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## Complaint Management Processes and Customer Satisfaction among Clients of Commercial Banks in Kenya

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### **Abstract:**

*The purpose of this study was to establish the association between Complaint Management Processes and Customer Satisfaction. A case of Commercial Banks in Kenya was used to achieve the objectives of the study. Primary Data was collected by use of structured questionnaires for customers and interviews for Management. Multistage sampling method was used to select a sample of 385 respondents where a response rate of 72.6% was obtained. Data was analyzed using descriptive statistics, correlation and regression analysis utilizing SPSS software. The findings indicate that all the Processes of complaint management analyzed in this study, had a statistically significant association with customer satisfaction. The study concludes that there is a positive impact of all complaint management processes on customer satisfaction and that efficient management of customer complaints increases customer satisfaction significantly. This paper adds to the existing body of knowledge on customer complaints, empirical evidence of the extent to which Complaint Management influences customer satisfaction more specifically in the banking sector.*

**Keywords:** Complaints Management, Customer Satisfaction, Complaint Handling, Commercial Banks

### **1. Introduction**

Even when the customer management motto of 'do it right the first time' enjoys a privileged place in service provision, the complete satisfaction of all customer wishes is not always assured, and possible mistakes in the rendering of services may not be excluded; therefore, customer complaints become almost inevitable (Raab, Asami & Gargeya, 2009; Filip, 2013). Customers complain when they experience one of two conditions; their expectations are underperformed to a degree that falls outside their zone of tolerance and when they sense they have been treated unfairly. The range of tolerable performance will depend upon the importance of the product or the attribute that is giving the complaint (Ang & Buttel, 2006; Raab et al., 2009; Buttel 2010). Though it may not be possible to satisfy every complaint studies such as Hoovers *et al.*, (2006); Massawe (2011); Shammoul and Haddad (2014) have indicated that there is a positive relationship between good complaint management and customer satisfaction. To satisfy and retain customers, complaints must be acknowledged, resolved on time and customers provided with feedback on the progress of the resolution Ndulilo (2014). At the same time, it is observed that firms receive little or no credit for recovery attempts unless they are satisfactory (Chuang et al. 2012).

On the other hand, studies such as Ajasalo (2001) and Massewe (2013) have argued that customer sometimes have expectations of services which cannot be met by any service provider. Worse still, these expectations may not even be clear to the customer himself (fuzzy expectation). As such, the customer will always have something to complain about no matter how good the service provision is. However, it's noted that if these unrealistic expectations can be made realistic, then it is possible to provide a service with reduced customer complaints. Other customers will complain even when they are satisfied with the product or the service (Heung & Lam 2003).

Consumer complaint behaviour is linked to negative disconfirmation whereby the perceived performance falls short of expectation, causing the consumer to become dissatisfied (Atalik, 2007). However, some dissatisfied customers will not complain and may even remain committed to the bank. Some will fail to complain to avoid confrontation while others may be uncertain about their right to complain or the benefits accrued (Komunda et al., 2015).

Effective Complaint Management is still not adequately addressed in the existing empirical literature; the existing research has mainly focused on the determinants of customer complaint behavior where customer complaint is considered as the dependent variable. Research has shown that many companies have great difficulty calculating the profitability of their complaint management systems (Komunda et al. 2013; Johnson, 2001). This study therefore, aims to contribute to the growing body of knowledge in complaint management by providing empirical evidence on the relationship between effective complaint management and customer satisfaction in which case complaint management will be featured as the input. The underlying hypothesis is that effective complaint management positively affects customer satisfaction and thus increasing the effectiveness of marketing efforts.

