

**UNIVERSITY OF STRATHCLYDE**

**Department of Marketing**

**The Grey Market and the Service Encounter: An  
Investigation of Satisfiers, Dissatisfiers and  
Complaining Behaviour**

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**A THESIS SUBMITTED FOR THE DEGREE OF DOCTOR  
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## DEDICATION

*This thesis is dedicated to my grandparents Vassilis and Katina.*

*Thank you for your love, support and understanding.*

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## ABSTRACT

The general aim of the research is to explore the factors that are salient to senior customers' evaluations of service encounters and the effect that these factors might have on senior customers' behavioural reactions and future intentions. This general aim is further analysed into the following research objectives: 1) to explore senior customers' key satisfiers and dissatisfiers with service encounters, 2) to explore the attitudes of senior customers towards the making of complaints about unsatisfactory service encounters, and 3) to explore the factors that influence senior customers' complaining behaviour responses to unsatisfactory service encounters.

Taking an interpretative research position, the views of sixty senior customers are sought through the use of in-depth interviews and projective techniques. The selection of the interviewees is the result of heterogeneity and criterion purposive sampling. The analysis of the data for this study is iterative and follows the paths of i) analysis on site, ii) running the data open, iii) focusing the analysis, and iv) deepening the analysis.

Analysis and interpretation of this data suggests that a) the majority of the interviewees tend to base their evaluation of their overall service encounter on affective rather than on cognitive issues, b) psychological and emotional limitations appear to be better indicators compared to biological ones of the majority of the interviewed seniors' needs and wants in service provision, and c) interviewees' complaining attitude and behaviour often seem to be mainly driven by their image management.

This study illuminates senior customers' needs and wants in the service encounter and provides insights about their behavioural responses when faced with a service failure.

# CHAPTER 1

## 1 Introduction, Objectives and Organisation of the Thesis

### 1.1 Introduction

Developed countries are faced with rapidly changing demographic trends and in particular with an increasing number of grey citizens. The 2001 UK Census revealed that people aged 60 and over already outnumber children under 16 in the UK for the first time (ONS, 2003). Over the past 50 years the proportion of the population over 60 has increased from 16 per cent to 21 per cent (*ibid.*) due to medical advances and healthier life styles (Carrigan, 1999) and as a result of the significant shrinking of the youth segment (e.g., due to low birth rate) (Schewe and Balazs, 1992; Carrigan, 1998). The number of people aged over 65 is projected to increase in the next few years by more than 1 million to reach 11.9 million (Huber and Skidmore, 2003) and by 2040 it will have risen to more than 15 million (ONS, 2000). This shift is evident throughout Europe with one in four Europeans expected to be of retirement age by 2025 (Tempest *et al.*, 2002). Although, the older population has drawn the attention of demographers over recent years, academic research in marketing regarding the consumer behaviour of older customers is still needed. This thesis responds to calls for empirical exploration of the aged customers' needs in the service sector.

As an introduction to this thesis, the purpose of this chapter is twofold. First, it aims to present the rationale for the selection of the particular topic of study. This is achieved by justifying the need for the study and its resulting research objectives along with research approach considerations. The second aim of this chapter is to provide an overview, chapter by chapter, of the structure and content of the thesis.

### 1.2 Research Justification

The UK population is getting older and the proportion of older people in the UK is expected to dominate it in the near future. Szmigin *et al.* (2003) suggest that seniors'

behaviour is under-represented in the marketing literature and thus more research in the area is needed. Similarly Carrigan and Szmigin (2003, p. 198) point out that “the advertising and marketing industries have paid small heed to matters of age, resulting in a range of shortcomings: a lack of interest in older consumers; little understanding of the needs of older people; poorly targeted communications; and an exclusion of older customers in favour of the youth market”. Considering the increasing number of seniors in the market, marketers may need to pay closer attention to the buyer behaviour of the older market (see Table 1-1 for further review).

**Table 1-1: Need for more research in the grey market**

<b>Need for more research in the grey market</b>	
Szmigin <i>et al.</i> , 2003, p. 544	<i>“ ... by focusing on the older consumer we are examining a portion of the population who are generally underrepresented in marketing literature”</i>
Carrigan and Szmigin, 2003, p. 198	<i>“The advertising and marketing industries have paid small heed to matters of age, resulting in a range of shortcomings: -a lack of interest in older consumers; -little understanding of the needs of older people; -poorly targeted communications; and -an exclusion of older customers in favour of the youth market”</i>
Chevalier, 2003, p. 147	<i>“The mature segment forms a heterogeneous market, which differs from the market of younger individuals, and it is essential for marketers to examine and to analyze carefully the behavioral characteristics of these consumers ...”</i>
Ahmad, 2002, p. 359	<i>“We do not know very much about ageing consumers in the UK”</i>
Szmigin and Carrigan, 2001b, p. 22	<i>“... more research is needed to explore the different motives and identities of these important consumers with a view to better meeting their needs in terms of appropriate products, messages and media”</i>
Szmigin and Carrigan, 2001c, p. 1002	<i>“Aging ... is a global phenomenon, and businesses, governments, and non profit organizations need to understand these people and their motivations better”</i>
Schewe and Balazs, 1992, p. 86	<i>“Marketers must not only be aware of these demographic changes, but must also strive to understand the behavioral underpinnings that shape the desires of this burgeoning aged marketplace”</i>
Kilsheimer and Goldsmith, 1991, p. 203	<i>“ ... seniors need to be studied so their buying behavior can be analyzed and understood”</i>
Andreasen and Manning, 1990, p. 17	<i>“...then we must understand better the meaning of products and services in the lives of ... the elderly ... and the meaning of complaining behaviour to them. This appears to be an ideal setting for naturalistic research that seeks ‘thick descriptions’”</i>

Debates about older consumers are limited (e.g., Carrigan *et al.*, 2004; Yoon *et al.*, 2005; Kim *et al.*, 2005). These come in the main from the US (e.g., Leventhal, 1997; Moschis *et al.*, 1997). US studies have a tendency to use hypothetico-deductive approaches in studying the consumer behaviour of the seniors and their main focus is on food, financial and leisure services (see Mathur *et al.*, 1998; Mathur *et al.*, 2003b;

Moschis *et al.*, 2003; Moschis *et al.*, 2004). However, studies in the UK mainly explore the fields of health, food access and diet issues, social deprivation, exclusion and the images of older customers in advertising (e.g., Szmigin *et al.*, 2003; Carrigan and Szmigin, 2003; Hare, 2003; Wilson *et al.*, 2004). Very few studies have examined the seniors' evaluations of the service encounters (Szmigin and Carrigan, 2001a).

Even though the service encounter has drawn a lot of attention recently in the marketing literature, however, still relatively little is known about the specifics of how customers evaluate service encounters (e.g., Winstead, 2000a,b). The literature in this field uses a variety of terms such as customer satisfaction and service quality to approach the way that customers' evaluate service encounters. However, none of these approaches have managed to produce a definite and complete understanding of customers' service encounter evaluations (e.g., Silvestro and Johnston, 1990a,b; Cronin and Taylor, 1992a; Fullerton and Taylor, 2002). This is probably due to the difficulties associated with the conceptual definitions of service quality and customer satisfaction terms (e.g., Brady and Cronin, 2001; Caruana, 2002).

Further, research so far has examined the evaluation of service delivery mainly from service organisations point of view and not from the customer's (e.g., Silvestro and Johnston, 1990b). As a result, little and incomplete attention is being paid to customer evaluations of service delivery (LeBlanc and Nguyen, 1988; Allred and Addams, 2000). Despite the fact that there have been numerous conceptual articles suggesting the role of emotional or subconscious aspects on customers' evaluation of the service provision and post-purchase behaviour as important (e.g., Laufer *et al.*, 2005), empirical research is still scarce and interpretative studies in particular are lacking (e.g., Fournier and Mick, 1999; Mattila and Wirtz, 2000). These research shortcomings, make an understanding of senior customer's cognitive and emotional or subconscious evaluation of the service delivery imperative.

Compared to service satisfaction, service dissatisfaction is an area that has received relatively little research attention. Considering the impact of dissatisfaction upon the

corporate success or survival of a service organization the collection and analysis of customers' behavioural responses is vital (e.g., Mattila and Wirtz, 2004). Despite the importance of customers' behaviour responses to dissatisfaction, there is not a commonly-accepted typology of how complaining can manifest itself (e.g., Roos, 1999). This partly explains why much of the research into customers' responses to dissatisfaction remains fragmented (e.g., Maute and Forrester, 1993; Mattila and Wirtz, 2002). Most of the studies on customers' complaining behaviour, have failed to consider the determinants of complaining response. Thus, a study of consumers' complaining behaviour could produce higher levels of explanation when the motivations for customers' complaining behaviour are also known (e.g., Singh, 1988; Mattila and Wirtz, 2004). Thus, it is proposed that a better understanding of customers' complaining behaviour would be possible if a) the sources of dissatisfaction were known and b) the reasons that make customers choose certain channels to express their dissatisfaction were understood. These are issues that have been little examined in the literature (e.g., Mattila and Wirtz, 2004). Further recent research on satisfaction/dissatisfaction and complaining behaviour on the part of senior customers appears to be limited. This is quite puzzling taking into account the tremendous potential of older consumers in terms of market size.

Given the gaps in the literature identified above, the findings that could result from this thesis could i) contribute to the limited debate on senior customers' behaviour in the services and ii) produce important implications for effective and appropriate planning, development and management of service delivery.

### **1.3 The Aim and Objectives of the Study**

The general purpose of the research was to explore older customers' behaviour during service delivery. Due to the exploratory and emergent nature of the research, the study was not initially guided by a specific research question in the traditional sense. Instead, a substantive review of theoretical and empirical studies was sought that could add insight regarding older customers' behaviour during service delivery. As a result of this course of research a more specific aim began to emerge. That was:



*To explore the factors that are salient to senior customers' evaluations of service encounters and the effect that these factors might have on senior customers' behavioural reactions and future intentions.*

This aim is analysed into the following research objectives:

- 1) To explore senior customers' key satisfiers and dissatisfiers with service encounters.*
- 2) To explore the attitudes of senior customers towards the making of complaints about unsatisfactory service encounters.*
- 3) To explore the factors that influence senior customers' complaining behaviour responses to unsatisfactory service encounters.*

Answering these objectives aimed: a) to advance knowledge of older customers' cognitive and emotional or subconscious aspects of their interactions with the service encounters and b) to produce useful insights for marketers to understand regarding the planning, organisation and management of services for older customers.

## **1.4 The Research Approach**

The selected paradigm was influenced by the underpinnings of the interpretive movement phenomenology. That approach was guided by the nature of the study and the author's world view. Even though the service encounter has drawn a lot of attention, there is still little understanding of the specifics of how customers evaluate service encounters probably due to difficulties associated with the conceptual definitions of service quality and customer satisfaction, which are mainly used in the study of service encounter (e.g., Winstead, 2000a,b; Caruana, 2002; Fullerton and Taylor, 2002). Despite this fact, research on the evaluation of service encounter has mainly used hypothetico-deductive approaches where the emphasis is placed on hypothesis testing and generalisation rather than on generation of meaning. Also, as little is written about seniors customers' cognitive and emotional or subconscious aspects of their interactions with the service encounters, the adoption of more subtle means of exploration was more appropriate in comparison to hypothesis testing and

measurement. The researcher wanted to come closer to the seniors by interacting with them, with both parties emerging as partners in the generation of meaning, making the adoption of more 'flexible' research methods necessary. This last statement is contrary to the idea of a single and objective reality but in keeping with beliefs about the socially constructed nature of knowledge, and as such is more compatible with the ontological and epistemological stances of the interpretive movement phenomenology. The promising contributions of exploratory research using phenomenological approaches in theory and managerial situations (Lowe, 1993; Mathur *et al.*, 1998) over the hypothetico-deductive approaches taken by the majority of the studies in the services field, and more particularly in the mature market area, further contributed to the selection of a more flexible research design. This resulted in the use of qualitative over quantitative methods of data collection and analysis.

The services used in the study were mainly selected based on two criteria: i) the characteristics of senior customers interactions with the services and ii) the services demand amongst the older customers. i) Senior customers' interactions with the selected services aimed to vary considerably in terms of financial cost, frequency of interaction and opportunity to switch to competitive services. This aimed the resulting empirical findings of this study to be likely more 'generalisable' as a result of covering greater diversity of service encounters. ii) Based on the second criterion, previous studies have suggested retirement housing, clothing, tools, house renovations, travel options and leisure activities as enjoying great demand by the seniors (e.g., Moschis, 1994b, Access Economics, 2001). Taking into consideration the above two set criteria, the choice of services was narrowed down to: retailing; financial services; leisure based services (e.g., travel services); repair services; beauty and exercise clinics; restaurants and telephone/ gas and electricity subscriptions.

In-depth interviews and projective techniques (sentence completion tests and word association activities) were the methods used for the collection of data. The selection of the interviewees was based on heterogeneity and criterion purposive sampling, an

approach that was in accordance with other interpretivist studies. While the sample design provided a broad range of responses covering an almost equal number of men and women, and an adequate representation of seniors from all age pools (e.g., 65s, 75s and 80s) and all socioeconomic levels, the interviewees were by no means randomly selected or statistically representative of the entire British senior population. Data saturation determined the number of interviews necessary for this study. Saturation occurred at around the point when sixty seniors had been interviewed. The analysis of the data for this study was done in an iterative process. Emphasis was placed on grasping the ‘essence’ of seniors’ evaluations regarding their service encounters and post-purchase intentions (e.g., complaining). As a result, reliance on interviewees’ verbatim extracts was particularly important. The main paths of data analysis for the current study were i) analysis on site; ii) running the data open; iii) focusing the analysis and iv) deepening the analysis. Particular emphasis was placed on protecting the data from biases and outlining any methodological limitations. This section presented an overview of the research approach adopted for this study; more complete explanation and justification of the issues mentioned above is provided in Chapter 6.

## **1.5 The Structure of the Thesis**

This section briefly outlines the contents of the thesis, which is structured in nine chapters. Full references for the discussion below appear in each chapter.

*Chapter 1* introduced the research problem and justified the need for this particular study. The aim and objectives of the study, and the research approach were described.

*Chapter 2* communicates the central role of the service encounter in the provision of services. Various definitions of the service encounter are given, and the role and the importance of its dimensions are delineated. The value of a well-balanced service encounter is stressed while the elements that contribute to this are also discussed.

*Chapter 3* discusses and critically evaluates the constructs of customer satisfaction and service quality. These are perceived as being the most important elements in the evaluation of customers' service experiences. To that end, theoretical and empirical writings in the areas of customer satisfaction and service quality are critically reviewed. The definition of customer satisfaction is identified as being problematic. Based on these writings, customer satisfaction is mainly influenced by cognitive theories. However, none of these theories is overwhelmingly accepted. It is concluded that customer satisfaction would be better approached as a multidimensional construct, therefore the antecedents of customer satisfaction are critically reviewed. Expectations, disconfirmation of expectations, performance, affect, equity and culture are examined with reference to prior research studies. Similarly to customer satisfaction, the definition of service quality is also identified as problematic, probably due to the difficulties associated with the conceptual definition of quality. Studies that have attempted to empirically define service quality are also reviewed. Several determinants of service quality are also discussed, even though there is no consensus over their number and content. Lastly, the relationship between service quality and customer satisfaction is critically examined and the chapter concludes with the assertion that service quality and customer satisfaction should be viewed as distinct, but interactive concepts that are closely related.

*Chapter 4* focuses on the role and importance of customers' dissatisfaction and its subsequent relationship to customers' complaining responses. It responds to theoretical and empirical work relating to objectives two and three of the study (see 1.3). Broadly speaking customers' complaining behaviour is split into two broad streams: a) the behavioural (such as voice, negative word-of-mouth and third-party complaints) and b) the non-behavioural responses (such as repatronage behaviour and exit from the commercial relationship). Proposed elements that are suggested to lead customers to enact behavioural and non-behavioural complaints are presented. While this classification of complaint behaviour provides insights about the expected paths dissatisfied customers may follow, a better understanding of customers' complaining behaviour would be possible if: a) the sources of dissatisfaction were also known and b) the reasons that make customers choose certain channels to

express their dissatisfaction are understood. Those aspects are addressed by the objectives of the thesis.

The purpose of *Chapter 5* is to describe the setting of this research by providing analysis of the grey market. Demographic trends (e.g., continuously increasing numbers of seniors) are provided in order to draw attention to the importance of this particular market segment. A review of relevant empirical studies reveals that the grey market is a heterogeneous group, which may explain why prior studies have not reached a consensus on the definition of this market. Previous research has suggested that demographics alone cannot fully explain or interpret older customers' consuming behaviour and psychographics have been perceived as being better in enlightening seniors' consumer behaviour. However, review of empirical findings reveals that older customers may have some specific characteristics as a result of a number of key life changes, which may differentiate them from other customer clusters. These, with particular reference to retirement, include well-being and self-esteem, vulnerability and psycholinguistic impairments and stereotypes. The chapter concludes with a synthesis of theoretical and empirical writings in the area of older customers' consumer behaviour.

Building upon the preceding review of literature, *Chapter 6* discusses the research design selected for this empirical investigation. It reveals the study's ontological and epistemological stances and delineates how this research is conducted within the interpretive paradigm. The ontological and epistemological perspective that the research adopts is explained and justified. In-depth interviews combined with projective techniques and iterative analysis of the data are adopted. The approach taken to data collection, analysis, interpretation and representation is discussed in detail. The chapter concludes with the identification of the methodological limitations and the appropriate criteria based upon which this study can be evaluated.

*Chapter 7* presents and discusses the empirical findings of the research corresponding to primary objective 1. *To explore senior customers' key satisfiers and dissatisfiers with service encounters.*

*Chapter 8* presents and discusses the empirical findings of the other two objectives. These are: *2. To explore the attitudes of senior customers towards the making of complaints about unsatisfactory service encounters*, and *3. To explore the factors that influence senior customers' complaining behaviour responses to unsatisfactory service encounters*.

In accordance with the interpretive approach adopted for this study, Chapters 7 and 8 have extensive verbatim extracts to express the interviewees' evaluations of their service encounters and their post-purchase behaviours. Interpretations of the data are provided, including reference to relevant literature in the areas of services marketing and consumer behaviour, with particular emphasis on grey marketing.

*Chapter 9* presents an overview of the thesis, which summarises the research approach, methodology used, and the main findings of the study. Furthermore, this final chapter discusses the theoretical and managerial implications of this study. Lastly, it points out the limitations of the empirical findings and suggests avenues for further research.

## **1.6 Summary and Conclusions**

The purpose of this chapter was to introduce the reader to the topic selected for study. It introduced the aim and the emergent objectives of the study. It considered the research approach and briefly delineated the methods of data collection and analysis of the empirical data. A brief overview, chapter by chapter, of the structure and content of the thesis has also been provided.

## CHAPTER 2

### 2 The Service Encounter

#### 2.1 Introduction

The study of customer evaluation of service provision draws theoretical contributions from many marketing areas such as services, customer satisfaction and lately relationship marketing. One outcome of this cross-pollination is that researchers' work on the evaluation of the service provision has suffered from inconsistency in the interpretation of the theories imported from the different marketing areas, resulting in disagreement over issues that are central to theory development. That has resulted in a lack of consensus regarding the extent to which service quality represents an alternative to customer satisfaction, or whether both concepts are in fact complimentary in explaining how customers evaluate the service provision. To determine the extent to which both concepts are complimentary or competing, a critique of these two areas is imperative. That is presented in Chapter 3.

Chapter 2 elaborates on the service encounter due to its central role in the customers' evaluation of the service provision (Grönroos, 1983; 1994). This is organised as follows: various definitions of the service encounter are given, and the role and importance of its key components are delineated. The value of a well-balanced service encounter is stressed, while the elements that contribute to this are also discussed. The chapter ends with the conclusions.

#### 2.2 Defining the Service Encounter

There have been various attempts to define the service encounter in prior literature (Mattsson and den Haring, 1998). The review made of service encounter definitions reveals that the service encounter is a mutual interaction between the service organisation and its customers. The service encounter seems to have three basic key components: *a) the time and place where this interaction occurs, b) parts (or components) of the service encounter, i.e., the people that take part in it (customers*

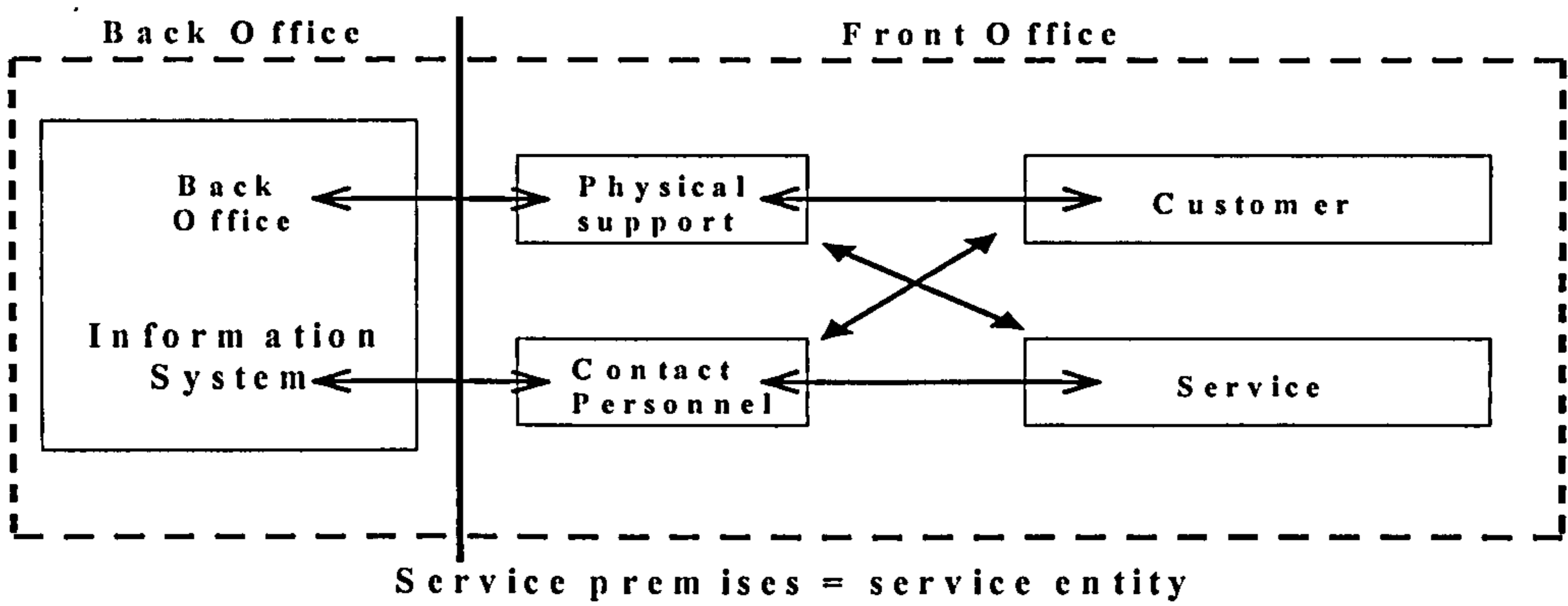
*and front-line employees) and other visible and invisible personnel and equipment (back office staff, electronic devices), and lastly c) the evaluation made of its parts (visible and invisible) as a result of their interactions.*

*a) Time and place of the service encounter:* a service encounter is the “moment of truth” (Normann, 1983) or the time frame during which the customer interacts with a service (Czepiel *et al.*, 1985; Bitner, 1990). However, Mattsson and den Haring (1998) link the concept of service encounter with that of environment/place by mentioning that “service encounter constitutes an environment for specific dyadic relationships”.

*b) Parts of the service encounter:* many research studies on the service encounter have been directed at the management of the interactions between the customer and the front-line employees (see Evans, 1963; Lutz and Kakkar, 1976; Shostack, 1977; Surprenant and Solomon, 1987; Mattsson and de Haring, 1998). For instance, Surprenant and Solomon (1987, p. 87) define a service encounter as the “dyadic interaction between a customer and a service provider”. However, the model that has been claimed to synthesise all parts of the service encounter is the servuction model (Langeard and Eiglier, 1987) (see Figures 2-1 and 2-2 for diagrammatic representations of the servuction model). This model aimed to replace the traditional terms of ‘production’ or ‘service delivery’ in the service operations and to draw together all the elements that may influence customers’ experience of the service encounter (Hoffman and Bateson, 1997, p. 7). These elements are the internal and external customers, the visible and invisible parts, and specifically the physical environment with the back office supplying the necessary resources for the running of the front office (Munos, 2000), and the interaction between the customer and the service organisation and other customers as well (Langeard *et al.*, 1981; Shostack, 1985; Bateson, 1995; Walker, 1995).

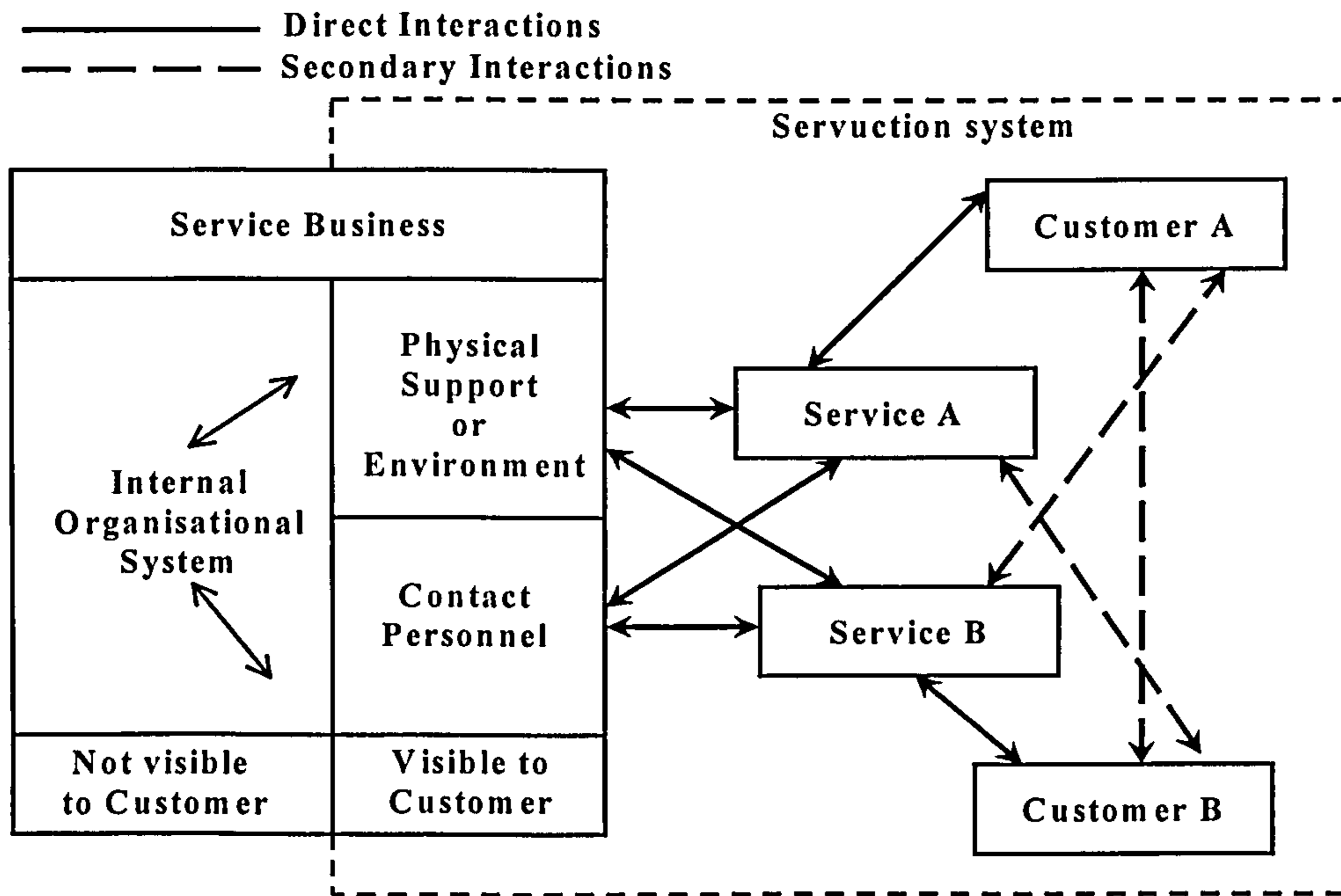


**Figure 2-1: The Traditional Servuction Model**



Source: Eiglier and Langeard (1987)

**Figure 2-2: Servuction System**



Source: Langeard *et al.* (1981, p. 15)

However, from an operations point of view, the key characteristic of the model is the customer who is an integral part of an interactive process (Langeard *et al.*, 1981; Bateson, 1995). The model (Figure 2-2) explores customers' participation in the service production and delivery and management's ability to understand customers' needs (Langeard *et al.*, 1981). The attributes that influence customers' willingness to participate in the service production and service delivery process are: time, control, effort, dependency, efficiency, human contact and risk. Evidence suggests that risk

and effort are the most prominent dimensions that affect customers' willingness to participate in the service delivery process (*ibid.*). However, all customers tend to rate highly elements such as time, efficiency and control in their decision to choose alternative service delivery options, such as the self-service processes that may minimise customers' personal contact with the service organisation. Further testing of the model, mainly in the market of France, has suggested the need to include the emergence of new technology and its implications in the servuction model (Munos, 2000) in order to more accurately reflect many of the encounters customers have with service organisations.

