desire to resolve as many complaints as possible on or before working day five. There is evidence of this appetite particularly in respect of “everyday banking” complaints, where approximately 70% of
complaints received by the Banking Team are resolved within five working days of receipt, as a result of a significant push on the part of management.

The final milestone set out by the Consumer Protection Code, which occurs at eight weeks (or forty business days), is the one which produces the most scrutiny from Senior Management within the organisation and which, as a result, receives the most focus from the Complaint Handling Centre’s own management team. In all instances where a response to a complaint is provided to a customer, the organisation in question must provide referral rights to the Financial Services Ombudsman (FSO); a quasi-legal entity which provides an independent arbitration service to Complainants who are dissatisfied with how their complaint was handled by the respondent organisation. The role of the FSO is to determine whether such a fair outcome has been provided to the complainant and their remit extends to directing the respondent company to provide redress (generally in the form of financial compensation) to complainants who they find have not been treated fairly, either on the basis of the subject matter of the complaint or during the complaints process itself.

In instances where the complaint has remained unresolved in excess of a period of eight weeks, the respondent company must provide referral rights to the FSO to the Complainant at that stage, regardless of whether the company has completed its investigation into the issues raised or not. Such a scenario has implications for the organisation insofar as the FSO can investigate and present an adjudication on the issues raised in the absence of the organisations own completed investigation. In these circumstances the FSO is free to direct the company involved to provide redress to the complainant for the length of time taken to investigate the complaint regardless of the outcome. In addition to the financial costs involved, such a complaint will, at a minimum, be deemed “partially upheld” by the FSO against the organisation – a statistic which will be provided against the company in the FSO’s annual summary, published within the public forum.
and used as a metric for various industry consumer satisfaction surveys nationally, resulting in potential reputational damage for the organisation in respect of customer satisfaction.

Within Company X the appetite for the number of complaints outstanding over the eight week period stands at less than 5% of total complaints however, due to the varying complexity of cases (particularly within the corporate and mortgage spaces) this appetite is rarely achieved despite consistent pressure from various managerial levels, with the average number of such complaints standing at 11% over the nine month period reviewed.

4.5 Feedback and Proactive management of trending issues

As discussed in Chapter 2, the theory of Technical Complaint Management (TCM) espoused by Linder, Schmitt & Schmitt (2014) sets out the need for feedback loops and other such communication tools to be established which enable the organisation to use the complaint handling function as a tool for continuously improving processes and product offerings, thus contributing to customer satisfaction and retention. In the case of Company X, the automated complaint handling tool (an electronic logging and maintenance computer based application) used by staff provides for the recording and collating of underlying issues which form the root cause of each complaint received. Selection of these causes are made via dropdown box options by the telephony team on receipt of each complaint prior to distribution to the appropriate team. This information is then periodically extracted by various areas within the wider organisation for review with the aim of recognising any predominant issues or trends being raised by complaining customers.

In addition the Company also runs a bi-weekly Cross Divisional Complaint Handling (CDCH) forum where verbal updates on issues experienced within the complaint handling function, volumes of complaints received and resolved, FSO findings and relevant learnings, and trends underlying complaints received are provided to senior stakeholders from the pillar divisions of
the Bank, such as Retail, Corporate, Private and Problem Debt Management. Both of these processes evidence the fact that the framework for using complaint handling as a tool for continuous improvement is in place within Company X, however the perceived effectiveness of this framework is discussed further within Chapter 5.
Chapter 5: Findings

As outlined in Chapter 3, the research was undertaken over three distinct “phases”; phase (i) consisting of three days of naturalist participant/activity observation, phase (ii) involved the issuing and collation of dichotomous questionnaires based on the Myers – Briggs Personality Type Indicator survey, and phase (iii) a series of qualitative interviews involving five current Complaint Handling Centre staff members and three previous staff members who had moved to different positions within the organisation. For ease of reference the findings from each “research phase” are detailed under separate sub-headings within this chapter:

5.1 Participant/Activity Observation Findings

This phase of research enabled an understanding of the structures and processes in place within the Complaint Handling Centre of Company X to be established, and also to view first-hand the environment and interactions of staff with both managers and Complainants. As discussed within Chapter 4, it became apparent from this phase of research that Company X does have the structure and processes in place to effectively handle customer complaints, as espoused by the predominant experts in the field, referenced within Chapter 2. The operating model of the unit tends to a mechanistic approach (as defined by Homburg and Furst, 2005) with Complaint Handlers, regardless of the subject or product forming the basis of the complaint, following clearly defined steps towards providing a resolution.

Initial communication with the Complainant focuses on two main aspects (prescribed within the Company’s Complaint Handling Framework) of (i) apologising to the Complainant for the fact that they needed to make a complaint and ensuring that they are made aware that their complaint will be investigated fully by what is an independent function within the Bank and (ii) encouraging the Complainant to reiterate, in their own words, the issues which have caused the complaint to be raised. The rationale behind this activity being that both parties (Complainant
and Respondent) are clear on the issues under dispute so as to avoid any ambiguity leading to further dissatisfaction on the customer’s part at a later date. The initial communication phase can be verbal (where complaints are received via telephony team) or written, but in both instances the two attributes of the initial communication phase are clearly evidenced. Where communication is by way of written correspondence, complaint handlers are required to provide an apology at the outset and a description of their understanding of the complaint in bullet point form, followed by an encouragement to the Complainant to revert if any aspect has been missed or misunderstood. In both instances the complaint handlers also identify themselves as the point of contact for any queries or update request from the Complainant over the course of the complaint process and provide a direct phone number to the complaint handler. A description of how the complaint process works is also provided by way of the Company’s Complaint Handling leaflet.

While a standardised approach is mooted to initial communication by Company X, there was a marked difference in how this communication was delivered (in verbal settings) by different complaint handlers during the period of observation. While all staff members communicated in a professional manner, a number of observed participants displayed a significantly higher amount of engagement on a warmer, more personable level with the customer. An interesting point to note was that it was the less experienced members of staff (in respect of time within the role) who displayed the warmer form of communication, with more experienced staff sticking to a more rigid, formal mode. This trait was also apparent across the unit when observing perceived motivation levels and inter-staff communications, indicating that perhaps a longer exposure to the role of a complaint handler may have a detrimental effect on these aspects of the individual’s engagement both with customers and internally, an observation which may benefit from a longer, time based (longitudinal) piece of research.
In addition, it was also noted that the form of communication in the verbal setting utilised by different complaint handlers reflected, to a large extent, the style of communication utilised by their respective managers – with those staff members managed by individuals tending towards a more informal style of communication representing the majority of complaint handlers providing a similar communication experience for their customers.