## 2. Literature Review

### 2.1. Complaint Management

Customer Complaint Management is the whole process of eliminating the circumstances or discontents that lead to customer complaint (Seyran, 2005). The process entails seeking out the failures in the delivery of service, receipt of customer complaints, investigation, settlement, and prevention of complaints and recovery of the customer (Johnston, 2001). An effective complaint management system is the one that helps firms detect failures, solve causes of the problems, and prevent failures from happening to avoid customer dissatisfaction (Smith, et al., 2012). The International Organization of Standardizations (ISO 10002) states that a major benefit of excellent customers' complaints management is maintained or enhanced customer Satisfaction and customer loyalty. Carvajal et al., (2011) in his study of complaint handling and customer loyalty, found complaints management to be a major concern to many bank customers.

A successful complaint management process enables the company to capture complaints before customers start spreading negative word of mouth or transfer their business. Companies that encourage disappointed customers to complain and also empower employees to remedy the situation on the spot, have been shown to achieve higher customer satisfaction, higher revenues and greater profits than companies that do not have a systematic way of managing customer complaints Kotler et al., (2009); Komunda (2012).

In practice, only 4 % of the dissatisfied customers will complain. The rest (96%) will most likely make unfavorable decision against the firm or its products. Customers will complain when they make mental judgment of 'worth it' or 'not worth it'; in the event where they find it not worth to complain they may choose to use other means to express their displeasure like exit the bank or spread negative word of mouth (Komunda et al., 2015). One dissatisfied customer will share their negative experience with approximately 12 people (Kotler, 2000). As such, commercial banks must proactively put in place systems that will encourage and enable customers to complain so as to avoid customer switch and consequent loss of business.

Excellence in customer satisfaction and retention is strongly associated with the presence of a well documented complaints management process. Documentation of complaints management processes helps to ensure that customer complaints are avoided, captured early enough and handled promptly and efficiently when and if they occur (Ang and Buttell, 2006). Complaints should be considered an indicator of organizational performance indicating failures in internal processes that need quick recovery in order to avoid customer churning and loss of Business (Filip, 2013). Good complaint handling systems enable a firm to turn its unhappy customers into satisfied and happy customers after a service failure, which can also bring them to a state of loyalty (Komunda, 2012). Customers who complain give the company a chance to win them back and retain their future value (Buttel 2010; Jain, Zing and Hong 2009). Complaints provide information that can help identify and correct root causes of problems and thus increase customer satisfaction and retention. Efficient complaint management reduces the likelihood that a failure will happen again (Raab et al. 2009; Ang & Buttell, 2006).

Effective complaint handling gives the company a second chance to strengthen the customer-provider relationship, rebuild customer confidence, prevent customer loss, attain new product concepts, protect the trademark and prevent negative word of mouth communication. In addition, the service provider is able to understand the aspects of service and operation's problem which can be improved in order to satisfy the customers even more. This in return has positive effects on customer retention and loyalty (Tronvoll, 2007; Metehan and Yasemi, 2011).

Customers who complain and are well recovered can be more satisfied and less likely to switch than customers who had no reason to complain (Walter & Ezema, 2016; Ang & Buttell, 2005). These customers also demonstrate the highest repurchase intention even more than before the failure occurred (Smith and Bolton 1998). Customer satisfaction is greater when service recovery efforts truly make up for what the customer has lost (Chuang et al. 2012). Proactive recovery efforts are seen by many customers as an indicator that the firm is actually concerned about their customers (Kirman and Rao, 2000).

#### 2.1.1 Procedure for Managing Customer Complaints

There are four procedures of managing customer complaints. These procedures include: the Input Procedure that ensures that the customers complaints are known to the company, Case Procedure which involves the quick and non-bureaucratic processing of customer complaints, Feedback Procedure that checks on how satisfied customers are with the complaint handling and lastly Information Collection Procedure that acquires information that can be used to avert future complaints (Raab et al., 2009). However, many companies do not pay sufficient attention to managing customer complaints effectively despite the fact that customers who complain have specific expectations on how the company should manage their complaints and on what compensation could be adequate to cover their psychological, financial and time costs (Ojasalo 2001; Flip 2013;). As such, these companies lose the opportunity to reclaim and improve relationships with their dis-satisfied customers.