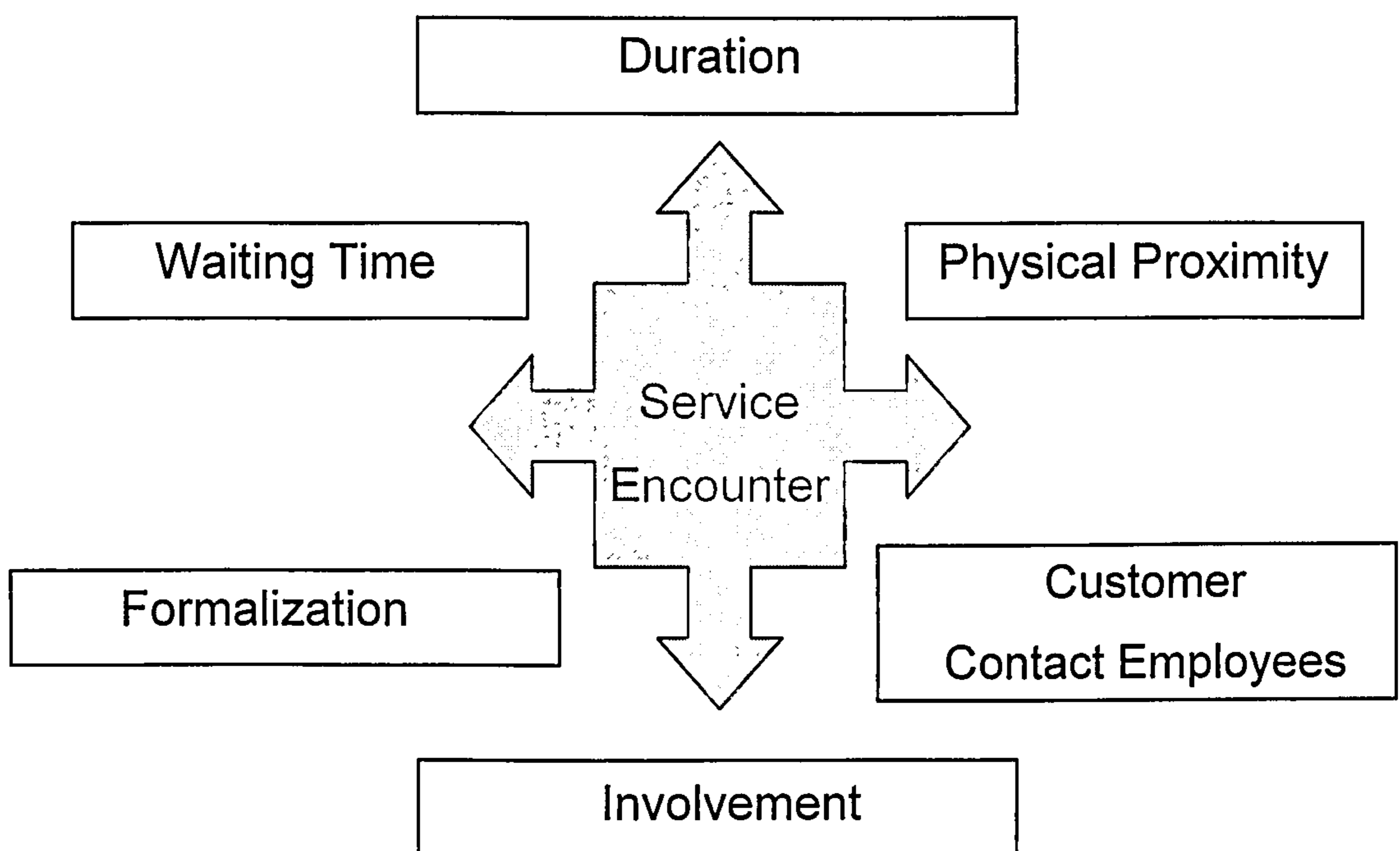
*c) The evaluation made by the parts of the service encounter:* this approach to the service encounter appears to be influenced mainly by economic theories where the maximization of benefit is the core element of the exchange process. Homans (1961) claims that "a service encounter is a form of social exchange in which participants normally seek to maximise the rewards and minimise the costs of transaction". Bateson (1985, cited in Bateson, 1995, p. 60) proposes that a "service encounter can be considered as a compromise between partially conflicting parties: the customer, the server, and the service firm as embodied in the environment and rules and procedures it creates for the service encounter". However, Mattsson and den Haring (1998) focus mainly on the external customers' evaluation of the service encounter. It is the moment that the "consumer's expectations, past experiences, and previous information about the service product are validated by first hand experience" (Gabbott and Hogg, 1998, p. 61). This experience may depend on customer's high or low commitment to the service provider (Goodwin, 1988). In this sense, the customer's attachment to the service encounter might be influenced by his/her desire to maintain a good relationship with the service provider in the context of repeat visits and "the desire to please people with whom they interact frequently" (Mattsson and den Haring, 1998).

### **2.3 The Characteristics of the Service Encounter**

There is no consensus on the parameters and characteristics of the service encounter. Different personalities, processes and environments seem to threaten categorisation

of the service encounter characteristics (Gabbott and Hogg, 1998). However, a number of factors seem to be common to most (especially in the person-to-person) service encounters. These factors are argued to be a) the duration of the encounter, b) the physical proximity of the participants (e.g., face-to-face and voice-to-voice), c) the employees themselves, d) the degree of involvement, e) formalisation (customisation and provider's discretion) and f) waiting time (Gabbott and Hogg, 1998) see also Figure 2-3. However, this list of characteristics is not argued to be exhaustive as other unidentified variables may also be influential.

**Figure 2-3: Service Encounter Characteristics**



**a) Duration**

In the domain of services, service encounters tend to be either short and discrete (brief encounters) unlikely to extend more than a few minutes (Price *et al.*, 1995a) or long (extended) (Iacobucci and Ostram, 1993) and repetitive (Gabbott and Hogg, 1998). The main difference between the extended and the brief encounters is not only in the duration of the interaction between the customer and the service organisations, but in the disclosure of affective responses from the customers (Gabbot and Hogg, 1998; Lemmink and Mattsson, 2002). Evidence suggests that the evaluation of extended service encounters may be based more on the service providers' relationship qualities compared to short and discrete ones (Sutton and Rafaeli, 1988;

Iacobucci and Ostrom, 1993). The present research aims to concentrate mainly on the short, discrete and simple service encounters compared to the complicated, long and repetitive ones. Short and simple service encounters reduce complexity (Lemmink and Mattsson, 2002) and involve fewer methodological and conceptual difficulties compared to long and repetitive service encounters (Iacobucci and Ostrom, 1993; Arnould and Price, 1993). Long and repetitive service encounters may entail strong affective feelings (such as anger or delight) that in turn may entail cumulative effects on customers' judgments (Bolton, 1998; Lemmink and Mattsson, 2002).

#### **b) Physical proximity**

There has been limited research on the type of contact (proxemics) between the service provider and the customer (Mattsson, 1994). Little is known about the influence of proxemics in the evaluation of the service delivery (Price *et al.*, 1995a,b).

Zeithaml and Bitner (1996) identify mainly two general types of encounter based on the physical proximity between the service provider and the customer. These are: 1) *face-to-face encounter* and 2) *remote personal encounters* (e.g., internet and call centres).

##### *Face-to-face encounters*

Face-to-face encounters are argued to be central to the delivery of the service product (Grönroos, 1990). The importance of the face-to-face encounter derives not only from the frequency of its use in the services, but also from the richness of information that could be extracted from this type of interaction. Verbal and non-verbal elements are examined and evaluated consciously and unconsciously in the interaction between the service provider and the customer. Communicators' characteristics, relationships between the service provider and the customer and the characteristics inherent to the social activity that is being pursued might also have an influence in the evaluation of the face-to-face encounter (Mattsson and de Haring, 1998). Further analysis of the elements that customers use to evaluate the service product is provided in Chapter 3.

### *Remote personal encounters*

Service organisations, due to rapid technological evolution in the fields of information and communication technology, often make use of remote personal encounters. These types of encounters are defined as the occurrence of personal interaction without actual physical proximity (Gabbott and Hogg, 1998). Internet and call centres are the most frequently used. These aim to supplement other more traditional ways of service delivery such as the office/branch/store and the post (Dawson, 1998; Crome, 1998; Ruyter and Wetzels, 2000; Bennington *et al.*, 2000; Burgers *et al.*, 2000; Sewell-Staples *et al.*, 2003). However, Prendergast and Marr (1994) report that customers “might become frustrated, put off or disenfranchised by having to deal with technology ... rather than people”. Similarly, Gabbott and Hogg (1998, p. 70) believe that remote personal contacts compared to face-to-face encounters are thought to be: “restricted forms of social action since they ... do not allow access to the full range of supporting facial expressions and body language”.

Even though service organisations have rapidly adopted remote personal service encounters due to their effectiveness from a managerial perspective (e.g., low-cost service delivery), they have failed to fully examine the effect of these practices upon their customers (see Ramsey and Sohi, 1997; Betts *et al.*, 2000; Gilmore, 2001; Armistead *et al.*, 2002). There is thus a need to explore customers’ perceptions regarding the adoption of remote service encounters by the service organisations.

### **c) Customer-contact employees**

The importance of customer-contact employees in the service encounter is considerable (Mattsson, 1994). The direct and close interaction of customer-contact employees with customers is often thought to have a great influence on the evaluation of the service product (see for example Wels-Lips *et al.*, 1998; Klemz, 1999). Customer-contact employees are often seen as part of the service, as their role is to mediate between the company and the customer (Gabbott and Hogg, 1998). Therefore, in many cases how the seller interacts with the customer may be more important than how the product performs (see for example Grönroos, 1983;

Surprenant and Solomon, 1987; Julian and Ramaseshan, 1994; Baron *et al.*, 1996; Tanner, 1996; Mihelis *et al.*, 2001).

However, a customer often makes inferences from a service experience based not only on the specific front-line employee that he/she may interact with, but also with other personnel who may assist (directly or indirectly) the service delivery. Therefore, all employees, and not necessarily only the customer-contact employees, should be careful of the messages they may convey. This is happening whether they are “present but not active, whether on staff breaks or wearing a distinctive uniform home on the bus” (Gabbott and Hogg, 1998, p. 76).

Customers’ influence on contact-employees interaction could also have some implications for service delivery. Customers’ actions, reactions and other characteristics could have a significant impact on the actions and mannerisms of front-line service personnel to tailor the customers’ needs to the organisations’ offerings in real time (Solomon *et al.*, 1985; Bitner *et al.*, 1994). In other words, each customer’s style may need a different employee style (Bettencourt and Gwinner, 1996). A good matching between the service employees’ characteristics with that of their clients (e.g., appearance, lifestyle, gender, age etc.) may affect the quality of the interaction between the two parties (for reviews, see: Frederick and Webster, 1968; Crosby *et al.*, 1990; Gabbott and Hogg, 1998; Grougiou and Wilson, 2005). For example, empirical findings have suggested female service providers to be more approachable than their male counterparts (Rubin, 1980; Goodwin and Smith, 1990).

However, front-line employees are often first-time job holders. They are often seeking temporary employment, are returning to the labour market after a long absence to supplement their income, and/or are working for the minimum wage (Julian and Ramaseshan, 1994). While front-line employees are usually the least-valued members of staff in service organisations (at least money-wise), they are the people who usually convey the personality of the service offering to the customer (Surprenant and Solomon, 1987). Responding to this issue, it follows that for customers to be happy, employees must be happy (see Bitran and Hoech, 1990).

The behaviour and performance of service employees may be subject to factors external to their working environment (Chandon *et al.*, 1997). Customer-contact employees spend a large part of their lives at work, it is thus difficult for them to isolate personal feelings (e.g., sorrow as a result of personal problems and misfortunes) from their interactions with the customers (*ibid.*). However, even job events could also cause emotional residuals (e.g., an insult from a co-worker could create negative feelings and possibly the display of anger) that may affect service employees' performance despite organisations' efforts to control and dictate service employees' organisationally desired display of emotions in their interaction with the customers (e.g., Rafaeli and Sutton, 1987; Morris and Feldman, 1996; Kruml and Geddes, 2000). Organisationally desired display of emotions for a typical front-line employee could involve expressing positive emotions such as politeness, and avoiding negative emotions such as contempt. Although a number of studies have examined the management of service employees' display of emotions in service encounters (e.g., Morris and Feldman, 1996; Dienfendorff and Gosserand, 2003), the effect that these emotions could have in customers' evaluations of these service encounters is limited (Grayson, 1998).

Moreover, the salesperson's personality is another issue that may have an influence of customers' evaluations (Czepiel *et al.*, 1985). Therefore, employees who are by nature more perceptive to customers' needs and manage to adapt their behavioural responses to the wants and characteristics of their consumers are thought to respond better to their customers' needs and wants (Bettencourt and Gwinner, 1996; Chandon *et al.*, 1997). Service providers should also possess all those qualities necessary to reduce customers' uncertainty over their decisions. Hence, customer-contact employees should give customers assurance that their decision is correct. They should also promote the company's reputation via proper representativeness (Julian and Ramaseshan, 1994). For example, service employees' personal hygiene and appearance, adherence to company's dress code and keeping the physical facilities used during service encounters with the customer clean have all been found to have an impact on customers' evaluation of the service encounter (Farrell *et al.*, 2001).

Due to the critical role of customer-contact service employees in the service encounter, these employees must be well trained, motivated, properly empowered and able to adapt and adjust their behaviour according to the needs of their different customers (see for example Bitner *et al.*, 1994; Bettencourt and Gwinner, 1996; Chandon *et al.*, 1997).

#### **d) Involvement**

Involvement is a motivational variable (Gabbott and Hogg, 1999), and it has been used in mainly two ways. Firstly, to explain different degrees of cognitive and behavioural activity in relation to customers' decisions and choices (Lockshin *et al.*, 1997; Gabbott and Hogg, 1998; Quester and Smart, 1998; Gabbott and Hogg, 1999; O'Cass, 2000), and secondly as a segmentation variable in studying the behaviour of customers (for example Lockshin *et al.*, 1997). Customers show different degrees of interest in the services they consume, as they do for products (Gabbott and Hogg, 1999). This degree is often dependent on factors such as individual characteristics like mood, personality, available resources (finance), alternative options to choose from, product factors (e.g., risk) and/or the situation<sup>1</sup> in which the service is delivered or needed (Engel *et al.*, 1995). For example, involvement with a particular service may be directly affected by the characteristics of the environment or temporary situational factors<sup>2</sup> that the consumer may face (Mittal, 1989).

#### **e) Formalisation**

Formalisation refers to the extent to which the service in all of its aspects allows for variation to satisfy the customer's or/and situation's needs (Czepiel *et al.*, 1985). The concept of formalisation is in the main captured by the degree of a) *customisation* and ii) *provider's discretion* (Lovelock, 1983).

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<sup>1</sup> Situation has been defined as "all those factors particular to a time and place of observation which have a demonstrable and systematic effect on current behaviour" (Belk, 1974 as cited by Quester and Smart, 1998).

<sup>2</sup> Situational factors have the ability to shape wants and needs. For example, a severe and highly dangerous illness brings the need for a very good doctor. Taking into account factors such as time pressure and the value of a patient's life, the above situation may severely constrain the choice of the patient in the direction of choosing among the best and only available doctors (Foxall *et al.*, 1998, p. 35).



a) *Customisation* has two main dimensions: i) the *interpersonal adaptive behaviour* and ii) the *service offering adaptation* (Farrell *et al.*, 2001). In *interpersonal adaptive behaviour*, an employee alters his/her interpersonal communication elements (such as his/her tone of voice, vocabulary, gestures) to meet what s/he perceives as the unique needs of the individual consumer (Bettencourt and Gwinner, 1996). The *service offering adaptation* is the creation of a unique bundle of service attributes or benefits based on the individual consumer's needs (*ibid.*). For example, some customers would prefer to have more customised encounters with their physician, and less customisation or more standardised service in psychologically un-involving service encounters (such as buying food from fast food outlets) (e.g., Mills and Marguiles, 1980; Siehl *et al.*, 1992).

Despite the importance of customisation within the boundaries of the service encounter, little is known and reported on the contact employee's ability to customise service delivery for individual consumers (Bettencourt and Gwinner, 1996).

b) Closely related to the empowerment of service employees is *discretion*. Issues such as the development of alternative means for performing a task, selection among alternatives and empowerment have often been attached to discretion (March and Simon, 1958; Kelly, 1993). However, little attempt has been made to identify and clarify further the concept of discretion (Kelly, 1993). Discretion is perceived to have a positive impact on customers' service evaluations (see for example Kelly, 1993). Kelly (1993) classifies three types of discretion. These are *routine*, *creative* and *deviant discretion*. *Routine discretion* equates with the actions that an employee should take based on the behaviours that are specified by the organisation as a formal part of the job role. *Creative discretion* involves behaviours on the part of the employee that are not formally specified by the organisation as in the case of routine discretion. However, these behaviours, even though not formally specified by the organisation, are still viewed positively by the company. Examples of such behaviours are legal services. *Deviant discretion* represents employees' behaviours which are not part of their formal job description. Often these behaviours are not welcomed by the company itself. Examples of this type of discretion could be the

initiation by a front-line employee of service recovery although his/her job script does not allow such an empowerment, or alternatively when the employee is requested by a client to “bend the rules”. However, service companies rarely relate deviant discretion to customers’ favourable perceptions of service quality and in turn with customers’ increased satisfaction (Kelly, 1993).

#### **f) Waiting time**

Waiting time usually has a negative impact on customers’ evaluations of the service encounter (Mihelis *et al.*, 2001). It is perceived that the faster the service is delivered, the higher the customers’ perceptions of service quality will be (for example Klemz, 1999; Farrell *et al.*, 2001). Excessive delay in service delivery is thought to bring anger, frustration and boredom to customers (Larson, 1987).

A crucial factor that seems to play a reconciling role between waiting and customers’ feelings of anger and dissatisfaction is the provision of information (see for a review Bitran and Hoech, 1990; Taylor, 1994). Customers waiting in ignorance of when they will be served tend to have a negative attitude towards the service provider. On the contrary, when adequate information is provided, and in particular if that is accompanied with opportunities for “*filling time*” activities (e.g., watch a movie or if snacks and refreshments are given while waiting), then the customers’ feelings can be positive (Taylor, 1994).

## **2.4 Balancing the Service Encounter**

The managerial importance of a balanced service encounter is considerable since customers’ evaluations of the entire service organisation often depend on the personal interactions that they may have with front-line employees (Bettencourt and Gwinner, 1996). Bateson (1985) proposes that the easiest way of achieving equilibrium in the service encounter between the customer, the server and the service organisation is through a) *role/script theory* and b) *perceived control*.

*A role* is a set of behaviour patterns, learned through experience and communication, performed in social interaction aiming to attain the maximum effectiveness in the

goal achievement (Solomon *et al.*, 1985; Solomon, 1985). However, *role theory* is context-specific. It is the set of interrelated roles that should be played by the participants in the social settings (e.g., service encounters) (Bateson, 1985). During the service encounter the participants should play out the role expected by the other (i.e., the customer/service provider) (Solomon *et al.*, 1985). Thus, role theory permits better management of the interactive features of service provider–client interface (Gabbott and Hogg, 1998; Broderick, 1998; 1999). It gives a clearer focus on role performance and pays more attention to the interpersonal dimensions of service quality (*ibid.*).

In services marketing role theory has also been combined with drama metaphor or dramaturgy (Goffman, 1959). For the service performance, dramaturgy requires the presence of actors (service employees), an audience (customers), a script and a setting. However, the *script* has gained special attention. This is attributed to the fact that the script specifies the expectations that both customers and service provider should have in the service transaction (Hubbert *et al.*, 1995). However, if service employees and customers do not have similar expectations then discrepancies may arise that in return may lead to misunderstandings and dissatisfaction (*ibid.*). For example, inappropriate scripts could result from the poor training of employees. In such a case, employees will have difficulties understanding their customers' needs and wants, leading to dissatisfaction. Companies should teach the right scripts not only to their personnel but to customers as well. This is particularly important when new services are being introduced that may require completely new behaviours from customers (Gabbott and Hogg, 1998; Broderick, 1999).

Role theory seems to share many commonalties with *script theory*. However, the major difference between the two concepts lies in the fact that script theory is broader in nature compared to role theory. Script theory has a wider range of concerns. For example, it is concerned with the impact of the whole service setting rather than the interpersonal service encounter, as is basically the case with role theory (Hoffman and Bateson, 1997). Furthermore, role theory is thought to be an extra-individual experience in relation to script theory, which is perceived as intra-

individual. Another difference between the two concepts is the fact that role theory, being extra-individual, theorises that every individual is “expected to display the same set of behaviours in certain roles” whereas script theory, being intra-individual, describes scripts as a “function of an individual’s experience and personality” and thus as subject to differences among individuals (*ibid.*, p. 93).

However, not many articles have attempted to review role and script theory together and therefore advance the examination of their differences (Hoffman and Bateson, 1997). The majority of the studies that have examined the two theories tend to address them only within their own methodology (e.g., Thomas and Garland, 1996-script theory; Schmidt, 2000-role theory).

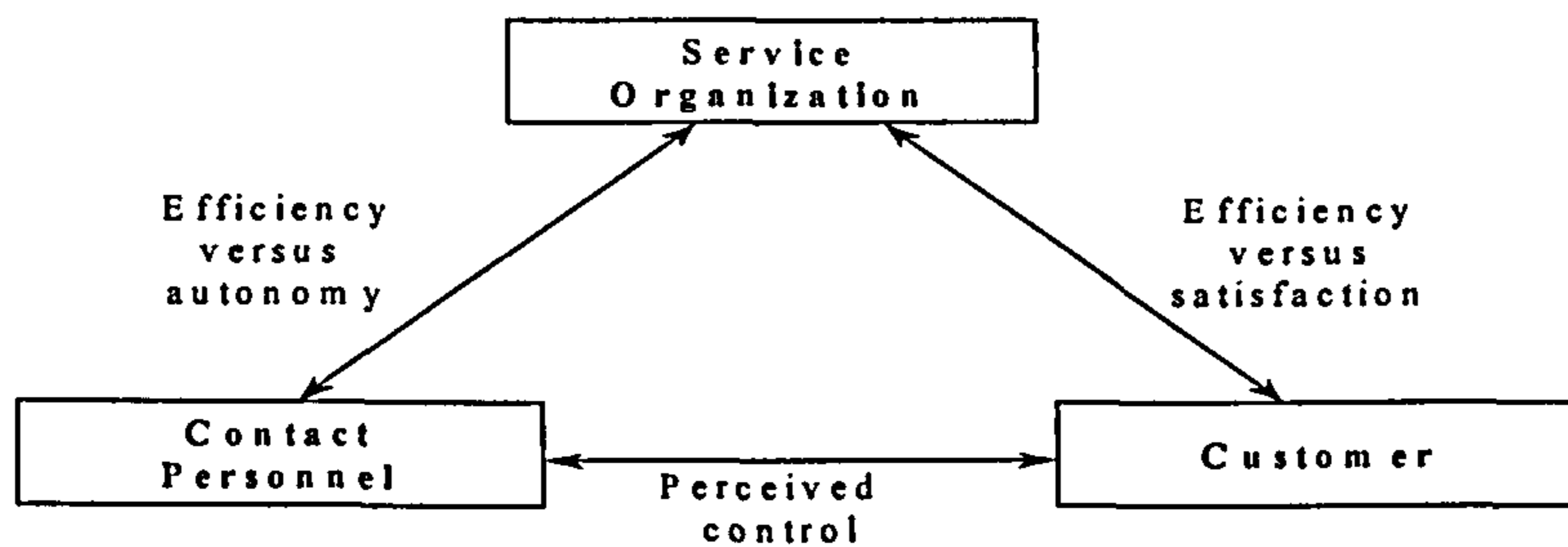
b) **Perceived control.** Normally in the service encounter, control aims to limit, reduce or eliminate the problems that might occur during the service delivery (Averill, 1973; Brogowicz *et al.*, 1990). Control might also attach to power (Lovelock, 1992). Having control means being able to choose a course of action. It refers to the ability to determine unilaterally who controls all or part of the relationship (*ibid.*). Thus, the level of control, or alternatively, power, might be linked with the evaluation of the service experience. Therefore, the higher the control over a situation the higher the customer’s positive evaluation of the service encounters (Langer and Saegert, 1977; Lovelock, 1992).

Customers usually have access to services through an exchange of cash and control during the service encounter (Hoffman and Bateson, 1997). Even though cash can be easily defined and given due to its nature, the same cannot apply to control. Control is not tangible, and is therefore broad and vague in its essence. For example, when customers are aware of what is happening or they can predict what will follow in a service encounter, it means that they have control over the service experience and its outcome. A lack of predictability in a service situation tends to result in a rather unfavourable outcome for customers (e.g., if customers are waiting without proper information during a delay, they usually tend to have negative feelings about the service encounter).

In general both customers and contact personnel like to exercise control over the service encounter. This fact may cause a conflict of interest between the parties of customers and service providers in the service encounter (Bateson, 1985) (see also Figure 2-4). However, the exercise of control often is accompanied by a sense of responsibility for the outcome (*ibid.*). A successful service encounter should balance the need for control on the part of both the customer and the contact personnel against the demands of an efficient service operation (Bateson, 1995). Contact personnel may be aware of their customers' needs but they may lack the control necessary to satisfy them in the service delivery (Schneider, 1980).

Concluding the discussion of the elements that contribute to a balanced service encounter, it should be mentioned that the conceptual content of role theory, script theory and perceived control tend to share a common goal. That is to allow marketers to make logical deductions about consumers' decisions. In particular, they aim to provide explanations through the understanding of consumers' expectations, special attention to which will be paid in the following chapter.

**Figure 2-4: The Perceived Behavioural Control Conflicts in the Service Encounter**



Source: Bateson (1985)

## 2.5 Summary and Conclusions

In this chapter, the service encounter has been presented as the place and time within which interactions take place among the customer-contact employee(s), customers and the broader visible and invisible service environment. In this vein, the most

frequently reported characteristics of the service encounter were discussed. These are perceived to be duration, physical proximity, customer-contact employees, involvement, formalization and waiting time. The delineation of these characteristics aimed to provide a better understanding of the nature of the service encounter. However, this list of service encounters' characteristics should not be perceived as exhaustive as other unidentified variables may also be influential.

As a result of the central role that the service encounter has in the successful provision of services, the importance of a balanced service encounter was presented. In particular the significance of role, script and perceived control theory was stressed. Even though the service encounter has received much attention recently in the marketing literature, however, still relatively little is known about the specifics of how customers evaluate service encounters (Winsted, 2000a,b) and this therefore requires further research. As a starting point, Chapter 3 will consider theoretical contributions which are considered to be the most critical in understanding customers' evaluation of service provision. These theoretical contributions primarily involve customer satisfaction and service quality.

# CHAPTER 3

## 3 Satisfaction with the Service Encounter

### 3.1 Introduction

In line with the aim of the study being “*to explore the factors that are salient to senior customers’ evaluations of service encounters and the effect that these factors might have on senior customers’ behavioural reactions and future intentions*”, Chapter 3 reviews the literature that discusses the elements that are typically used in the evaluation of service encounters. The literature in this field uses a variety of terms such as customer satisfaction and service quality. This chapter will provide an understanding of these terms and how they may interrelate.

The chapter is organised as follows: first, definitions of customer satisfaction and attempts to identify its antecedents will be delineated. Second, the definitions of service quality, its dimensions and the major research streams that have evolved in this area are presented. Further, the value and importance of customers’ expectations in defining service quality is underlined and explained. Third, the relationship between the constructs of service quality and customer satisfaction is reviewed. Similarities, differences and links between the two constructs are provided.

### 3.2 Defining Customer Satisfaction

Customer satisfaction is one of the fundamental elements of the market economy and thus is central to the marketing concept (Fournier and Mick, 1999; Erevelles *et al.*, 2003). Although there is a large and insightful body of research concerning the consumer, there is not a consensus as to what constitutes satisfaction (Walker, 1995; Caruana, 2002). Customer satisfaction is an abstract concept, and when abstract concepts are examined, the potential for diverse understanding arises. This is reflected in marketing research where differential research contexts and methods cause customer satisfaction to be defined and researched in various ways (Caruana,

2002). A discussion of the customer satisfaction concept is essential because the definition impacts on measurement and interpretation of results of prior studies. It is also important for the current study because customer satisfaction/dissatisfaction is important in the understanding of customers' behavioural intentions and thus of their complaining behaviour, special reference to which will be made in Chapter 4.

Definitions of customer satisfaction have been mainly influenced by cognitive theories (i.e., discrepancy theory, contrast theory, the concept of desire congruency and equity theory) (Parker and Mathews, 2001). As a result of these theories, customer satisfaction has been mainly approached as a comparison/evaluation process where expectations or anticipated consequences are compared with resulting outcomes such as is the rewards of the product or service purchase. For example, Rosen and Surprenant (1998) define satisfaction "as a function of the congruence between perceived behaviour expected by role players". Zeithaml and Bitner (2000) define satisfaction as the evaluation that customers make regarding a product or service in terms of whether the specific product or service has managed to meet their needs and expectations. Similarly, Churchill and Surprenant (1982) portray customer satisfaction as an "outcome of purchase and use resulting from the buyer's comparison of the rewards and costs of the purchase in relation to the anticipated consequences ... the sum of the satisfactions with the various attributes of the product or service". These cognitive based customer satisfaction definitions and their assorted models tend to dominate the marketing literature (Fournier and Mick, 1999).