However it must be pointed out that the predominant style of communication offered was also reflective of the nature of discussion being held with the customer in question. While always professional and courteous, it was observed that, as is widely accepted in respect of two way dialogue, one party’s (i.e. the customer’s) unwillingness, or reluctance, to engage in warmer forms of communication led to the conversation retreating to a more formal, business like interaction sooner rather than later. That said, based on some of the interactions observed, it must be noted that the complaint handler’s ability to maintain a disciplined and neutral tone is admirable. Initially it was felt that such self-discipline spoke volumes for the training provided to complaint handlers by Company X however, as evident in the findings from the qualitative interview process discussed later, Complaint Handlers did not feel that adequate training was provided on undertaking their roles.

As touched on earlier, this period of naturalistic observation enabled the researcher to view the day to day activities and interactions of staff within the unit outside of the sometimes artificial environment of the interview setting. As such the researcher was provided the opportunity to gauge whether the culture of the organisation, with respect to complaint handling, successfully permeated into the complaint handling centre itself. While efforts are clearly being made to reinforce the Company’s values towards being a customer-centric organisation, it must be noted that the atmosphere within the unit, reflected in inter-staff interactions, did not provide a sense that staff were necessarily satisfied either by the work they were doing or by how that work was received by the organisation, in the wider sense. This was perhaps due to the fact that, while the
management of the centre itself made continued efforts to acknowledge the quality and
importance of the work being undertaken, there was a prevalent sense that this acknowledgement
did not necessarily extend to the relevant stakeholders within the wider company structure. It
was noted during the period of observation that members of the management team, in particular
the centre Lead Manager, appeared to be spending an inordinate amount of time justifying
decisions reached by Complaint Handlers, the time taken to resolve certain types of complaint
and the number of complaints within the Centre’s Work in Progress (WIP) which had exceeded
the 8 week milestone set out under the Consumer Protection Code.

While efforts to defend the actions of Complaint Handlers, and cultivate an awareness of the
necessity to adequately investigate complaints (resulting in longer timeframes) and the value
effective complaint handling added to the business, were extensively expressed these
conversations were held in earshot of staff within the unit. While the value of the work
undertaken by staff was widely recognised, this recognition was somewhat undermined by the
continued visible efforts to justify same to audiences outside of the centre; creating a palpable
“what’s the point” attitude among a number of staff members (discussed further within the
personality type and qualitative interview findings later in this chapter).

In Chapter 4 (subsection 5) the use of analytics and forums to review complaint trends was
discussed briefly and it was noted that these tools are in place within the organisation, the periods
of observation illustrated a significant amount of frustration expressed on the part of Complaint
Handlers with regard to the number of repeat complaints being received regarding the same
issues. Such complaints were being received both from individual customers who had already
been provided an accepted resolution (where the topic forming the subject of complaint was
being repeated) and in general relating to similar issues experienced by large numbers of
customers on an ongoing basis. The frustration on the part of Complaint Handlers regarding this
phenomenon was evidenced by their expressions of same to each other on a number of occasions
during the periods of observation. This indicated a potential failing on the part of the organisation to fully utilise the information being provided by the complaint function with regard to trends and repeat issues, and prompted a line of discussion for the researcher during the qualitative interview stage of research, discussed further within this chapter.

5.2 Personality Type Findings

Initially the Personality Type questionnaire was issued to a relatively small sample of 18 staff members, both past and present, based on varying levels of experience and operating level within the function. However, based on the interest shown from members of staff who were not included in the original sample, and the initial findings, the sample was extended to include all members of staff within the unit plus those members who had moved on to different areas of the Company. In total, the questionnaire was issued to 42 people with a respondent rate of just over 90%, equating to a total sample of 38 people. The purpose of this section of research was to determine if there is a prevalent personality type (as defined under the Myers-Briggs Typology) present within the Bank’s complaint handling function, do the personality types present reflect the characteristics one would expect from complaint handlers, and would the personality type assist in refining the selection of qualitative interview candidates. A copy of the questionnaire and the marking scheme used is included for reference under cover of Appendix A.

On review of results of the initial sample it was noted that six staff members (33%) displayed the same personality type as defined by Myers Briggs; that of the Extraverted, Sensing, Thinking, Judging or ESTJ type. Due to this initial commonality the sample was extended as discussed above. On review of the expanded sample, the same personality type was evident in 17 respondents, equating to just under 45% of all staff members surveyed, indicating, while not exclusive, a clear prevalence of one personality type within the unit. In total, the results of the survey revealed that there are 11 personality types present, as illustrated in figure 2, below:
<table>
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<th>Assigned ID (Participant - )</th>
<th>Level</th>
<th>Time in Role</th>
<th>Communication Channel</th>
<th>Completed</th>
<th>Completion Date</th>
<th>Personality Type</th>
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<td>ESTJ</td>
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<td>Y</td>
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<td>Ext</td>
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<td>ESTJ</td>
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</table>

Figure 2: Breakdown of observed personality types
The next most common personality type on display within the unit was that of the Introverted, Sensing, Judging, Thinking or ISTJ personality type which represented a further 6 staff members (just under 16%). In total ESTJ and ISTJ personality types accounted for 61% of all personality types present in the sample, with the remaining respondents (39%) illustrating Introverted, Sensing, Feeling, Judging (ISFJ) and Extroverted, Sensing, Feeling, Perceiving (ESFP) - 8% (3 staff members) each, Extroverted, Intuitive, Thinking, Judging (ENTJ) and Extroverted, Intuitive, Feeling, Judging (ENFJ) – 5% (2 staff members) each. The remaining 13% of staff members were split evenly (one staff member each) between the five remaining personality types evident; Extroverted, Intuitive, Feeling, Perceiving (ENFP), Extroverted, Sensing, Feeling, Judging (ESFJ), Introverted, Intuitive, Feeling, Perceiving (INFP), Introverted, Intuitive, Feeling, Judging (INFJ) and Extroverted, Intuitive, Thinking, Perceiving (ENTP).