#### 2.1.2. Poor Complaint Management

Customers who complain and receive dissatisfactory responses or receive no response at all are usually the most disappointed as they experience dissatisfaction twice i.e. double deviation effect; negative effect of dissatisfaction is strongest for this kind of customers (Hoovers et al., 2006; Johnston, 2001). In their study, Metehan and Yasemi (2011) found that 14% of the existing customers fail to maintain their relations with the entity owing to the fact that their complaints were not well resolved. Complaining customers develop their fairness perceptions by evaluating three aspects of the complaint handling encounter: the fairness of the decision making criteria, procedures and polices used to accomplish the final outcome, the fairness of the obtained tangible outcomes and the interactional justice or manner in

which the service complaint handling process is carried out (Komunda et al.; 2013; Gruber 2011), Though it might not be possible to satisfy every complainant, studies such as Hoorvees et al., (2006) have shown that firms receive little credit for recovery attempts unless they are satisfactory. Poor complaints handling provides further evidence of the organization's incompetence or lack of commitment to problem solving; such Impressions often lead to switching or negative publicity (Gruber, Szmigin & Voss, 2009).

A good complaint Management Process entails putting in place clear policies and procedures, providing a speedy response, reliability of response, having a single point of contact for complainants, ease of access to the complaints process, ease of use of the process, keeping the complainant informed, staff understand the complaint processes, complaints are taken seriously, employees are empowered to deal with the situation, having follow-up procedures to check with customers after resolution, using the data to engineer-out the problems, using measures based on cause reduction rather than complaint volume reduction.(Jonstone 2001)

## *2.2. Complaint Management among Commercial Banks in Kenya*

Due to the ever-increasing competition in the banking sector in Kenya, banks are finding it extremely important to implement strategies that would help them retain their existing customers even as they seek to recruit new ones so as to remain afloat. One of the strategies receiving a lot of attention is Customer Relationship Management and in particular effective Management of Customer Complaints.

In a study of CRM in the Banking Sector in Kenya, Chege (2013) sought to establish whether banks in Kenya investigated the root cause of customer complaints as a way of ensuring effective complaint handling and consequently customer satisfaction. 88.9% of the banks indicated that they always investigated the root cause. While 66.7% of the banks reported that they regularly informed the customers on the progress of their complaint's resolution. Consistently, a study by Makau (2013) revealed that a majority of the commercial banks in Kenya had sufficient and effective systems of responding to customer complaints and that they could proactively enquire about service delivery from their customers.

## *2.3. Customer Satisfaction*

Generally, Customer satisfaction is determined by the extent to which a product's or service's perceived performance matches a buyer's expectations. If the perceived performance of a product or service is consistent with consumers' expectations, then customers will be satisfied and be more likely to repurchase (Kotler et al., 2009). Customers form expectations from their past buying experience, the opinion of friends, associates, marketers, competitor information and the promises made to them. Marketers must therefore be careful to set the right level of expectations (Kotler & Keller, 2006). If they raise expectations too high, buyers are likely to be disappointed if the product does not measure up to their expectations.

Customer satisfaction on complaint handling is determined by the extent to which customer expectations on their complaint are met. Customers will get satisfied if the company is able to capture and solve their complaint fast, accurately and when they are able to compensate fully what the customer considers as their loss (Nofal et al., 2015). Supriadin et al. (2015) in their study found that the biggest indicator of customer satisfaction in management of their complaints is the speed at which the complaint is handled.

Excellent complaint management can significantly influence customer satisfaction. Majority of the highly delighting customer experiences are the result of something going wrong and the organization making the effort to recover the customer Shammul & Shafiq (2013); Massawe (2013). Customers who are satisfied with the resolution of their complaints demonstrate the highest repurchase intention even more than before the failure occurred Ang & Buttell, (2005); Smith et al (2012). Complaint Management provides a major opportunity for organizations to create very satisfied customers. It is not necessarily the failure itself that leads to customer dissatisfaction, but it is the organization's response or lack of response to a failure that causes satisfaction or dissatisfaction (Johnston (2001).