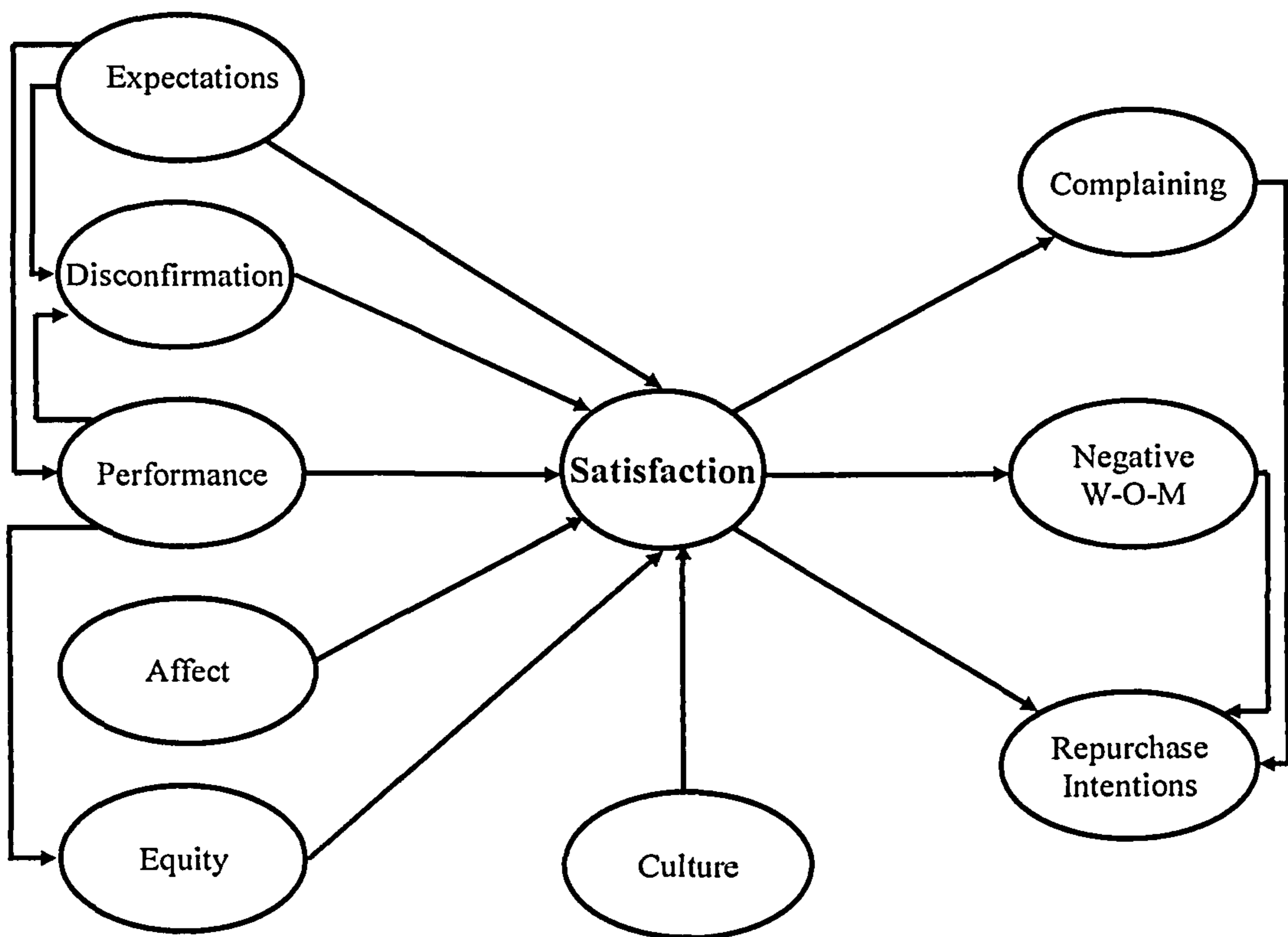
However, none of the aforementioned proposed evaluations of customers' satisfaction is overwhelmingly accepted (Rosen and Surprenant, 1998). One explanation for this is that satisfaction has been studied in the main as a uni-dimensional rather than a multi-dimensional construct and therefore the richness of the construct is not revealed (Cronin and Taylor, 1992b; Rosen and Surprenant, 1998, Sureshchandar *et al.*, 2002). Following are considered the antecedents that may surround and determine customer satisfaction.



### 3.3 The Antecedents of Customer Satisfaction

Prior research studies (e.g., Swartz and Jordon, 1980; Szymanski and Henard, 2001) have proposed the following antecedents of customer's satisfaction: 1) *expectations*; 2) *disconfirmation of expectations*; 3) *performance*; 4) *affect*; 5) *equity* and 6) *culture* (see Figure 3-1). However, this list of elements is not argued to be exhaustive because other unidentified antecedents may also be influential.

Figure 3-1: Antecedents and Consequences of Customer Satisfaction



Source: Extending Szymanski and Henard (2001)

1) *Customers' expectations*. Customers' expectations tend to influence satisfaction/dissatisfaction by acting as a comparison standard (Pieters *et al.*, 1995). It has been proposed that, for a certain level of experiences, the role of customer expectations is direct and negative on customer satisfaction (Oliver, 1980) since customers with high expectations will be less easily satisfied than customers with low expectations. However, consumers tend to adapt to a certain level of performance (Szymanski and Henard, 2001) and form their expectations consistently with previous performances. That means that customers may adapt their expectations

in accordance with experienced performances that become the norm for future relevant assessments (Oliver, 1981; 1993).

Expectations, for a continually-consumed product or for a product of which the consumer has significant experience, will equate with the perceptions of the service performance (Oliver, 1989; Johnson and Fornell, 1991). However, expectations regarding other products, rather than the focal one, might also affect customers' perceptions of the performance of the focal product (Liljander and Strandvik, 1992).

2) *Disconfirmation model*. The disconfirmation of customer expectation has been the most popular definition of customer satisfaction/dissatisfaction (Hoffman and Bateson, 1997). Therefore, the expectancy disconfirmation paradigm has provided the grounding for the vast majority of satisfaction studies (McCollough *et al.*, 2000; Caruana, 2002). According to this model, when the customer's perceptions match his/her expectations then the expectations are confirmed and the customer is satisfied. However, if the perceptions fail to match the expectations then the expectations are perceived as being disconfirmed and the customer is dissatisfied. This may weaken future dispositions towards the service and the customer may search for other service providers (see Chapter 4 for further review of customers' switching behaviours) (Erevelles *et al.*, 2003). In general this model holds that the more negative the disconfirmation, the greater the dissatisfaction, whereas the more positive the disconfirmation, the greater the satisfaction. Hence, customer satisfaction could be described as conformance of performance of the service provider with expectations (Nagel and Cilliers, 1990).

Although the disconfirmation model has been widely used in customer satisfaction research (Fournier and Mick, 1999; Erevelles *et al.*, 2003), it has been widely debated. The model has been challenged for reasons related to: over-dependence on situationally-induced factors (e.g., LaTour and Peat, 1979); neglecting to include other intra-personal influences on (dis)satisfaction (for example affective state and generalised attitudes) (Westbrook, 1980b); not taking into account customers' prior experiences (from personal use, word-of-mouth endorsement/criticisms; and/or the

marketing efforts of companies such as advertising or personal selling) (Woodruff *et al.*, 1983; Pieters *et al.*, 1995); and customers' wishes regarding the performance of the service encounter/product (Spreng *et al.*, 1996). Also, information overload on products may make consumers' judgement dependent on assimilation processing, so long as the incoming data are not sufficiently incongruent to provide a clear violation of expectations (Walker, 1995). Therefore, most customers' evaluations might be viewed as neutral judgements that are translated into 'seeing' performances as expected (*ibid.*).

Another implication in the formulation-evaluation of customers' satisfaction with an offered service may arise through customers' inability to accurately recall their expectations prior to their consumption experience and thus after knowing the outcome. Christensen-Szalanski and Willham (1991) purport that customers are unable to remember the expectations they had in relation to a product or service once they have experienced it. This effect is known as "I-knew-it-all-along-effect" or "hindsight bias" (Fischhoff, 1975). In a similar vein, Grönroos (1993, p. 56) believes that "the customer's experiences of the service encounter may change the expectations, and the altered expectations are the ones which the experiences should be compared with". There is no consensus on defining and measuring expectations (Spreng and Olshavsky, 1992; Spreng *et al.*, 1996), which makes research findings difficult to compare.

Many researchers point to the need for more dynamic, holistic and context-dependent models (e.g., Anderson, 1973; Yi, 1991; Pieters *et al.*, 1995; Fournier and Mick, 1999) than the confirmation/disconfirmation or preconsumption standards models that compete to be the dominant satisfaction paradigm. Phenomenological and longitudinal investigations of satisfaction as revealed through customers' market-based experiences and assimilation processes are recommended as better alternatives (see Hovland *et al.*, 1957; Anderson, 1973; Pieters *et al.*, 1995; Fournier and Mick, 1999). These alternative frameworks for investigation could serve two purposes. First, they could contrast their findings with the prevailing satisfaction paradigm and its models. This contrast might reveal anomalies and omissions in the currently

dominant approaches of satisfaction. Second, they “could propose extensions and new discoveries that address the limitations and exclusions” of the existing satisfaction theory (Fournier and Mick, 1999, p. 5).

3) *Performance* in customer satisfaction studies has been presented as a) a component of disconfirmation model (earlier examined) (e.g., Halstead *et al.*, 1994) and b) a separate predictor of satisfaction which follows from the value-percept diversity concept. Based on this theory, customers are likely to be more satisfied with the offering based on the ability of the offering to give customers what they need or desire increases relative to the costs involved (Johnson, 1998).

Studies have reported mixed results regarding the role of performance in predicting customer satisfaction. Liljander and Strandvik (1992) in comparing the effectiveness of performance and inferred disconfirmation concluded that performance is a better predictor of customer satisfaction judgements. However, Szymanski and Henard (2001) in their meta-analysis of reported empirical findings on customer satisfaction indicated that the relationship between performance and satisfaction is weaker than the relationship documented for disconfirmation. Tse and Wilton (1988) found that although both disconfirmation and performance may have an important influence on customers' evaluations for high-involvement products, performance seems to have the strongest link. There is no consensus regarding the role of performance in predicting customer satisfaction, which raises the need of additional exploration.

4) *Affect* is reported to have a positive relationship with customer satisfaction while it may also serve as a primary motivator of post-purchase processes (Erevelles *et al.*, 2003). Its role has been argued to be two-dimensional (Szymanski and Henard, 2001): i) *emotions* and ii) *attribution dependent* (Oliver and DeSarbo, 1988; Oliver, 1993). *Emotions* are intense feelings including psychological arousal which may last for some time (Fiske and Taylor, 1991). Research into consumer satisfaction reveals that emotions could be elicited during consumption and they might leave their marks or traces in the memory of customers for future assessments (e.g., Westbrook, 1980b; Westbrook and Oliver, 1991; Lemmink and Mattson, 2002; Mattila and Enz, 2002).

It is suggested that by examining the emotional content of customers' experience the understanding of customers' satisfaction could be further enhanced (Westbrook, 1980b; Westbrook and Oliver, 1991; Arnould and Price, 1993). *Attribution dependent* seem to feed positively into satisfaction assessments, depending on whether the outcome of the consumption experience is a success or failure (Szymanski and Henard, 2001). However, research in the past has shown that attribution models have been more useful in predicting customers' reactions when dissatisfied than in explaining the satisfaction process itself (Erevelles *et al.*, 2003) (see Chapter 4 for further details).

While the value and impact of affective factors on the evaluation of products has been widely researched (see Westbrook, 1980a,b), empirical investigations into the role of customers' affective state in the evaluation of the service encounter have been scarce (Price *et al.*, 1995a; Mattila and Enz, 2002). Understanding the role of affect in short duration and mundane service encounter interactions is highly important (Gardner, 1985) since these interactions account for the vast majority of customers' daily interactions with service providers (Mars and Nicosia, 1984), which are mainly the focus of the present study.

However, *mood* could also play an important role in consumers' assessments. Moods are easily induced mild affective states (e.g., Srull, 1983; Forgas and Ciarrochi, 2001). Costa and McCrae's (1985) laboratory results provide empirical support. People high in openness to feelings are significantly more likely to be influenced in their consumer judgements by their moods in a mood-congruency direction. In contrast, individuals who score low on openness to feeling scales are more likely to react to their mood in a paradoxical, mood-incongruent manner (Costa and McCrae, 1985). Similarly, Mattila and Enz (2002), in an effort to understand the impact of customer emotion and mood on assessments of the service provider and the overall service experience, provided evidence that consumers' evaluations of the service encounter correlate highly with their displayed emotions during the interaction and their post-encounter mood states.

Overall, prior research suggests that moods, emotions and coincidental environmental conditions could have an influence on customers' assessment of a product or service (Dommermuth and Millard, 1976; Westbrook 1980b; Mattila and Enz, 2002). However, the evaluation of these elements due to their intangible and abstract nature may not always be conscious (Hoch and Ha, 1986).

5) *Equity* compares gains in a social exchange. Inequity arises when an individual believes the outcome is inadequate given inputs. In service interactions the exchange could include both financial and non-monetary inputs and outputs. The latter could involve intangible elements such as emotions (anger or embarrassment) and ego benefits (McCollough *et al.*, 2000). When the gains are perceived as unequal, the loser is dissatisfied (Hoffman and Bateson, 1997). However, Oliver and DeSarbo (1988) argue that parties to an exchange would feel equitably treated if they believe the ratio of their outcomes to inputs is comparable to the ratio of the exchange partner's outcomes to inputs. The disconfirmation paradigm seems to have a lot in common with the equity framework (Patterson *et al.*, 1997). Thus, while 'perceived inequity' brings negative effects (dissatisfaction), 'a highly equitable outcome' is related to positive outcomes and emotions (satisfaction). Despite the similarities that disconfirmation and equity may have, however, they may differ regarding the attributes and dimensions used in the comparison: "disconfirmation is the result of comparing predictive expectations to performance whereas perceived justice is the result of comparing normative standards to performance" (Andreassen, 2000, p. 159). However, this distinction could be subject to some criticism as normative standards could possibly also influence predictive expectations. As a result, disconfirmation and equity in this thesis are perceived as conceptually distinct but still complementary drivers of satisfaction (*ibid.*).

6) *Culture* has been defined as a set of common values, ideas, beliefs and expectations shared by members that produce norms shaping behaviour (Kroeber and Kluckhohn, 1952; Becker and Geer, 1970; Swartz and Jordon, 1980). Culture has been rarely used in the evaluation of customers' satisfaction, even though by definition it includes concepts such as values, beliefs and expectations (Van Maanen

and Shein, 1979). Thus, whether groups of people (i.e., young people, professionals or old people) who may share similar values, beliefs and expectations may also experience similarities in their evaluation of service or product offerings still remains unanswered. The examination of culture's effect on customer evaluation has been restricted mainly to international cross-cultural studies (Winsted, 2000a; Liu and McClure, 2001).

The following section considers the role of service quality in contributing to satisfaction with the service encounter. Definitions and determinants of service quality are detailed and critically evaluated.

### **3.4 Defining Service Quality**

While there is a long tradition of exploring the concept of service quality by both practitioners and researchers (see for example Berry *et al.*, 1988; Lewis, 1989; Mersha and Adlakha, 1992; Cronin and Taylor, 1992a,b; Payne, 1993; Ghobadian *et al.*, 1994; Stafford, 1996; Chang and Chen, 1998; Rapert and Wren, 1998; Lee *et al.*, 2000; Bebko, 2000; Caruana, 2002), no single definition of the term service quality is accepted. Many difficulties have been reported in conceptualising service quality (see reviews: Parasuraman *et al.*, 1985; LeBlanc and Nguyen, 1988; Gummesson, 1988; Brown and Swartz, 1989; Lewis, 1989; Brogowicz *et al.*, 1990; Silvestro and Johnston, 1990a,b; Ghobadian *et al.*, 1994; Jensen and Markland, 1996; Powpaka, 1996; Stafford, 1996; Feigenbaum, 1999). This is because service quality is an elusive and abstract construct that is difficult to define and measure empirically (Cronin and Taylor, 1992a). Lewis and Booms (1983) comment that for any “group of 50 people probably 49 different meanings come to mind upon hearing the phrase ‘service quality’”. While LeBlanc and Nguyen (1988) purport service quality to be extremely difficult to conceptualise and measure as a result of its normative and descriptive nature. Service quality is mainly defined as i) *conformance with customers' requirements, experiences, expectations, needs and values*, ii) *an attitude* and iii) *the result of the comparison between customers' expectations and their perceptions of the service delivered*. This last approach of service quality shares similarities with customer satisfaction disconfirmation. However, similarities

between the constructs of service quality and customer satisfaction will be examined in detail further down in the chapter. The threefold categorisation of service quality definitions is not argued to be exhaustive. These definitions are presented as follows.

i) *Service quality as conformance with customers' requirements, experiences, expectations, needs and values.* Based on this approach, service quality cannot be defined separately from use and user experience (Stewart and Walsh, 1989). That means evaluation of each service is based on the requirements, needs, experiences, values and knowledge of each individual having the service experience combined with factors like circumstance and time (Lewis and Booms, 1983; Parasuraman *et al.*, 1985; 1988; Gummesson, 1988; Groth and Dye, 1999a; 1999b).

ii) *Service quality as an attitude.* In discussing service quality much of the literature conceptualises it as an attitude (Cronin and Taylor, 1992a). Based on this approach, service quality is usually described as a general philosophy that explains how well the service is delivered to the customers. Parasuraman *et al.* (1988, p. 16) define perceived service quality as “a global judgement, or attitude, relating to the superiority of the service”.

iii) *Service quality as the result of the comparison between customers' expectations and their perceptions of the service delivered.* Service quality here is something more than simply the compliance with customers' requirements and expectations as defined in the first grouping of definitions given on service quality. Service quality in this third grouping is defined as the difference between customers' expectations and their perceptions of the service delivered. For Parasuraman *et al.* (1988, p. 1) “perceived service quality is viewed as the degree and direction of discrepancy between consumers' perceptions and expectations”. Boulding *et al.* (1993) conceptualise service quality as the gap between expectations and perceptions of a service, and go a step further by making a distinction between the ‘will’ and ‘should’ expectations. Further details about the role of expectations in service quality as well as their differences with the expectations used in customer satisfaction are given in section 3.6.



All the above three approaches of service quality mainly focus on the manner in which service quality is evaluated rather than on defining exactly what service quality is. Despite the numerous attempts to define service quality, there is still no single commonly accepted definition of the term as used by the researchers.

### **3.5 Service Quality Research Streams**

Studies of service quality have used different empirical definitions of the subject matter. These are viewed as belonging to two broad categories (Brogowicz *et al.*, 1990; Brady and Cronin, 2001; Kang and James, 2004): a) the *European* and b) the *American* research streams, named after the origin of their representatives. Since models tend invariably to be simplified versions of reality (Ghobadian *et al.*, 1994), these two broad research streams should be used in parallel rather than being regarded as mutually exclusive (Brogowicz *et al.*, 1990). Details of the dimensions of service quality based on these research streams are provided below.

#### **3.5.1 The European Research Stream**

Studies on service quality from Scandinavian and British researchers belong in the main in this category. The review of the Scandinavian and British researchers is not all-inclusive and neither exhaustive, as a result of the extensive writings in the field. Thus, the aim of this section is not to make a complete presentation of all the studies in the field but to present some of the most influential ones. The same applies to the American school of thought, details of which are presented later.

##### ***The Scandinavian research***

Some of the studies belonging in this category are analysed as follows (see also Table 3-1).

##### **Grönroos (1978; 1983; 1995; 2001)**

Grönroos is among the first to hold a prominent place in the service quality literature (Brogowicz *et al.*, 1990; Ghobadian *et al.*, 1994). He has defined service quality empirically in terms of a) *technical quality*, b) *functional quality* and c) *corporate image*.

**Table 3-1: Summary of the Scandinavian Research Stream**

Research Study	Dimensions of Service Quality
<i>Scandinavians</i>	
Grönroos (1978; 1983)	Technical quality Functional quality Corporate image
Gummesson and Grönroos (1987)	Technical quality Functional quality Design, production, delivery and relational quality Conditional upon: specialist condition and integration condition
Lehtinen and Lehtinen (1991; 1992)	Physical quality Interactive quality Corporate or institutional quality  Process quality Output quality

a) *Technical quality* is the quality of the service itself. It is the content or the actual technical outcome of the process, in other words what the customer receives as a result of his/her interactions with the service firm (Grönroos, 1983). For example, an aeroplane passenger expects the scheduled flight to be made on time and that s/he will be sent to the right destination. Most of the times the customer is able to measure many of the elements that fall within the boundaries of the technical quality, in a rather objective way.

b) *Functional quality* is delineated as the expressive performance of a service (Grönroos, 1983). This dimension is the outcome of the interaction between the service provider and the recipient of the actual service. Therefore, functional quality concerns both psychological and behavioural aspects of the service delivery, such as accessibility to the provider, how service employees perform their task, attitudes and behaviour of the employees, appearance and personality of the service personnel, and interrelationships between employees and customers (Grönroos, 1983; Caruana, 2002). In other words, Grönroos (1983) presents technical quality as the content of the service that the customer receives, and functional quality as the manner in which the service is provided. Walker (1995), in discussing the differences between technical and functional quality, comments that the technical dimension is the ‘what’ a customer receives, the ‘core’ service, while the functional dimension involves the ‘how’, ‘why’, ‘where’, and ‘when’ of the service. In contrast to the technical quality

which can be perceived in an objective way, functional quality is perceived in a subjective manner (Grönroos, 1983). Functional quality has become the dominant criterion in the customer's evaluation process (Grönroos, 1995), not because technical quality is no longer important, but because it is relatively easier for firms to reach an acceptable technical quality (*ibid.*).

c) *Corporate image* is the third dimension of service quality and results from the way customers perceive the firm. A favourable and well-known image is an asset for any service organisation as it could have a positive impact on customers' perceptions of the communication and operations of the service organisation in many ways. For example, if a service provider has a positive image in the mind of the customer, then minor mistakes could easily be forgiven. However, the same might not occur with a service provider who has a negative image. In that case, minor mistakes could be magnified rather than forgiven in the mind of the customer (Kang and James, 2004). Thus, the image could work as a filter in terms of customers' perception of quality (Grönroos, 2001). Corporate image depends on the *technical* and *functional quality* of the services provided while *external* elements and *traditional marketing* activities also influence it (Grönroos, 1984). *External elements* include tradition, ideology and word-of-mouth communication, while *traditional marketing* embraces activities such as advertising, pricing and public relationships.

Although the three dimensions are combined in the overall evaluation of service quality, Grönroos (1983) concludes that functional quality has the most important role in customers' evaluation of service provision, compared to the other two service quality dimensions. However, this conclusion oversimplifies the complexity of perceived quality in service provision. That is because excellent functional quality is immaterial without the support and structure of good technical quality and without the presence of a corporate quality to ensure that customers' requirements could be, and have been, fulfilled.

### **Gummesson and Grönroos (1987)**

Gummesson and Grönroos (1987) devised a model of service quality dimensions. This model was a synthesis of Grönroos' technical and functional quality dimensions combined with design, production, delivery and relational quality (aspects reported in Gummesson work 1988; 1991a). In this model, service quality depends on the existence of two necessary conditions: a) the *specialist condition*: all employees should do their job properly, and b) the *integration condition*, employees should work in harmony with their colleagues.

### **Lehtinen and Lehtinen (1991; 1992)**

Lehtinen and Lehtinen (1991; 1992) define service quality in three dimensions: a) *physical quality*, b) *interactive quality* and c) *corporate or institutional quality*. These dimensions share many similarities with the three dimensions proposed earlier by Grönroos (1983).

a) *Physical quality* originates within the physical element(s) of the service (Lehtinen and Lehtinen, 1991). These involve *physical products* and *support*. *Physical product(s)* are the good(s) consumed during the service production process, while the *physical support* is the framework which enables or facilitates the production of the actual service and includes the physical surroundings and equipment used in the service production process. Physical quality is similar to Grönroos' conceptualisation of technical quality; however, Lehtinen and Lehtinen (1991) give more details concerning the content of the 'technical part' of the service quality.

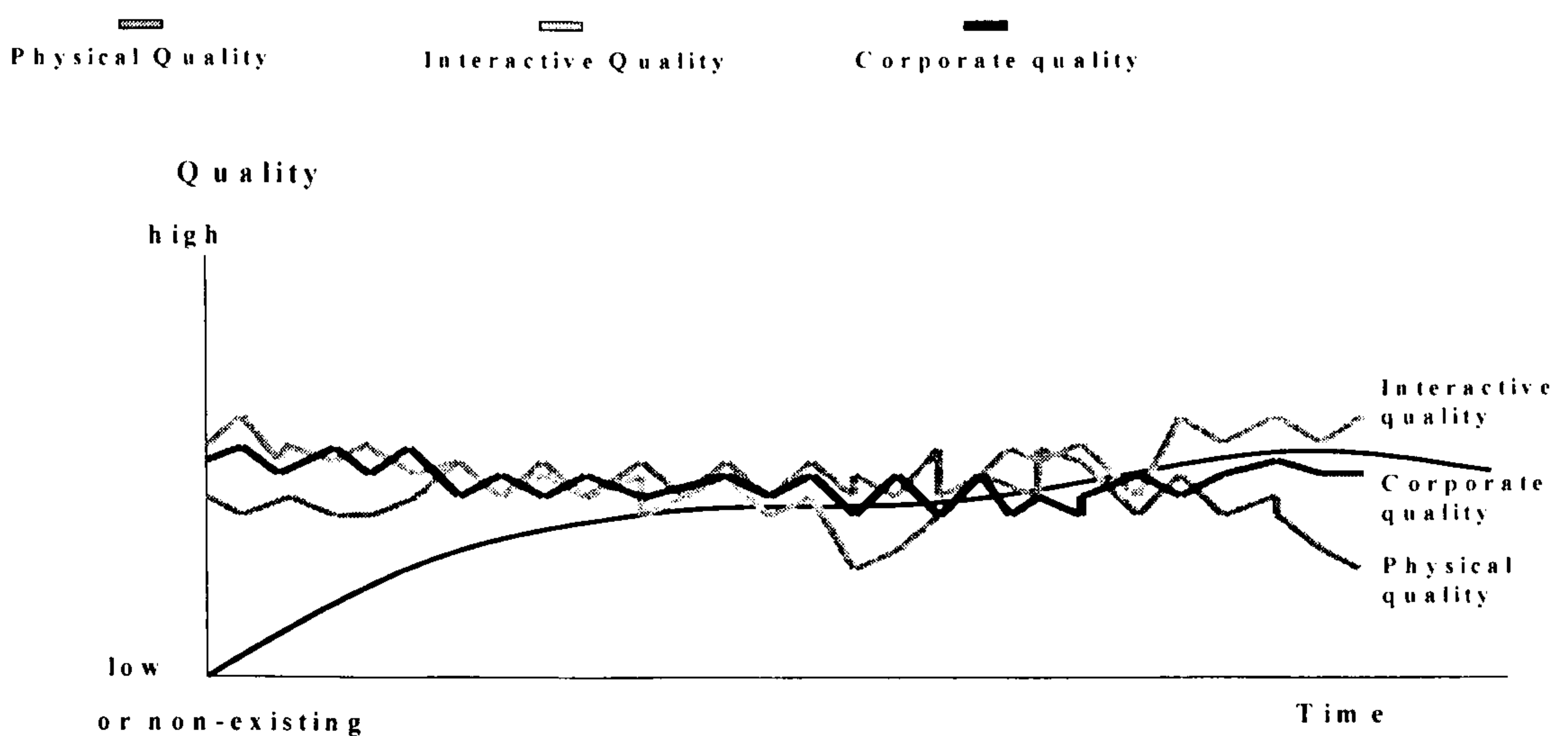
b) *Interactive quality* has been defined as the interactions that take place between the customer and other interactive elements of the service company (Lehtinen, 1985). These interactions could take place between the customer and the contact personnel or electronic medium (e.g., ATMs in banks), as well as among the customers themselves (Lehtinen and Lehtinen, 1991). Interactive quality has a lot in common with the functional quality of Grönroos (1984). However, while Grönroos (1984) restricts functional quality to the qualities of the service personnel and the way that they act and behave, Lehtinen and Lehtinen (1991) have a broader evaluation of the

interactive elements of service delivery. They evaluate not only the interactive qualities of service personnel but also those of other elements that could affect the interactive quality of the service delivery, such as electronic media (e.g., ATMs in banks) and the presence of other customers.

c) Finally *institutional* or alternatively *corporate quality* is the dimension of quality that develops during the history of the service organisation. It concerns how existing and potential customers perceive the company's corporate entity, image or profile (Lehtinen and Lehtinen, 1991; 1992).