The prevalence of the ESTJ personality type within the complaint handling function is interesting for a number of reasons, one being the prevalence itself which sees this type of personality accounting for almost half of all staff within the unit and the fact that this type is exhibited exclusively by those staff members actively involved in complaint handling, with other support functions displaying disparate personality types. In addition when we view the breakdown of this personality type further with respect of length of time operating in the role (as illustrated below in figure 3), we see that almost 65% (11 of 17) of complaint handlers exhibiting this personality type have been involved in complaint handling in excess of five years:

<table>
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<tr>
<th>Years in Role</th>
<th>ENTJ</th>
<th>ESTJ</th>
<th>ENFJ</th>
<th>ISFJ</th>
<th>ESFP</th>
<th>ENFP</th>
<th>ISTJ</th>
<th>ESFJ</th>
<th>INFP</th>
<th>INFJ</th>
<th>ENTP</th>
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<td>1</td>
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<td>0</td>
<td>1</td>
<td>3</td>
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<td>0</td>
<td>0</td>
<td>1</td>
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<td>5</td>
<td>1</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>1</td>
<td>1</td>
<td>0</td>
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<tr>
<td>&gt;5 years</td>
<td>0</td>
<td>11</td>
<td>0</td>
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<td>3</td>
<td>1</td>
<td>0</td>
<td>0</td>
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</tr>
</tbody>
</table>

*Figure 3: Personality type with respect of years in role*
The description of an ESTJ provided by the MBTI personality type indicator suggests that those exhibiting this personality type follow a principal’s based mentality, doing what they believe is right for the sake of it being right. In this regard we would expect that this personality type is suited to the field of complaint handling as it should enable the complaint handler to provide a fair outcome to a complainant regardless of the stance taken by the organisation. In addition, the ESTJ is more inclined to follow procedures and processes, which should enable systematic appraisal of facts in relation to complaints rather than being guided by more emotive issues.

ESTJs are described as natural leaders who thrive in operational environments where pressure is a predominant factor (www.preludecharacteranalysis.com, 2016) which suggest, from a personality type at least, that the unit should benefit from having a Department Head exhibiting this personality type. That said, the high number of staff exhibiting this personality type within the unit, combined with the relatively low number of leadership positions available, could lead to a sense of a lack of fulfilment on the part of those complaint handlers not holding a leadership position. This point is discussed further in the qualitative interview findings section of this chapter.

The ESTJ puts high importance on providing high levels of service which is a key attribute when dealing with customers, particularly in a complaint situation. However their need for closure, combined with their rather inflexible approach to following procedure, could see them disregarding certain facts or factors which might inhibit their desire to achieve such closure. In a complaint handling role, this characteristic could result in a complainant feeling that certain facts, of high importance to them, may have been overlooked during the complaints process and as such contribute to the complainant’s perception that a fair outcome has not been achieved, leading to continued dissatisfaction. While the complaint handling processes embedded by Company X are designed to ensure that all aspects of a complaint are fully recognised and addressed, the presence of such a personality trait within a high number of complaint handlers
could undo some of the effectiveness of these processes. According to the ESTJ characteristics outlined by preludecharacteristics.com, “the ESTJ can become dogmatic, rigid and inflexible, seeing the completion of the task as the primary concern, and not seeing the 'bigger picture,' or understanding complexities” (www.preludecharacteristics.com, 2016). This rigid approach to procedural activity can also influence the communication style of ESTJs, a point which was noted with regard to longer serving complaint handlers during the participant observation period of research.

In section 5.1 it was also noted that the continued necessity on the part of management to make significant effort to communicate the good work being undertaken by staff within the centre to outside stakeholders appeared to be having a detrimental effect on motivation. This point is particularly relevant when it comes to the ESTJ personality type, which may also contribute to the limited personal interaction between longer serving staff members. According to the ESTJ personality descriptor; “When bogged down by stress, an ESTJ often feels isolated from others. They feel as if they are misunderstood and undervalued, and that their efforts are taken for granted...when under stress they have a hard time putting their feelings into words and communicating them to others.” (Briggs-Myers and Briggs, 1985)

While the predominant personality type present in the complaint handling function of Company X shares many attributes with the traits which one would expect from an effective complaint handler, such as an inherent sense of right and work and penchant for providing high levels of service, there are also traits within the personality type which may impact negatively in the complaint handler’s ability to effectively deal with customers in a complaint scenario, which is by nature a stressful environment for all parties involved. This topic of research would benefit from further investigation, and as such is highlighted in the discussion Chapter in regard to further study. Determining whether the predominant personality type observed within Company X’s complaint handling function is also in evidence in the complaint handling function of other
companies, along with time based studies of personality traits amongst complaint handlers in a larger sample, may shed light whether a dominance of one particular personality type over others is a result of the environment, or if individuals portraying this personality type are drawn to such occupation (the extant literature in relation to the ESTJ characteristics would suggest that this is not the case).

For the purpose of this study, although only forming a brief section of the research undertaken, the personality types exploration proved useful in not only determining if there is a prevalent personality type present (a positive result), but also in aiding in the selection of qualitative interview candidates. While certain individuals lend themselves to natural choice for interview (such as the Department Head and highly experienced complaint handlers, based on their knowledge and experience of processes etc.), the investigation into personality types has also revealed individuals who exhibit personality types unique within the function and, as a result, became candidates for interview in the expectation that they may provide differing insights.

5.3 Qualitative Interview Findings

The purpose of the qualitative interviewing processes was to gain an insight into the subjective experiences of each member of staff interviewed. As discussed earlier the sample was chosen based on a selection of individuals operating at different levels within the unit (five current members of staff) and three staff members who no longer worked within the complaint handling unit. The Findings from the personality type research also played a part in the selection of candidates as individual complaint handlers (past and present), who constituted five of the interviewees, were chosen covering as many personality types as possible. Figures 4 (extracted from figure 2, section 5.2) illustrates the participants who were selected for interview:
During the interview process the organisational and operational structures described in Chapter 4 were confirmed as providing an accurate reflection of each with one notable piece of information added; the unit had undergone a change of management (with regard to Department Head and Lead Manager) within the previous year. As both managers in question were promoted from within the unit itself, the “time in role” indicated in figures 2, 3 & 4 were regarded as accurate, as both members of staff had operated in the complaint handling function prior to their new designations as illustrated. Both parties were keen to emphasise this change in structure during the interview sessions as they felt that these appointments had a significant impact on the level of moral and productivity within the unit, an assertion queried during the course of interviews held with other staff members. The researcher was keen to ascertain how the views and experiences of current and former staff differed as a result of this change in management.

In response to this query all interviewees who currently work in the centre provided positive feedback in relation to this change in management, noting specifically that a greater sense of empowerment has been achieved via the new regime. The introduction of the new senior management team resulted in a reshuffle of teams and operating processes brought about by the

<table>
<thead>
<tr>
<th>Assigned ID (Participant - )</th>
<th>Level</th>
<th>Time in Role</th>
<th>Communication Channel</th>
<th>Completed</th>
<th>Completion Date</th>
<th>Personality Type</th>
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<td>Int/Ext</td>
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</table>

**Figure 4: Interview Participants**
direct result of working groups set up (which involved staff at all level) at the outset of the new managers taking up their positions. The working groups were established as a means for frontline complaint handling staff to advise what they felt the unit needed to improve the areas under scrutiny, as the new management team recognised that it was these frontline staff who could provide the best insight into the day to day requirements of the unit. When this topic was raised during the interviews carried out with former staff members, all participants agreed that such a change in management, and the resultant review and staff led discussions, were exactly what the unit needed citing, amongst other issues, a dissatisfaction with how the unit was run in the past as a major driver in their decision to leave the role.