A good complaint process should satisfy customers, retain them and improve organization wide processes. It should however be noted that customers experience satisfaction at different levels and even a slight drop from complete satisfaction can create an enormous drop in customer loyalty. Completely satisfied customers are nearly 42% more likely to be loyal than merely satisfied customers. On the other hand, 70% of customers who say they are satisfied with a product or service, are still willing to switch to a competitor if better services are provided Kotler et al. (2009). This then means that commercial banks must aim at highly satisfied customers, if they wish to hold on to their customers. Financial benefits also accrue from satisfying and retaining dissatisfied customers through service recovery (Stefan, Michael and John stone (2001). Commercial banks in Kenya must accept that failures happen and therefore put in place systems to deal with these failures. Customers are more satisfied, less vulnerable to switching and are less likely to spread negative word-of-mouth to friends when their direct complaint are treated well Bougie, et al. (2003)

## **3. Methodology**

The study population was customers of all the 43 commercial banks in Kenya targeting Branches in Nairobi City Central Business District. Data was collected from a sample of 385 customers, stratified under the 3 categories of Commercial Banks in Kenya. Using multi-stage sampling, a proportionate sample of 202 customers was selected from the large banks, 151 customers from medium size banks and 32 from the small banks.

### *3.1. Data Collection Instruments and Procedure*

Primary data from the customers was collected using questionnaires while an interview schedule was used for Management. Measurement was done on a five-point Likert scale ranging from strongly disagree to strongly agree with a

weight of 1 –5 respectively. The researcher personally conducted the interviews with Management using the key informant method where the marketing or customer care Managers or senior officers responsible for customer relationships were interviewed as they were deemed the most knowledgeable about customer complaints (Ramani and Kumar 2008; Thuo et al., 2011).

### 3.2. Data Analysis

Data was screened for outliers, normality, linearity, reliability and multicollinearity to confirm its accuracy and reliability for further analysis based on the research objectives and was found to be fit. The validity of the study instrument was confirmed through expert jury opinion of academicians and practitioners with adequate knowledge of complaint management (Walter & Ezema, 2016). Further analysis of the data was then done using descriptive statistics, correlation and regression analysis. Descriptives Analysis generated frequency distributions, means and standard deviations (see Table 1). Pearson product moment was used to test the association between the dependent variables (complaint management) and the independent variable (customer satisfaction); see Table 2 while regression analysis was used to determine the magnitude of the association and to test the hypothesis (see Table 3)

## 4. Presentation and Discussion of Findings

### 4.1. Descriptive Analysis for Complaint Management Processes

Complaint Management was measured using four constructs that were rated on a five-point Likert scale. The results were as shown in Table 1.

The findings indicate that a majority of the banks had effective systems of monitoring and handling customer complaints with 61.5% of the respondents agreeing that their banks had effective complaint monitoring procedures. 56.3% agreed that their banks had an effective customer feedback collection procedure, 55.8% agreed that their banks responded swiftly to customer complaints. The statement whether banks listened to the customer to identify with their positions received the highest rating at 63.6% indicating that commercial banks in Kenya were keen on identifying the root cause of customer complaints. With means ranging between 3.463 and 3.627, the results indicate that the complaint management processes were moderately well implemented.

The standard deviations were all below one indicating that the respondents were fairly homogenous in their responses. The findings reveal therefore, that a majority of the banks had systems that enabled them monitor and handle customer complaints. However, the percentages of those who strongly agreed were relatively low suggesting that there was still room for improvement on the levels of implementation. The findings agree with those of Chege, (2013); Makau, (2011) that a majority of commercial banks in Kenya had effective systems for monitoring and handling customer complaints.