Considering these three dimensions of service quality, it appears that only corporate quality has the potential to remain unaffected by the passage of time. Corporate quality is also the only dimension that the customer can experience prior to the actual purchase of the service (*ibid.*). Figure (3-2) portrays and compares the nature of corporate quality with the other two dimensions of service quality presented by Lehtinen and Lehtinen (1991). According to this diagram, corporate quality develops more incrementally and continuously than physical quality, which could be improved suddenly and dramatically with the help of renovations (*ibid.*). However, interactive quality tends to vary within limits, depending on the feelings of the participants in the interaction process (*ibid.*).

**Figure 3-2: Dimensions of Service Quality**



Source: Lehtinen and Lehtinen (1991, p. 291)

Similar to the classification of Grönroos (1983) into subjectively and objectively evaluated dimensions of service quality, Lehtinen and Lehtinen (1991; 1992) proceed to a similar classification. Thus, they view service quality as having the dimensions of *process* and *output quality*. *Process quality* is the customer's subjective evaluation of his/her participation in the service delivery. It is based on customers' perceptions of the service production process and on how well they feel they fit into the process (Lehtinen and Lehtinen, 1991). *Output quality* is the consumer's objective evaluation of the result of the service delivery process. Sometimes output quality is not evaluated by the customer alone, but also by other persons around him/her (e.g., the evaluation of a haircut/carwash by friends and/or family members) (*ibid.*). This alternative classification of service quality dimensions does not aim to contrast with the previously explained three-dimensional arrangement of service quality determinants, but rather to exist in parallel with them. However, a closer examination of process and output quality reveals that these lack sufficient detail in comparison with i) physical quality, ii) interactive quality and iii) corporate or institutional quality as discussed earlier by the same authors (meaning Lehtinen and Lehtinen, 1991; 1992). Additionally, they appear to have a lack of detail compared to the American stream of service quality theory (Ghobadian *et al.*, 1994) that will be presented later in this chapter.

In summary, the representatives of the Nordic research stream have made several major contributions to research on service quality (Brogowicz *et al.*, 1990). They highlighted the interactive nature of buyer-seller relationships; they stressed the importance of functional quality and underlined the difficulties of the objective evaluation of functional quality. They also introduced the concepts of customer participation and internal marketing, and related these to customers' perceptions, expectations and experiences of service quality (*ibid.*). However, their conceptual models lack empirical testing, which is not the case with the American research.

### ***The British research***

Some of the research studies belonging in this category are analysed as follows (see also Table 3-2).

**Table 3-2: Summary of the British Research Stream**

Research Study	Dimensions of Service Quality
<i>British</i>	
<p>Johnston <i>et al.</i> (1989)</p> <p>Silvestro and Johnston (1990b)</p>	<p>Reliability, responsiveness, aesthetics, cleanliness/tidiness, comfort, friendliness, communication, courtesy, competence, access, availability and security</p> <p>Hygiene (dissatisfiers): reliability, integrity, functionality, responsiveness, and competence            Enhancing (satisfiers): friendliness, aesthetics, attentiveness, cleanliness, availability            Dual-threshold (both dissatisfiers and satisfiers): comfort, commitment, communication, courtesy and care</p>
<p>Lewis (1988)</p>	<p><i>Customer focus</i></p> <ul style="list-style-type: none"> <li>-customer satisfaction</li> <li>-putting the customer first</li> <li>-anticipating and commitment to customer needs/problems</li> <li>-tailoring products to customer needs</li> <li>-establishing customer relationships</li> </ul> <p><i>Product focus</i></p> <ul style="list-style-type: none"> <li>-quality of service</li> <li>-personal service</li> <li>-friendly/caring/polite service</li> <li>-advice/problem solving</li> <li>-quick/efficient/accurate service</li> <li>-getting it right first time</li> <li>-maintaining standards</li> </ul>

**Johnston *et al.* (1989); Silvestro and Johnston (1990b)**

Silvestro and Johnston (1990b), extending an earlier work on service quality (Johnston *et al.*, 1989), considered service quality as comprising three dimensions. These are named *hygiene*, *enhancing* and *dual-threshold* factors (Silvestro and Johnston, 1990b). *Hygiene* factors are those expected by customers when they receive a service. They refer to reliability, integrity, functionality, responsiveness, and competence. A failure by the service provider to deliver these qualities to the customer may result in customer dissatisfaction. *Enhancing* factors are believed to bring an enhanced perception of service to the customer. They refer to friendliness, aesthetics, attentiveness, cleanliness, and availability. Contrary to hygiene factors, failure in the delivery of enhancing factors might not necessarily cause customer dissatisfaction. *Dual-threshold* factors are perceived to be crucial to customer satisfaction. They refer to comfort, commitment, communication, courtesy and care. Their delivery above an expected level enhances customers' perceptions of service

quality, implying a cumulative link between service quality and customers' satisfaction. However, in their seminal work the authors failed to explain whether the dual-threshold factors could fail into hygiene factors if their delivery is below the customers' 'expected' level of service quality.

Although Silvestro and Johnston (1990b) extended the understanding of service quality by including the customers' perspective, the focus of their work was more on the internal rather than on the external parameters of service quality delivery. Therefore, the implications of their results for service institutions could be limited.

### **Lewis (1988)**

Lewis (1988), when asking about bank employees' perceptions of the determinants of service quality and customer care, identified a number of elements. These elements had a customer and product focus and were organised accordingly. Customer-focused elements included: customer satisfaction, putting the customer first, anticipating and commitment to customer needs/problems, tailoring products to customer needs, establishing customer relationships; while product-focused elements involved: quality of service, personal service, friendly/caring/polite service, advice/problem solving, quick/efficient/accurate service, getting it right first time and maintaining standards. These determinants seem to share many similarities with the ten identified determinants by Parasuraman *et al.* (1985), which are presented in the section on the American school of thought below.

### **3.5.2 The American Research Stream**

In this section, the work on service quality of the most influential researchers representing the American research stream is considered. The research team of Parasuraman *et al.* (1985) has been one of the most prolific and influential in the service quality area.

#### **Parasuraman *et al.* (1985; 1988; 1991a)**

Parasuraman *et al.* (1985) identified ten determinants of service quality following three focus group interviews with the service sectors of retail banking, credit cards,



securities brokerage and product repair and maintenance. These determinants were: reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the customer and tangibles. However, inherent limitations of these determinants (e.g., overlapping of service quality determinants as in the case of credibility and security, as well as between communication and understanding/knowing the customer) led to a refinement. Parasuraman *et al.* (1988), following on from their previous work (1985), developed a multiple-item scale for measuring service quality. That scale is called SERVQUAL. Ninety-seven items were used in this scale. These items aimed to represent elements of the ten service quality dimensions reported earlier. Each item was recast as two statements. One statement involved measuring customer expectations about the service category (e.g., banks in general) and the other involved measuring perceptions about the service quality being provided by a particular service (e.g., bank 'x'). After refinement and testing across five different service categories: appliance repair and maintenance, retail banking, long distance telephone, securities brokerage, and credit cards services, the final version consisted of five dimensions and a final 22-item scale. Thus, Parasuraman *et al.* (1988) collapsed the ten determinants of service quality into five. These five dimensions are the *tangibles*, *reliability*, *responsiveness*, *assurance* and *empathy*. Tangibles and responsiveness remained as distinct dimensions but the remaining seven components of the SERVQUAL (1985) model were merged into two aggregate determinants named assurance and empathy. The authors of the refined model link these five dimensions with the following meanings (see Table 3-3):

**Table 3-3: Determinants of Service Quality Defined by Parasuraman *et al.* (1988)**

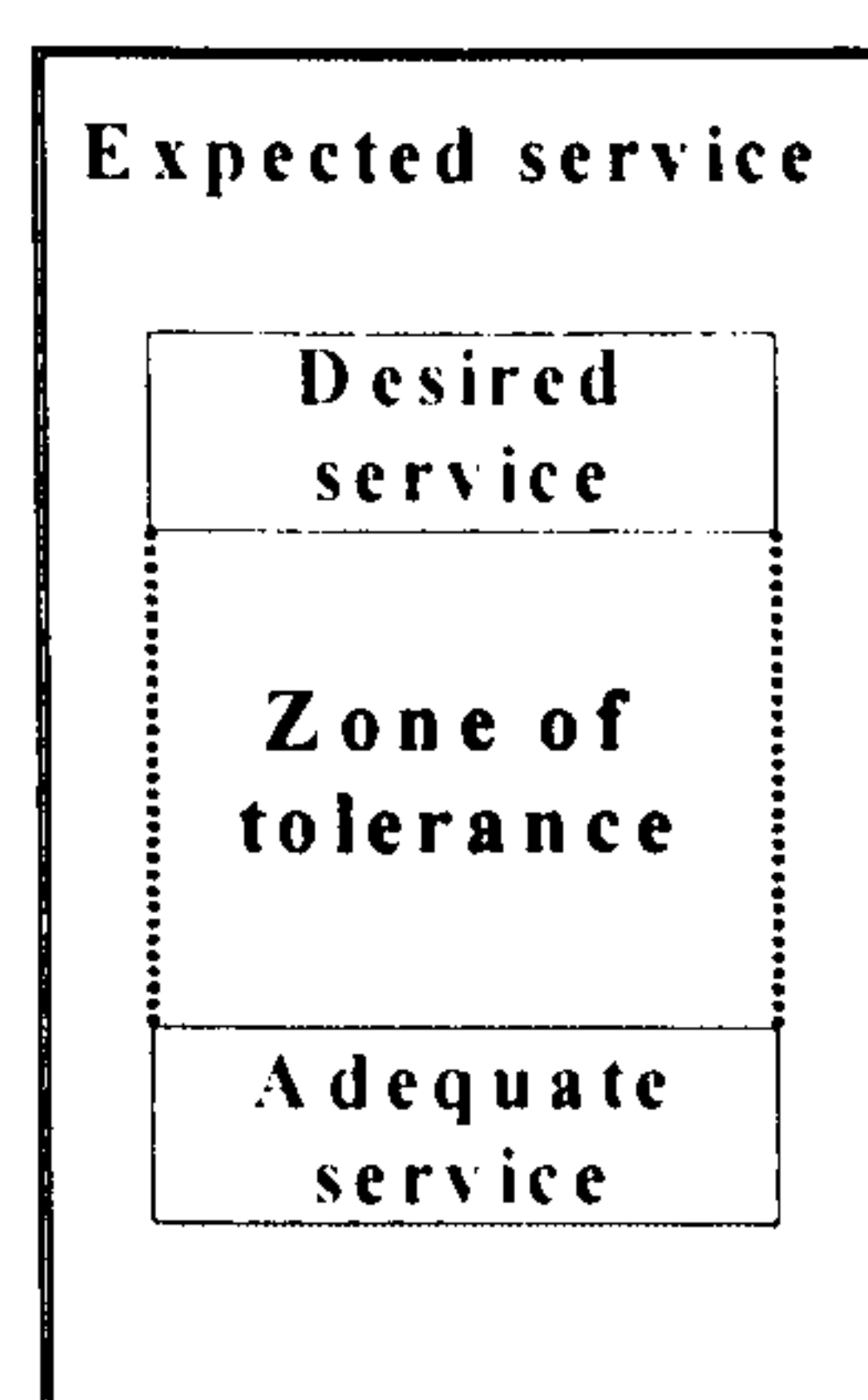
<b>Determinant</b>	<b>Operational Meaning</b>
<b>Tangibles</b>	Physical facilities, equipment, and appearance of personnel
<b>Reliability</b>	Ability to perform the promised service dependably and accurately
<b>Responsiveness</b>	Willingness to help customers and provide prompt service
<b>Assurance</b>	Knowledge and courtesy of employees and their ability to inspire trust and confidence
<b>Empathy</b>	Caring, individualised attention the firm provides its customers

SERVQUAL is heavily criticised on both theoretical and operational basis (Brogowicz *et al.*, 1990; Cronin and Taylor, 1992a; Buttle, 1996, Dabholkar *et al.*, 1996; Lai *et al.*, 2007). Theoretically the model fails to draw on established

psychological, economic and statistical theory (Buttle, 1996). Conceptually, the model is criticised on the ambiguity and necessity of the expectations construct (Teas, 1994) and whether an alternate specification such as this of an 'evaluated performance' could be a better substitute to the gap model (Teas, 1994; Brady *et al.*, 2002). Operationally SERVQUAL's five-dimensions are criticised as being complex, non-universal, subjective and statistically unreliable (i.e., face and construct validity are in doubt) (Brogowicz *et al.*, 1990; Carman, 1990; Buttle, 1996; Lai *et al.*, 2007). Despite criticisms of the applicability of the 22 items in the SERVQUAL instrument (e.g., Carman, 1990; Mangold and Babakus, 1991; Cronin and Taylor, 1992a,b; Brown *et al.*, 1993), the identified five dimensions (tangibles, reliability, responsiveness, assurance and empathy) have received wide acceptability by researchers in the services marketing field. Thus, much of the research to date has focused on measuring service quality through the SERVQUAL instrument (e.g., Palmer and O'Neill, 2003; Yavas *et al.*, 2004).

Later work of Parasuraman *et al.* (1991b) on identifying service quality argues that customers' service expectations could exist at two levels. These are the desired and the adequate levels that are separated by a zone of tolerance that reflects the degree of heterogeneity that individual customers are willing to accept (Zeithaml *et al.*, 1993) (see also Figure 3-3).

**Figure 3-3: Zone of Tolerance**



Source: Adopted by Zeithaml *et al.* (1993)

The width of this zone determines the gap between desired and adequate service quality. Woodruff *et al.* (1983) state that “a narrow zone simply increases the probability of a given ... mismatch with the norm in comparison with what would happen if the zone were wider”. The width of this indifference/tolerance zone is associated with a number of factors: i) importance of occasion (such as an emergency), ii) prior experience with the specific product, iii) familiarity of the consumer with different products, and iv) consistency of performance among products (Woodruff *et al.*, 1983). It may vary from customer to customer and from one time and context to the next, even for the same customer (Parasuraman *et al.*, 1991b; O’Neill and Palmer, 2003; Palmer and O’Neill, 2003; Svensson, 2004). For example, even though customers’ needs in the service encounter may remain the same throughout their lifespan, the relative priority of these needs may change (due to professional and family obligations and physical constraints due to old age).

As there is no general agreement in relation either to the nature or the content of the service quality dimensions (Brady and Cronin, 2001), the presentation of the prior research streams did not point to the inclusive presentation of all studies on the determinants of service quality. The presentation of the prior studies aimed to present service quality as being multidimensional and thus problematic in its conceptualisation. This is also apparent in the lack of consensus on a wholly acceptable service quality definition, despite the great number of studies conducted in the area.

### **3.6 Expectations in Service Quality**

The conceptual understanding of service quality depends mainly on the result of comparisons between customers’ expectations and perceptions of the services performed (Parasuraman *et al.*, 1985; Parasuraman *et al.*, 1988; Lewis, 1989; Bitner *et al.*, 1997; Groth and Dye, 1999a,b). Customers’ expectations are therefore widely recognised as having an instrumental influence on consumers’ evaluations of service quality (Zeithaml, 1987; Gummesson, 1991a; Clow and Vorhies, 1993; Zeithaml *et al.*, 1993; Zeithaml *et al.*, 1996; Allred and Addams, 2000; Bebeko, 2000; Caruana, 2002). Hence, the identification and comprehension of customers’ expectations in

service delivery is considered essential (Parasuraman *et al.*, 1991b; Boulding *et al.*, 1993; Bitner, 1995).

In the service literature, expectations are viewed as desires or wants which are shaped based on previous experience of a company and its marketing mix, competitors and word-of-mouth communication (Lewis, 1993). Brogowicz *et al.* (1990) categorise the elements that contribute to the formulation of service quality expectations as follows: *external influences*, *traditional marketing activities* and *company's image*. *External influences* are represented by culture, social structure, word-of-mouth, communications, media exposure, competition, the individual's personal needs and past experiences (Mangold and Babakus, 1991; Clow and Vorhies, 1993; Pitt *et al.*, 1995; Dion *et al.*, 1998; Groth and Dye, 1999b; Sultan and Simpson, 2000; Walker and Baker, 2000). *Traditional marketing activities* are represented by advertising, public relations, personal selling, sales promotion, marketing channels and pricing (Brogowicz *et al.*, 1990). However, traditional marketing activities have a tendency, in the long run, to over-promise service quality. The interaction between traditional marketing activities and external influences establishes the *company's image*, which in return may also have an influence on customers' expectations.

Given the similarities in the conceptual definitions of service quality and customer satisfaction, as both have been conceptualised as expectations-disconfirmation (O'Neill and Palmer, 2003), it is not surprising that these two constructs appear highly correlated in the statistical analyses in many studies (for example Taylor, 1997). However, expectations used in the service literature differ from those defined in the consumer behaviour (satisfaction) literature (Lewis, 1993; Dion *et al.*, 1998). Service quality expectations are related more to the 'ideal' or what a customer would expect or desire a service organisation to provide (Parasuraman *et al.*, 1988; Caruana *et al.*, 2000; Caruana, 2002) while expectations in service satisfaction are seen more as 'predictors' to what customers believe 'will' happen in an impending transaction (Lewis, 1993; Caruana *et al.*, 2000). A further analysis of the links, similarities and

differences between service quality and customer satisfaction constructs is necessary to provide a more complete picture of customers' evaluation of the service encounter.

### **3.7 The Relationship between Service Quality and Customer Satisfaction**

The relationship between service quality and customer satisfaction has received considerable attention in recent years. The exact nature of this relationship, however, is still shrouded in uncertainty (Sureshchandar *et al.*, 2002; Caruana, 2002; Fullerton and Taylor, 2002).

Some representatives of the academic and managerial world adopt the argument that customer satisfaction leads to perceived service quality, while others presume that service quality leads to customer satisfaction. Bitner (1990) argues that customer satisfaction leads to perceived service quality based on the service encounter model. In this model, Bitner supports the effect of satisfaction on service quality. Similarly, Bitner and Hubert (1994) perceive service quality as a higher order construct derived from the satisfaction constructs and other variables.

However, other researchers argue that service quality is an antecedent of customer satisfaction (for example, Smith and Houston, 1983; Woodside *et al.*, 1989; Cronin and Taylor, 1992a; Spreng and MacKoy, 1996; Oliver, 1997). For example, Monroe and Kirshnan (1985) suggest a quality to satisfaction link by stating that perceived product quality is the perceived ability of a product to provide satisfaction. In the same vein, Parker and Mathews (2001), in their study that aimed to conceptualise customer satisfaction by asking the customers themselves what they think the term 'customer satisfaction' stands for, numerous respondents noted service quality as an antecedent of customer satisfaction.

Dion *et al.* (1998), taking into account the fact that service quality and customers' satisfaction may share a close relationship, examined further the cumulative relationship of the two constructs. As a result, their work verified the cumulative link between the concepts of service quality and customers' satisfaction. However, Lassar

*et al.* (2000) note that service quality is not necessarily related to customer satisfaction in any direct or linear fashion, and the variety of relationships that do exist are difficult to measure or model. In a nutshell, they perceive that the relationship between service quality and customer satisfaction needs to be researched in more depth before any further conclusions can be drawn.

As reviewed, the literature does not portray a clear picture of the causal relationship between the constructs of service quality and customer satisfaction. Many companies routinely measure customer satisfaction instead of service quality (Devlin *et al.*, 1993). For example, Oliver (1993) argues, “ensuring customer satisfaction should be of great concern in the practice of services marketing as a way of eliciting positive service quality judgements”. Furthermore, Nagel and Cilliers (1990) perceive service quality and customer satisfaction as “two sides of the same coin”. However, results of a study conducted by Sureshchandar *et al.* (2002) suggest that customer satisfaction and service quality are indeed independent but directly related constructs, implying that an in(de)crease in one is likely to lead to an in(de)crease in another. The majority of the reviewed studies that have examined the relationship between service quality and customer satisfaction have used regression and covariance structure analysis approaches. The fact that these studies have “not been able to produce a definite understanding of the effects of customer satisfaction and service quality” on customers’ behavioural intentions (e.g., loyalty, switching behaviour) (Fullerton and Taylor, 2002, p. 134), may suggest that alternative research methods such as depth and phenomenological approaches may provide a “richer picture of the relationship between service quality and satisfaction and the consequences of these constructs” on customers’ behavioural intentions (Fullerton and Taylor, 2002, p. 134). That makes the need for more research into the area imperative. These aspects are considered further in Chapter 4.

To sum up, both fields of literature (service quality and customer satisfaction) share some common ground. They both make use of expectations and examine their interrelationships with perceptual evaluations and both use the disconfirmation paradigm as their theoretical foundation (Caruana, 2002; Santos and Boote, 2003).

Therefore, for the purposes of the present study, the concepts of service quality and customer satisfaction will be treated as enjoying an interactive and close relationship, since the relevant literature reviewed does not provide a clear indication of their relationship. In this study, service quality and customer satisfaction are perceived as being two of the most influential and interactive elements involved in the evaluation of customers' service experiences.

### **3.8 Summary and Conclusions**

This chapter discussed and critically evaluated the most important elements in customers' satisfaction with the service encounter. These were the constructs of service quality and customer satisfaction. Theoretical and empirical research findings in customer satisfaction have not produced a wholly accepted definition of customer satisfaction, but portray it as a multidimensional construct. Thus, the antecedents of customer satisfaction have been defined as: expectations, disconfirmation of expectations, performance, affect, equity and culture (Swartz and Jordon, 1980; Szymanski and Henard, 2001). These were examined with reference to prior research studies and this list should be perceived as neither all-inclusive or exhaustive because other unidentified antecedents may also be influential. As with customer satisfaction, the definition of service quality was identified as being problematic because of difficulties related to the conceptual definition of quality. Studies that attempted to empirically define service quality were organised into the following groupings: i) conformance with customers' requirements, experiences, expectations, needs and values, ii) SQ is an attitude, and iii) SQ is the result of the comparison between customers' expectations and their perceptions of the service delivered. Much of the research on service quality has focused on measuring various service quality dimensions. These studies are reviewed with regard to two main research streams: the European and the American research streams. Despite extensive research in the area of SQ dimensions, however, there is still no consensus over their nature or content. That suggests that there is more scope for research in the area until consensus is achieved. However, the disconfirmation model (SERVQUAL) of Parasuraman *et al.* (1988) stands out in the conceptualisation of how customers define service quality. Despite the criticisms of the applicability of the 22 items in

the SERVQUAL instrument, this model has achieved wide acceptability by researchers in the services marketing field.

Given the similarities in the conceptual definitions of service quality and customer satisfaction, as they both make use of expectations by examining their interrelationships with perceptual evaluations, and both make use of the disconfirmation paradigm as the basis for their theoretical foundation (Caruana, 2002; O'Neill and Palmer, 2003; Santos and Boote, 2003), in the present study, service quality and customer satisfaction will not be treated as competitive concepts in the domain of customers' behavioural responses, which is the focus of discussion in Chapter Four. Thus, in this thesis customer satisfaction and service quality enjoy an interactive and close relationship and they both assumed to impact customers' behavioural responses. Chapter Four discusses customers' behavioural responses when they are dissatisfied with the service encounter.



## CHAPTER 4

### 4 Customers' Responses to the Service Encounter- Complaining Behaviour

#### 4.1 Introduction

Chapter 3 contained a critical review of empirical and theoretical writings in the area of customers' satisfaction with the service delivery process. This chapter communicates the role and importance of satisfaction with customers' complaining behaviour and its importance to business. The ways that customers may choose to express their complaining behaviour are presented. Complaining acts are organised in two broad streams: the behavioural (i.e., voice, negative word-of-mouth and third party complaints such as legal actions) and the non-behavioural complaining responses (i.e., repatronage intentions and exit). Factors that may lead the customers to enact behavioural and non-behavioural complaints are presented. The chapter ends with the conclusions.

#### 4.2 The Importance of Customers' Satisfaction/Dissatisfaction

The importance of customer satisfaction to business is well documented in the literature (e.g., Nicholls *et al.*, 1998; Mihelis *et al.*, 2001; Kim *et al.*, 2003). Prior research suggests that customer satisfaction is associated with customer retention (Jones and Sasser, 1995), repeated sales (Bearden and Teel, 1983; Blodgett *et al.*, 1995), market share and profitability (Sureshchandar *et al.*, 2002), defence against competition (Lele and Sheth, 1987), customer loyalty (Selnes, 1998; Caruana, 2002), and word-of-mouth (Bearden and Teel, 1983). Dissatisfied customers are a powerful force in forming and potentially damaging an organisation's reputation, market share and profitability (Cook and Macaulay, 1997). Dissatisfaction has been associated with negative word-of-mouth, and loss of customers and profits (Bailey, 1994). For that reason, firms are well advised to regularly monitor and respond to customers' dissatisfaction (Levitt, 1983; Plymire, 1991; Bailey, 1994). Nevertheless, compared

to satisfaction, service dissatisfaction is an area that has received relatively little research attention (see also Kowalski, 1996; Marquis and Filiatrault, 2002). Many studies tend to use the two terms as if they exist on a continuum (e.g., Levitt, 1983; Quinn, 1990; Ovenden, 1995). Hence, dissatisfaction is often perceived as having the opposite connotation of satisfaction. However, Price *et al.* (1995a) suggest that there is not a one-to-one correspondence between what is satisfying (i.e., whether the service provider meets minimum standards of civility, provides extra attention and mutual understanding to the customer, is authentic and performs competently) and what is dissatisfying (i.e., when the service provider fails to meet minimum standards of civility, is incompetent and does not share a mutual understanding with the customer). This suggests that there may be differences between the constructs of satisfaction and dissatisfaction (e.g., Bluel, 1990). In this vein, while the disconfirmation paradigm, reported in Chapter 3, explains the cognitive process of customers' satisfaction appraisal, that particular paradigm does not adequately address the question of how customers may respond to consumption experiences (Maute and Forrester, 1993; Bougie *et al.*, 2003). Taking into account the impact of dissatisfaction upon the corporate success or survival of a service organisation (Ovenden, 1995; Fisher *et al.*, 1999), the collection and analysis of customer feedback in cases of dissatisfaction is essential (Mattila and Wirtz, 2004). Considering that complaints are the most direct feedback customers provide (Goldmizer, 1989), the importance of complaining behaviour should be documented.

### **4.3 The Importance of Complaining**

Complaints are adverse external information (Fornell and Westbrook, 1984) that indicates conflicts between the customer and the organisation (Tax *et al.*, 1998). They are symbolic in the sense that they may imply failure or inadequacies of previous marketing decisions and may constitute criticism of the individuals responsible for the problematic policies or programs (Fornell and Westbrook, 1984; Cri e, 2003). Even though most research studies relate dissatisfaction to complaining responses (e.g., Singh, 1988), however, complaints do not always stem from dissatisfaction (for a review, see also Blodgett *et al.*, 1993). Hence, the decision to

complain or not may also depend on the presence of other factors (i.e., situational and personal) (see for example Day *et al.*, 1981; Bougie *et al.*, 2003).

Complaints are a good way of revealing the gaps in the training of retailers and salespersons and of redirecting organisations to adopt the right methods to satisfy and please the customer (Singh and Widing II, 1991). Complaint data is also useful for analysis of consumer discontent over time and across products. Thus, complaining behaviour analysis could provide an opportunity for retailers and service providers to consolidate and strengthen their relationships with their customers by identifying provider limitations and suggesting necessary adjustments (Fornell and Westbrook, 1984; Sewell and Brown, 1990; Dolinsky, 1994; Blodgett *et al.*, 1995; Crié, 2003).

Complaining can reduce customers' dissonance and perceived inequity by giving dissatisfied customers the chance to vent their negative emotions (Halstead and Page, 1992; Hoffman and Bateson, 1997; Nyer, 2000; Crié, 2003). Dissatisfied customers may feel the need to hurt the source of their discontent (Berkowitz, 1970; Bougie *et al.*, 2003). The suffering can stop once the person who has experienced the dissatisfaction has made sure that the source of his/her problems has been sufficiently damaged or hurt. Thus, the complaining can stop when a sense of equity or justice is established in the mind of the customer (e.g., Halstead and Page, 1992; Crié, 2003). However, once equity has been established, further complaining may bring on the customer feelings of guilt or anxiety as it could destabilise the customer's regained psychological balance or equity (Bennett, 1997).

It is perceived that by encouraging dissatisfied consumers to express their feelings and opinions, increased levels of satisfaction, product evaluation and purchasing likelihood may result (for example Stiles, 1987; Kelley, 1993; Hansen and Danaher, 1999; Nyer, 2000; Susskind, 2005). No theoretical explanation has been offered for the effect of this service-recovery paradox and little research has directly compared post-recovery satisfaction with that of customers who have experienced error-free service/products. One exception to this limited stream of research is the work of

McCollough *et al.* (2000). These researchers found customer satisfaction to be lower after service failure and recovery (even given high-recovery performance) than in the case of error-free service. The topic of post-recovery satisfaction needs further examination due to the limited and contradictory empirical studies in the field (Halstead and Page 1992; Zeithaml *et al.*, 1996).