5.3.1 Topic 1 – Why Complaint Handling?

In opening each interview the same question was put to all participants, being question 1 on the interview questions record sheet (enclosed under cover of Appendix B), asking what, if anything, first attracted the interviewee to the role of complaint handling. Of the five current staff members interviewed only one participant (Participant D) advised that they actively sought a role in complaint handling due to an interest in the field and a desire to better serve the customers of Company X. For the remaining four current staff members; previous roles being de-scoped (threat of redundancy) accounted for two moving to complaint handling, one “just had to get out of their previous role and this provided an opportunity to do that” and one applied for a role in complaint handling as it was the only vacancy advertised within the company at the point in time when they joined the workforce – the role was perceived as a “foot in the door” at the time. When queried as to whether their time in the role had seen them become more committed to the field, all four participants advised in the negative; coincidentally (or not) indicating that it remains “just a job” or something that “pays the bills”.

While these responses in and of themselves were unexpected and indicated a potential issue with the recruiting practices of the unit, they were also at odds with the responses provided by the
former staff members interviewed; all of whom advising that, although the reasons differed, each actively sought a role within the complaint handling function. One interesting response in particular came from Participant S, advising “...prior to starting with [Company X] I had been unemployed for almost two years, with two small children and a mortgage to pay. During that period I was treated horribly by my Bank with regard to my mortgage and I remember saying to my wife that I would love to work in a Bank’s complaints department so I could help people in similar situations to ours....when I saw the role in [Company X] advertised I jumped at it...”

5.3.2 Topic 2 – Job Satisfaction

The second common question asked of all participants was in relation to job satisfaction (Question 2) and again there was a marked difference between the responses received from current and former staff, with the latter advising of a higher degree of satisfaction from the role. It was noted however that the satisfaction derived came primarily from interaction with customers (i.e. providing a resolution to their complaints and providing assistance during periods of difficulty) as opposed to the day to day activities associated with the role. When queried further on this point former staff members advised of how cumbersome processes (in respect of other areas of the organisation), lack of support within the unit from “up the line” and a general poor atmosphere within the complaint handling centre led to continuous frustration and a sense of disenchantment with the role. In the case of all three former staff members interviewed, each advised that this was the overriding cause of their eventual decision to leave the role (Question 17). In respect of current staff members, the question around satisfaction was generally met with a shrug of the shoulders (reflective of the general malaise observed during the period of participant observation), with one interviewee asking the researcher to define what they meant by satisfaction. The researcher responded by asking did the staff member get a sense that they are making a difference to customers in the course of their daily interactions and investigations into their complaints. The interviewee responded:
“It’s just a job. Nine out of 10 times the customer is not going to be happy with what you tell them anyway, no matter the effort you put in...I learned that pretty soon after starting here. I tend to look for satisfaction elsewhere, it’s just a job at the end of the day.” When queried if the interviewee felt that this was a generally held view within the unit, the interviewee advised; “It depends who you speak to, and what team you’re on. If you ask anyone on my team then yeah...I’d say the answer is yeah”.

Conversely, the two members of current staff interviewed who hold senior management level positions advised that they do receive a level of job satisfaction within their role. When these members of staff were queried about the responses received from complaint handling staff they both responded similarly, with one participant stating; “I can understand that. It’s a tough job that they do and they are almost constantly the recipient of negative attitudes from the people they deal with. Even if we try to boost morale and are successful, it only takes one phone call from an irate customer to bring them back down”.

This line of questioning and answers naturally progressed to the topic of customer satisfaction and whether it was felt that the complaint handling function’s target of 75% customer satisfaction levels were achievable, and why the target was not set higher. All respondents put forward an interesting point in this regard, explaining that there is a significant difference in customer satisfaction and delivering a fair outcome; with both not always going hand in hand. Further reference was made to the fact that some customers will remain dissatisfied regardless of the evidence indicating that a fair outcome has been provided. The customer satisfaction score is meant as a measure of how satisfied a customer is with how their complaint was handled, regardless of the outcome. Staff were keen to point out in this regard that the majority of customers fail to differentiate between these points, and as such a satisfaction score in excess is not realistic. This point regarding the difference between providing a fair outcome and customer satisfaction, and the fact that (according to complaint handling staff) this differentiation is
sometimes missed by complainants, could have significant ramifications for the validity of the Central Bank of Ireland’s report referenced within Chapter 2.

5.3.3 Topic 3 – Impact of Organisational Cultures & Values on Complaint Handling

All interviewees responded to the questions regarding whether the culture and values of the organisation are conducive to effective complaint handling similarly with those responses best summed up by one participant who advised (with some reluctance); “…on paper yes but in reality no. [Company X] sets out its objectives as being the number one bank for customer service and all that, but every decision we make [within the Complaint Handling Centre] is scrutinised and challenged at every meeting I go to. They don’t seem to get the point of what we do…we are as much a part of building our reputation as any other department, but we are seen as a cost centre as opposed to a value adding function”.

Similarly, a former staff member advised of the frustration experienced when working in complaint handling by the fact that he would have to present the findings of an investigation and the decision reached to various parties before being able to advise the customer of the outcome; a process which could delay the provision of a response to a customer by a period of weeks in some instances. Again this proved a key driver in this staff member’s decision to leave the role, citing a perceived lack of trust in that staff member’s decision making abilities. When queried during the interview whether many of his decisions were overturned by those parties the participant replied; “[laughs] never, not once. In fact I remember one case where they felt the decision I’d made with regard to redress was insufficient and told me to offer more because of the delay in providing a response”.

A further example provided centred on the focus of closing complaints, which was a constant area of dissatisfaction with all staff interviewed. Again this demand was being placed on the unit by “external” (in the sense of outside the complaint handling function) stakeholders, whose key
measure of “success” was the number of complaints closed per month. As touched on in Chapter 4, the complexity and nature of the complaint was the main determinant in the length of time taken to provide a resolution to a customer, and thus close a complaint. Comments from a number of staff members interviewed suggested that this was something which those external stakeholders failed to understand and led to unrealistic expectations around timelines.

This sense of dissatisfaction with the perceived misalignment of espoused values and practical application was reflected to varying degrees by all staff members interviewed and is contrary to what was expected based on the review of structures in place to deal with complaints in an effective manner. Other examples of instances supporting the contentions of staff were provided during the interview period however, in consideration of the requirement of anonymity, it was not deemed appropriate to include these examples within this paper.