These findings were validated by information collected from Management that most banks had put in place systems and procedures to receive customer complaints with specified resolution time. A majority of the banks had a customer care desk, 24-hour manned call centers, gave progress reports on the complaint resolution to the affected customers and delegated authority for decision making to enable quick responses to customer. With regard to responsiveness, the findings indicate that most commercial banks in Kenya endeavored to receive and resolve customers' complainants swiftly in an attempt to increase customer satisfaction and regain customer confidence. The finding supports those of Supriadin et al. (2015); Ndulilo (2014) that the biggest indicator of customer satisfaction in the management of their complaints is the speed at which their complaint is handled and that timeliness in handling complaints had a positive effect on satisfaction and positive word of mouth. An open-ended question posed to establish customers' expectations on complaints handling revealed that a majority of the respondents would like their complaints resolved promptly, exhaustively and with concern. They further indicated that they would like their complaints handled by well-informed staff and that they expected to be informed of the resolution progress.

### 4.2. Correlation Analysis for Complaint Management and Customer Satisfaction

The results in Table 2 show that customer complaints management was positively and significantly correlated with customer satisfaction at ( $r = .542^{**}$ ,  $p < 0.001$ ); an increase in effective management processes increases customer satisfaction. The findings are corroborated by Ang and Buttel (2005); Jian, Zing and Hong (2009); Supriadin (2015) that customers who complain and are well recovered can be more satisfied, become advocates and less likely to defect than those who had no cause for complaints. Consistently, the findings agree also with Ang and Buttel, (2006) that excellence in customer satisfaction and retention is strongly associated with the presence of well documented complaints handling processes. A good complaint management process should satisfy customers, retain them and improve organization wide processes. In addition, it should lead to identification of problems and action that ensure such failures do not happen again. Commercial Banks in Kenya must accept that failures happen and therefore put in place systems to detect and deal with these failures. Banks should encourage their disappointed customers to complain by availing avenues through which they complain, such as online customer feedback platforms, customer feedback forms and toll free lines. Bank should also empower employees to remedy the situations through training and delegated authority for decision making so as to ensure swift resolutions.

### 4.3. Regression Analysis for Complaint Management and Customer Satisfaction

The current study also aimed at establishing the magnitude to which complaint management influenced customer satisfaction. It was hypothesized that there is no statistically significant relationship between complaint management and customer satisfaction. The results were as shown in Table 3.

To establish the relationship between complaint management (CM) and customer satisfaction the model  $CS = \beta_0 + \beta_1 CM + \epsilon$  was fitted. Where CS is customer satisfaction and CM is complaint management. The results in Table 3 show that the relationship between complaint handling and customer satisfaction is statistically significant ( $F(1,382) = 158.174, P < 0.001$ ). With  $R^2 = 0.294$  the model indicates that about 30% variation in customer satisfaction can be explained by management of customer complaints. However, the model failed to explain 70% variation in customer satisfaction implying that there are other factors not included in the model that explain customer satisfaction. The model equation is therefore  $CS = 1.924 + 0.530CM + \epsilon$ .  $\beta$  was also significant ( $\beta = 0.542, t = 12.577, P < 0.001$ ) indicating that one unit increase in effective complaint management increases customer satisfaction by 0.542 units. With a P value of less than 0.001, the null hypothesis that there is no statistically significant relationship between customer complaint management and customer satisfaction was therefore rejected.

The results obtained from descriptive, correlation and regression analysis, all point to a positive relationship between complaint management and customer satisfaction. This implies therefore that improved management of customer complaint will lead to an increase in levels of customer satisfaction. When banks put in place efficient systems, process, procedures and avenues of managing complaints; complaints are reduced, they are identified early enough and are handled promptly. Poor complaints management will lead to customer switching to other banks or to micro finance institutions. Therefore, for banks to achieve high levels of customer satisfaction they must put in place measures that reduce instances where customers have to complain, procedures that capture complaints early enough and systems that allow for swift resolution. Banks should also train their employees to listen and identify with customer complaints; Complaints should then be resolved promptly, exhaustively and in way that compensates the customers' financial psychological and time loss.

