

Effects of Customer Complaint Management Quality on Business Performance in Service Businesses: An Application in Turkish Banking Sector*

S.Süreyya Bengül**

Dumlupınar University

Cengiz Yılmaz***

Middle East Technical University

Abstract

This study investigates the effects of customer complaints management quality dimensions, interest&transparency, empowerment&authorization and process standardization, on overall performance of service businesses. They are hypothesized to improve service businesses performances through three alternative paths: increased customer loyalty, improved organizational learning and direct effects on overall firm performance. This study aims to explore the relative importance of each path for superior firm performance.

To test the hypothesized relationships, 200 questionnaires were collected from four banks in Turkey. The results indicate that process standardization influences customer loyalty and organizational learning negatively, while having a positive direct effect on firm performance. The empowerment&authorization seems to influence customer loyalty and organizational learning positively, while having no direct effect on firm performance. Interest& transparency, exerts positive effects on customer loyalty and organizational learning, while having a negative direct effect on firm performance.

Keywords: customer complaints management, determinants of customer complaint management quality, organizational learning, business performance, customer loyalty.

JEL Classifications: M30, M31, L25

Hizmet İşletmelerinde Müşteri Şikayet Yönetimi Kalitesinin İşletme Performansına Etkisi: Türk Bankacılık Sektöründe Bir Uygulama

Özet

Bu çalışma, müşteri şikayet yönetimi kalite boyutları, ilgi ve şeffaflık, yetkilendirme ve güçlendirme ve süreç standardizasyonunun hizmet işletmelerinin genel performansı

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** S.Süreyya Bengül is an Assistant Professor in the Department of Marketing and Advertising at Dumlupınar University, Germiyan Campus, 43020, Kütahya, Turkey. E-mail: ssureyya.bengul@dpu.edu.tr

*** Cengiz Yılmaz is a Professor in the Department of Business Administration at Middle East Technical University, 06800, Ankara, Turkey. E-mail: ycengiz@metu.edu.tr

üzerindeki etkilerini araştırmaktadır. Hizmet işletmeleri performanslarını üç alternatif yolla iyileştirmek için hipotez geliştirilmiştir: artan müşteri sadakati, gelişmiş örgütsel öğrenme ve genel işletme performansı üzerindeki doğrudan etkileri. Bu çalışma, yüksek performans için her bir yolun karşılaştırmalı önemini araştırmayı amaçlamaktadır.

Hipotez edilen ilişkileri test etmek için Türkiye’de dört bankadan 200 anket formu toplanmıştır. Sonuçlar, süreç standardizasyonunun müşteri sadakati ve organizasyonel öğrenmeyi olumsuz etkilediğini, bununla birlikte işletme performansı üzerinde doğrudan olumlu etkisi olduğunu göstermektedir. Yetkilendirme ve güçlendirme, müşteri sadakatini ve örgütsel öğrenmeyi olumlu bir şekilde etkilerken, işletme performansı üzerinde doğrudan etkisi yoktur. İlgi ve şeffaflığın, müşteri sadakati ve örgütsel öğrenme üzerinde olumlu etkisi varken işletme performansı üzerinde doğrudan negatif etkiye sahiptir.

Anahtar Kelimeler: müşteri şikayet yönetimi, müşteri şikayet yönetim kalite belirleyicileri, örgütsel öğrenme, işletme performansı, müşteri sadakati
JEL Sınıflaması: M30, M31, L25

Competition in service industries is tougher than ever nowadays. Customers are more informed and demanding, competitors are more aggressive, and regulations are tighter. All these developments have forced service businesses to put forth more efforts into satisfying existing customers and converting them into loyal supporters. Accordingly, firms in service industries have begun to give more importance to developing and maintaining effective customer complaints management systems. Many researches indicate that dealing with customer complaints successfully increases customer retention rates and creates loyal customers (Fornel and Wernelfelt, 1987: 337). A systematic approach for paying close attention to and resolving customer complaints may also play an important role in terms of raising collective, firm-level awareness about the companies’ deficiencies, identifying problems in value creation processes, and thereby facilitating organizational learning (Yılmaz et al. 2016: 945). Moreover, customer complaints are one of the most valuable sources of information about customer experiences and marketplace dynamics. A high quality complaints management system also facilitates prevention of adverse publicity (Mattila and Mount, 2003: 135). Thus, a high quality customer complaints management system is imperative for competitive success in today’s highly competitive service industries. However, what exactly constitutes a high quality complaints management system and through what specific mechanism such a system could enhance firm performance still remain critical questions that require further research effort and additional inquiry.

The present study focuses on identifying the dimensions of customer complaints management quality and examining the effects of these dimensions on firm performance. Specifically, effectiveness of processes involving the reception, assessment, and resolution of customer complaints, in other words the specific dimensions of customer complaints management quality are first identified, and then the mechanisms through which each dimension facilitates firm performance is explored. It is posited in the present study that each dimension of complaints management quality may influence firm performance through increasing customer loyalty and/or facilitating organizational

learning. It is further posited that, in addition to the hypothesized indirect effects each dimension might also have direct impacts on firm performance, reflecting possible additional mechanisms through which customer complaints management quality seem to facilitate or inhibit firm performance. Which specific dimension of customer complaints management quality influences firm performance through what specific path or mechanism is the key research question explored.

Scrutinizing the customer complaint management literature we have come across with a limited number of studies on the effect of customer complaints over organizational learning (Ceylan and Karaman, 2017; Filip, 2013; Huitema and Lange-Ros, 2008; Yilmaz, 2014), while there were no studies on the impact of customer complaint management over business performance. This study aims to fill the gap in literature concerning this issue through practically revealing the missing points in theoretical literature, providing new insights to business practices and thus contributing to further studies in the field. The effect of organizational learning on business performance has been affirmed through various studies (Çelik, 2014; Eren vd., 2013; Jiménez and Sanz-Valle, 2011; Lo'pez et al., 2005; Zgrzywa-Ziemak, 2015). The assumption that customer complaints represent a body of information and they should be used as a tool for enabling organizational learning thus influence business performance reiterates the importance and validity of the present study. Moreover, it must be stated that no specific studies concerning the determinants of customer complaint management quality were encountered in the literature concerning customer complaint management. In the theoretical section of this study, three basic factors were identified as the determinants of customer complaint management quality and appeared in the related literature for the first time. These are interest and transparency, authorization and empowerment, and process standardization. These factors which were named "customer complaint management quality determiners" were supported with the present analyses and included in customer complaint management literature filling an important gap. This marks an important contribution of the study to existing literature and also its originality. The customer complaint management quality determiners and the business performance model proposed as a result of the study are expected to meet the needs of the banking sector in particular and service business in general. Thus the research is important both for its theoretical and applied contributions.