5.3.4 Topic 4 – Feedback and Trend recognition

This topic was discussed during the interview sessions based on the observations noted during the participant observation period, where it was noted that complaints resulting from recurrent issues were causing significant frustration on the part of complaint handlers. The response received varied between complaint handlers and management, with the former advising that their efforts to raise awareness of trends were “falling on deaf ears” to the point where they were no longer motivated to try. This assertion was refuted by management staff interviewed who advised that all such issues were discussed at length at various forums and feedback was continually being provided to areas of the organisation where repeat issues were causing complaints.

Such areas were given actions to investigate the issues so as to determine the root cause of same and were tasked with providing regular updates on progress towards rectification. It was acknowledged however that the process did not always provide results, with some areas in particular appearing to “push the issues to one side until they were forgotten about”.
Management level participants were asked if they felt that this could be construed by complaint handling staff in such a way as described above, to which they acknowledged that more effort would need to be made with regard to communicating the truth of the matter to complaint handling staff and to reinforce the fact that such feedback and recognition of trends added significant value to the work being undertaken by the unit.

5.3.5 Topic 5 – Perceptions of Equity and Adequateness of Training

Of all topics discussed during the qualitative interview phase of research, the area of perceived equity amongst complaint handling staff within Company X was the one which the researcher was most keen to investigate. This was due to the fact that this topic was one which it was felt could not be examined under any of the other research methods utilised in the course of the research. The responses received unanimously centred on the financial remuneration offered by the company, which has led to an equally unanimous perception that staff are not equitably treated by the organisation – in the eyes of those staff members at least. As described by one former staff member; “I loved the job. I loved being able to assist customers who were in distress or unhappy with the service they had received and took immense satisfaction when they told me I had restored an element of faith in [Company X]. But the money I was being paid to do the job was so bad I literally couldn’t afford to stay there. What made it worse was the fact that other people doing the same job were being paid nearly twice as much as me. When you consider the [expletive] I had to take from some customers it just wasn’t worth it, I had to go.”

This sentiment was reflected by all former staff members interviewed, and by two of the three current complaint handlers who participated. The discrepancy in pay referenced is a result of different contracts provided to longer serving staff members which were no longer offered after 2010. The management level staff interviewed recognised that the level of salary offered to complaint handling staff (on average ranging from €24,000 to €30,000) was insufficient
considering the work undertaken, however were keen to stress that the salaries were comparable to other organisations within the sector (a search on www.jobs.ie confirmed this assertion). When queried on whether any effort was made by management to improve the salary scales provided, the management level interviewees advised; “absolutely. Every year we raise the issue as it effects morale to the extent that we can’t keep good people or we have a serious problem with people on long term sick leave. But the money is just not there for us as they see us as a cost centre”. This would again appear to illustrate a disconnect between the espoused culture and the actuality of the organisation towards complaint handling as it is difficult to see how the company could retain staff in a role which is described as challenging at the best of times.

In addition to the examples of financial remuneration as a measure and driver behind equity perception provided an example given by a former staff member illustrated how the organisation’s culture also caused a sense of unequitable treatment in his experience. The example related to an incident which occurred a number of years ago which saw complaint handlers having to “go above and beyond their remit” in efforts to provide resolutions to unprecedented numbers of dissatisfied customers over a three month period (the actual event is not discussed due to the possibility of identifying Company X from events described). Around the same time all Irish Banks had been mandated by the Central Bank of Ireland to review and reimburse all legitimate claims in relation to the alleged mis-selling of Payment Protection Insurance (PPI) over a period of approximately five years. According to the interviewee, the work carried out in relation to PPI claims was essentially a “rubber stamping” exercise, with minimal investigation required from a complaint handling perspective. Contrary to this, complaint handling staff involved in the other issue were required to investigate situations and claims which were unprecedented in the company’s history and which involved seven day weeks for complaints staff involved. Of all the cases falling under the remit of this issue (approximately 2,500 handled directly by a team established within the complaints unit) only 3% proceeded to
investigation by the FSO due to dissatisfaction at the resolution provided. Despite this measure of success no recognition was provided to the team in question, which according to the interviewee was due to the fact that “[Company X] did not want this issue remembered due to the bad publicity and reputational impact caused, whereas the PPI team was brought to [head office] and presented with a Gold award for outstanding customer service”. The interviewee advised of a significantly diminished sense of equity between his team and the organisation as a result of this event.

In respect of training; only one interviewee (subsequently moved on from the role) advised that they received a level of training which they deemed adequate to perform in the role, with all other staff members advising that training was provided in a “sit by Nelly” on the job approach. Participants advised of their feelings of trepidation and anxiety as a result of the lack of training they had received. The staff member who had received a sufficient level of training, in his opinion, advised as follows: “when I started the job the first week was spent in a classroom training environment with five other new joiners. The training consisted of communication and letter writing classes, root cause analysis training and effective listening and investigation training. No staff members who joined after me were provided with this training and I was expected to pass on what I had learned in an on the job situation which is extremely difficult to do. When I queried why new joiners were not given the training I had received, I was advised that it had cost too much”.

When queried on this point during the interview sessions, management level interviewees advised of their belief that existing staff were experienced enough to provide a sufficient level of training to new joiners, and everything else would be picked up on the job, citing a lack of funding as the main driver for this approach. This seems like a questionable way to prepare new staff for a “complex psycho-sociological conflict management process”, as described by Jeschke, Schulze & Bauersachs (2000).
Chapter 6: Discussion

As set out in Chapter 3, the purpose of this research was to determine, by way of case study analysis, whether the contributing factors to achieving effective complaint handling standards espoused in the extant literature are present and applied in the practical environment. In order to achieve this the researcher applied the method of data triangulation, gaining data from three distinct phases of qualitative research, which provided an overall picture of the organisation under study; its structures for complaint handling, values and culture. An insight into the personality types present within the complaint handling function – based on information provided by the respondents themselves, and a deeper insight into the perceptions of complaint handlers with regard to how the organisation’s culture, values, structures and determinants of success align with those of the complaint handlers and with effective complaint handling in and of itself. The findings discussed in Chapter 5 illustrate the benefits of utilising more than one source of information (data triangulation) for research purposes.