Companies that give proper attention to the handling of their customers' complaints may gain a distinct competitive advantage since they succeed in reducing the number of times things have to be done again and may manage to increase customer retention rates (Resnik and Harmon, 1983; Quinn, 1990; Schibrowsky and Lapidus, 1994; Cook and Macaulay, 1997). A proper complaints system can allow greater sensitivity and responsiveness to customers' needs, enables the measurement of service quality, systematically improves service design and delivery (Lovelock, 1996), develops a customer-focused culture (Brown and Mitchell, 1993), builds 'a good company image' (Broadbridge and Marshall, 1995) and increases customer loyalty and satisfaction (Crié and Ladwein, 2002; Crié, 2003). However, evidence suggests that only a small number of dissatisfied customers actually complain directly to businesses (Kraft and Martin, 2001), and most of these complaints tend to be perceived by the organisations as 'bad news' rather than as opportunities for improvement (Fornell and Westbrook, 1984). Consumer complaining behaviour manifests itself in several different types of behaviour/responses (Singh, 1988; Stephens and Gwinner, 1998; Roos, 1999; Mattila and Wirtz, 2004). These various types of complaining behaviour should be further understood and analysed and are therefore discussed below.

#### **4.4 Typology of Customers' Complaining Behaviour**

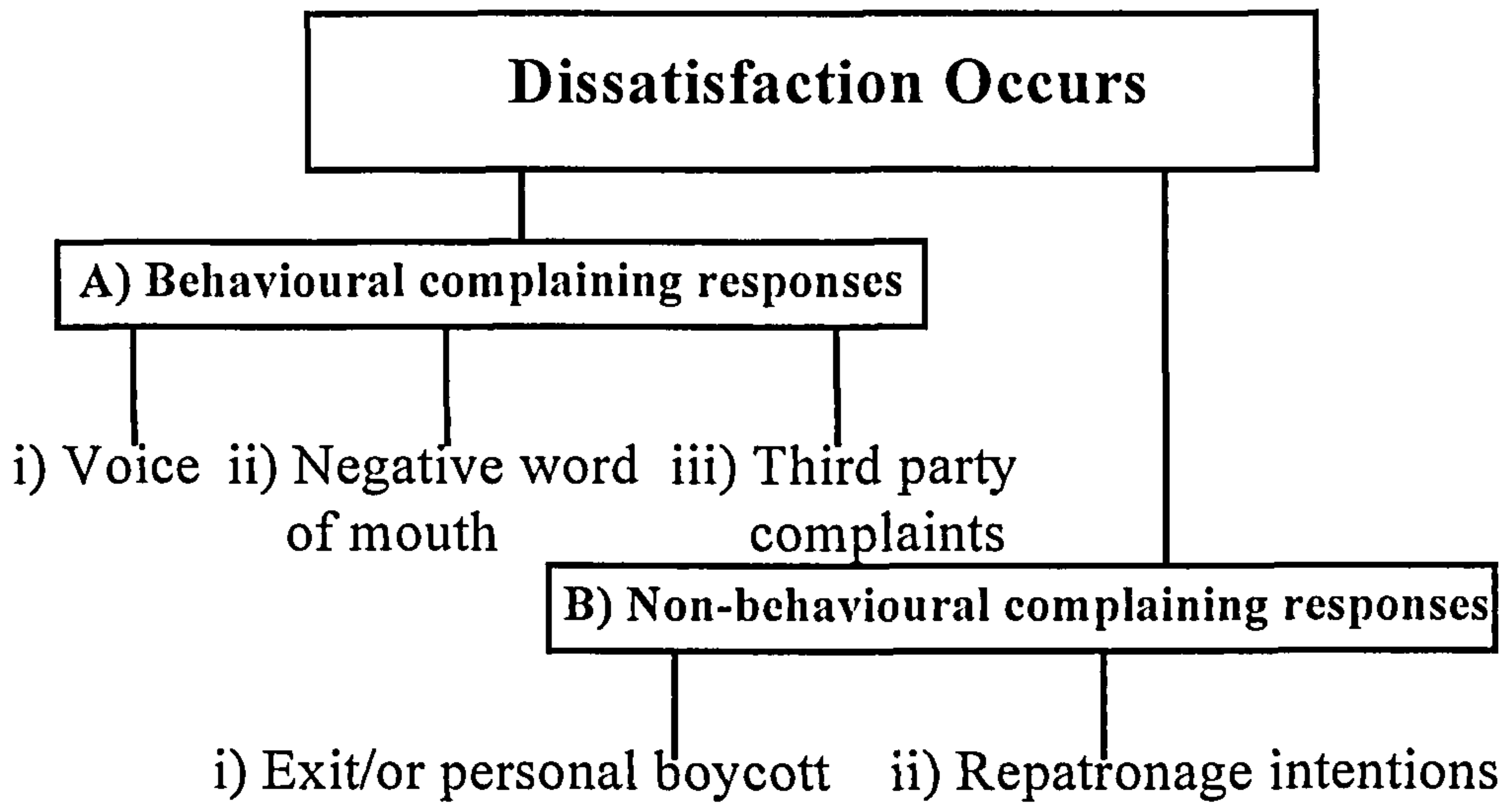
Lack of consensus in the conceptualisation and measurement of the customers' complaining behaviour construct has been an obstacle to the establishment of a commonly-accepted typology of customers' complaining responses (Maute and Forrester, 1993). Thus, there is not a widely-accepted typology of how complaining can manifest itself, and that partly explains why much of the research into customers' responses to dissatisfaction remains fragmented (Maute and Forrester, 1993). For

example, while Blodgett *et al.* (1993) suggest voice to be different from negative word-of-mouth, however, Maute and Forrester (1993) propose the two constructs to be part of the same variable (i.e., voice). Table 4-1 lists various proposed classification schemes for customers' complaining behaviour. However, literature on this topic tends to be separated into two broad categories: a) *behavioural* and b) *non-behavioural* complaining responses (e.g., Day and Landon, 1977; Singh, 1988) (see also Figure 4-1). These are discussed further below.

**Table 4-1: Proposed Classifications of Customer Complaining Behaviour**

<b>Study</b>	<b>Classification</b>
Hirschman, 1970	<ul style="list-style-type: none"> <li>i) Exit</li> <li>ii) Voice</li> <li>iii) Loyalty</li> </ul>
Day and Landon, 1977	<ul style="list-style-type: none"> <li>a) Non-behavioural complaining actions</li> <li>b) Behavioural complaining actions: i) public and ii) private actions <ul style="list-style-type: none"> <li>i) Public actions: seek redress or refund from the seller, complaining to a consumer organisation, and legal actions</li> <li>ii) Private actions: word-of-mouth and exit from the commercial relationship</li> </ul> </li> </ul>
Day, 1980	Organised responses based on complaint intentions: <ul style="list-style-type: none"> <li>i) Redress seeking</li> <li>ii) Complaining</li> <li>iii) Personal boycott</li> </ul>
Richins, 1983b	<ul style="list-style-type: none"> <li>i) Switching</li> <li>ii) Making a complaint to the seller</li> <li>iii) Telling others about the purchase/consumption experience</li> </ul>
Singh, 1988	<ul style="list-style-type: none"> <li>i) Voice: seek redress from seller, no action responses are included in this category tentatively</li> <li>ii) Third party: e.g., Better business bureau, legal agencies, newspapers etc.</li> <li>iii) Private actions: word-of-mouth communication to friends, relatives etc.</li> </ul>
Hunt, 1991	<ul style="list-style-type: none"> <li>i) Exit</li> <li>ii) Voice</li> <li>iii) Retaliation</li> </ul>
Blodgett <i>et al.</i> , 1993	<ul style="list-style-type: none"> <li>i) Redress seeking (or voice)</li> <li>ii) Negative word-of-mouth</li> <li>iii) Exit (or repatronage intentions)</li> <li>iv) Third party complaints: e.g., press, Chamber of Commerce, Better Business Bureau</li> </ul>
Maute and Forrester, 1993	<ul style="list-style-type: none"> <li>i) Exit</li> <li>ii) Voice: complaining to the company and negative word-of-mouth</li> <li>iii) Loyalty</li> </ul>
Mattila and Wirtz, 2004	<ul style="list-style-type: none"> <li>a) Take no action</li> <li>b) Take action: i) private action and ii) public action <ul style="list-style-type: none"> <li>i) Private action: boycott brand/product; negative word-of-mouth</li> <li>ii) Public action: seek redress directly (a. interactive: i) face to face and ii) phone; b. remote: i) letter and ii) email); legal action and complain to agencies/government</li> </ul> </li> </ul>

**Figure 4-1: Typology of Customers' Complaining Behaviour**



***a) Behavioural complaining responses***

Behavioural responses constitute consumer actions that convey an expression of dissatisfaction and may include not only the actions targeted at the retailer/producer/manufacturer, but to friends and relatives as well as to third parties (e.g., Better Business Bureau and legal actions) (for example, Singh, 1988; Blodgett *et al.*, 1995). Thus, the behavioural complaining responses could include the following:

1. **Voice:** voice complaint behaviour occurs when customers communicate their discontent explicitly to the service organisation or to a third party (Zeelenberg and Pieters, 2004). It is thus usually directed towards objects (e.g., the firm, service organisation or to a third party) that are external (to the consumer's social circle (i.e., informal relationships such as family and friends) and to those who are directly involved in the dissatisfying exchange (e.g., retailer, manufacturer) (Singh, 1988). Previous empirical findings have suggested that 'voicers' usually have a positive attitude towards complaining, prior experiences of voicing acts and no consumer alienation (Singh, 1990a). Consumer alienation is mainly regarded as customer's global negative feelings for the dissatisfying firm's industry (Singh, 1989). Voice is

usually employed when exit is: i) impossible and/or ii) costly or iii) when the complainer retains hope of maintaining commercial relationships with the offender (Hirschman, 1970; Blodgett *et al.*, 1993). Voice entails a degree of effort and motivation on the part of the customer (Marquis and Filiatrault, 2002). When customers voice their complaints to the organisations they are usually seeking redress in the form of compensation or an apology for the product/service failure.

**2. Negative word-of-mouth:** generally this has been defined as telling others about one's dissatisfaction (see also Folkes, 1984; Blodgett *et al.*, 1993). It is described as an indirect complaining behaviour (Marquis and Filiatrault, 2002), preferred when i) voicing the problem to the organisation is unlikely to bring successful complaint outcomes (for example Richins, 1983a), and/or ii) a product/service failure is perceived to be controllable but not stable (or stable but not controllable) (Blodgett *et al.*, 1993). Regarding the functions that word-of-mouth could serve for the customer, Zeelenber and Pieters (2004) in their theoretically paper, suggest two. Based on the first, word-of-mouth could work as an emotion coping function for the customer while based on the second function word-of-mouth could work as a way to gain sympathy from others. The same researchers continue and suggest that future research is necessary in order to validate their reasoning regarding the different functions of word-of-mouth (*ibid.*).

Even though word-of-mouth has been much examined as an important instrument of customer acquisition, its impact on customers' satisfaction and loyalty has received limited attention (Lau and Ng, 2001; Wangenheim and Bayón, 2004). Further, most authors have examined only positive and not negative word-of-mouth (Lau and Ng, 2001). As a result, the antecedents of negative word-of-mouth in a services context have rarely received direct attention from researchers (Anderson, 1998), which makes the need for further research into the area necessary.

**3. Third party complaints:** this section includes complaining to third parties (e.g., the press, Chamber of Commerce, Better Business Bureau). Complex and expensive products are argued to lead customers more often to third parties compared to others

(e.g., cheap and non-involving) (Day and Landon, 1977). Complaining to a third party is a component of customer complaining behaviour that is relatively little understood. That is mainly attributed to its infrequent occurrence, in comparison to the other complaint responses, and to its proprietary nature (Fisher *et al.*, 1999; Halstead, 2002). In this regard, third party responses have been perceived as ‘hard’ actions whereas negative word-of-mouth and exit are seen as ‘easy’ choices (Feick, 1987). Further, only a few companies allow their third party complaint data to be examined (e.g., Halstead, 2002). Therefore, it is very likely that third party complaints will continue to be under-researched in the field of customer complaining behaviour.

### ***b) Non-behavioural complaining responses***

Non-behavioural customer complaining behaviour includes two rather extreme points in the range of customers’ complaining behaviour. The first involves the preference of customers to forget the incident that brought them dissatisfaction (e.g., Day *et al.*, 1981; Blodgett *et al.*, 1995) and to continue patronising the same provider as if nothing is wrong. The second involves those customers who tend to exit from the commercial relationship and switch to alternative service providers or products, if possible. Thus, the category of non-behavioural responses could include the following:

- 1. Exit (or personal boycott):** exit is an active and deconstructive response to dissatisfaction (Day, 1980; Blodgett *et al.*, 1993; Crié, 2003). It usually manifests itself in the customer’s decision to terminate the commercial relationship with the service provider (Crié, 2003). This termination may either be followed by i) customer’s initiation of a relationship with another service provider, ii) customer’s decision to perform the service him/herself, or iii) customer’s decision to refrain from the service altogether (Zeelenberg and Pieters, 2004). Exit is often the last resort after voicing has failed. Exit usually involves switching costs (i.e., financial and psychological) as a result of searching for alternative service organisations and products (Hirschman, 1970; Roos *et al.*, 2004). However, the effect, of these exit barriers on customers’ dissatisfaction responses has been little studied (Maute and



Forrester, 1993). Exit does not provide organisations with information about the elements that induced this action, and thus opportunities to improve their services are foregone (Bennett, 1997).

**2. Repatronage intentions:** repatronage intentions may not have their antecedents only in overall satisfaction but in other factors as well (Hirschman, 1970). These are proposed to be the magnitude of the dissatisfaction problem (Maute and Forrester, 1993), customers' expectations that the situation will improve (Maute and Forrester, 1993), low attractiveness of alternative relationship(s), and the high switching cost of establishing a new commercial relationship (Ping, 1993). Industry characteristics such as concentration, competition or loose monopolies could be also important antecedents of the customer's decision to remain with a dissatisfactory commercial relationship (Hirschman, 1974). However, this type of passive response to dissatisfaction (i.e., inertia) in many cases has been wrongly presented in the literature as 'loyalty' (Zeelenberg and Pieters, 2004). This indifference to dissatisfaction does not have the positive disposition that loyalty has towards the seller/manufacturer. This type of 'loyalty' rarely has received direct attention from researchers, possibly due to the use of highly structured methods of data collection that are widely used in the area. These methods do not allow exploration of the question 'why do some customers exhibit this type of behaviour?'. Further, consumer dissatisfaction studies have often excluded this sort of complaining response because it is not directly observable (similar points have been raised by Singh, 1990a; Zeelenberg and Pieters, 2004).

The predominant conceptualisation of customer complaint behaviour argues that the classifications proposed earlier (i.e., voice, exit, word-of-mouth etc.) are related but independent actions taken by dissatisfied customers (Halstead, 2002). Prior research has shown a preference for service recovery actions and the way consumers tend to respond when encountering dissatisfaction without paying significant attention to the original sources of consumers' experienced service/product failure (Resnik and Harmon, 1983). Further, despite the numerous studies on customers' complaining behaviour, most of these have failed to consider the determinants of complaining

response (Mattila and Wirtz, 2004). Thus, consumer complaining behaviour might achieve higher levels of explanation and prediction when the motivations for customer's complaining behaviour are also known (Singh, 1988; Mattila and Wirtz, 2004). The current research aims to contribute to the literature by focusing on the latter points as reflected in objectives two and three of the thesis (see 1.3). A critical review of theoretical and empirical writings in customers' dissatisfaction responses is analytically explained and discussed in the following two sections.

#### 4.5 Why Do Customers Choose Behavioural Complaining Responses?

Many factors have been proposed in the literature that explain the reasons why customers complain. These are summarised in Table 4-2.

**Table 4-2: Factors Proposed as Bring Explanatory of Complaining Behaviour**

<b>Study</b>	<b>Factors Proposed</b>
Hirschman, 1970	Product importance
Allison, 1978	Market alienation
Bearden and Teel, 1983	Socio-economic characteristics, personality differences, cost and benefits from complaining, propensity to complain, importance of purchase
Amabile, 1983	Conveyance of high standards and expectations
Folkes, 1984	Attribution of blame
Singh, 1990a	Industry characteristics (e.g., loose monopolies such as medical services)
Alicke <i>et al.</i> , 1992	Desire to vent frustration, dissatisfaction and direct appeals to change behaviour
Dolinsky, 1994	Monetary loss, psychological cost, time cost and inconvenience
Blodgett <i>et al.</i> , 1995	Likelihood of success
Hoffman and Bateson, 1997	Need to solicit sympathy, test for consensus of the complaint and create an impression
Bennett, 1997	Failure to meet expectations, discourtesy
Broadbridge and Marshall, 1995; Hunt, 1991	Demographics: age, gender, income and education
Nyer, 1999	Release emotional tension, get back to seller, regain control, gain sympathy, and conveyance of high standards
Lau and Ng, 2001	Product involvement, purchase decision involvement, self-confidence, perceived worthiness of complaining, attitudes towards business in general, perceived reputation of the firm and proximity of others affect negative word-of-mouth behaviour

Although variations in the incidence of complaints have been well documented little is known about the degree of importance the customers attach to their complaints. Dolinsky (1994) using TARP (1986) data, linked the degree of importance that customers affix to their complaints to factors such as i) the extent of psychological

cost, ii) time cost and iii) inconvenience. However, empirical findings regarding the importance of a product to complaining behaviour are inconsistent. While Hirschman (1970) argues for a positive relationship, Blodgett *et al.* (1995) report that product importance has no effect on customers' decisions to seek redress or produce pre-redress negative word-of-mouth.

Other studies organised the factors that explain customers' complaints into i) individual (such as socio-economic characteristics, personality differences and propensity to complain) and ii) situational factors (such as the cost and importance of purchase and the benefits that could result from complaining) (e.g., Bearden and Teel, 1983; Broadbridge and Marshall, 1995; Lau and Ng, 2001). Based on these categories, dissatisfactory incidents might be appraised differently by different individuals (Singh and Widing II, 1991) or even by the same individuals at different times (Stephens and Gwinner, 1998).

As noted in Table 4-2, the attribution of blame is also associated with customers' complaining behaviour (see Krishman and Valle, 1979; Folkes, 1984; Bennett, 1997; Otto *et al.*, 2004). For example, the more customers attribute the problem to the organisation (e.g., discourtesy by company staff) rather to incidental factors (e.g., flight delay due to adverse weather conditions), the stronger the inclination will be to engage in complaining since they believe that in that way they are able to prevent the recurrence of similar dissatisfying incidents (Folkes, 1984; Blodgett *et al.*, 1995). Firm-related attributions of blame may elicit customers' feelings of anger and distress (Roos, 1999) and a desire to hurt the firm by producing negative word-of-mouth (Richins, 1983a; Bougie *et al.*, 2003).

However, Allison (1978) links market alienation with customers' complaining behaviour. When a consumer feels alienated from the market place, feelings of helplessness and powerlessness may be experienced. Empirical findings point that alienation significantly and negatively influences customers' attitude towards complaining and perceived likelihood of successful complaint (Kim *et al.*, 2003, p. 364). However, other studies point in the opposite direction. That is, they relate

market alienation to a more positive attitude towards complaining (e.g., Singh and Wilkes, 1996). There is thus a lack of consensus regarding the effect that alienation could have on customers' complaining behaviour, and indicating that more research into the area is necessary.

Customers might also complain (e.g., via negative word-of-mouth) when they need to release their emotional tension, to get back at the seller, to regain control over the distressing situation, to gain others' sympathy and finally to convey themselves as intelligent and highly demanding customers (Amabile, 1983; Bateson, 1997; Nyer, 1999). Past research indicates that complainants may have some specific characteristics. For example, 'up-market' or better off customers tend to have more resources (information and social contacts) to deal with marketplace problems and they tend to perceive less risk or embarrassment in complaining (Singh, 1990b). Thus, results of prior studies portray complainants mainly as young and middle-aged customers with high income and education (Warland *et al.*, 1975; Broadbridge and Marshall, 1995).

Industry characteristics, such as concentration, competition or loose monopolies, have been argued to influence customers' complaining behaviour (Hirschman, 1974; Singh, 1990a). For example, Singh (1990a), in a study examining the complaining behaviour of customers in three sectors – medical services, grocery shopping and auto repair services, reports that only 17.2 per cent of dissatisfied health care customers expressed their dissatisfaction to their physician compared to 75.8 and 84.5 per cent of grocery shopping and auto repair service customers. Low attractiveness of alternative relationships and the high switching cost of establishing a new one may be linked with low complaint rates (Singh, 1990b; Ping, 1993).

However, Alicke *et al.* (1992) conducted a study based on the collection and analysis of students' diaries. In these diaries students were asked to report all their complaints (i.e., social and market based ones) over a three-week period. The analysis of the data in this study reveals that the most important driving forces to complaining behaviour were: i) students' desire to vent frustration followed by ii) dissatisfaction

and iii) direct appeals to others to change their behaviour. However, this result might be age-and method-specific and might not be generalisable for the entire body of customers.

Despite the importance of the customer's complaining behaviour, its understanding still appears to be fragmented (Day, 1984; Singh, 1990a; Roos, 1999). Although there are many factors proposed in the literature that explain the reasons why customers complain, there is still no consensus on either the number or nature of these reasons. This lack of consensus may be related to the abstract concept of dissatisfaction, often reported as being one of the necessary conditions for customers' complaining behaviour. However, dissatisfaction is insufficient to explain all complaining behaviour (Krishman and Valle, 1979; Day, 1984; Allicke *et al.*, 1992; Crié, 2003; Bougie *et al.*, 2003). While it may be helpful conceptually to think of strong feelings of dissatisfaction as motivation for complaining behaviour, a thorough analysis of complaining responses should focus on additional explanatory factors (e.g., anger management) (Day *et al.*, 1981; Maute and Forrester, 1993; Roos, 1999; Bougie *et al.*, 2003). Further, relatively little is known about the nature and causes of customers' actual complaints (i.e., it is only dissatisfaction or there are other elements as well) and how customers respond to these causes (i.e., a) why customers choose voice or exit or combinations of these and not any other type(s) of complaining; b) what factors may influence these complaining responses) (see Marquis and Filiatrault, 2002; Mattila and Wirtz, 2004; Susskind, 2005). These are issues that have been little examined (Mattila and Wirtz, 2004). That may be mainly attributed to the tendency of past research to examine the effect of limited predictor variables (i.e., dissatisfaction) on an equally limited number of customers' complaining responses (i.e., voice, exit and negative word-of-mouth) (Singh, 1990a; Maute and Forrester, 1993; Roos, 1999). Thus, more theoretically based research using methods that allow the inclusion of additional elements (i.e., consumer characteristics, redress environment, exchange issues) in examining the construct of customers' complaining behaviour is necessary (Singh, 1990a). Phenomenological research could bring further insights into customers' complaining behaviour and

more particularly into the elements (e.g., motivations) that could cause customers to lean towards behavioural or non-behavioural complaining responses.

#### 4.6 Why Do Dissatisfied Customers Choose Non-Behavioural Complaining Responses?

There have been many explanations proposed in the literature regarding customers' non-behavioural complaining responses to discontent with a service/product. Factors proposed as influential in non-behavioural complaining responses are summarised in Table 4-3 and are discussed below.

**Table 4-3: Factors Proposed as Explanatory to Non-Behavioural Complaining Responses**

<b>Study</b>	<b>Factors Proposed</b>
Hirschman, 1970	Feelings towards the seller, loyalty/ and or consumers' anticipation of unsuccessful complaints
Hunt, 1977	Product cost
Diener and Greyser, 1978	Low involvement: low price, brand switching
Richins, 1979	Ignorance of complaining media, cost-benefit analysis
Day, 1984	Cost-benefit analysis conditional to situational and personal factors
Gilly <i>et al.</i> , 1991	Ignorance of complaining media and unfamiliarity with complaining procedures
Dolinsky, 1994	Physical presence of the provider, cultural inappropriateness, ignorance of technical and specialised knowledge
Broadbridge and Marshall, 1995	Product cost, problem importance, cost-benefit analysis, ease of switching brands
Brown and Swartz, 1989; Hoffman and Bateson, 1997	Self-confidence/feelings of impotence
Bitner <i>et al.</i> , 1997	Participation in service production
Stephens and Gwinner, 1998	Poor-self control
Bennett, 1997; Kraft and Martin, 2001	Psychological cost, low coping abilities, poor self-evaluation, insecurities

Customers' predominant positive feelings towards the seller, loyalty and/or consumers' anticipation of unsuccessful complaints are proposed as reasons that may dissuade consumers from expressing their dissatisfaction (Hirschman, 1970). Low-involvement with the dissatisfying products might be another reason that may make dissatisfied customers prefer inaction (Diener and Greyser, 1978). That may be attributed to the products' low price and the consumers' ability to switch between brands without significant cost (Hunt, 1977; Broadbridge and Marshall, 1995). Customers may also apply some cost-benefit analysis before becoming engaged with

complaining action (e.g., seek redress; Richins, 1979; Day, 1984; Broadbridge and Marshall, 1995). This cost-benefit analysis might not always be rationally wealth maximising since it might be affected by situational (e.g., lack of free time) and personal factors (e.g., socio-economic characteristics, personality differences, sensitivity to declining product/service quality and propensity to complain) (Day, 1984).

Customers who experience an unfavourable balance of power and who lack self-confidence may systematically avoid complaining (Brown and Swartz, 1989; Hoffman and Bateson, 1997; Bennett, 1997; Green and Moberg, 1997; Stephens and Gwinner, 1998). Segments of the population that are prone to poor self-evaluation and unfavourable balance of power tend to be minority groups like the poor, sick and the old (Kraft and Martin, 2001). These groups tend to be more financially pressed and less experienced with complaining actions (Andreasen and Manning, 1990). However, there is little empirical evidence to validate this assertion.

The psychological cost of complaining and low ability to cope with interpersonal discomfort and dispute may be other reasons for inactivity (Allison, 1978; Bearden and Teel, 1983; Kraft and Martin, 2001). Ignorance of the complaining media and unfamiliarity with complaint procedures are also important factors in non-complaining behavioural responses (Richins, 1979; Gilly *et al.*, 1991; Hunt, 1991).

Other factors proposed as being responsible for customers' difficulty in voicing their problems to those responsible may be the physical presence of the provider, cultural inappropriateness (Dolinsky, 1994) and ignorance of technical and specialised knowledge required for proper and objective assessments of the product offering (Best and Andreasen, 1976; Levesque and McDougall, 1996). Bitner *et al.* (1997) attach the level of customers' participation in the service production with the degree of their dissatisfaction. More specifically, they argue that when customers participate in the service delivery they tend more frequently to blame themselves instead of the provider when things go wrong, and for that reason they may avoid voicing their complaints to him/her.

## **4.7 Summary and Conclusions**

This chapter focused on the role and importance of customers' dissatisfaction and its subsequent relationship to customers' complaining responses. For discussion purposes customers' complaining acts have been organised into two broad streams: a) the behavioural (such as voice, negative word-of-mouth and third party complaints) and b) the non-behavioural complaining responses (such as repatronage behaviour and exit from the commercial relationship). While this classification of complaint behaviour provides insights about the expected paths that dissatisfied consumers might follow, a better understanding of customers' complaining behaviour would be possible if i) the sources of their dissatisfaction were also known and ii) the reasons that make customers choose certain channels to express their dissatisfaction were better understood. Those aspects are addressed by objectives two and three of the thesis (see 1.3). Further, proposed elements that may lead customers either to reveal or not to reveal their dissatisfaction were also presented. Chapter 5 describes the setting where this research is conducted by providing an analysis of the grey market. It makes a synthesis of theoretical and empirical research in the area of older customers' consumer behaviour which is of key importance for this research.



# CHAPTER 5

## 5 Grey Market

### 5.1 Introduction

Western European countries are faced with rapidly-changing demographic trends and in particular with an increasing number of grey citizens (Burt and Gabbott, 1995). The changing demographics of the ageing population are affecting the age composition of consumer markets (Moschis, 2003). However, relatively little is known about seniors within consumer contexts (e.g., Yoon *et al.*, 2005; Kim *et al.*, 2005). This has resulted in the creation of opportunities and challenges for marketing researchers and organisations serving consumer markets (Burt and Gabbott, 1995; Moschis, 2003; Yoon *et al.*, 2005).

Prior research in the older consumer sector shows a geographical concentration in the US, leaving the UK largely unexplored (see Long, 1998; Szmigin and Carrigan, 2001a). Studies in UK explore mainly the fields of health, social deprivation and exclusion and the images of older customers in advertising (e.g., Szmigin *et al.*, 2003; Carrigan and Szmigin, 2003b). Very few studies, however, have examined the behaviour and reactions of the elderly in services (Szmigin and Carrigan, 2001a). This research study responds to calls for empirical exploration of the motives and identities of aged customers (e.g., Szmigin and Carrigan, 2001d), and should contribute to the agenda of satisfying the needs of the grey market in the services sector.

The chapter is organised as follows: definitions of the grey market and discussion of the heterogeneity of this market are presented. Other elements such as seniors' lifestyle and their importance in the understanding of the grey market are raised. Key age-related changes that may have considerable effects on seniors' consumer behaviour are analysed, while special attention is paid to stereotypes of the old. The

consumer behaviour and reactions of old customers in cases of dissatisfaction are also reported. Finally, the main conclusions to be drawn from this chapter are provided.

## 5.2 Defining the Grey Market

Despite the fact that projections of the earth's population estimate that old people will constitute the majority, however, the term 'grey market' does not still have a specific connotation (Fox *et al.*, 1984; Ahmad, 2002). The tendency is to use chronological age as a means of defining the grey market even though there is not an agreed classification (Schewe, 1988). For example, Help the Aged (1999) suggests that the elderly could be classified into three conventional segments such as 'young old' (aged 55-64) who tend to be active and powerful; 'old old' perceived as less socially and economically active (covering ages 75 and over) and 'mature' (aged between 65-74) who tend to be somewhere in between (Long, 1998).