Customer Complaints Management Quality

Customer complaints management is defined as a set of systematic activities in a business firm that involve "analyzing, planning, applying and controlling" responses to customer complaints (Vos et al., 2008; 8-17). A high quality complaints management system therefore refers to a highly responsive firm-level mechanism for satisfying customers through determining reasons for dissatisfaction; correcting mistakes pertaining to goods, services, people, and processes; providing satisfactory explanations; and seeking for solutions and improvements. According to Resnik and Harmon (1983: 86), the main aim of complaints management is to carry out all activities necessary for the resolution of complaints and satisfaction of customers.

Accordingly, based on an extensive review of the extant literature, as well as on a series of personal interviews and an unstructured focus group session with potential customers, it is posited in the present study that the quality of a customer complaints management system can be characterized on the basis of three main dimensions, each tapping on a different aspect of the firm's interaction with the complaining customer and each covering specific complainant experiences and specific phases in the process involving the reception and resolution (or rejection and ignorance) of the issue. These three dimensions of complaint management quality are labeled as (1) interest and transparency, (2) authorization and empowerment, and (3) process standardization. During the unstructured focus group session and personal interviews specific questions based on our review of the literature were asked to the participants and issues as well as experiences relevant to these three dimensions were mentioned frequently, and in relation to the specific dimension they belong to, almost unanimously by all participants. The ultimate decision to focus on the aforementioned three specific dimensions was a judgmental decision based on the above observations.

The *interest and transparency* dimension characterizes a complaint management system that displays close interest to the complainant customers, presents solutions, informs the customer about solution steps, and integrates the customer into the process. Such complaint management systems also provide customers with convenient access channels to voice complaints and viewpoints. During and upon the reception of the complaint the main issues are accessibility and responsiveness. Complaining customers are primarily concerned about whether their complaints are being processed in an appropriate and fair manner. Perception of an open and responsive firm willing to present satisfactory solutions to a complaint issue is critically important. Effective complaints management systems therefore involve accessible business processes and are characterized by sensitivity to customer viewpoints (Stauss and Seidel, 2004). Once the firm is informed about the complaint it becomes a part of the business processes of the firm (Barış, 2006: 25). This is the most simplistic part of the process. The main and more important process involving the customer complaint management process starts here which should be characteristically interest and transparency. During this part of the process the customer makes another evaluation of her/his satisfaction asking "Was my complaint solved in an appropriate, just and fair manner?" and if s/he believes that the problem was not solved appropriately and adequately decides to leave the firm (Barış, 2006: 24). If the firm has established close ties with the customer solving the complaints, that particular customer most likely becomes more loyal than another one who did not have any complaints (Bee, 1997: 37). Customer complaints should be met with interest and diligence leaving no room for negative responses. This might only be achieved if enough time is reserved for caring about the customer's complaint and solving it (Odabaşı, 2001: 129). The ties between the customer and the firm would be strengthened if customer complaints were correctly answered in transparent complaint solving processes that involve the customer in the process, showing due respect and care (Barlow and Moller, 2009: 50). Customers become return customers when they believe that the firm takes earnest care of their complaints and would make every effort to solve issues (Hansen et. al, 2009: 2). In line with the principle of interest

and transparency which are determiners of customer complaint management quality, the customers should be allowed to tell the problem from their own perspective. Even though the problem might be customer-oriented, a full understanding of the customer's complaint can be achieved after a detailed recording of the entire information. However, these would not be limited to the problem of the customer but information about the desired measures to be taken by the firm to mitigate the experienced dissatisfaction should also be recorded (Barlow and Moller, 2008: 150). The principle of interest and transparency is intended for having return customers after a solution has been provided for the complaints of the customers. An interesting and transparent customer complaints management is more than handling the complaints; it also enables firms to make return customers out of those who have experienced problems (Larivet and Brouard, 2010: 540). While establishing customer complaint management processes firms need to take into consideration that the targeted intrabusiness processes and procedures should be as transparent as possible for the customer who experienced problems and complaint file processes need to be tailored to the perspective of the customer (Stauss and Seidel, 2004: 80).

Empowerment and authorization is about providing the contact personnel in the complaints management process with the necessary resources (knowledge, skills, facilities, materials, and decision making flexibility) so as to enable them take fast and informed actions necessary for successful resolution of complaints. This also requires a set of well-defined guidelines to facilitate responsibility taking and a complaints management system that includes reimbursement directives. Compensation of complainants is frequently parallel to the degree of authority given to the contact personnel (Odabaşı, 2010: 133). Through empowerment and authorization contact personnel in the complaints management system are more likely to understand that complaining customers are not rivals or sources of problems but rather are allies who indirectly contribute to process and product improvement in organizations (Stauss and Seidel, 2004). The customers who had problems with the product tend to put the blame on the firms while the firms tend to accuse the employees (Barlow and Moller, 2009: 88). In the customer complaint management system, the first step to be taken is determining the behaviors of the firm managers and employees in case of a problem. In order to effectively alleviate customer complaints the managers and/or employees should listen to the problem, then investigate where it stems from and determine why these problems should be solved and following these start support programs to avoid repetition of complaints and lastly trace the complainant (Bedoyere, 1995: 22-23). The employees should be continuously trained for achieving an understanding of their duties and responsibilities in the customer complaints management process and undertake what their position necessitates. The training should aim at encouraging the employees to listen to the complaints and teach them that an efficient complaint solving policy helps prevent unhappy customers leave the firm (Barlow and Moller, 2009: 162). Thus, it would be possible to enhance the capabilities of the managers and employees on listening to and solving problems and even preventing problems which leads to increasing customer satisfaction (Yüksel and Kılınç, 2003, 49) which in turn adds to the quality of the customer complaint management process. In the customer complaint management process the employees responsible