The initial research undertaken presented a picture of an organisation (Company X) which promoted and encouraged complaints from customers as a means to provide satisfactory service and to assist in the continuous improvement of the products and services constituting its product offering. The company has organisational structures and processes in place to effectively manage complaints based on those set out within the literature. There is evidence of such features as clustering of complaints (Siddiqui & Tripathi, 2010) and feedback loops by way of regular discussion forums (Linder, Schmitt & Schmitt, 2014), and the values espoused by the organisation which are based on the vision of the company becoming “the number one Bank for service, trust and advocacy” are ones which should foster and promote a culture of heightened awareness around the importance of customer complaints and the effective management of same.
The review of the company’s own performance metrics and aims illustrated that the company is performing well above the average customer complaint handling satisfaction levels presented in the Central Bank of Ireland report discussed in Chapter 2 (72% as opposed to 46%) while remaining slightly below its own target of 75% customer satisfaction. A Quality Assurance (QA) framework has been established and embedded to ensure that all complaints are adequately investigated and a fair outcome provided to complainants, the results of which are consistently well within the appetites of the company. The organisation encourages two way dialogue between staff and management to promote a culture of combined effort or teamwork, which should promote a level of empowerment for staff when dealing with complaints and which (according to the literature) should lead to extra effort on the part of complaint handlers to go the extra mile when attempting to resolve customer complaints (Browning et al. 2009). In summary, the initial phase of research into Company X paints a picture of an organisation whose structures and practices in relation to complaint handling support those espoused within the extant literature.

However the further stages of research undertaken revealed that, while the processes and structures are present to facilitate effective complaint handling, there appears to be a disconnect between what the company espouses and what is occurring in practice within the organisation. The participant observation and qualitative interview stages of research identified this issue, justifying the researcher’s decision to utilise data triangulation to provide a “bigger picture” of the area under study. There is an emphasis placed within the literature on the necessity of adequately meeting a complainant’s perceptions of justice and equity (Gelbrich and Roschk, 2011) and structures and processes effectively embedded and practiced should go some way to achieving this goal. However, what became apparent from the subsequent research undertaken was that adequate structures and processes count for little if the people directly involved in the
management of customer complaints are not having their own equity perceptions met, supporting the position posed by Bowen, Gilliland & Folger (1999).

This issue has manifested itself within the complaint handling function of Company X in the form of a significant sense of dissatisfaction and low motivation on the part of complaint handling staff. Consequentially, and perhaps understandably, there is little evidence of staff being willing to go the extra mile for customers as set out as a factor required by complainants to achieve a sense of satisfaction (Gruber et al. 2006). During the interview sessions one participant described how a move from the Complaint Handling Centre to a different area of the Company made a significant improvement to his own sense of being equitably treated by the organisation whilst carrying out what was in essence the same role, albeit in a more complex and legally bound environment. Not only was the participant’s financial remuneration drastically improved, the staff member’s sense of empowerment was also enhanced as, in his own words, he was “acknowledged as a specialist in the field and this meant that I was supported fully in my decision making”. When queried how this was achieved, the participant advised that it was through a combination of being asked at the outset what would be required to facilitate the effective management of complaints and being given a direct forum for access to the relevant business heads operating within that division. This ensured that any blocking issues (be it unresponsive or uncooperative staff, or repeat occurrences of the same issue) could be addressed regularly through the forum with senior management who would take it upon themselves to ensure that any issues were rectified. This level of hands on engagement from senior management was central in improving the staff member’s own sense of engagement, of empowerment and of being equitably treated (through the lens of being recognised as an expert in the field). The staff member in question was under the belief that the application of similar practices within the company’s Complaint Handling Centre would make significant headway in addressing the issues of moral, motivation and engagement therein.
The research undertaken in relation to personality types was aimed at developing a view on whether there was a prevalent or predominant personality type present within the complaint handling sample under study. The findings illustrated that there was a predominant type (the ESTJ), and that this type may not be entirely compatible with being an effective complaint handler however there are notable limitations to this aspect of the research. While the sample showed a commonality of personality type, the sample in itself only represented one unit dealing with complaints in one organisation (this may also be considered a limitation of the research as a whole). The literature which identifies the strengths and weaknesses of each personality type does not provide an exact recommendation of how one personality type is more suited to complaint handling than another. Perhaps most significantly the researcher was not provided access to individual performance data to determine if the observed personality type impacted an individual’s performance. This area provides an interesting area for further research as the identification of a significantly compatible personality type for dealing with complaints could have ramifications from a recruitment and staff retention perspective, not to mention improving the company’s potential for effectively managing customer complaints. The use of a longitudinal study to determine whether the personality type is a product of the environment would also be useful, as it was noted herein that longer serving staff members in particular were identified as portraying the ESTJ characteristics.
Chapter 7: Conclusion

In undertaking this study the Researcher set out to explore if there is an alignment between the methods of achieving effective complaint handling prescribed within the literature and what occurs in practice within a large financial services provider in Ireland. The researcher also sought to identify any apparent areas for improvement which may have a practical application for the industry. The outcomes of the research and analysis have identified two primary results; the analysis of Company X highlighted that said company does have the structures and processes in place which are widely accepted as correct within the literature and, these structures and processes were being negated to a certain extent by the lack of engagement and motivation shown by staff observed and interviewed as part of the research. This lack of engagement is primarily the result of a sense of inequity amongst staff, founded mainly in the beliefs that financial reward does not reflect the effort and that staff are not recognised sufficiently for the work they do. While it is easy to suggest ways that this can be overcome, the Researcher was left with a sense that the feelings of inequity may be too deeply embedded within Company X’s complaint handling function for any efforts in this regard to be seen as anything more than lip-service on the part of the Company by staff. The interviews revealed that the Company has sought to change things within the Centre; appointing new managers and trying to involve more staff in discussions etc. however while all staff have noted an improvement since these changes have been implemented, the Researcher’s observations and interview sessions have not revealed evidence that any substantial ground has been made towards dispelling the sense of inequity present.

What the Researcher has concluded from this study is that, while the theories underpinning the structures and processes espoused in the literature as being conducive to effective complaint handling are in evidence within Company X, the effectiveness of these formalities is reduced or even negated in instances where the staff who hold ultimate responsibility for bringing those
processes to life (i.e. the complaint handlers) are disengaged through a perception of inequity. If
nothing else, these findings support and to an extent prove the positions of Bowen et al. (1999),
who identify a staff member’s sense of being treated in a just manner as key to successful
interactions with customers and Kordbacheh et al. (2014) who highlight the fact that poor
engagement amongst staff is particularly detrimental in the customer service forum.
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Appendix A – Data Sheet & Informed Consent Form
Information Sheet

Purpose of the Study: As part of the requirements for completing the Master of Science (MSc) in Management program at National College of Ireland, I am required to carry out research to enable the presentation of a dissertation (research project). The study is concerned with complaint handling in Financial Services in Ireland, looking at the drivers, organisational cultures, personality traits and values behind effective complaint handling processes.