Other studies of the grey market have reached the conclusion that seniors should not be subject to traditional segmentation schemes (Nielson and Curry, 1997). The break-up of the grey market into life-stage segments (e.g., 50-59, 60-69, etc.) or based on their retirement age (see Fox *et al.*, 1984; Tynan and Drayton, 1985; Abdel-Ghany and Sharpe, 1997) seems to be rather meaningless (Carrigan, 1998) as people age differently (Moschis and Mathur, 1993) and often exhibit different consumption and behavioural patterns even within the same age segment (Burton and Hennon, 1980; Doka, 1992; Abdel-Ghaany and Sharpe, 1997; Nielson and Curry, 1997). This is due to the fact that people grow up in different circumstances, are subject to different influences, age physically and psychologically in different ways (Moschis, 1992; 1994a,b), make different choices, and pursue different goals with varying degrees of success (Pratt and Norris, 1994; Carrigan, 1998; Szmigin and Carrigan, 2001a,c; Tempest *et al.*, 2002).

Although the grey market is not homogenous, inappropriate generalisations are often made, influenced mainly by gerontology and biology studies where the majority of old people are presented as frail, disadvantaged and vulnerable (Lecture and Moon,

1990; Bromley and Thomas, 1995; McKie, 1999). The grey market covers a huge range of ages: 50s, 60s, 70s and beyond (Szmigin and Carrigan, 2001b,d). It is therefore inappropriate to assume that seniors could exhibit homogeneity (e.g., Carrigan, 1998; 1999; Szmigin and Carrigan, 2001a,b,c,d; Hare, 2003; Moschis *et al.*, 2003b). This heterogeneity may be particularly evident in the case of ‘baby boomers’ (Sherman *et al.*, 2001), those born between 1945 and 1965 (Huber and Skidmore, 2003; Moschis, 2003). These people are the first ‘seniors’ that have grown up in a ‘consumer society’, in contrast with their previous generations that have not been subjected to the significant advertising and marketing efforts of commercial organisations (Huber and Skidmore, 2003).

However, the majority of the studies that have been conducted tend to use chronological age as the basis for segmenting the grey market. These studies have used various cut-off points in defining this market. These different classifications of the senior population have resulted in data on older people not being easily comparable. Table 5-1 summarises cut-off ages that have been proposed to define the grey market.

Since studies fail to consistently define what should be the cut-off age in conducting research into the grey market (Szmigin *et al.*, 2003), ranging in choice from 45 to 74 (see table 5-1), it is often suggested that the grey market could be better approached using a combination of demographic, psychographic and/or behavioural characteristics, rather than age *per se* (e.g., Towle and Martin, 1976; Burt and Gabbott, 1995; Moschis *et al.*, 2003a,b). The cut-off age for this study was 60 years and above. The choice of the particular age was based on the need to explore whether retirement age (65), along with the changes that may bring to the daily lives of seniors (e.g., more free time), could have any specific effect on the consumer behaviour of seniors. Findings by Long (1998) also suggest employment status as the most salient age distinction within the population. Therefore, the choice of five years prior to retirement age (60) was thought appropriate to allow exploration of any differences between the retirement and pre-retirement period (Rubin and Nieswiadomy, 1994). Others that have used 60 years as their chosen age threshold

are Friedman and Wasserman (1978), Larson (1978), Eysenck, (1987), Hare *et al.* (1999; 2001) and the charity Age Concern (Ahmad, 2002). An alternative to the chronological approach to defining the grey market is delineated below: this involves studying older people via psychographics.

**Table 5-1: Grey Market Studies**

Study	Age	Country: Regional/National
Littrell <i>et al.</i> , 2004	50+	US: National
Szmigin <i>et al.</i> , 2003a	50+	UK: Not any specific region
Pettigrew <i>et al.</i> , 2003	50+	Australia: Not any specific region
Moschis <i>et al.</i> , 2003b	55+	US: National
Grougiou and Wilson, 2003	60+	Scotland: Glasgow
Hare, 2003	65+	Scotland
Szmigin and Carrigan, 2001c	50+	UK: Not any specific region
Hare <i>et al.</i> , 2001	60/65+	UK: Scotland
Price <i>et al.</i> , 2000	55+	US: Regional
Trocchia and Janda, 2000	57-87	US: Not any specific region
Mathur <i>et al.</i> , 1999	45+	US: National (database)
Hare <i>et al.</i> , 1999	60/65+	UK: Scotland
Carrigan and Szmigin, 1998	50+	UK: National
Abdel-Ghany and Sharpe, 1997	65+	US: National
Johnson-Hillery <i>et al.</i> , 1997	65+	US: Regional
Oates <i>et al.</i> , 1996	65+	US: Regional
Burt and Gabbott, 1995	55+	UK: Regional (Towns in Scotland)
Kennett <i>et al.</i> , 1995	55+	US: National
Mathur and Moschis, 1994	25+/85+	US: National
Bone, 1991	50+	US: Not any specific region
Lecture and Moon, 1990	65+	US: Not any specific region
Tynan, 1989	55+	UK: National
Tongren, 1988	-	Not specific
Lumpkin and Hite, 1988	Not mentioned	US: National (database)
Lumpkin, 1985	65+	US: National (database)
Smith and Moschis, 1985	55-88	US: Regional
Fox <i>et al.</i> , 1984	55+	US: National (database)
Barnes and Peters, 1982	65+	US: Regional
Bearden and Mason, 1979	65+	US: Regional
Lambert, 1979	55+	US: Regional
Friedman and Wasserman, 1978	60+	US: Regional
Mason and Bearden, 1978	55+	US: Regional (database)
Larson, 1978	60+	US: Not any specific region
Mason and Smith, 1974	62+	US: Regional
Klippel, 1974	65+	US: Not any specific region
Schiffman, 1971	74+	US: Regional
Tobin and Neugarten, 1961	50+	US: Regional

### 5.2.1 Psychographics

Due to the inability of pure demographics to describe and explain the behaviour of senior citizens, psychographics has been suggested as a more robust technique to

identify distinct categories among the elderly (Moschis, 1992; Oates *et al.*, 1996; Mathur *et al.*, 1998).

Pure demographics often fail to take into account the cognitive age of the person (Johnson, 1996; Szmigin and Carrigan, 2001b; Szmigin and Carrigan, 2001c; Guiot, 2001), spending behaviour, and a number of other elements such as activities, life events (i.e., death of the spouse, birth of the first grandchild) and life-status changes (e.g., retirement) (Mathur *et al.*, 2003), personal interests, health and discretionary time, financial and marital status (Gabriel, 1990; Bone, 1991; Moschis and Mathur, 1993), response to other people (Bone, 1991) and relationships with others in the social system (Moschis, 1993), all of which may be related to the consumer behaviour of seniors (see Burnett and Wilkes, 1985/1986; Moehrle, 1990; Bone, 1991; Loro, 2004).

There have been various attempts to categorise the grey market following psychographics (e.g., Towle and Martin, 1976; Lumpkin, 1984; Moschis, 1993; Dychtwald, 1997; Mathur *et al.*, 1998; Sherman *et al.*, 2001). Studies tend to follow two different trends: i) studies that develop each category based on specific psychographics such as activities, life events and personal interests (e.g., Towle and Martin, 1976; Lumpkin, 1984; Moschis, 1993; Moschis *et al.*, 2003a) and ii) studies that develop categories according to age clusters and then analyse specific psychographics of these age clusters (e.g., Dychtwald, 1997; Mathur *et al.*, 1998). The choice of incorporating psychographic with demographic information such as seniors' spending behaviour, activities, personal interests, health and discretionary time, financial and marital status life events (i.e., death of spouse) and age were adopted (as suggested by Cooper, 1984; Oates *et al.*, 1996; Mathur *et al.*, 1998; Moschis *et al.*, 2003b). This aimed to facilitate the identification of any social bias in the sample population. Other elements that have been proposed as having an effect on seniors' behaviour are often associated with changes that frequently take place in seniors' lives. Among these changes are retirement, and psycholinguistic and broader biological impairments. These are analysed in the following sections.

## 5.3 Key Life Changes

Ageing involves change over time at multiple levels. This section analyses the life changes that may be relevant to the understanding of the senior consumer with particular reference to retirement, well-being and self-esteem, vulnerability, and psycholinguistic and broader biological changes (see Table 5-2).

Table 5-2: Summary of Key Life Changes

Key life changes	
➤ Retirement	<ul style="list-style-type: none"> <li>-effects on social identity</li> <li>-constriction of life space: reduction in variety &amp; number of interpersonal sources</li> <li>-lack of recognition, praise, status and prestige: no longer needed or wanted</li> <li>-disaffiliation from the mainstream of life</li> <li>-decreased annual income</li> <li>-time for leisure and hobbies</li> </ul>
➤ Well being and self-esteem	<ul style="list-style-type: none"> <li>-death of the life time partner</li> <li>-menopause</li> <li>-substantive changes in social roles</li> <li>-realisation of the inevitable death</li> <li>-high suicide rates (mainly white middle class males)</li> </ul>
➤ Vulnerability	<ul style="list-style-type: none"> <li>-susceptibility to fraud, exploitation and persuasive communication</li> <li>-difficulties to detect hard sales pressures and deceptive practices</li> <li>-no knowledge of consumer rights</li> </ul> <p>Due to:</p> <ul style="list-style-type: none"> <li>lack of income</li> <li>lack of education</li> <li>lack of market information</li> <li>absence of communication or feedback process</li> <li>medical concerns</li> <li>lack of social contacts</li> </ul>
➤ Psycholinguistic impairments	<ul style="list-style-type: none"> <li>-speed and memory are affected</li> <li>-off-target verbosity</li> <li>-oral personal narrative production</li> </ul>

### 5.3.1 Retirement

Given the centrality of work to social identity (Durkin, 2000), older people upon retirement may undergo a number of changes. These changes may include the constriction of their life space or the reduction in the variety and number of their interpersonal sources (Phillips and Sternthal, 1977; Loro, 2004). Lack of recognition, praise, status and prestige, disaffiliation from the mainstream of life and feelings that they are no longer needed or wanted are also issues that are often

associated with retirement (Waddell, 1971). As a result, many seniors tend to experience retirement more as a loss (Durkin, 2000) and a traumatic experience (Tynan, 1989).

Although retirement may symbolise a loss of personal identity and status, the degree of stress and negative feelings that can accompany its arrival may also depend on the nature of the perceived loss and the individual's ability to find substitute sources of meaning (Schewe and Meredith, 1994). It is also suggested that the two genders may have different reactions towards retirement. Although both genders tend to view retirement as incurring losses, women usually have more positive perceptions than men (Anson *et al.*, 1989). The highest incidence of suicide amongst white middle class males in America occurs after retirement from the workforce (see Long, 1998). Female employees might experience retirement less traumatically than men as retirement ends their role conflicts (e.g., as mothers and professionals) and double shifts (Bartos, 1980; Anson *et al.*, 1989).

Activity or engagement and disengagement theory could also provide a framework for understanding the grey market's behaviour after retirement (Mathur and Moschis, 1994). Based on activity or engagement theory, seniors might replace their former working roles (profession) with compensatory activities (e.g., hobbies, holidays) in order to remain socially and psychologically fit. Leisure services and hobby-related industries might have a lot to gain from the mature market that has the time and money to spend on enjoyment (Moschis, 2003). However, according to the disengagement theory, retirees and society may withdraw from each other until a new equilibrium that is satisfying to both parties is reached. The disengagement process might actually start some years before the retirement age of a person (Moschis, 1992). This process usually results in retirees having fewer consumption needs due to their retreat into isolation (Mathur and Moschis, 1994) and consumer alienation (Johnson, 1996). For instance, their decreased annual income, and inability to compensate for any mistakes made by working harder to obtain more income, might direct some retirees to become more careful shoppers (Lecture and Moon, 1990). For these reasons, elderly customers may place more emphasis on warranties

or money-back guarantees than other age groups (Lumpkin *et al.*, 1985; Tynan, 1990).

### **5.3.2 Well-Being and Self-Esteem**

Self-esteem may be closely related to seniors' biological (e.g., menopause, hearing loss) and psychological well-being. Death of the life-time partner, lack of social respect and contacts, reduced independence, substantive changes in social roles (e.g., professional) and the realisation of their own inevitable death (Schewe, 1988) all might have an effect on seniors' self-esteem (Adams and Blieszner, 1995; Loro, 2004). Earlier studies also suggest that old age is related to low self-esteem (Waddell, 1971), low confidence and low self-competence (Phillips and Sternthal, 1977). Low self-esteem often leads to high suggestibility and gullibility (Waddell, 1971). However, more recent research on self-esteem among seniors points to contradictory findings. It indicates that self-esteem might not always diminish with age, and even in some cases it might increase compared to earlier years (Durkin, 2000). The ability to store and manipulate learned information (i.e., crystallised intelligence), amassing of experiences accumulated over the years, and acquired wisdom, judgement and expertise (Meyer *et al.*, 1995) might make some seniors exhibit narcissism and result in a reduction in their involvement with others (Davies and Griew, 1963; Durkin, 2000).

### **5.3.3 Vulnerability**

Historically, seniors have been portrayed as a sympathetic and vulnerable group of people (Lecture and Moon, 1990) who are susceptible to fraud, exploitation (Andreasen and Manning, 1990; Lee *et al.*, 1996) and persuasive communication (Moschis, 1992). Studies suggest that seniors are less likely to perceive hard sales pressures as unfair, are less knowledgeable about deceptive practices in the areas of product safety, advertising and warranties, and are less knowledgeable about their consumer rights compared to younger customers (Bearden and Mason, 1979; Ganim, 1979; McGhee, 1983; Lee *et al.*, 1996). A number of reasons have often been reported as being responsible for seniors' vulnerability to blandishments. These are



the lack of i) *income*, ii) *education*, iii) *market information*, iv) *communication or feedback processes*, v) *social contacts*, and finally vi) *medical concerns*.

*Low income* in combination with seniors' desire to maintain economic independence (e.g., through money-saving policies) may often make old customers more susceptible to fraud and deception (Waddell, 1971). Further, old people on average tend to be *less educated* in relation to the rest of the population (Lee *et al.*, 1996) and often *ill informed* regarding their consumer decisions and information about goods and services (Waddell, 1971; Yoon *et al.*, 2005).

Another problem that seniors often face is the absence of *communication or feedback process* in their consumer decisions (Lee *et al.*, 1996). Seniors are often isolated from their trusted information sources (e.g., away from their family members). As a result, old people often fail to enjoy the advantages of communication or feedback processes in their consumer decisions (Waddell, 1971).

Lack of *social contacts* has often been associated with grief, depression and loneliness (Kim *et al.*, 2005). These in return are frequently linked with low levels of awareness of unfair practices, with pseudo-friendship, suggestibility (Kang and Ridgway, 1996) and with low levels of complaining behaviour (Moschis, 1992). For example, depression often causes guilt and a tendency for self-punishment frequently expressed via useless spending (Waddell, 1971). Grief and loneliness may often make seniors seek new locations to live, hoping to bring positive change to their lives. Seniors' need for attention, friendship and new beginnings might make them susceptible to blandishments. However, increased social integration might have a positive impact on the seniors' level of awareness of unfair business practices and the likelihood of complaining about a non-satisfying consumer experience (Moschis, 1992).

Lastly, their *medical concerns* may often influence seniors' susceptibility to unfair business practices. These could be influenced by seniors' cognitive decline such as presence of organic brain damage (i.e., dementia) and fear of aging and death

(Waddell, 1971; Yoon *et al.*, 2005). The desire of seniors for health, and their wish to avoid physical pain and death, often make them vulnerable to blandishments that promise them good health and long-lasting beauty (Waddell, 1971).

#### 5.3.4 Psycholinguistic Impairments

Evidence suggests that seniors, and particularly those in their mid-seventies tend to perform less well in psycholinguistic tasks. Speed and substantial memory are often affected as people get older (Spotts and Schewe, 1989; Durkin, 2000; Ruscher and Hurley, 2000), and as a result older speakers might be perceived less favourably than their younger counterparts (Durkin, 2000). While this information may be particularly relevant in explaining seniors' possible reluctance in 'voicing' their complaints to the service providers limited use of this knowledge has been made regarding their complaining behaviour.

Off-target verbosity is often a characteristic example of seniors' psycholinguistic impairments. This usually takes the form of seniors' excessive wordiness and the inclusion of irrelevant material within a narrative that is not integrated logically into the overall storyline (Ruscher and Hurley, 2000). That impairment could put considerable constraints in the effectiveness of the seniors' complaining. The examination of off-target verbosity on the consumer and social behaviour of seniors could be another avenue for further research. However, research has shown that there is at least one area of language where old people are more efficient than younger ones (Kemper *et al.*, 1990; Pratt and Norris, 1994). That is in oral personal narrative production where the older adult's personal narrative production is usually rated of better quality than that of the young adult's (Kemper *et al.*, 1990).

Despite the numerous studies in gerontology and social psychology regarding the psycholinguistic impairments and abilities of senior citizens, there is limited use of this knowledge in the examination and interpretation of senior customers' consumer behaviour.

## 5.4 Stereotypes of Seniors

In industrialised nations senior citizens are mainly associated with negative connotations. Retirement tends to bring them decreased status and respect (Hale, 1998; Durkin, 2000). They are perceived to have no future ahead and thus no aspirations and expectations (Gurin *et al.*, 1960) which might result in a decreased sense of control and coping ability (Bandura, 1981; Loroz, 2004), and in feelings of inferiority (Moschis, 1992). This section aims to discuss further the myths surrounding seniors (see Table 5-3).

**Table 5-3: Stereotypes of the Seniors by General Public, Media and Literature**

Stereotypes of the Seniors	Results
<ul style="list-style-type: none"> <li>❖ <i>Decreased status and respect</i></li> <li>❖ <i>No future ahead of them</i></li> <li>❖ <i>Are sick, poor and dependant (often sedentary)</i></li> <li>❖ <i>Poor appearance (i.e., wrinkled skin, fatness)</i></li> <li>❖ <i>Poor emotional state (i.e., withdrawal, isolation, loneliness)</i></li> <li>❖ <i>No aspirations and expectations</i></li> <li>❖ <i>Decreased sense of control</i></li> <li>❖ <i>Decreased sense of coping ability (i.e., slow to understand and react)</i></li> <li>❖ <i>Feelings of inferiority</i></li> <li>❖ <i>Antisocial</i></li> </ul>	<ul style="list-style-type: none"> <li>➤ Are set in their ways: no need to have new experiences, try new products and services</li> <li>➤ Do not exhibit switching behaviour</li> <li>➤ Are neglected from the advertising industry</li> <li>➤ Targeted exclusively for clearly age-related products (i.e., disability aids)</li> <li>➤ Often translate age-related stereotypes as summaries of cultural expectations to be complied with</li> </ul>

Traditionally the focus of marketers is on younger consumers largely ignoring those coming from older age segments (see for example Tynan and Drayton, 1985; Szmigin and Carrigan, 2001b,c). This has been explained as being due to society's value system which respects beauty and attractiveness more than experience and knowledge (Jackson, 1992; Durkin, 2000) and probably ignores the economic wealth of the aged (see Klippel, 1974). The result is the under-valuation of older people in consumption terms (Szmigin and Carrigan, 2001c).

Studies conducted by gerontologists on the physical and psychological declines that occur with ageing further build a negative picture of the aged as being sick, dependant (Tynan and Drayton, 1985; Hale, 1998), fairly sedentary and antisocial (Vicki and Wolfe, 1995). Especially in Britain, organisations such as Age Concern, Help the Aged and the National Consumer Council constantly draw attention to the

plight of the aged consumer with emotive statements such as ‘the old get poorer and the poor get older’ (Tynan and Drayton, 1985, p. 81), and may contribute further to the poor image of the senior population (Psychology Today, 1993).

Studies conducted on the perceptions of children (aged between 5 and 15 from Australia, England, Sweden and the US) regarding seniors report two general patterns (Goldman and Goldman, 1981). Children of all ages were much more likely to express negative comments about seniors than positive. This tendency was strongly associated with the age of the interviewee (Hummert, 1993). Between 90 and 100 per cent of the 15-year-olds described the old in negative terms. The views of the children were not only restricted to the physical descriptions (e.g., wrinkled skin, fatness, sickness, feebleness, increasing fragility) of the seniors, but they went further to address their psychological attributes (e.g., moody, bad tempered, impatient, falling behind the times, slow to understand or react) and social-emotional characteristics (e.g., isolation, going to bed early, dependence, withdrawal and financially restricted). The stereotypes that people often hold of seniors are not only wholly negative (Durkin, 2000; Ruscher and Hurley, 2000; Zebrowitz and Montepare, 2000). These can range from the perfect grandparent, wise and friendly (Ruscher and Hurley, 2000), at the positive end to someone who is forgetful, senile (Hale, 1998), a bag lady, vagrant, a shrew, foolish, intellectual incompetent and lonely (Ruscher and Hurley, 2000) at the negative.

Negative stereotypes towards the aged might exist even within the society of the seniors. The denial of some of the aged to be members of the senior society, as they might feel younger than their biological age, is often expressed via rejecting and criticising their aged identity and adopting lifestyles usually associated with younger age segments (Hale, 1998; Durkin, 2000). Negative stereotypes of the older customer should be changed from that of burdens on society to healthy consuming members of the world (as suggested by Tynan and Drayton, 1985; Gilleard and Higgs, 1998).

## 5.5 Consumer Behaviour of the Grey Market

Although the UK population is getting older and the proportion of older people in the UK is expected to consist the majority of the total population in the near future, research investigations about older consumers are limited and come in the main from the US (see for example Leventhal, 1997; Moschis *et al.*, 1997). This is quite puzzling taking into account the tremendous potential of older consumers in the UK, at least in terms of market size. The aim of this section is twofold: a) it aims to review the present knowledge of the consumer behaviour of older customers (see Tables 5-4 and 5-5) and b) it aims to reveal calls for more research into older customers.

### *Shopping and service delivery*

*Shopping* might reflect a social/recreational dimension for the segment of the senior customers (Mason and Bearden, 1978; Rook and Pietromonaco, 1987; Tongren, 1988; Bloch *et al.*, 1994; Hare *et al.*, 2001; Kim *et al.*, 2005). Empirical findings suggest that shopping substitutes for lost social contacts (Bloch *et al.*, 1994; Kang and Ridgway, 1996; Carrigan, 1998), gives the aged the opportunity to exercise within a comfortable and controlled environment (e.g., walking in shopping malls) (Dychtwald and Flower, 1990; Kim *et al.*, 2005) and fills in seniors' free time (Mason and Smith, 1974; Bloch *et al.*, 1994).

In relation to *service delivery*, studies on senior customers' characteristics report that they favour service quality (Guy, 1985), social interaction and strong social relationships with service providers (Tynan, 1990; Maynard, 1994; Carrigan, 1999; Eichelbaum, 1999). They expect courteous, personal, knowledgeable, facilitating, compassionate, honest and patient service employees (Lambert, 1979; Lumpkin *et al.*, 1985; Lumpkin and Hire, 1988; Tongren, 1988; Sherman and Cooper, 1988; Tynan, 1990; Maynard, 1994; Johnson-Hillery *et al.*, 1997; Wolfe, 1997; Moschis *et al.*, 2003b). Conversational abilities and listening in particular seem to be perceived favourably by the majority of mature consumers (Eichelbaum, 1999). Comfort, easy-to-use services/products (Maynard, 1994), convenience (e.g., faster check outs) (Maynard, 1994; Goodwin and McElwee, 1999), one-to-one relationships

(Leventhal, 1997; Wolfe, 1997), reliability and a touch of a class in what they buy are some of the other factors that seniors seem to favour (Kreitzman, 1994; Semon, 1995; Carrigan, 1998). Further, they appear responsive to emotional stimuli (Leventhal, 1997; Yoon *et al.*, 2005) while they seem to appreciate a good sense of humour (Leventhal, 1997).

Senior customers, even though they may welcome special attention (e.g., personalised service) of their consumer needs (Rust and Oliver, 1994), tend to resent the blatant hard sell and patronising attitude of service organisations and react by boycotting the offered goods/services (Tynan and Drayton, 1988; Harwood and Howard, 1996). However, a number of senior customers might favour patronising behaviour where they view it as a nurturing measure taken in response to their biological limitations (Whitbourne *et al.*, 1995).

Further, older customers seem to prefer doing business with people they know and trust (Lunsford and Burnett, 1992), while findings suggest that senior customers may prefer the more mature (in age) service employees to younger ones. According to a recent study, older employees are usually richer in interpersonal skills and more sensitive on matters of working ethics (e.g., hard sales and dress code), manners and communication processes, and are therefore in many cases better received by senior customers (Grougiou and Wilson, 2005). Further, seniors appear to detest feeling rushed into anything (Lunsford and Burnett, 1992; Nielson and Curry, 1997) as they tend to have slower reactions to external stimuli due to biological changes (Gruca and Schewe, 1992; Long, 1998; Yoon *et al.*, 2005). Therefore, they may need extra time and well-structured explanations (Maynard, 1994; Leventhal, 1997).

### *Decision-making process*

Compared to the other age segments, seniors seem to base their consumer decisions mainly on past knowledge, experience and interpersonal sources (e.g., friends and family members) (Mason and Bearden, 1978; Friedman and Wasserman, 1978) rather than on marketing information (Schiffman, 1971; Swartz and Stephens, 1984; Lumpkin, 1985). However, Solomon (1994, p. 274) indicates that many older

consumers enjoy looking for information “just for the fun of it”, which it could suggest that these people are prone to consumer decisions that are based on marketing information (Pettigrew *et al.*, 2003; Chevalier, 2003). Due to the lack of consensus on the role of marketing information regarding seniors’ decision-making processes further research into the area is necessary (as suggested also by Yoon *et al.*, 2005).

### *Expenditure patterns*

Seniors tend to duplicate the expenditure patterns of their younger counterparts when health and economic circumstances are good (Reinecke, 1964; Tongren, 1988; Lumpkin and Hire, 1988; Oates *et al.*, 1996). However, it has been noted that senior customers do not change their set of values as often as the younger population and as a result they may remain loyal longer to goods and services compared to their younger counterparts (Nielsen and Curry, 1997). They also appear to be overtly loyal when their preferences are satisfied (Tynan, 1990; Carrigan, 1998; 1999; Moschis *et al.*, 2003).

It has been found that senior customers prefer seeking intangible experiences and receive less satisfaction from gathering tangible possessions (e.g., Schewe, 1991; Sherman *et al.*, 2001). As a result, seniors may want more than is assumed new experiences and patronise goods and services that offer them adventure and knowledge (Maynard, 1994; Chevalier, 2003). Studies have also shown that older customers are major consumers of entertainment and luxury products (e.g., vacations, eating out and automobiles; casino gambling) (Carat Insight, 1998; Mathur *et al.*, 1998; Loro, 2004) as well as of their traditional categories of products that might be associated with them (e.g., financial products, home repair and improvement schemes) (Sawchuck, 1995; Russell, 1995).