for the process should be endowed with suitable authority and responsibilities. If the people responsible for the process are not appropriately empowered and the manager is involved in the process the customer might think that the employee lacks necessary skills for coping with the problem thus it would remain unsolved by this person. This would adversely affect the customer's trust to the firm and weaken the impression that the problem would be solved. On the other hand, the involvement of the manager in the process might lead the customer to think that similar instances would be prevented in the future. The firm should decide on the involvement of the managers in alleviating the problems related to the customer complaint considering the reactions and reviews of the customers (Yüksel and Kılınç, 2003, 53-54). It is important to empower those employees who have face to face communication with the customers for solving the problems that cause complaints. In order to ensure that these responsibilities and the related authority are fully understood by the employees, the employees should be correctly chosen and supported by training activities. The recovery of the losses encountered by the customer is parallel to the amount of authority enjoyed by the employees (Odabaşı, 2010: 133).

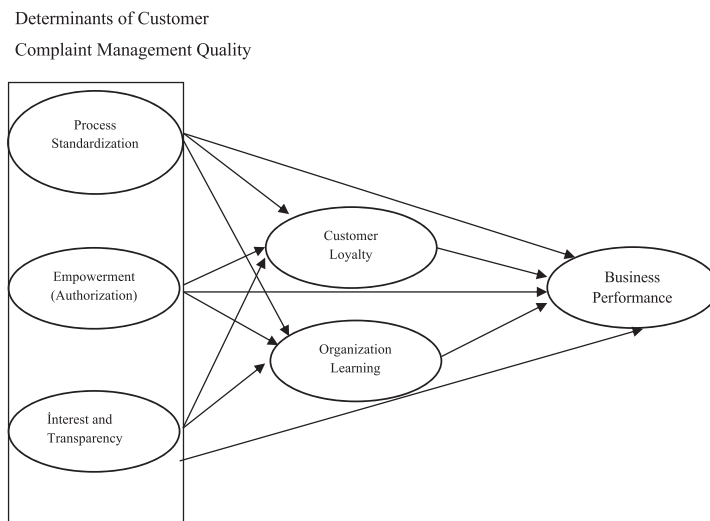
Finally, the third dimension of customer complaints management quality, *process standardization*, simply refers to the consistency, regularity, and uniformity of processes within the complaints management system. This dimension comprises of a clear and explicit complaint management process, guidelines for complete and methodical recording of complaints, designated timelines for necessary actions, well-designed mechanisms regulating the conveyance of complaints to the responsible unit, and specific policies for informing complainant customers about the process. Upon receipt of the complaint, it is now part of a well-defined and regulated process in a standardized system. Besides, the personnel responsible for handling the complaint should be well informed about the regulations and steps they are expected to follow (Singh and Widing, 1991: 30). A set of guidelines as to how each complaint is to be handled must be created and distributed to all personnel. The guidelines must contain resolution plans, evaluation phases and methods, operational processes, a requirements list, and detailed information about the responsible staff (Eşkinat, 2009). The factor of process standardization necessitates determining the maximum amount of time needed for solving the problems. If the problems are solved by the firms in a small amount of time the satisfaction rates of the customers increase and they purchase other products of the firm. Researches carried out in this field indicate that the repurchase intention rate of the customers whose complaints were solved is 54% while it increases to 82% if the problems are solved immediately. Hence, if the problems are solved rapidly the intention to purchase drastically increases from 54% to 82% (Griffin, 2002: 180). The firms have to state the amount of time required for solving the complaints in their customer complaint management process. For instance; 90% of the incoming complaints should be answered in maximum 7 days. For longer amounts of time the customer should be updated in every two days about the process and estimated time remaining (Eşkinat, 2009: 119). The firms should scrutinize customer complaint management processes. The shortcomings or malfunctions in the department taking care of the complaints in the firm should be determined, complaints should be recorded and all activities includ-

ing the simplicity of complaint acceptance procedures should be checked. (Johnston and Mehra, 2002: 152). Firms organize individual behaviours of employees through guidelines developed for specific activities named “standard operation procedures” (Mart and Simon 1993: 166). The firm does this not only to persuade its employees but also to make them behave as defined beforehand. Decision made once and for all, that is standard operation procedures, “determines how a certain task should be carried out every time and relieves the doer of that task” (Simon 1997: 112) and hence enables taking more rational decisions (Mart and Simon 1993; Simon 1997). This approach in organizational theory (Burns and Stalker 1994; Mintzberg 1979) is called mechanical approach and since it seeks to control behaviours it is closely related to the paradigm of “machine organization” (Mart and Simon 1993; Scott 1998).

Research Model

The research model is presented in Figure 1. As noted before, the main postulate of the hypothesized research model is that the dimensions of complaints management quality influence firm performance through three main mechanisms. The first mechanism is indirect in the sense that it involves the effects of each dimension on customer loyalty and thereby (indirectly) on firm performance. The second mechanism is also indirect and rests on the expectation that each dimension of complaint management quality is going to have an effect on firm-level learning of problem areas and improvement opportunities and thereby on firm performance. Finally, the third mechanism involves the direct effects of complaints management quality dimensions on firm performance, independently from their influences through customer loyalty and organizational learning.