What will the study involve: The study will involve completion of a brief questionnaire (approx. time to complete not exceeding 15 minutes) discussing personality traits (based on Meyers – Briggs Typology), and potential one to one interview (approx. time 30 minutes) to discuss your experiences in complaint handling in more depth.

Why have you been asked to take part: You have been asked to participate in this study based on your experience in a complaint handling role.

Do you have to take part: No, participation in the research study is entirely voluntary. The attached consent form signifies your intent to participate in the study and provides your consent for information collected to be used within the bounds of the research, however this consent is not binding unconditionally. You are free to change your mind either during or following the conclusion of the research being undertaken, however I would ask that in such circumstances you take this action within a period of two weeks (14 days) immediately following the collection of your data. All data gathered will be destroyed without disclosure on notice of withdrawal from the study.

Will your participation in the study be kept confidential: Yes all information gathered through the questionnaire and subsequent interviews will be presented in such a way so as to ensure the anonymity of participants. No personal or identifiable information will appear in the dissertation. Any extracts from what you say that are quoted in the thesis will be entirely anonymous.

What will happen to the information which you give: The data will be kept confidential for the duration of the study. On completion of the thesis, they will be retained for a further six months and then destroyed.

What will happen to the results: The results will be presented in the thesis. They will be seen by my supervisor and individuals relevant to the grading of the paper only. The thesis may be read by future students on the course. The study may be published in a research journal.

What are the possible disadvantages of taking part: No negative consequences are envisioned as a result of participating in this study.

Any further queries: Please contact me, Michael Goulding, on 0862087870 (m) or Michaelgoulding77@gmail.com

If you agree to take part in the study, please sign the consent form overleaf.
Consent Form

I……………………………………………agree to participate in Michael Goulding’s research study.

The purpose and nature of the study has been explained to me in writing.

I am participating voluntarily.

I give permission for my interview with Michael Goulding to be tape-recorded

I understand that I can withdraw from the study, without repercussions, at any time, whether before it starts or while I am participating.

I understand that I can withdraw permission to use the data within two weeks of the interview, in which case the material will be deleted.

I understand that anonymity will be ensured in the write-up by disguising my identity.

I understand that disguised extracts from my interview may be quoted in the thesis and any subsequent publications if I give permission below:

(Please tick one box)

I agree to quotation/publication of extracts from my interview  
I do not agree to quotation/publication of extracts from my interview

Signed……………………………………. Date………………. 
Appendix B – Personality Type Questionnaire & Marking Scheme
MBTI Personality Type Test

1. At a party do you:
   a. Interact with many, including strangers
   b. Interact with a few, known to you

2. Are you more:
   a. Realistic than speculative
   b. Speculative than realistic

3. Is it worse to:
   a. Have your “head in the clouds”
   b. Be “in a rut”

4. Are you more impressed by:
   a. Principles
   b. Emotions

5. Are more drawn toward the:
   a. Convincing
   b. Touching

6. Do you prefer to work:
   a. To deadlines
   b. Just “whenever”

7. Do you tend to choose:
   a. Rather carefully
   b. Somewhat impulsively

8. At parties do you:
   a. Stay late, with increasing energy
   b. Leave early with decreased energy

9. Are you more attracted to:
   a. Sensible people
   b. Imaginative people

10. Are you more interested in:
    a. What is actual
    b. What is possible

11. In judging others are you more swayed by:
    a. Laws than circumstances
    b. Circumstances than laws

12. In approaching others is your inclination to be somewhat:
    a. Objective
    b. Personal

13. Are you more:
    a. Punctual
    b. Leisurely

14. Does it bother you more having things:
    a. Incomplete
    b. Completed

15. In your social groups do you:
    a. Keep abreast of other’s happenings
    b. Get behind on the news

16. In doing ordinary things are you more likely to:
    a. Do it the usual way
    b. Do it your own way

17. Writers should:
    a. “Say what they mean and mean what they say”
    b. Express things more by use of analogy
18. Which appeals to you more:
   a. Consistency of thought
   b. Harmonious human relationships

19. Are you more comfortable in making:
   a. Logical judgments
   b. Value judgments

20. Do you want things:
   a. Settled and decided
   b. Unsettled and undecided

21. Would you say you are more:
   a. Serious and determined
   b. Easy-going

22. In phoning do you:
   a. Rarely question that it will all be said
   b. Rehearse what you’ll say

23. Facts:
   a. “Speak for themselves”
   b. Illustrate principles

24. Are visionaries:
   a. somewhat annoying
   b. rather fascinating

25. Are you more often:
   a. a cool-headed person
   b. a warm-hearted person

26. Is it worse to be:
   a. unjust
   b. merciless

27. Should one usually let events occur:
   a. by careful selection and choice
   b. randomly and by chance

28. Do you feel better about:
   a. having purchased
   b. having the option to buy

29. In company do you:
   a. initiate conversation
   b. wait to be approached

30. Common sense is:
   a. rarely questionable
   b. frequently questionable

31. Children often do not:
   a. make themselves useful enough
   b. exercise their fantasy enough

32. In making decisions do you feel more comfortable with:
   a. standards
   b. feelings

33. Are you more:
   a. firm than gentle
   b. gentle than firm

34. Which is more admirable:
   a. the ability to organize and be methodical
   b. the ability to adapt and make do

35. Do you put more value on:
   a. infinite
   b. open-minded

36. Does new and non-routine interaction with others:
   a. stimulate and energize you
   b. tax your reserves

37. Are you more frequently:
   a. a practical sort of person
   b. a fanciful sort of person

38. Are you more likely to:
   a. see how others are useful
   b. see how others see

39. Which is more satisfying:
   a. to discuss an issue thoroughly
   b. to arrive at agreement on an issue

40. Which rules you more:
   a. your head
   b. your heart

41. Are you more comfortable with work that is:
   a. contracted
   b. done on a casual basis

42. Do you tend to look for:
   a. the orderly
   b. whatever turns up
43. Do you prefer:
   a. many friends with brief contact
   b. a few friends with more lengthy contact