**Table 5-4: Review of Studies on the Consumer Behaviour of the Grey Market**

**Consumer Behaviour of the Grey Market**

*Services/Goods*

Tend to be loyal (e.g., Carrigan, 1998; 1999; Moschis *et al.*, 2003a,b)  
 Are ethically-motivated consumers (e.g., purchase organic food and recycled products) (Cowe and Williams, 2001; Mintel Report, 2001; Szmigin *et al.*, 2003a)  
 Physical/biological limitations (i.e., arthritis, eyesight problems, need for special diets) (e.g., Lunsford and Burnett, 1992; Nielson and Curry, 1997; Yoon *et al.*, 2005)  
 Easy to use and comfortable products/services/as have difficulties in learning new tasks (Maynard, 1994)  
 Need reliable services/products (Kreitzman, 1994; Semon, 1995; Carrigan, 1998)  
 Like a touch of class in what they buy (e.g., Semon, 1995; Carrigan, 1998)  
 Want new experiences and patronise products and services that offer adventure and knowledge (Maynard, 1994; Chevalier, 2003)  
 Consume leisure/entertainment (e.g., vacations/eating out; casino gambling) and luxury products (e.g., automobiles) (e.g., Mathur *et al.*, 1998; Loro, 2004)  
 Users of financial products (Sawchuck, 1995; Russell, 1995)  
 Have high expectations from products/services (Ahmad, 2002)  
 Appreciate services and products that respect their possible vulnerabilities (Maynard, 1994; Bragg, 1997)  
 Ignore services and products that are obviously designed for the old (Maynard, 1994)  
 Social, recreational shoppers (e.g., Rook and Pietromonaco, 1987; Bloch *et al.*, 1994; Hare *et al.*, 2001; Kim *et al.*, 2005)  
 Spend time and money on shopping (Carat Insight, 1998)

*Shopping*

Are active and prosperous (e.g., Silvers, 1997; Long, 1998; Huber and Skidmore, 2003)  
 Like to exercise within comfortable and controlled environment (e.g., shopping mall) (Dychtwald and Flower, 1990; Kim *et al.*, 2005)  
 Shopping fills in their free time/have a lot of free time (e.g., Rook and Pietromonaco, 1987; Kim *et al.*, 2005)  
 Tend to be critical and careful shoppers due to their extensive market experiences (Lecture and Moon, 1990)  
 Do take the time to look for information before they proceed into buying (Pettigrew *et al.*, 2003; Chevalier, 2003)  
 Have slower reactions/movement (Gruca and Schewe, 1992; Long, 1998)  
 Decisions are based on past knowledge, experience and interpersonal sources (e.g., friends and family members) (e.g., Mason and Bearden, 1978; Swartz and Stephens, 1984; Lumpkin, 1985)  
 Seniors duplicate the expenditure patterns of their younger counterparts if health and economic circumstances are good (e.g., Tongren, 1988; Lumpkin and Hire, 1988; Oates *et al.*, 1996)



**Table 5-4: Consumer Behaviour of the Grey Market (Cont'd)**

***Service Delivery***

Favour service quality (Guy, 1985)

Prefer one-to-one service experiences (Rust and Oliver, 1994)

Like social interaction (e.g., Tynan, 1990; Carrigan, 1999)

Resent blatant hard sell and patronising attitude (Harwood and Howard, 1996)

Are responsive to emotional stimuli (Leventhal, 1997; Yoon *et al.*, 2005)

Appreciate good sense of humour (Leventhal, 1997)

Build strong social relationships with service providers (e.g., Tynan, 1990; Carrigan, 1999)

Prefer similar-aged service employees (Grougiou and Wilson, 2005)

Expect courteous, compassionate, knowledgeable, facilitating, honest and patient treatment from service providers (e.g.,

Johnson-Hillery *et al.*, 1997; Wolfe, 1997; Moschis *et al.*, 2003a,b)

Appreciate conversational abilities and listening (Grougiou and Wilson, 2005)

Prefer people they know and trust (Lunsford and Burnett, 1992)

Need extra time to process information (Maynard, 1994; Leventhal, 1997)

Detest being rushed (Lunsford and Burnett, 1992; Nielson and Curry, 1997)

Have a technology aversion (KNMR, 1999; Oumlil and Williams, 2000)

Increasing numbers of 'silver surfers' (Tréguer, 1999; Marcus, 1999; Trocchia and Janda, 2000)

Like convenience (e.g., fast check outs) (Maynard, 1994; Goodwin and McElwee, 1999)

Favour well-structured explanations (Maynard, 1994; Leventhal, 1997)

Seniors want to be treated as customers first and as mature customers incidentally (e.g., Guiot, 2001; Sherman *et al.*, 2001)

The nature of the grey market is changing with its members tending to be more active and prosperous than in previous generations (Silvers, 1997; Carrigan, 1998; Long, 1998; Mathur *et al.*, 1998; Huber and Skidmore, 2003). The main reasons that attribute to their new lucrative status (Szmigin *et al.*, 2003a) are the lack of dependants to support and educate, paid-off mortgages, possession of private and occupational pensions, inherited properties from parents and relatives, and accumulated savings and assets (Tynan, 1989; Long, 1998). Thus, Ahmad (2002) suggests that the grey market has substantial purchasing power and high levels of expectations from goods and services. The mature market is willing to spend time as well as money on shopping (Carat Insight, 1998). Recent evidence shows the seniors to be as sensitive to price as their younger consumers are (Moschis *et al.*, 2000).

Although the previously widespread thinking that older customers are usually set in their ways (Tynan and Drayton, 1988; Szmigin *et al.*, 2003a; Carrigan *et al.*, 2004), and therefore are less likely to experience new goods and services, is now perceived as outdated (Uncles and Ehrenberg, 1990; Szmigin and Carrigan, 2001b; Chevalier, 2003), older customers are still largely neglected by the advertising industry (Carrigan and Szmigin, 2003) or targeted exclusively for clearly age-related products (i.e., disability aids) (Tynan and Drayton, 1985; Sherman and Cooper, 1988; IPC Magazines, 1998; Long, 1998). In this direction, studies in the UK explore mainly the fields of health, social deprivation and exclusion and the images of older customers in advertising (e.g., Szmigin *et al.*, 2003; Carrigan and Szmigin, 2003) while very few studies have examined the behaviour and reactions of seniors to services (Szmigin and Carrigan, 2001b). That makes the need for further research into this area necessary.

The aged seem to appreciate services and goods that respect their possible vulnerabilities (Maynard, 1994; Bragg, 1997) while ignoring those that may patronise their age-related debilities (e.g., dependence on carers) (Maynard, 1994). Previous studies imply that seniors want to be treated as customers first and as mature customers incidentally (e.g., Barak, 1987; Leventhal, 1997; Guiot, 2001; Sherman *et al.*, 2001).

### *Technological advances*

The relationship that mature citizens have with technology varies. There are an increasing number of senior customers dubbed 'silver surfers' who are quite comfortable using the Internet (Tréguer, 1999). Marcus (1999) approximated that in US nine percent of all seniors are online. 'Silver surfers' seem to use internet for various reasons such as seeking personal information (e.g., financial services, shopping, health-related information), reading news and sending emails to friends and relatives (Trocchia and Janda, 2000). Szmigin and Carrigan (2001b) suggest seniors' acceptance of technological advances may not be different from those of other age segments. However, there is also a large number of mature people who have a general aversion to technology (KNMR, 1999; Oumlil and Williams, 2000). It is perceived that income and education have an impact on the acceptance of technological innovations by seniors (Zeithaml and Gilly, 1987; Mattila *et al.*, 2003).

### *Dissatisfaction in the grey market*

Studies report that the product categories that appear to be the most frequent sources of seniors' dissatisfaction are: home repair and improvement schemes, deceptive sales practices, health aids, insurance, automobiles (e.g., purchase and repair) and credit card problems (e.g., Waddell, 1971; Deshpande and Zaltman, 1979). Unfortunately, recent studies that examine the main sources of seniors' dissatisfaction in the market are not available. As a result, it is proposed that due to the evolving and dynamic market of senior customers more research in the area is necessary.

Previous research has shown that the complaining behaviour of older customers might differ from that of the population as a whole (see Bearden and Mason, 1979; Bernhardt, 1981) (see Table 5-5 for a review). The prevailing thinking is that complaining might decrease with age (e.g., Bearden and Mason, 1979; Bernhardt, 1981).

**Table 5-5: Dissatisfaction in the Grey Market**

**Dissatisfaction in the Grey Market**

- Sources of Dissatisfaction
  - ✓ Greater propensity to complain about services than goods:
  - i) decline in the central nervous system may affect ability to understand and learn abstract information
  - ii) increase consumption of services over products associated with age
  - ✓ Frequent sources of dissatisfaction: home repair and improvement schemes; deceptive sales practices; health aids; insurance; automobiles (purchase and repair) and credit card problems
  
- Complaining Behaviour
  - ✓ Complaining may decrease with age:
    - i) switch or ignore dissatisfactory goods/services
    - ii) inform friends and family members regarding their dissatisfactory experiences from goods/services
    - iii) do not complain directly to those responsible for the good/service failure
  
- Reasons for Low Complaining Rates
  - ✓ Unfamiliarity with the process of complaining (e.g., where, when and to whom express the problem)
  - ✓ Lower inclination to recall bad experiences
  - ✓ Dislike to report vulnerability due to embarrassment
  - ✓ Time unavailability
  - ✓ Inability to detect unfair practices and stand up for consumer rights (e.g., biological debilities; lack of stamina)
  - ✓ Prior complaining produced little or no recovery actions
  - ✓ Complaining may suggest a dependent state
  - ✓ Fear of being perceived as incompetent in dealing with the source of dissatisfaction
  - ✓ Market disengagement (i.e., less opportunities for consumption and victimisation)
  - ✓ Prior socialisation process (e.g., unfair practices might have been accepted as proper)
  - ✓ Unwillingness to report consumer problems/dissatisfaction if asked directly
  - ✓ Psychological variables:
    - i) social integration (e.g., need to be perceived positively, fear of upsetting someone)
    - ii) interpersonal trust (e.g., total reliance upon service provider)
    - iii) attribution of responsibility (e.g., accepting personal input into the problem)

Aged customers appear to switch or ignore a good or service (Bearden and Mason, 1979; Moschis, 1992) and/or inform their friends and relatives about their bad consumer experiences, rather than complaining directly to those responsible for their dissatisfaction (Tongren, 1988; Moschis, 1992; Leventhal, 1997).

Seniors' refusal to complain might be the result of their unfamiliarity with the process of complaining as such (e.g., where, when and to whom to express the problem) (Waddell, 1971; AARP, 1990). Seniors' lower inclinations to recall bad experiences and report vulnerability due to embarrassment might be some other reasons (AARP, 1990). Time unavailability and inability to detect unfair practices and stand up for consumer rights (e.g., lack of stamina) could further contribute to seniors' decision to avoid complaining (AARP, 1990; Moschis, 1992). Previous experiences might lead the aged to believe that little could be done via complaining (e.g., when prior actions produced a little-or-non recovery outcome) (e.g., Bernhardt, 1981; Tongren, 1988; Moschis, 1992). Complaining for some seniors might suggest a dependent state that they would want to avoid (Bernhardt, 1981). Fear of being perceived as incompetent in dealing with the source of the problem might further dissuade some seniors from expressing their problems (Moschis, 1992).

Further, older age has often been associated with market disengagement. Based on the disengagement process, the aged appear to withdraw from the market and have fewer opportunities for consumption and victimisation compared to their younger counterparts who might interact more frequently with the market (e.g., Bearden and Mason, 1979; Moschis, 1992) and thus may complain more. Other psychological variables such as social integration (e.g., need to be perceived positively, fear of upsetting someone) (see AARP, 1990), interpersonal trust and attribution of responsibility (e.g., total reliance upon and trust of the service provider and accepting personal input into the problem) (see Zeithaml, 1981; Smith, 1993) might be useful in explaining the reasons why the aged may have a less positive attitude towards the idea of complaining (e.g., Bernhardt, 1981).

Seniors might have been raised at times when unfair practices might have been accepted as proper based on prior socialisation processes (Bernhardt, 1981; Moschis, 1992; Johnson-Hillery *et al.*, 1997). That may contrast with the practices adopted by and perceptions of later generations. Younger people, and particularly the baby boomers, have been raised in times when business activities were focused mainly upon customers' needs and expectations (Milliman and Erffmeyer, 1990). Therefore differences might be expected between the 'old-old' and the baby boomers' categories of seniors in terms of their reactions towards unfair/dissatisfactory business practices (Mathur *et al.*, 1998). The lower levels of dissatisfaction among mature customers in the studies reviewed above might also be attributable to seniors' tendency to make favourable evaluations of their environment and their tendency to give socially desirable responses to surveys or interviews rather than projecting their dissatisfaction or problems experienced (Moschis, 1992). The aged are less willing compared to other consumer segments (e.g., younger in age) to report consumer problems if asked directly (Bearden and Mason, 1979). This may be why the seniors appear to have lower complaining rates compared to other age segments. Therefore, it is suggested that the use of indirect methods such as projective techniques could be proposed as better methods of identifying seniors' dissatisfaction with the market. More details of these methods will be given in Chapter 6.

Evidence suggests that the grey market has a greater propensity to encounter problems with services than with goods (Tongren, 1988; Moschis, 1992). This view is attributed to two factors: i) decline in the central nervous system of the aged might affect seniors' ability to understand and learn abstract information which might often be the case with services' intangible benefits (Tongren, 1988; Moschis, 1992; Yoon *et al.*, 2005). ii) The second factor is based on the increase in seniors' consumption of services over goods associated with age (Moschis, 1992, p. 293). Thus, understanding senior customers' evaluation of the service delivery could have particular implications for the effective and appropriate planning, development and management of service delivery for the seniors. Positive service delivery evaluations are attained only if elements that could cause seniors' dissatisfaction are realised and rectified. Also, research so far has shown that the evaluation of service delivery is

mainly based on the internal parameters of the service process, as data tend to come in the main from the service organisations rather than reflecting the customer's point of view (see earlier Chapters 2 and 3 for further review). Considering the large number of seniors in the market, and the fact that they are consistently increasing forces marketers to pay closer attention to older consumers' evaluation of services in order to better serve the mature market (e.g., Moschis, 1992; Carrigan *et al.*, 2004). Table 5-6 and Table 5-7 include some illustrative quotations from the relevant literature that further support this need for research. These quotations reveal calls for more research on the consumer behaviour of seniors with cross-sectional services and goods. They further aim to draw researchers' attention to less rigid research methods of studying the consumer behaviour of older customers, such as the use of phenomenological and other qualitative research methods. Extensive discussion of these issues is presented in Chapter 6.

**Table 5-6 UK Calls for more Research into Older Customers**

<b><i>UK Calls for more Research into Older Customers</i></b>	
Grougiou and Wilson, 2003, p. 367	<i>"One can therefore conclude that more research on the financial service delivery requirements of the grey market is urgently required"</i>
Ahmad, 2002, p. 358	<i>"From the demand side, how do ageing consumers in the UK make their buying decisions? What are the factors that influence them to buy a particular product or service? Can word-of-mouth play an influential role? What are the factors that influence them to stay with or continue to patronize their suppliers of food and services? How can firms retain or keep them? In order to answer these questions, we have to investigate older consumers from various industries"</i>
Szmigin and Carrigan, 2001a, p. 22 and p. 25	<i>"... more research is needed to explore the different motives and identities of these important consumers with a view to better meeting their needs in terms of appropriate products, messages and media" (p. 22) "there has been relatively little research focusing directly on older consumers and their reaction to advertising, the media and the products and services available to them" (p. 25)</i>
Szmigin and Carrigan, 2001b, p. 125	<i>"Finally, we also feel that the time is right for an extensive qualitative study of this group (seniors) to better understand how they see themselves, the products and services they use ... in order to better understand how this generation is ageing and how better to serve them in a consumer culture that hitherto has focused primarily on youth"</i>
Szmigin and Carrigan, 2001c, p. 1112	<i>"Continued research, both qualitative and quantitative, will provide an ongoing longitudinal analysis of how populations are changing; historical research may be further developed in the light of more recent findings with considerable potential for the fields of psychology, marketing, and sociology. In pursuing this line of research, it is important that the topic becomes more cross-cultural oriented, as such work adds insight for researchers and policy makers alike"</i>

**Table 5-7 US Calls for more Research into Older Customers**

<i>US Calls for more Research into Older Customers</i>	
Mathur <i>et al.</i> , 1998, p. 275	<i>"To successfully communicate with this important consumer group (elderly), marketers need to understand that it is not their perceptions of aging that are important, but that of their perspective market. More interpretive and phenomenological research approaches are needed to help others understand the aging experience"</i>
Johnson, 1996, p. 35	<i>"While much is known about the increasing size and market potential of older consumers and the markets to which they devote their consumption resources, very little is known about their overall attitudes toward the marketplace"</i>
Schewe and Meredith, 1994, p. 20	<i>"Forward-thinking marketers recognize the opportunities inherent in an ageing ... population. However, the vast majority of attempts to target older adults reflect only a superficial understanding of the market at best"</i>
Schewe and Balazs, 1992, p. 86	<i>"Marketers must not only be aware of these demographic changes, but must also strive to understand the behavioural underpinnings that shape the desires of this burgeoning aged marketplace"</i>
Kilsheimer and Goldsmith, 1991, p. 203	<i>"... seniors need to be studied so their buying behavior can be analyzed and understood"</i>

## 5.6 Summary and Conclusions

The purpose of this chapter is to provide an analysis of the grey market. The demographic trend of the continuously increasing numbers of seniors has emphasised the importance of this particular age segment to marketing literature and service organisations. Senior customers are presented as a complex and dynamic part of the market. Thus, studies of seniors' customer behaviour are synthesised and areas for further investigation are delineated. Previous empirical and theoretical studies have suggested that demographics alone cannot fully explain or interpret seniors' consuming behaviour. Psychographics and key life events are suggested to have better potential to illuminate seniors' consumer behaviour. Thus, particular reference was made to i) seniors' retirement, ii) well-being, iii) self-esteem, iv) vulnerability, v) age-related psycholinguistic impairments and vi) the role and importance of stereotypes regarding the way seniors may operate socially and in the market place. Previous research has also shown the senior complaining behaviour: seniors have been found to be reluctant to report directly their discontent regarding their use of marketed goods and services, for reasons explained. Chapter 5 is the last to follow in this section on the theoretical background of this thesis. Chapter 6 elaborates on the research design chosen.



# CHAPTER 6

## 6 Research Design

### 6.1 Introduction and Research Problem

Studies about the older consumers are limited (e.g., Niemela-Nyrhinen, 2007). The greatest part of these studies come in the main from the US and has the tendency to use hypothetico-deductive approaches in studying older customers' behaviour (see Mathur *et al.*, 2003b; Moschis *et al.*, 2004). However, studies in UK mainly deal with the fields of health such as food access and diet, social deprivation, exclusion and the images of older adults in advertising. Very few studies have drawn their attention on older customers' evaluation of the service encounters. Considering the increasing numbers of older adults and their purchasing power, the attention given to them by marketers is insufficient.

Even though the service encounter has received much attention in the recent years, however, relatively little is known about the specifics of how customers evaluate their service encounters (e.g., Winstead, 2000a,b). The literature in this field draws theoretical contributions from many marketing areas such as services, customer satisfaction and lately relationship marketing. This cross-pollination has resulted research on the evaluation of the service provision to suffer from inconsistency in the interpretation of the theories imported from different areas, resulting in disagreement over issues that are central to theory development or testing. However, the concepts of customer satisfaction and service quality are those that are mainly used to approach the way customers may evaluate their service encounters.

Although customer satisfaction is fundamental for the market economy, there is not a consensus as to what constitutes satisfaction. This is also reflected within the marketing research where differential research contexts and methods cause customer satisfaction to be researched in various ways (Caruana, 2002). Definitions of customer satisfaction have been mainly influenced by cognitive theories with the expectancy

disconfirmation paradigm to give the ground for the vast majority of satisfaction studies (e.g., McCollough *et al.*, 2000; Erevelles *et al.*, 2003). However, this model has been challenged for the following reasons: 1) overdependence on situationally-induced factors (e.g., LaTour and Peat, 1979) and marketing information overload (Walker, 1995); 2) neglectance to include other intra-personal influences (such as affective state and generalized attitudes) (Westbrook, 1980b); 3) ignorance to take into account customers' prior experiences and wishes' regarding the performance of the service encounter (Christensen-Szalanski and Willham, 1991) and 4) customers' inability to accurately recall their expectations prior to their consumption experience and after knowing the outcome (Grönroos, 1993). Phenomenological and longitudinal investigations of satisfaction have been proposed as better alternatives to the cognitive expectancy disconfirmation paradigm (see Pieters *et al.*, 1995; Fournier and Mick, 1999). These alternative frameworks could serve two purposes: a) they could contrast their findings with the prevailing expectancy disconfirmation paradigm and its assorted models by bringing on the surface any anomalies and omissions and b) they could serve the ground for extensions and new discoveries in the existing satisfaction theory (as suggested also by Fournier and Mick, 1999).

Similar to satisfaction, there is not a wholly acceptable definition of service quality. Service quality has been approached as multidimensional and thus problematic in its conceptualisation concept. Much of the research on service quality has focused on measuring various service quality dimensions without resulting into any consensus over their nature or content. This suggests the scope for more research into the area is still valid until some consensus is achieved. The disconfirmation model (SERVQUAL) of Parasuraman *et al.* (1988) stands out, even though it has been heavily criticised both on a theoretical and operational level. Theoretically the model fails to use established psychological, economic and statistical theory (Buttle, 1996). Conceptually SERVQUAL is grounded in a discrepancy or gap model where the expected level of service quality is compared with the experienced and service quality measures are calculated based on the differences between expectations and perceptions. Serious questions have been raised regarding the use of separate instruments such as expectations and perceptions in calculating the result of a complex psychological process such as this of perceived service quality (Cronin and Taylor, 1992a). The model has been criticised on the ambiguity and necessity of the

expectations construct (Teas, 1994) and whether an alternate specification such as this of an 'evaluated performance' could be a better substitute to the gap model (Teas, 1994; Brady *et al.*, 2002). SERVQUAL's instrument suitability across different industries also is challenged (Dabholkar *et al.*, 1996; Lai *et al.*, 2007). Operationally, SERVQUAL's five-dimensions are criticised as being complex, interrelated, non-universal, subjective and statistically unreliable (i.e., face and construct validity are in doubt) (Brogowicz *et al.*, 1990; Carman, 1990; Parasuraman *et al.*, 1994; Buttle, 1996).

Neither customer's satisfaction nor service quality empirical studies have managed to give a definite and complete understanding of customers' service encounter evaluations (e.g., Cronin and Taylor, 1992a; Fullerton and Taylor, 2002). This could be possible attributed to the difficulties associated with the conceptual definitions of service quality and customer satisfaction. Despite this fact, research on the evaluation of service encounter has mainly used hypothetico-deductive approaches where the emphasis is placed on hypothesis testing and generalization rather than on generation of meaning. Taking into account difficulties and limitations associated with the measurement of abstract concepts such as service quality and customer satisfaction, the adoption of more subtle means of exploration were thought more appropriate in comparison to hypothesis testing and measurement. This possibly could be achieved by using qualitative over quantitative methods of data collection and analysis. Given the similarities in the theoretical foundation of customer satisfaction and service quality, in this thesis the two concepts perceived to have an interactive and close relationship and they both assumed to impact customers' behavioural responses.

Service dissatisfaction is an area that has received relatively little research attention when compared to service satisfaction. Many studies tend to use the two terms as if they exist on a continuum. As a result dissatisfaction is often perceived as having the opposite connotation of satisfaction (e.g., Ovenden, 1995). However, there is not a one-to-one correspondence between what is satisfying and what is dissatisfying which could propose that there may be differences between the constructs of satisfaction and dissatisfaction (e.g., Bluel, 1990). Taking into account the impact of dissatisfaction upon the corporate success of a service organization, the collection and analysis of customers' complaining behavioural responses is vital (e.g., Mattila and Wirtz, 2004).

However, there is no commonly-accepted typology of how complaining can be expressed. This could partly explain the reason why research in customers' complaining responses remains fragmented while it fails to consider the determinants of customers' complaining responses. It is proposed that a better understanding of customers' complaining behaviour could be possible if the sources of dissatisfaction were known and the reasons and conditions that could make customers choose certain channels to express their dissatisfaction were better understood. Prior research, has the tendency to examine the effect of limited predictor variables (e.g., dissatisfaction) on an equally limited number of customers' complaining responses (i.e., voice, exit and negative word-of-mouth) (e.g., Roow, 1999). Thus, more theoretically based research using methods that could bring further insights into customers' complaining behaviour and more particularly into the elements (e.g., attitudes, motivations) that could make customers to lean towards various types of complaining responses is necessary.

Previous research has shown that the complaining behaviour of senior customers might be different from that of the population as a whole (e.g., Bernhardt, 1981). Further, there are no recent studies that examine the main sources of seniors' dissatisfaction and their complaining responses, which make further research into the areas of seniors' dissatisfaction and complaining behaviour necessary.

Given the gaps in the literature identified above (see also a summary of these gaps in Table 6-1), the following aim and objectives emerged (see also Chapter 1). These are:

*To explore the factors that are salient to senior customers' evaluations of service encounters and the effect that these factors might have on senior customers' behavioural reactions and future intentions.*

*1) To explore senior customers' key satisfiers and dissatisfiers with service encounters.*

*2) To explore the attitudes of senior customers towards the making of complaints about unsatisfactory service encounters.*

3) To explore the factors that influence senior customers' complaining behaviour responses to unsatisfactory service encounters.

**Table 6-1: Services, Customer Behaviour and Grey Market Research Gaps Identified**

<b>Services, Customer Behaviour and Grey Market Research Gaps Identified</b>	
<b>Research Gaps</b>	<b>Justifications/Need for Further Research</b>
<i>Grey market</i>	
Seniors' behaviour is under-represented in the marketing literature.	<p>Increasing number of seniors in the market.</p> <p>Increasing financial power of senior citizens.</p> <p>Advertising and marketing industries have paid little heed to matters of age. Focus is mainly placed on the youth market.</p> <p>Existing research is mainly US based.</p> <p>US studies mainly explore the fields of food, financial and leisure services.</p> <p>UK studies mainly explore the fields of health, social deprivation, exclusion and the images of older customers in advertising with just a few exceptions of exploring services.</p> <p>No recent studies on seniors' dissatisfaction and complaining responses</p>
<i>Services</i>	
<p>The specifics of how customers evaluate service encounters are under researched.</p> <p>Customer satisfaction and service quality are used to approach the way customers' evaluate service encounters.</p> <p>None has managed to produce a definite and complete understanding of customers' service encounter evaluations, due to difficulties associated with the conceptual definitions of these terms.</p>	<p>Need for better understanding of customers' assessment of the service delivery process where the adoption of more subtle means of exploration are more appropriate compared to hypothesis testing and measurement which currently seem to prevail.</p>
<i>Consumer behavior</i>	
Compared to service satisfaction, service dissatisfaction is an area that has received relative little research attention.	Considering the impact of dissatisfaction upon corporate success or survival of a service organization, further studies dealing with the collection and analysis of customers' service dissatisfaction are vital.
<p>Lack of commonly accepted typology of how complaining can manifest itself.</p> <p>No consensus on the number or the content of reasons that explain complaining behaviour.</p>	Further exploration of customers' complaining behaviour is necessary.
Little knowledge on the choice of complaining channels (i.e., a) why customers choose voice or exit or combinations of these and not other type(s) of complaining; b) what are the factors that may influence these complaining responses)	These are issues that have been little examined and marketers could benefit from their further investigation.

Following the review of the appropriate prior literature in services, consumer behaviour and the grey market, Chapter 6 discusses the research design of the thesis. It addresses a number of methodological considerations involved with exploring the consumer behaviour of the older market in services with particular relevance to the adopted research methods.

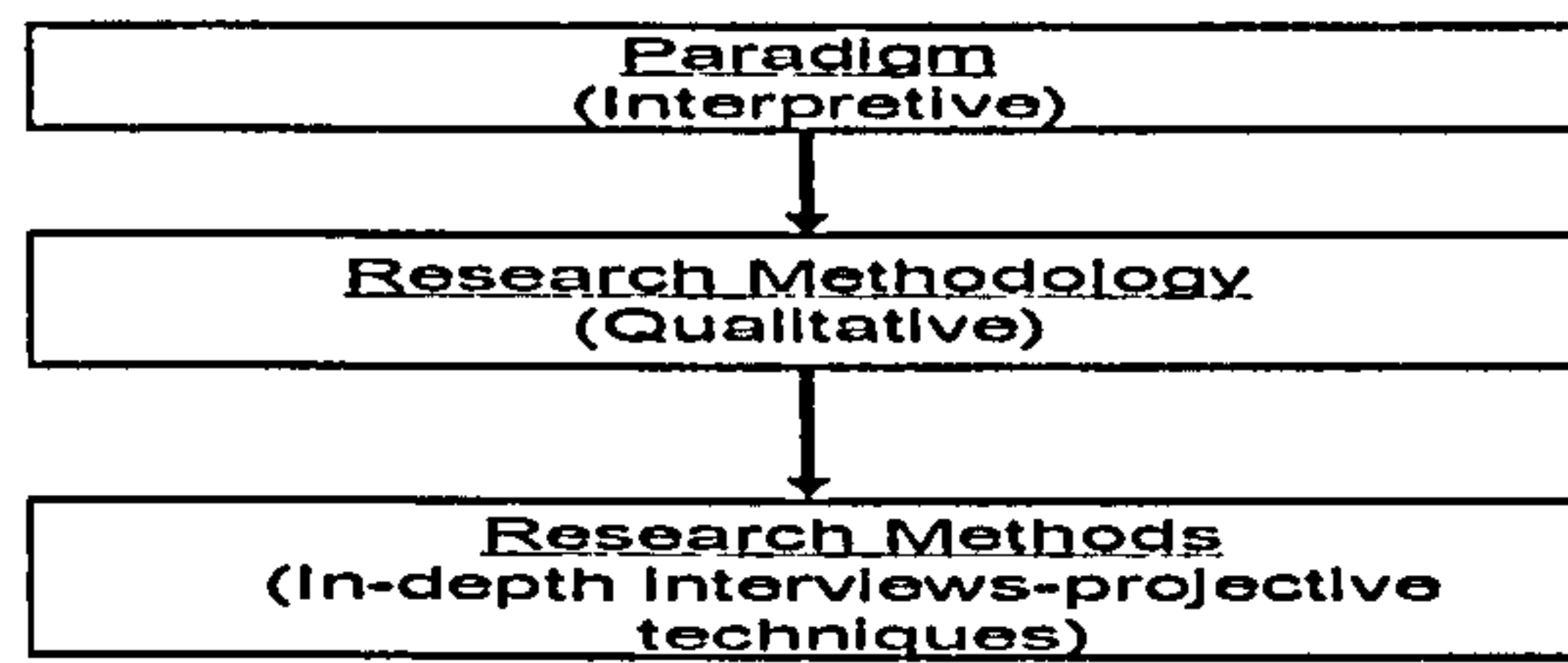
To explore the aim and objectives of the thesis the approach of interpretative movement is selected. Explanations of the use of the qualitative approach are provided. In-depth interviews and projective techniques are used for the collection of data, with the researcher paying special attention to the selection of informants. Potential biases that might taint the data are discussed. Emphasis is placed on recording the data collected. Details of the methods employed for analysis of the data are included. Classical and alternative criteria for the evaluation of the current qualitative study are discussed. The chapter concludes with the study's methodological limitations.