Figure 1
Conceptual Model



Hypotheses

One of the key points businesses should consider for competitive advantage is learning organization, which is considered in view of the resource-based theory, and the other is customer loyalty, which is considered in view of relational marketing theory. A learning organization structure contributes enormously to businesses in a competitive market. Organizational learning facilitates adapting to environmental changes (Tsang, 1999: 96), fosters the development of the basic abilities of the organization (Drejer, 2000: 210), increases organizational commitment and innovation (Farrell, 1999: 38), helps the organization to become customer-oriented (Naktiyok and Timuroğlu, 2008: 171), creates sustainable competition advantage (Barney, 1991: 105), and increases business performance (Calantone, 2002: 516). Vos et al. (2008: 12) has studied the relationship between customer complaint management and organizational learning and built a model showing how organizational learning might be achieved using the complaints of the customers. This model, which they called organizational learning and complaint management joint model, integrates organizational learning and complaint management and asserts that customer complaint management triggers organizational learning and as a result of the analyses presented concludes that customer complaints increase organizational learning. Customer loyalty is one of the important basic factors that provide advantage for businesses against their rivals in competitive markets. There are many studies in literature that mark customer loyalty is a key factor in succeeding in competition for businesses (Butz and Goodstein 1996 ; Chaudhuri and Halbrook, 2001; Colgate et al., 1996; Dick and Basu, 1994; Galbreath and Rogers, 1999; Gerson, 1997; Goodwin and Ball, 1999; Griffin, 2002; Kazançoğlu, 2011; Reichheld and Sasser 1990; Verhoef, 2003; Yıldız and Tehci, 2014; Zeithaml, et al., 1996). In addition to this, according to the National Customer Satisfaction Index (NCSI), customer complaints are one of the indicators of customer loyalty. In Swedish and American customer satisfaction index models one of the preceding factors of customer loyalty is customer complaints. According to Swedish Customer Satisfaction Measuring Index Model the factors that affect customer satisfaction are perceived performance, customer expectations, customer satisfaction and customer complaints. In the American Customer Satisfaction Index Model (ACSI) the factors that affect customer loyalty include perceived quality variable in addition to those in Swedish Customer Satisfaction Measuring Index Model. In both models customer complaints are among the factors that affect customer loyalty. The increase in customer satisfaction is first indicated by the decrease in customer complaints and the increase in customer loyalty (Türkyılmaz and Özkan, 2015). The making of loyal customers by businesses provide them with many benefits including; longer lasting customer relations that result in increased firm profitability, lower service costs compared to new customers, loyal customers easily purchasing other goods produced by the firm, loyal customers' indifference to replacement products despite all marketing and competition efforts of the rivals which in turn hinders their penetration into the market, customers' increased tolerance towards the goods and services provided by the business and their defending the firm (Barutçu, 2007: 352-353).

A complaining customer is in effect a person, who is possibly in a rather sensitive emotional state, appealing to the service provider with a set of expectations (Kasnakoglu

et al., 2016: 3659). It is therefore reasonable to expect that satisfactory handling of complaints would yield customer loyalty. Specific interest displayed to the customer and a perception of exclusive treatment would further stimulate feelings of loyalty. Effective complaint management also generates positive word of mouth and goodwill towards the firm. Accordingly, there exist ample amount of conceptual and empirical evidence that successful handling of complaints promote customer loyalty (Allen et al., 2000: 217; Barlow and Moller, 2009: 50; Barış, 2006: 31; Bloemer J. et al. 1999: 1082; Chelminsky, 2003: 1; Crie, 2003: 65; Hararri, 1997: 26-29; Kim et al., 2003: 352; Kitapçı, 2008: 113; Kotler, 2000: 187; Richins, 1983: 69; Stauss 2002: 177; Türkyılmaz and Özkan, 2015; Usta, 2006: 122; Yüksel and Kılınç, 2003: 50). Therefore, in line with prior research, we hypothesize positive relationships between each dimension of customer complaints management quality and customer loyalty.

H₁: There is a direct and positive relationship between process standardization and customer loyalty.

H₂: There is a direct and positive relationship between empowerment/authorization and customer loyalty.

H₃: There is a direct and positive relationship between interest/transparency and customer loyalty.

Next, whereas service providing companies may go through learning processes and attain further efficiencies and effectiveness through a variety of different sources and mechanisms, one relatively less costly and powerful source of information about problems in internal processes as well as dynamics regarding marketplace factors would be customer complaints (Yılmaz et al., 2016). Thanks to customer complaints, firms do have an opportunity to learn about their standing in the eyes of customers, their mistakes and shortcomings, as well as the strengths and weaknesses of competitors. Moreover, they can use such information for improvement in many areas.

Interestingly, very few studies have investigated the relationship between customer complaints management and organizational learning. More interestingly, prior research has not focused on the effects of specific dimensions of complaints management quality and organizational learning yet. On the other hand, there is full consensus in prior works that customer complaints facilitate organizational learning (Kasouf et al., 1995: 59; Kozak, 2007: 139; Vos et al., 2008: 11-13; Yılmaz, 2014: 136). Accordingly, the following hypotheses are posited:

H₄: There is a direct and positive relationship between process standardization and organizational learning.

H₅: There is a direct and positive relationship between authorization and organizational learning.

H₆: There is a direct and positive relationship between interest-transparency and organizational learning.

Next, as to the direct effects of complaint management practices on firm performance, Johnston (2001:62) concludes that there is a positive relationship between customer complaint management and firm-level financial performance. In the proposed model, the hypothesized direct effects of complaints management quality dimensions on firm performance are conceptualized to be independent from the effects of increased customer loyalty and improved organizational learning. While many mechanisms may exist as to the nature of such effects, one possible explanation would be based on the potential responses of internal and external stakeholders. An excessive focus on a high quality complaints management system, for instance, may foster resistance and negative reactions from the employees, while at the same time result in goodwill and positive reactions on the part of external stakeholders, including public institutions and regulatory bodies. A high quality complaint management system may also enhance firm reputation. Therefore, despite the possibility of some negative components, one would expect the overall direct effects of complaints management quality dimensions on firm performance to be positive. It is important to note that no prior works exists in this regard in the extant literature.

H₇: There is a direct and positive relationship between process standardization and business performance.

H₈: There is a direct and positive relationship between authorization and business performance.

H₉: There is a direct and positive relationship between interest-transparency and business performance.