44. Do you go more by:
   a. facts
   b. principles

45. Are you more interested in:
   a. production and distribution
   b. design and research

46. Which is more of a compliment:
   a. “There is a very logical person.”
   b. “There is a very sentimental person.”

47. Do you value in yourself more that you are:
   a. unwavering
   b. devoted

48. Do you more often prefer the:
   a. final and unalterable statement
   b. tentative and preliminary statement

49. Are you more comfortable:
   a. after a decision
   b. before a decision

50. Do you:
   a. speak easily and at length with strangers
   b. find little to say to strangers

51. Are you more likely to trust your:
   a. experience
   b. hunch

52. Do you feel:
   a. more practical than ingenious
   b. more ingenious than practical

53. Which person is more to be complimented – one of:
   a. clear reason
   b. strong feeling

54. Are you inclined more to be:
   a. fair-minded
   b. sympathetic

55. Is it preferable mostly to:
   a. make sure things are arranged
   b. just let things happen

56. In relationships should most things be:
   a. re-negotiable
   b. random and circumstantial

57. When the phone rings do you:
   a. hasten to get to it first
   b. hope someone else will answer

58. Do you prize more in yourself:
   a. a strong sense of reality
   b. a vivid imagination

59. Are you drawn more to:
   a. fundamentals
   b. overtones

60. Which seems the greater error:
   a. to be too passionate
   b. to be too objective

61. Do you see yourself as basically:
   a. hard-headed
   b. soft-hearted

62. Which situation appeals to you more:
   a. the structured and scheduled
   b. the unstructured and unscheduled

63. Are you a person that is more:
   a. routinized than whimsical
   b. whimsical than routinized

64. Are you more inclined to be:
   a. easy to approach
   b. somewhat reserved

65. In writings do you prefer:
   a. the more literal
   b. the more figurative

66. Is it harder for you to:
   a. identify with others
   b. utilize others

67. Which do you wish more for yourself:
   a. clarity of reason
   b. strength of compassion
68. Which is the greater fault:
   a. being indiscriminate
   b. being critical

69. Do you prefer the:
   a. planned event
   b. unplanned event

70. Do you tend to be more:
   a. deliberate than spontaneous
   b. spontaneous than deliberate
## Scoring

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<thead>
<tr>
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1. Copy your answers to this answer key carefully.
2. Count the number of checks in each of the A and B columns, and total at the bottom.
3. Copy the totals for Column 2 to the spaces below the totals for Column 3. Do the same for Columns 4 and 6.
4. Add totals downwards to calculate your totals.

Circle the letter with this highest score. This is your type.
Appendix C – Interview Question Set
<table>
<thead>
<tr>
<th>Question Number</th>
<th>Status</th>
<th>Level</th>
<th>Question</th>
<th>Response (key points verbal and non-verbal)</th>
<th>Area of research</th>
<th>Useable Quote?</th>
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<tbody>
<tr>
<td>1</td>
<td>Both</td>
<td>All</td>
<td>What attracted you to the role of complaint handling? Was it a conscious choice or did you just end up here</td>
<td></td>
<td>Personality/motivation</td>
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<tr>
<td>2</td>
<td>Both</td>
<td>All</td>
<td>How much satisfaction do/did you derive from your role within complaint handling. How was this satisfaction achieved?</td>
<td></td>
<td>Employee satisfaction</td>
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<td>3</td>
<td>Both</td>
<td>All</td>
<td>Do you feel that the structures in place are the most effective for achieving effective complaint handling standards?</td>
<td></td>
<td>Employee perception/organisational structure</td>
<td></td>
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<tr>
<td>4</td>
<td>Both</td>
<td>All</td>
<td>What is/was your biggest area or item of contention or dissatisfaction when working in complaint handling? How would you change/address it? (prompt for general discussion)</td>
<td></td>
<td>Employee satisfaction</td>
<td></td>
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<td></td>
<td>Group</td>
<td>Role</td>
<td>Question</td>
<td>Category</td>
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<td>5</td>
<td>Both</td>
<td>All</td>
<td>How would you describe the culture within the company and the Unit? Do you feel this is conducive to effective complaint handling?</td>
<td>Organisational culture vs complaint handling</td>
<td></td>
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<td>6</td>
<td>Both</td>
<td>All</td>
<td>What do you deem to constitute effective complaint handling?</td>
<td>Employee perception</td>
<td></td>
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<tr>
<td>7</td>
<td>Both</td>
<td>Manager</td>
<td>How do you rate the effectiveness of communication in the unit? Do you feel that there are viable means of communication in place, both internally and externally?</td>
<td>Communication</td>
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<tr>
<td>8</td>
<td>Both</td>
<td>Manager</td>
<td>Do you feel that staff are adequately equipped to deal with the challenges of complaint handling?</td>
<td>Knowledge/Skills</td>
<td></td>
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<tr>
<td>9</td>
<td>Both</td>
<td>Manager</td>
<td>What skills do you perceive as being the most important for complaint handlers to be effective? Do you believe that personality plays a part in being effective in this role?</td>
<td>Knowledge/Skills</td>
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<tr>
<td>10</td>
<td>Present</td>
<td>Manager</td>
<td>Are efforts made to align job/role spec. with personality types? Are you aware of the different personality types within the unit?</td>
<td>Personality/motivation</td>
<td></td>
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<tr>
<td>11</td>
<td>Both</td>
<td>Manager</td>
<td>How do/did you motivate staff? How would you rate the general motivation across the Unit?</td>
<td>Personality/motivation</td>
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<tr>
<td>12</td>
<td>Present</td>
<td>CH</td>
<td>How well do you feel you are communicated with in general? Are the requirements or expectations set against you clear?</td>
<td>Communications</td>
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<tr>
<td>13</td>
<td>Present</td>
<td>CH</td>
<td>Do you feel that you have been provided with the tools/skills necessary to effectively handle complaints?</td>
<td>Knowledge/Skills</td>
<td></td>
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<tr>
<td>14</td>
<td>Present</td>
<td>CH</td>
<td>Do you feel that your reward/remuneration (financial or otherwise) aligns with the expectations/actuality of your role?</td>
<td>Equity Perceptions</td>
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<tr>
<td><strong>15</strong></td>
<td>Present</td>
<td>CH</td>
<td>Do the values of the organisation, as portrayed by management and colleagues, align with your own? Do you feel that those values allow for effective complaint handling?</td>
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<td>Values</td>
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<td><strong>16</strong></td>
<td>Both</td>
<td>CH</td>
<td>Do you feel empowered in your role? Are you always free to follow the course of action which you feel is right?</td>
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<td>Empowerment/Motivation</td>
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<tr>
<td><strong>17</strong></td>
<td>Past</td>
<td>CH</td>
<td>Why did you decide to change roles? Are you happy with your decision to move on?</td>
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<td></td>
<td>Employee satisfaction</td>
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<td><strong>18</strong></td>
<td>Past</td>
<td>CH</td>
<td>How did you rate your experience working in complaint handling?</td>
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<td>Employee satisfaction</td>
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<td><strong>19</strong></td>
<td>Both</td>
<td>All</td>
<td>Do you feel that achieving a 75% customer satisfaction rate for complaint handling is achievable? If yes/no how or why? (Prompt for general discussion)</td>
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<td>Subject Matter Expert opinion/discussion</td>
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