## 5. Conclusions

This study aimed at establishing the direction and the magnitude of the relationship between customer complaint management processes and customer satisfaction focusing on commercial banks in Kenya. The study established that efficient complaint management has a positive, statistically significant effect on customer satisfaction. The findings also revealed that commercial banks in Kenya had put in place systems and procedures for monitoring capturing and responding to customer complaints and that most banks were keen on identifying the root cause of customer complaints though to a moderate extent. Banks were also keen on ensuring customer satisfaction by minimizing complaints and effective service recovery.

This study concludes therefore that there is a positive impact of all complaint management processes on customer satisfaction and that efficient management of customer complaints increases customer satisfaction significantly. The study also concludes that the speed at which complaints are resolved has a great impact on customer satisfaction. It is also concluded that there is need for general improvement on the way commercial banks in Kenya manage customer complaints since a majority of the respondent reported that service level on implementation of complaint management was moderate with means below 4.0.

## 6. Recommendations

This study therefore recommends that commercial banks in Kenya should pay more attention in ensuring that customers' complaints are efficiently monitored, captured and resolved. To do this: Employees should be empowered through training particularly on complaint capturing and resolution, employees should also be given delegated authority to make decisions regarding complaint resolution to speed up the resolution process, Commercial banks should put in place non-bureaucratic complaint processing procedures and put in place proactive measures that will encourage dissatisfied customers to complain. The study also recommends that complaint recovery should be adequate to cover for the psychological, financial and time cost that the customer may have incurred to avoid double deviation effect; this will also serve to increase the customer satisfaction levels. The greater the benefits received by the customer relative to the time and effort of voicing the complaint the more satisfied the customer becomes.

### 6.1. Areas for Further Studies

This study focused on processes of: monitoring, capturing and handling of customer complaints among commercial banks in Kenya and the impact the management of these processes may have on customer satisfaction. Further studies can be done to establish why some bank customers will not complain even when their expectations have not been met by the bank and what actions they will most likely take when they fail to complain.

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Standard Deviation
1. My bank has an effective complaint monitoring procedure	3.9	10.2	24.3	49.2	12.3	3.558	0.967
2. My bank has an effective complaint capturing procedure	3.4	13.6	26.7	45.8	10.5	3.463	0.968
3. My bank responds swiftly to customer complaints	2.4	14.5	27.4	43.4	12.4	3.490	0.965
4. My bank listens to the customer to identify with their problems.	1.9	9.9	24.7	50.7	12.9	3.627	0.897

Table 1: Descriptive Results for Complaint Management

Correlations			
		Complaint Management	Customer satisfaction
Complaint Management	Pearson Correlation	1	.542**
	Sig. (2-tailed)		.000
	N	382	382
Customer Satisfaction	Pearson Correlation	.542**	1
	Sig. (2-tailed)	.000	
	N	382	385

Table 2: Correlation Analysis for Complaint Management and Customer Satisfaction

\*\* Correlation Is Significant at the 0.01 Level (2-Tailed)

Model Summary										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Sig. F Change	
					R Square Change	F Change	df1	df2		
1	.542 <sup>a</sup>	.294	.292	.64323	.294	158.174	1	380	.000	
ANOVA a										
Model		Sum of Squares	df	Mean Square	F	Sig.				
1	Regression	65.443	1	65.443	158.174	.000 <sup>b</sup>				
	Residual	157.222	380	.414						
	Total	222.665	381							
Coefficients a										
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.				
		B	Std. Error	Beta						
1	(Constant)	1.924	.153		12.613	.000				
	X2E	.530	.042	.542	12.577	.000				

Table 3: Regression Results for Complaint Management and Customer Satisfaction

a) Predictor – Complaint Management

b) Dependent Variable – Customer satisfaction

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