Finally, it has to be considered that previous research provides a generous amount of strong evidence on the positive effects of organizational learning and customer loyalty on firm performance. Organizational learning enables a company to make more efficient use of its capabilities (Dodgson, 1993: 377), increases flexibility and adaptability (Smith and Tosey, 1999: 73), and facilitates the development of several other competitive resources, including innovativeness (Çelik, 2014: 194, 196). Likewise, many scholars agree that the most fundamental measure of business success is customer loyalty (e.g., Heskett et al., 1994: 166). A five percent increase in customer loyalty has been shown to increase profitability at a range between twenty-five percent to eighty-five percent (Kandampully and Suhartanto, 2000: 346). Loyal customers bring several advantages over competitors such as lower marketing costs, more favorable responses from marketplace actors, positive word of mouth, lower price elasticity, and higher repurchase rates (Hurley, 2004: 24). Accordingly,

H₁₀: There is a direct relationship between organizational learning and business performance.

H₁₁: There is a positive and direct relationship between customer loyalty and business performance.

Method

The research population covers the private banks in Turkey. According to the 2014 data of the Banks Association of Turkey the number of private banks operating in Turkey is 11 and the number of local branches these have overall Turkey is 5322. Due to the large research population and their geographical distribution a full inventory was not possible and a sampling was taken. Decisional sampling, which is one of non-random sampling methods, was accepted as the sampling method. Thus the research was limited to private deposit banks Akbank, İş Bankası, Yapı Kredi Bankası and Garanti. According to the 2014 data of the Banks Association of Turkey the total number of branches these banks have is 4227. This adds up to 80% of the total number of private deposit bank branches in Turkey. Considering the cost and span of the study the research was limited to the branches of the four private banks in İstanbul. The theoretical foundations of the research were laid using secondary data analysis and this model was tested using primary data obtained through the empirical method of questionnaire technique. The surveys were completed through face-to-face interview method.

While the study aims to provide insights with regard to the service industries in general, banking sector has been determined as the field of application for three reasons. First, the banking sector is one of the leading sectors amongst all service businesses both in terms of size and the variety of customer segments served. Second, the banking sector generates the highest number of customer complaints in the services industry. And third, the banking sector provides a wide variety of services (loans, credit cards, money transfers, deposit accounts, investment consulting, safe deposit box services, insurance transactions, mobile banking, etc.), some of which are highly standardized and technology-based while others are largely dependent on human interactions. The scope of the study consists of four largest private banks operating in İstanbul, Turkey. These four banks were chosen since they have relatively close business scales and are immediate competitors of each other. Branch managers of the four banks provided data about the business performances and complaint management processes of their respective branches. Thus, the unit of analyses in the study is the bank branch under question and each manager is asked to assess her respective branch relative to the main competitors in the same district. Data were collected through face-to-face interviews with branch managers. Of the 368 branches visited, managers from only 200 of them agreed to participate in the study and provided useable responses, thus yielding a response rate of 54 percent. Comparisons of responding and nonresponding branches in terms of known figures (e.g., number of employees, corporate identity, gender of the branch manager) indicate that nonresponse bias may not be a problem in this particular sample.

Questionnaire Development and Measure Assessment

The questionnaire form consists of five parts and 53 questions in total. There are 6 questions in the first part aimed at discovering demographic characteristics of the responding managers, number of years the branch has been in operation, and total number of employees at each branch.

Table 1
Cronbach's Alpha Values and Factor Loadings for All Variables

VARIABLES	Factor Loadings
CUSTOMER COMPLAINT MANAGEMENT (Alfa: ,93, KMO: ,89)	
INTEREST and TRANSPARENCY (Alfa: ,88)	
Branch allows its customers for communicating complaints in their own viewpoints.	0,61
Branch's procedures designed for handling complaints are fair.	0,57
Branch compensates customer complaints most appropriately.	0,73
Branch customers continue to buy service from the same branch after their complaints are resolved.	0,67
We provide customers explanatory and satisfactory information regarding their complaints.	0,79
We make effort to find a resolution even if the complaint arises from a customer fault.	0,81
Our customers can easily contact executives through all direct and indirect communication channels to communicate a complaint.	0,72
Customers are replied soon after communication of complaints.	0,68
AUTHORIZATION (Alfa: ,78)	
There are instructions in complaint management procedure that enables the personnel to take on responsibility for resolution of the problem.	0,75
Staff has enough authority for resolution of the complaints.	0,67
There are compensation instructions applicable for complaints.	0,61
Staff deems customer complaints as not critics but an opportunity to build up customer satisfaction.	0,71
PROCESS STANDARDIZATION (Alfa: ,79)	
Customer complaint management procedure is clearly defined.	-0,71
Required maximum time for complaint resolution is determined.	-0,67
Customers are informed when their complaints are conveyed to relevant departments.	-0,75
Complaint records are kept in a fast, complete and reasonable way.	-0,66
LEARNING (Alfa: ,89, KMO: ,89)	
There is strong dialogue and team spirit among branch employees.	0,65
Learning is a part of future for the branch.	0,70
Management perpetually highlights accumulation and sharing of knowledge.	0,69
As a means of development, learning is one of the basic values of the branch.	0,75
Every unit within the branch is aware of how much value it adds to the company.	0,65
Learnings from previous experiences are often discussed to prevent forgetting.	0,61
There is a consensus among branch employees on future position of the branch.	0,71
Knowledge acquisition through exploring and experiencing is the key factor for improvement.	0,78
Learning is a significant value required for the sustainability of the organization.	0,68
Employees deem themselves as partners of the company when planning branch goals.	0,62

CUSTOMER LOYALTY (Alfa: ,86, KMO: ,84)	
Our customers prefer our branch instead of branches of alternative banks for their following banking service needs.	0,59
Our customers are actually happy to work with us.	0,62
Our customers prefer working with us even if the rivals make more attractive offers.	0,79
Our customers are deeply loyal to our branch.	0,90
Our customers identify themselves with our branch.	0,86
BUSINESS PERFORMANCE (Alfa: ,88, KMO: ,83)	
Compared to closest rivals, our branch is/has/-	
Not profitable	
Less profitable	
Equal profitable	
More profitable	0,76
The most profitable	
Very small	
Relatively small	
Equally small	
Larger	
The largest	0,69
Only a little marketshare	
Smaller marketshare	
Equal marketshare	
Bigger marketshare	
Quite big marketshare	0,85
Develops too slowly	
Develops slower	
Develops equally	
Develops faster	
Develops very fast	0,80
Not successful	
Relatively successful	
Equally successful	
More successful	
Very successful	0,75

Following 27 questions in the second part of the questionnaire tap into the three dimensions of customer complaints management quality. Scales in Homburg and Fürst (2005) and Tax et al (1998), both of which relate to perceptual evaluations of customer complaints management practices, were adapted to the context and purposes of the present study. Measures pertaining to organizational learning (10 items) were adopted from Chermack et al. (2006) and Gomez et al. (2005). The next 10 items in

the questionnaire aim at measuring customer loyalty and were adopted from Maxham III and Netemeyer (2003), Parasuraman et al. (1994), and Alvarez et al. (2011). Finally, business performances of the participating bank branches are measured using the scale in Deshpandé et al. (1993). Branch managers are instructed to assess the performance indicators of their branches relative to closest competitor's branch in the same district. Table 1 provides a list of the scale items as well as their internal consistency estimates. Each scale is deemed to be reliable as all Cronbach's alpha estimates are above the recommended thresholds.

Next, an exploratory factor analysis with the maximum likelihood estimation technique and direct oblimin factor rotation method was conducted. All factor loadings were large and all cross-loadings were low, in line with the theorized measurement model (see Table 1).

Similarly, results of confirmatory factor analyses applied separately to each construct in the theorized measurement model (with the three subdimensions of customer complaints management quality being analyzed simultaneously with a second-order hierarchical model) provide additional support for the reliability and validity of measures in the study. Goodness of fit indices for these analyses, which provide evidence that the hypothesized measurement relationships are supported by the observed covariances across the variables measured, are provided in Table 2.

Table 2
Goodness Fit Indices for Measurement Models

Model Fit Values	Recommended Values	C.C.M Measured Values	O.L Measured Values	C.L. Measured Values	B.P Measured Values
RMSR	$\leq 0,05$	0,02	0,02	0,01	0,02
RMSEA	$\leq 0,08$	0,06	0,1	0,07	0,21
Goodness of Fit Index (GFI)	$\geq 0,90$	0,89	0,87	0,98	0,91
Adjusted GFI (AGFI)	$\geq 0,90$	0,86	0,80	0,94	0,73
Normed Fit Index (NFI)	$\geq 0,90$	0,87	0,86	0,98	0,92
Nonnormed Fit Index (NNFI)	$\geq 0,90$	0,92	0,85	0,98	0,85
Comperative Fit Index (CFI)	$\geq 0,90$	0,93	0,89	0,99	0,93
X ² /df	≤ 3	1,87	4,18	2,19	9,67

Analyses and Findings

The structural model is analyzed using Lisrel 8.51 for Windows and the maximum likelihood estimation technique. Goodness of fit indices resulting from these analyses, all indicating that the hypothesized relationships are supported by the observed correlations, are provided in Table 3; and the estimated parameters with associated t-values are provided in Table 4.

Table 3
Fit Indices for the Structural Model

Model Fit Values	Acceptable Fit Values	Good Fit Values	Measured Values
RMR	0-1	$\leq 0,05$	0,03
RMSEA	0,04-0,05	0,05-0,08	0,06
Goodness of Fit Index (GFI)	$\geq 0,70$	$\geq 0,90$	0,77
Adjusted GFI (AGFI)	$\geq 0,70$	$\geq 0,90$	0,75
Normed Fit Index (NFI)	$\geq 0,70$	$\geq 0,90$	0,76
Nonnormed Fit Index (NNFI)	$\geq 0,70$	$\geq 0,90$	0,88
Comperative Fit Index (CFI)	$\geq 0,70$	$\geq 0,90$	0,88
(Relative Fit Index) RFI	$\geq 0,70$	$\geq 0,90$	0,75
X^2/df	≤ 3	≤ 2	1,75

$\chi^2: 1069,59, df:610, p= 0,00$

Table 4
Parameter Estimates

Hypot-heses	Relationships	Parame-ters	Non-standard Parameter Estimations	Standard Parameter Estimations	t Values ($p < 0,10$)	Total Effects (Stand.)	Indirect Effects (Stand.)
H ₁	Process Std (ξ ₁)- Loyalty (η ₂)	γ _{1,2}	-0,30	-0,29	-2,85	-0,29	--
H ₂	Authorization (ξ ₂)- Loyalty (η ₂)	γ _{2,2}	0,27	0,29	2,95	0,29	--
H ₃	Transparency (ξ ₃)- Loyalty (η ₂)	γ _{3,2}	0,66	0,59	6,00	0,59	--
H ₄	Process Std (ξ ₁)- Learning (η ₁)	γ _{1,1}	-0,14	-0,14	-1,67	-0,14	--
H ₅	Authorization (ξ ₂) - Learning (η ₁)	γ _{2,1}	0,30	0,35	4,04	0,35	--
H ₆	Transparency(ξ ₃) - Learning (η ₁)	γ _{3,1}	0,65	0,62	7,39	0,62	--
H ₇	Process Std (ξ ₁)- Performance(η ₃)	γ _{1,3}	0,56	0,47	3,69	0,25	-0,22
H ₈	Authorization (ξ ₂)- Performance (η ₃)	γ _{2,3}	-0,16	-0,15	-1,15	0,13	0,28
H ₉	Transparency (ξ ₃)- Performance (η ₃)	γ _{3,3}	-0,74	-0,58	-3,56	0,05	0,54
H ₁₀	Learning (η ₁)- Performance (η ₃)	β ₁	0,34	0,28	2,05	0,28	--
H ₁₁	Loyalty (η ₂)- Performance(η ₃)	β ₂	0,71	0,62	6,06	0,62	--

There exist consensus in the literature regarding the reporting of χ^2 /sd (Mulaik et al., 1989); however a similar consensus does not exist on which fit indices would be used (Munro 2005; Şimşek, 2007). For instance, MacCallum and Austin (2000) in their extensive meta-analysis suggest using SRMR and RMSEA. In line with the mentioned study the SRMR value in our study (0,03) is lower than the fit value (0,05) in literature and the RMSEA value (0,06) is also smaller than the acceptable fit value in literature (0,08). According to Kelloway (1998) among later developed fit statistics RMSEA is particularly important due to ease of interpretation, providing a confidence interval and providing estimates regardless of sampling size (Şimşek, 2007: 47). In this study, the values in fit indices which are lower than the figures in literature indicate that the model is acceptable. As notified in literature GFI, AGFI, NFI, NNFI and CFI are seriously affected by sampling size (Hu and Bentler, 1995; Şimşek, 2007: 48). The main reason for low values obtained in other fit indices is the small size of the sampling (200). However, Cao and Zhang (2011); Segars and Grover (1998) assert that the CFI and NNFI values ranging between 0,80 and 0,89 indicate that the fit index is acceptable. In the present study CFI and NNFI values are 0,88 and are acceptable according to the mentioned studies. Another reason for accepting the model is the CFI and NNFI values were determined to be close to the good fit value in literature (0,90). In addition to this; Byrne, 1989; Bentler, 1990; Chau, 1997; Hair et al., 2006, Cao and Zhang, 2011; asserted that when the tested model was evaluated one-dimensional fit indices and convergent validity was used for each t value and underlined that CFI, NNFI and RMSEA values would be adequate for testing model fit. Hair et al. (2006, p. 748), discuss what could be called a “good” RMSEA value and assert that for acceptable models this value would typically be below 0.10. Hence, the mentioned values obtained in our study (CFI and NNFI values 0.88, RMSEA 0.06) is among the acceptable values in literature which makes the model fit. Other testing statistics used for deciding whether the model is fit for the data are ECVI, AIC and CAIC. Byrne (1998) and Jöreskog and Sörbom (1993), indicate the mentioned statistics are highly reliable. ECVI, AIC and CAIC goodness of fit statistics are used for comparing multiple models and they are very strong (Jöreskog and Sörbom, 1993). When these statistical values are interpreted they are expected to be lower than the ECVI, AIC and CAIC values produced for the saturated model (Şimşek, 2007: 49). In our study, the values of ECVI (5,94), AIC (1181,59) and CAIC (1422,30) produced for the model are lower than the values produced for the saturated model (ECVI (6,69), AIC (1332), CAIC (4194,68)). This is another point of support for accepting the model.

As to the specific parameter estimates and tests of hypothesized relationships, regarding the effects of complaints management quality dimensions on organizational learning, the results are as follows. First, the path coefficient linking the empowerment and authorization dimension with organizational learning is significant ($t = 4,04$); therefore H_5 is accepted. Second, the estimated coefficient linking process standardization with organizational learning is significant ($t = - 1,67$) but contrary to expectations negative in valence (-0,14), thus H_4 is rejected. Third, the estimated path coefficient between transparency and organizational learning is both statistically ($t = 7,39$) and substantively

significant (estimated path coefficient = 0,62), providing strong support for H_6 .

Regarding the effects of complaints management quality dimensions on customer loyalty, the results indicate a significant relationship between process standardization and loyalty ($t = -2,85$), which is nonetheless contrary to the hypothesized direction (estimated path coefficient = -0,29), thus providing evidence contrary to H_1 . Likewise, the relationship between interest and transparency and firm performance is also statistically significant ($t = -3,56$) yet contrary to expectations (estimated path coefficient = -0,58). Therefore H_9 is also rejected. Finally, H_3 is supported, since the results indicate that the relationship between interest and transparency and customer loyalty is both significant and positive ($t = 6,00$; estimated path coefficient = 0,59).

Finally, findings with regard to effects on firm performance are as follows. First, the hypothesized relationships between organizational learning ($t = 2,05$; estimated path coefficient = 0,28) as well as customer loyalty ($t = 6,02$; estimated path coefficient = 0,62) on firm performance are supported, supporting H_{10} and H_{11} , since both effects are positive and significant with customer loyalty having a relatively stronger effect than organizational learning on performance. Next, the hypothesized direct effects of complaints management quality dimensions are somehow mixed. Whereas process standardization appears to have a positive and significant direct effect on performance ($t = 3,69$; estimated path coefficient = 0,47), the effect of empowerment and authorization is nonsignificant, and that of transparency is significant but in the opposite direction ($t = -3,56$; estimated path coefficient = -0,58). Thus, H_7 is supported while H_8 and H_9 are rejected. Overall, process standardization appears to have a positive direct impact on business performance while having negative effects on learning and loyalty; authorization seems to exert positive impacts on both learning and loyalty but is nonsignificantly related directly with business performance; and interest and transparency has positive effects on learning and loyalty while also having a direct negative effect on business performance. It is important to note at this point, however, that the total effects of all three dimensions of customer complaints management quality on firm performance is positive and significant. Other findings of the study reveal the positive effects of learning and loyalty on business performance, with the effect of customer loyalty being much stronger than that of organizational learning. Finally, the explained variances in the three endogenous variables of the hypothesized model, namely, (1) customer loyalty, (2) organizational learning and (3) business performance, appear to be 42 percent, 63 percent and 36 percent, respectively. Table 5 provides a summary list of the hypothesized relationships and results of testing procedures.

Table 5
Summary of Hypotheses Tests

	Hypothesis	Accept/Reject
H1	There is a direct and positive relationship between process standardization and customer loyalty	Reject
H2	There is a direct and positive relationship between empowerment/authorization and customer loyalty.	Accept
H3	There is a direct and positive relationship between interest and transparency and customer loyalty.	Accept
H4	There is a direct and positive relationship between process standardization and organizational learning.	Reject
H5	There is a direct and positive relationship between empowerment/authorization and organizational learning	Accept
H6	There is a direct and positive relationship between interest and transparency and organizational learning.	Accept
H7	There is a direct and positive relationship between process standardization and business performance.	Accept
H8	There is a direct and positive relationship between empowerment/authorization and business performance.	Reject
H9	There is a direct and positive relationship between interest - transparency and business performance.	Reject
H10	There is a direct relationship between organizational learning and business performance.	Accept
H11	There is a positive and direct relationship between customer loyalty and business performance.	Accept

Discussions and Conclusion

Findings from the study reveal several insights with regard to the mechanisms through which customer complaints management quality may influence firm performance. First, the high estimated variances in the dependent variables indicate that complaints management quality is indeed critical for competitive success in service industries. Second, the study supports the expectation that dimensions of customer complaint management quality may develop business performance via both increasing customer loyalty and supporting organizational learning. And third, the finding that the loyalty path has a stronger effect on performance in comparison to that of the learning path provides evidence that the primary mechanism through which effective complaint management yields superior performance is through customer reactions (at least in the short- and middle-term).

Further analyses of the effects of each dimension of complaint management quality on firm performance and mediating constructs lead us to several additional insights. For instance, process standardization is found to have a direct positive effect on business performance; yet, contrary to expectations, its effects on customer loyalty and organizational learning are both negative. One possible explanation for these findings could be that increased process standardization may inhibit organizational flexibility

and thereby constrain the firm's capability to satisfy complaining customers as well as to apply new methods and procedures. This would particularly be relevant to service businesses, where customer complaints would relate to a wide variety of different areas and practices (i.e., the issue of heterogeneity in complaints in service contexts). It is also important to bear in mind that highly standardized responses to complaints might be perceived by customers as some form of disregard and/or neglect.

It was observed that when process standardization, a determiner of customer complaint management quality, increases the values regarding organizational learning and customer loyalty, which are measured by the perception of the firm, decrease. This might be interpreted as a decrease in organizational flexibility. When the customer complaint management process is standardized, the methods for solving incoming complaints would also be standardized and this would gradually prevent the business from applying new approaches leading to a decrease in organizational learning. However, McGill and Slocum (1993: 67) define organizational learning as a series of activities that take place when organizations realize what they got from their experiences and develop mental models targeted at making sense of these experiences. According to this definition, the experiences of businesses during their activities might include varying issues and contents. These experiences surely would include various complaints and problems. If businesses try to solve all problems through a standardized approach their capacity of building new mental models would be hindered and a full learning should not take place. One of the most important contributions of organizational learning is building a customer-oriented business (Naktiyok and Timuroğlu, 2008: 171). Standardization of complaint processes might impede building a customer-oriented organization. Thus, businesses need to develop suitable solutions and compensation methods for each and every customer complaint they encounter (Barış, 2006: 28). According to Yeo (2005) the outcomes of organizational learning include the improvement of processes, faster learning-curve and decreasing errors (Yeo, 2005: 6). If the customer complaint management processes were standardized, different complaints would be approached in a similar manner which in turn would not result in better processes nor increased pace of learning. Singh and Widing (1991), assert that every complaint should be addressed in view of the expectations of the customer that reports the complaint. In this context, standardization of complaint management process would impede finding personal solutions for customer complaints. Data collected from bank branch managers in the study indicate that the issues were similarly dealt and standardization of customer complaint management process would diminish the efficiency of complaint management process.

In all the studies encountered regarding the relationship between customer complaint management and customer loyalty, loyalty was measured by customer perception and it was observed that an efficiently working customer complaint management increased the loyalty of customers (Barlow and Moller, 2008; Baytekin, 2006; Bloemer et al., 1999; Hart et al., 1990; Kitapçı, 2008; Kotler, 2000; Usta, 2006; Yüksel and Kılınç, 2003). No research in this field measures customer loyalty as based on business perception. This prevents us citing the literature which would support the weak relationship between customer loyalty and process standardization factor that was accepted as a determiner

of customer complaint management quality. Business executives consider that standardized customer complaints management processes would curb their skills in improving the methods they use for coping with customer complaints. Thus they have pointed out that process standardization would not contribute to customer loyalty.

Similarly, the results indicate that the interest-transparency dimension exerts positive effects on customer loyalty and organizational learning, but its impact on business performance independent from these mediating mechanisms is negative. This might be due to resistance and negative reactions on the part of the employees when there is too much transparency and demand for special interest in complaint cases. After all, there is always a dark side in complaint management practices particularly when too much pressure is put on the firm's own personnel, who might see customer complaints as threatening to their job comfort and job security. During the design of complaint management systems this issue must also be taken into consideration. The findings that the effects of the empowerment and authorization dimension on firm performance are fully mediated by customer loyalty and organizational learning, that no other mechanisms exist for empowerment and authorization to influence performance other than changes created on these two mediating constructs, are in effect further evidence that employee reactions and capabilities (1) must be taken into account during the design and implementation of customer complaints management systems and (2) may play a variety of different roles in terms of regulating the effects of customer complaints management practices on firm performance, sometimes in an inhibiting manner but mostly in a facilitating way.

Indeed, when the overall effects of each dimension of complaints management quality on firm performance is considered, interest and transparency appears to have the highest total effect, followed by empowerment and authorization and then process standardization. This order of effects is partly due to the relatively higher observed impact of the customer loyalty path in comparison to the organizational loyalty path on performance, since the interest and transparency dimension of complaints management quality is the most closely related dimension to customer affective reactions, which is most likely followed by the empowerment and authorization dimension. As noted before, extreme forms of process standardization may even generate negative customer reactions. Service businesses should therefore focus primarily on resolving the complaints in a fair, prompt, and transparent manner, inform customers throughout the process, and at the same time make sure that the contact personnel responsible for these actions are well-trained, well-instructed, and are provided with necessary decision making authority to deal effectively with complaints. Standardization of complaint handling procedures would also be useful, particularly for the efficiency of complaint handling procedures as well as perceived degree of institutionalism and fairness of treatments. It is important, however, to keep in mind that too much and careless standardization may generate strong forms of dissatisfaction on the part of complaining customers and give an impression that the company is not giving the necessary level of importance on customer complaints.

Overall, the present study (1) highlights the importance of high quality customer

complaints management practices for the performance and competitive success of service businesses, (2) reveals several alternative mechanisms through which complaints management may result in superior versus inferior firm performance, and (3) directs attention, particularly for future researchers, to the notion that employee reactions might be important determinants of success in the design as well as implementation of complaints management systems. As such, the study not only provides applicable guidelines to practicing service managers but also opens new avenues for further research in this area.

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