## **6.2 Research Design**

This section addresses the planning of scientific inquiry (i.e., the strategy of the current study). It presents information about the methods of data collection and analysis and all the necessary administrative procedures.

A research design is mainly either qualitative or quantitative. The format of a qualitative design is less standardised than that of a quantitative one (Creswell, 1994). As a result, a qualitative research design is not “a product which can be displayed and copied” (Mason, 1996, p. 34), though its design should allow scope for flexibility where critical and creative thinking is necessary (Creswell, 1994). The research design of the current study is diagrammatically presented in Figure 6-1, providing a broad plan of the issues that will be further discussed. A research design usually starts with the selection of a topic and a paradigm (Creswell, 1994). While the topic of the current research has been explained in Chapter 1 and a summary of research gaps were also identified in section 6.1 (see also Table 6-1), the roles of various paradigms are discussed below and justifications for the one that serves best the aim and objectives of this work are also given.

**Figure 6-1: Research Design**



**6.2.1 Paradigms**

A paradigm is often defined as a worldview or a general perspective built on specific assumptions or propositions concerning reality (ontology), knowledge of that reality (epistemology) and particular ways of knowing about that reality (methodology) (Guba, 1990; Crabtree and Miller, 1992; Babbie, 1998; Sarantakos, 1998; Patton, 2002). The worldview or the general perspective of the paradigm might be defined in some contexts very widely, but in others very narrowly (e.g., Sarantakos, 1998). As a result there are a great number of paradigms. The most frequently encountered within the social sciences are listed below though their number here is not exhaustive. A summary of the theoretical perspectives of the three most prevalent paradigms (positivistic, interpretive and critical) is provided in Table 6-2.

**Table 6-2: Main Paradigms in the Social Sciences**

Positivistic	Interpretive	Critical
- Positivism	- Symbolic interactionism	- Critical sociology
- Neopositivism	- Phenomenology	- Conflict school of thought
-Methodological positivism	- Ethnomethodology	- Marxism
- Logical positivism	- Hermeneutics	- Feminism
	- Psychoanalysis	
	- Ethnology	
	- Ethnography	
	- Sociolinguistics	

Source: Sarantakos (1998, p. 33)

As no paradigm has a final grasp on truth, the choice of any particular paradigm is largely dependent on the study’s aim and objectives, the data, the research area and the personal preferences of the researcher (Crabtree and Miller, 1992). The research paradigm of the current study adopts the approaches of the interpretive position. Interpretivism entails an ontology in which reality is seen as the product of social

processes. In these processes the actors negotiate together the meanings for actions and situations (see Blaikie, 1993) while special emphasis is placed on informants' language and experiences (Thompson *et al.*, 1989; Moustakas, 1994). As a result, reality is mental and perceptual. Therefore, different perceptions might result in different realities. In contradiction to positivism, where the identification of causal relationships is possible (Crotty, 1998), in interpretivism the researchers do not enter the field with identified relationships to test (Szmigin and Foxall, 2000). The research design in this paradigm evolves within the changing environment (Thompson *et al.*, 1989; Szmigin and Foxall, 2000).

While it is often quite difficult to position precisely any research study among the various positions that may exist within the interpretivist movement, however, the great majority of these interpretivist positions may share some common ground. That is "the everyday world of lived experience" (Schwandt, 1994, p. 130; as cited in O'Malley, 2001). However, after careful examination of the study's aim and objectives, it was decided that this study is closer to the phenomenological positions of the interpretive movement. Details of interpretive movement phenomenology and justification for employing its principles are provided below.

### **Phenomenology**

Phenomenology is an interpretive approach (Mackey, 2005) which has been developed from the ideas of Husserl (1946) and it is about denying the bequeathed meaning system (Crotty, 1998). Based on this interpretive approach, reality is socially constructed rather than objectively determined (Lowe, 1993; Fournier, 1998; Goulding, 2005; McNamara, 2005). A phenomenological study focuses on a concept or phenomenon rather than on the life of an individual. It seeks to understand the 'essence' of experiences of individuals (Husserl, 1962; Van Manen, 1990) regarding the phenomenon under study (Creswell, 1998). Thus, phenomenologists are interested in the way people experience their world (e.g., what it is like for them). In order to gain access to others' experiences phenomenologists explore their own experiences, knowledge and presuppositions/stereotypes first before they attempt to gain access to the experiences of the people they aim to research (Tesch, 1990; Crotty, 1998). That is attained through bracketing. Bracketing is in the main a conceptual and solo-performed task (Paley, 1997; McNamara, 2005). It involves the clarification of the



researcher's own preconceptions and interpretation of the phenomenon under study (Hycner, 1985; Creswell, 1998). Bracketing is conducted in order to ensure that the subjective character of the subjects' experiences is not prejudiced (Crotty, 1998; Moustakas, 1994). Nevertheless, every phenomenologist knows that even though something like this is done, it is almost impossible to completely control all the biases (Tesch, 1990). This study's bracketing is given in Appendix A in the format of a list of issues. This list was made before the data collection and analysis. In a phenomenological study the main instrument of data collection is the in-depth interviews (Goulding, 2005). In-depth interviews are used to collect intensive and exhaustive descriptions from interviewees (Tesch, 1990; McKinney and Deeny, 2002).

Since the aim of this study is to enlarge and deepen understanding of the phenomenon of: "senior customers' evaluations of service encounters and the effect that these factors might have on senior customers' behavioural reactions and future intentions" (see Chapter 1), phenomenological perspectives were adopted (Spiegelberg, 1982). These place emphasis on seniors' lived experiences and language (Kaufman-Scarborough and Cohen, 2004). Explanations about the choice of the most appropriate methodology - considering the aims, objectives and adopted paradigm - are presented in the next section.

### **6.2.2 Methodologies**

A methodology is a model that entails theoretical principles and a framework for how research should be done, from problem identification to data analysis, in the context of a particular paradigm (Creswell, 1994; Crotty, 1998; Sarantakos, 1998). There are two main types of methodology in social research: the qualitative (humanism) and the quantitative methodology.

Researchers often define qualitative methodology by comparing it with the quantitative alternative (e.g., Creswell, 1998; Curwin and Slater, 2002). Quantitative methodology is mainly based on positivist or neopositivist philosophy (Sarantakos, 1998). It employs highly - structured techniques of data collection that allow quantification, description of hypotheses, measurement and the use of quantitative

methods of data analysis (i.e., statistics and computers) (Sarantakos, 1998). A qualitative methodology uses less - structured techniques of data collection and analysis. The emphasis of this methodology is on discovery and exploration rather than on hypothesis testing (*ibid.*). A summary of the differences between the two methodologies is given in Table 6-3).

The differences listed below mainly result from the ontological and epistemological differences of the two methodologies. Considering the importance of ontology and epistemology in defining the two methodologies, more information on these issues should be documented.

**Table 6-3: Differences between Quantitative and Qualitative Methodologies**

<i>Feature</i>	<i>Quantitative Methodology</i>	<i>Qualitative Methodology</i>
<i>Nature of reality</i>	Objective; simple; single; tangible sense impressions	Subjective; problematic; holistic; a social construct
<i>Causes and effects</i>	Nomological thinking; cause-effect linkages	Non-deterministic; mutual shaping; no cause-effect linkages
<i>The role of values</i>	Value neutral; value-free inquiry	Normativism; value-bound inquiry
<i>Natural and social sciences</i>	Deductive; model of natural sciences; nomothetic; based on strict rules	Inductive; rejection of the natural sciences model; ideographic; no strict rules: interpretations
<i>Methods</i>	Quantitative, mathematical; extensive use of statistics	Qualitative, with less emphasis on statistics; verbal and qualitative analysis
<i>Researcher's role</i>	Rather passive; is the 'knower'; is separate from subject – the known: dualism	Active; 'knower' and 'known' are interactive and inseparable
<i>Generalisations</i>	Inductive generalisations; nomothetic statements	Analytical or conceptual generalisations; time-and-context specific

Source: Sarantakos, 1998, p. 54

Epistemology is the knowledge of theory. It concerns the principles and rules of getting knowledge (i.e., how we know what we know) of social phenomena (Maynard, 1994; Hamlyn, 1995; Mason, 1996; Crotty, 1998). The epistemology under - pinning the positivist stance is that things are meaningful entities independently of consciousness and experience. Truth and meaning reside in things such as objects, which could be accessed through (scientific) research (e.g., survey research and employment of quantitative methods of statistical analysis) (Crotty, 1998). Further, this form of truth and meaning is subject to “a minimum of interpretation and a maximum of facts” (Gabriel, 1990, p. 509). However, the epistemology of humanistic studies supports the view that the qualitative researcher invokes the lack of any objective truth to be discovered. Humanists are relativists (Gabriel, 1990). Truth in humanist-based qualitative research is not discovered but constructed. Subject and object emerge as partners in the generation of meaning (Crotty, 1998). In this

understanding of knowledge, different people might construct different meanings in different places and in different times even for the same phenomenon (Gabriel, 1990). Humanism, in contrast to objectivism, does not objectify research subjects. It does not seek to reveal causal relationships and generate universal theories (O'Malley, 2001), but rather to reveal the structure of meanings that individuals construct when engaging in the social process (Hackley, 1998). As a result, humanists are open to the criticism that all of their knowledge is arbitrary and lacking anything but personal validity (Gabriel, 1990).

The difficulty with the concept of ontology is that it centres on the nature of reality (O'Malley, 2001). Positivists believe in the existence of a single and tangible reality that could be described, explained and shown to exist, independently of the interviewees (*ibid.*). But, interpretivists subscribe to the opposite. Reality is relative, as there is no real world to discover (O'Malley, 2001).

As a result of understanding the ontology and epistemology of positivism, a researcher doing a quantitative study should remain distant and independent of that being researched (Creswell, 1994). The researcher should control for bias, be objective, and make a systematic selection of the sample that should be measured objectively (*ibid.*). However, a qualitative researcher does not share the same principles. For the qualitative researcher reality is constructed by those involved in the research situation (Creswell, 1994). The qualitative researcher's role is to report faithfully interviewees' realities and to rely on their voices and interpretations (Marshall and Rossman, 1989). The researcher is the primary instrument for data collection and analysis rather than machines, questionnaires and other instruments mainly used in quantitative studies (Merriam, 1998; as cited in Creswell, 1994). As a result, the researcher should minimise the difference between him/herself and the interviewees (Creswell, 1994).

The most popular viewpoint within the natural and social sciences is positivism. The central idea of this preference is based on the grounds that only events which can be observed or propositions that are in principle testable could have a claim to truth (Smith, 2003). Nevertheless, there is a growing amount of research which favours a constructionist approach (see O'Malley 2001 for a review). Explanations of the

methodology and methods adopted and the researcher's role in the study are outlined as follows.

### Which is the right methodology: quantitative or qualitative?

There is a strong debate about the appropriateness of the two methodologies (e.g., Szmigin and Foxall, 2000; Levy, 2005). Quantitative researchers stress the shortcomings of the qualitative, and vice versa (Sarantakos, 1998) (see Table 6-4).

**Table 6-4: Comparison between the two Pervasive Methodologies: Research Models**

Procedure	Quantitative Methodology	Qualitative Methodology
Preparation	<u>Definition</u> : precise, accurate and specific <u>Hypotheses</u> : formulated before the study Employs <i>operationalisation</i>	<u>Definition</u> : general, and loosely structured <u>Hypotheses</u> : formulated through/after the study Employs <i>sensitising concepts</i>
Design	<u>Design</u> : well planned and prescriptive  <u>Sampling</u> : well planned before data collection; is representative <u>Measurement/scales</u> : employs all types	<u>Design</u> : well planned but not prescriptive <u>Sampling</u> : well planned but during data collection; is not representative <u>Measurement/scales</u> : mostly nominal
Data Collection	<u>Uses</u> quantitative methods; employs assistants	<u>Uses</u> qualitative methods; usually single handed
Data Processing	Mostly quantitative and statistical analysis; inductive generalisations	Mainly qualitative; often collection and analysis occur simultaneously; analytical generalizations
Reporting	Highly integrated findings	Mostly not integrated findings

Source: Sarantakos, 1998, p. 105

The choice of methodology might also be influenced by the researcher's world-view (Crabtree and Miller, 1992; Pettigrew, 1999). That might favour the ontological and epistemological views of one of the two types of study (quantitative/qualitative) as mentioned earlier. For example, if someone perceives that reality could be viewed subjectively rather than objectively, and wishes to have close interaction with the informants, then he/she favours the qualitative to the quantitative study. A qualitative study should also be preferred when not much has been written about a particular topic or population (Creswell, 1994; Kaufman-Scarborough and Cohen, 2004) and the researcher wishes to develop a deeper and fuller understanding of the subject in focus (Babbie, 1998). A number of other reasons that might lead a researcher to choose qualitative over quantitative research include the aim(s) and the research questions of the study. If the intention of these is to understand practices, encounters, roles and relationships, then qualitative research is thought to be most appropriate (see Lofland and Lofland, 1995).

The researcher of this study perceives that social reality is better viewed as being subjectively rather than objectively defined. As discussed earlier in Chapter 3, the evaluation of the service encounter is often too complex and abstract for informants to explain. Thus, the adoption of more subtle means of exploration might be necessary (Rook, 1988; Winstead, 2000a,b). Further, as little has been written about the consumer behaviour of the older market in services, and the researcher wishes to develop a deeper and fuller understanding of this phenomenon by coming closer to the interviewees, the researcher decided to interact with seniors and emerge with them as partners in the generation of meaning. The result of this process is socially - constructed knowledge. Chapter 5 has also shown a lack of humanistic (e.g., theory building) studies of older customers' behaviour but a plethora of studies that were conducted based on quantification, hypothesis-testing and measurement. The promising contributions of exploratory research using phenomenological approaches in theory and managerial implications over the positivistic researches of the majority of the published work in services (Lowe, 1993; Mathur *et al.*, 1998) and consumer behaviour (Hackley, 1998; Levy, 2005) also further contributed to the adoption of a qualitative over a quantitative methodology (see also Table 6-5).

**Table 6-5: Summarising the Perspectives Taken in Relation to the Study's Research Paradigm**

<b>The Research Paradigm of this study: <i>interpretivism</i></b>
<b>Ontology: <i>the researcher is of the view that perception of the world is subjective.</i></b>
<b>Epistemology: <i>the researcher interacts with the subject and both emerge as partners in the generation of meaning. Knowledge is socially constructed.</i></b>
<b>Methodology: <i>qualitative</i></b>

### 6.2.3 Methods

Methods are different from methodologies even though they are selected based on criteria related to or even dictated by major methodological elements. Among the main criteria for method selection are the reality perception, knowledge, purpose of research and type of research units (Sarantakos, 1998; Kaufman-Scarborough and Cohen, 2004). Nevertheless, methods should never become the criteria based on which the type of methodology should be chosen (Sarantakos, 1998).

Qualitative methods are an array of interpretative techniques that describe, decode, translate and come to terms with the meaning, not the frequency of certain meaning or

experience (Van Maanen, 1983; Mason, 1996). Quantitative methods mainly serve explanation - testing and control (Crabtree and Miller, 1992). They use questionnaires or structured interviews with the intent to understand causal patterns (e.g., by analysing connections between static or snapshot variables) (Mason, 1996) and to generalise results from a sample to a population (Babbie, 1990). Problems in the application of research methods occur mainly when the canons of these methods are compromised (Goulding, 1999a).

The employment of qualitative methods, which incorporate creative techniques, was decided. The combination of in-depth interviews and projective techniques was decided for this study based on a number of reasons: 1) the evaluation of the service encounter is often too complex and abstract for seniors to explain, thus the adoption of more subtle means of exploration was perceived as more appropriate; 2) in a study that adopts phenomenological stances the main instrument of data collection is the in-depth interviews (Goulding, 2005); 3) a good fit between the person and the method is essential (Stern, 1994; Goulding, 1999a). The aged appear to be less willing to report consumer problems if asked directly when compared to other age consumer segments (e.g., Bearden and Mason, 1979). Thus, indirect ways of exploring seniors' evaluations of service encounters were decided. 4) Prior studies suggest that the investigation and comprehension of consumption experiences requires the researcher to cultivate a receptive openness to the structures and meanings that come directly from the consumer (Hirschman and Holbrook, 1986) rather than from some pre-existing structure (i.e., rigid questionnaire or a semi-structured interview guide) based on the researcher's understanding. 5) In-depth interviews allow the researcher to take better account of seniors' biological limitations (e.g., low comprehension and concentration, and sensory problems). 6) Creative techniques, such as word association and sentence completion tests, would better enable seniors to talk freely (i.e., in their own terms and language) about what they value (Rosen and Surprenant, 1998) in the service encounter. In-depth interviews and projective techniques were perceived to serve well the needs of the present study. These methods were combined to gain a fuller and more complete account of the complexity and depth of seniors' experiences in the service encounter, which is in accordance with the study's phenomenological stances (Mackey, 2005).

Although other methods were also examined such as diaries, focus groups and participant observation their inclusion in the present thesis was not adopted. The main reason is that they do not allow: a) data collection, analysis and interpretation to occur at the same time; and b) probing into seniors' statements. c) They might permit seniors to self-assess and rationalise their responses (that may occur especially with diaries and focus groups) (Parkinson *et al.*, 1996). d) They would add further time and financial constraints with questionable results (e.g., diarists might have lost their interest in keeping their diaries) (Patterson, 2005). e) Multi-method studies tend to be very large and difficult to package succinctly (Jack and Raturi, 2006, p. 356) making necessary the presence of multiple researchers. This option was inapplicable here as the nature of a doctoral thesis is such that data collection and analysis should be performed by one individual. Future studies could benefit from the multiple adoptions of alternative methods such as diaries, focus groups and participant observation.

#### **6.2.3.1 The Selection of Informants**

Sampling and selection are principles and procedures used to identify, choose, and gain access to relevant units which will be used for data generation by any method (Mason, 1996). These units are often selected from a wider population or universe. However, two main types of sampling method exist. These are the probability and non-probability sample techniques (Babbie, 1998). The idea of sampling is often associated with the logic of statistics which requires mainly probability sampling (see Mason, 1996). Nevertheless, qualitative research often demands an alternative logic of sampling: the non-probability technique which contrasts with the principles of probability sampling (see also Table 6-6). Sampling in qualitative research is less clear cut and less well established than statistical sampling in quantitative research (Mason, 1996). Consideration of the phenomenological stances of the current research (similar to Goulding, 2005b), the aim and the particular objectives, led to the selection of non-probability sampling (McKinney and Denny, 2002).

The current study made use of planned and purposive sampling based on the “lived” experiences of interviewees (Creswell, 1998; Goulding, 1999; Goulding, 2005), which in this study are the elements that are salient to seniors' evaluations of service encounters. Purposive sampling is conducted when someone is using a non-

representative sample aiming to develop theoretical propositions (Mason, 1996). Purposive sampling requires selecting, based on the researcher's judgement, groups or categories to study in relation to their relevance to: a) the research questions, b) the theoretical position and analytical framework, c) analytical practice, and most importantly, d) the explanation the study aims to develop (e.g., Mason, 1996; Fournier, 1998; Saunders *et al.*, 2000). When adopting purposive sampling the researcher makes use of a set of procedures which manipulate the analysis, theory and sampling activities 'interactively' during the research process, to a much greater extent than in statistical sampling (Mason, 1996). Thus, purposive sampling by its nature cannot be specified before the researcher's entry into the field (Maykut and Morehouse, 1994) but it is determined by the extent to which the collection of data contributes to, identifies as invalid, or pulls together, the themes and patterns which have emerged (Shaw, 1997). Therefore, the processes of sampling, data generation and analysis should be seen as interactive (Mason, 1996).

**Table 6-6: Theoretical Versus Statistical Sampling**

<b>Theoretical Sampling</b>	<b>Statistical Sampling</b>
<i>Extension of the basic population is not known in advance</i>	<i>Extension of the basic population is known in advance</i>
<i>Features of the basic population are not known in advance</i>	<i>Distribution of features in the basic population can be estimated</i>
<i>Repeated drawing of sampling elements with criteria to be defined again in each step</i>	<i>One-shot drawing of a sample following a plan defined in advance</i>
<i>Sample size is not defined in advance</i>	<i>Sample size is defined in advance</i>
<i>Sampling is finished when theoretical saturation has been reached</i>	<i>Sampling is finished when the whole sample has been studied</i>

Source: Wiedemann, 1995, p. 441

There is no right answer to the question of sample size in qualitative research (Patton, 2002; Smith, 2003). The sample size might be dependant on various factors. These could include the degree of commitment to the case study's level of analysis and reporting (i.e., credibility), the richness of the individual cases, the purpose of inquiry and the constraints that researchers might be facing or operating under (i.e., available time and resources) (Patton, 2002; Smith, 2003). Some suggest that sampling could come to an end when the data stop telling anything new about the social process that is under scrutiny (see for example Wallendorf and Belk, 1989; Mason, 1996). This approach has received criticism on the grounds that it is rather 'ad hoc' and unsystematic in demonstrating data saturation (Mason, 1996). Even though there is



not any golden rule in relation to the optimal number of necessary in-depth interviews for a qualitative study, Oppenheim (1992) states that thirty or forty interviews are usually adequate.

Purposive sampling broadly aims to facilitate a process that allows researchers to generate theory from the analysis of their data (sometimes called inductive reasoning), rather than using data to test out or falsify a pre-existing hypothesis (sometimes called deductive reasoning). The choice of purposive instead of statistical sampling allowed the researcher to uncover new and unfamiliar findings that contribute to the current understanding and knowledge of the grey market: these are outlined in Chapters 7 and 8.

Critically evaluating the characteristics of each sampling framework (summarised in Table 6-7), and taking into account the ‘principles’ within phenomenology, heterogeneity and criterion purposive sampling seem to serve better the aims and objectives of the current study.

**Table 6-7: Impact of Various Factors on Choice of Non-Probability Sample Techniques**

Sample Type	Likelihood of Sample being Representative	Types of Research in which Useful	Relative Costs	Control over Sample Contents
Quota	Reasonable to high although dependent on selection of quota variables	Where costs constrained/data needed very quickly so an alternative to probability sampling needed	Moderately high to reasonable	Relatively high
Purposive	Low although dependent on researcher’s choices: Extreme case Heterogeneous Homogeneous Critical case Typical case Criterion	Where working with very small samples  Focus: usual or special Focus: key themes Focus: in-depth Focus: importance of case Focus: illustrative Focus: meeting predetermined criteria	Reasonable	Reasonable
Snowball	Low but cases will have characteristics desired	Where difficulties in identifying cases	Reasonable	Quite low
Self-selection	Low but cases self-selected	Where exploratory research needed	Low	Low
Convenience	Very low	Where very little variation in population	Low	Low

Source: Saunders *et al.*, 2000, p. 171 and Patton, 2002, p. 243

Heterogeneity sampling captures and describes the central themes that cut across a great deal of variation (Patton, 2002). Criterion sampling adopts a set of predetermined criteria that assist the researcher in making justified decisions concerning the informants sampled (Walker, 1985). The predetermined criteria of this study are as follows: i) *age*, ii) *type of service*, iii) *nature of service experience* iv) *date of service experience*, v) *location of informants*. These are quite different from the usual criteria and techniques of statistical sampling (Flick, 2002). These criteria aim to assist the emergence of a heterogeneous purposive sample of seniors (see Table 6-7). The main aim of these sampling frameworks is the identification of seniors able to provide rich data about the factors that are salient to their evaluations of service encounters and the effect of these factors might have on their behavioural reactions and future intentions. That might ultimately provide opportunities for program or system improvements in the provision of services to seniors. The main reasons why these criteria were chosen are analysed as follows:

- i) The threshold of sixty years of age was chosen in preference to other alternatives (e.g., 50+; 55+ and 65+ years) (see also 5.2). Justifications for choosing this particular age cut-off have been provided in Section 5.2. However, some other demographic details including gender, level of education received, and a record of informants' occupations, spending behaviour, activities, personal interests, health and discretionary time, financial and marital status, and life events (i.e., death of spouse) were also requested. These details aimed to facilitate the identification of any social bias in the sample population.
- ii) The services used in the study were mainly selected based on two criteria:
  - i) the characteristics of senior customers interaction with the services and
  - ii) the services demand amongst the older customers (for further details see 1.4). A list of these services was shown to the interviewees at the beginning of the interview. This was necessary as some of the interviewees might have been uncertain about what is meant by 'services'. Keaveney (1995) employed similar measures.
- iii) Seniors were asked to report mainly their negative experiences with service encounters. Prior studies have shown that the impact of negative experiences on customers is stronger and more memorable compared to positive experiences (Mittal and Lassar, 1998; Weiner, 2000). This was

also supported based on the number and richness of poor and unsatisfactory compared to satisfying service encounters during the first few interviews with the seniors. Seniors' negative experiences are of particular significance to the services considering the importance of grey market (see 5.2). Unsatisfactory services incidents are more likely to result in unfavourable outcomes for marketers and thus to be of significant managerial relevance. Negative experiences and specifically complaining behaviour were specified as having particular characteristics for the grey market which may make this segment operate differently from other age segments (see 5.5). Negative experiences were examined responding to calls for empirical testing in order to address gaps in the existing literature (Moschis, 1992; Mathur *et al.*, 1998; Grougiou and Wilson, 2003).

- iv) Seniors' positive/negative experiences should have taken place within one year from the date of the interview. This stipulation aimed to protect data from seniors' inability to accurately and in detail recall the elements that were salient to their evaluations of service encounters.
- v) No interviews were conducted in seniors' homes or any other private locations. This was for two reasons. First, private locations were difficult but also dangerous for the researcher to access without a total reliance on personal friends and acquaintances, a bias that was not considered acceptable for this study (Pettigrew, 1999). Second, financial resources were not available to enable the recruitment of those seniors not readily accessible for interviewing (*ibid.*). As a result, interviewees were sought from clubs and centres for the senior citizens. Permission was obtained from clubs and centres prior to interviewing. In order to request permission for interviewing, lengthy communication had proceeded, involving long telephone conversations, several emails and many appointments with the managers of these venues. These elements made the adoption of another criterion necessary. This involved the restriction that participating clubs and community centres would be located such that the researcher would be able to reach them within convenient travelling times and at reasonable expense (City of Glasgow).

The researcher had contact with a number of social workers for a period of around six months, before the main phase of the data collection. The majority of these social workers functioned as intermediaries between the researcher and the seniors. Thus, these social workers created on many occasions opportunities for the researcher to approach and talk to aged people, which would have been difficult without their help. A series of letters and emails was sent to many social workers in order to attain their cooperation and trust. The majority of the social workers understood the scope and usefulness of the study and was willing to assist the researcher in recruiting subjects for this research. An introduction to the study's aim and objectives was originally made by the social workers at the venues where the interviews were based. This action increased the researcher's credibility and created a friendly environment between the researcher and the seniors in these particular places (Marshall and Rossman, 1995). Information leaflets and posters also assisted the researcher's efforts to raise awareness and interest in her research (similar to Carrigan *et al.*, 2004).

**Table 6-8: Criteria Used for the Purposive Sample of Seniors**

Sampling Framework	Criteria
<i>Seniors</i> →	Age threshold 60 years of life
<i>Service encounter</i> →	Positive/negative experience - within a year before the date of the interview With specified mass - market services
<i>In-depth, detailed study involving 10 months of contact time with seniors and socialworkers</i> →	Seniors located in the city of Glasgow

The locations that the researcher visited were mainly social gathering places at which seminars and tutorials (e.g., painting/cinema classes, flute lessons etc.) and exercise facilities were organised for seniors. The interviews were run with data collection being carried out at different centres and clubs. That provided a broader and comparative context from which interpretations were emerging (Pettigrew, 1999). The interviewees that took part in the study lived at their own homes and were only visiting the particular clubs and centres. In most cases, seniors were willing to cooperate and thought of the study's aims positively. It was often suggested that the subject was interesting and one that touched them personally. In all cases, interviewees took part in the data collection process voluntarily. The interviews were conducted on a one-to-one basis at the venues that the seniors were attending. The

interviews were conducted in areas provided by the directors of each centre in order that the interviews could take place in a quiet environment. That was important, as seniors tend to face hearing problems (e.g., Moschis, 1992). Hearing loss necessitates interviews to be undertaken in an environment where there is a minimum of background noise (Long, 1998). More details about the in-depth interviews that were conducted are presented in the following section.

Table (6-9) shows a breakdown of interviewees in the social clubs and pensioners' action centres according to certain criteria, including gender, age, interview location, education received and financial state.

**Table 6-9: Sample Characteristics**

<i>Category</i>	<i>Number of interviewees</i>
Males	23
Females	37
Age band (years)	
60-65	18
65-70	22
70-75	8
75-80	7
80+	5
Interview location	
50+ Centre	32
Pensioners' action centre 1	20
Pensioners' action centre 2	8
Education received	
Basic education	13
High School	26
University Degree	21
Financial state (annual income)	
Up to £5,000	13
£5,000-£10,000	8
£10,000-20,0000	24
£20,000-£30,000	11
£30,000+	4

To summarise, the benefits that resulted from this type of purposive sampling are twofold: i) high-quality and detailed descriptions of seniors' positive/negative experiences in the service encounter, which are useful for documenting uniqueness, and ii) central themes that cut across cases and derive their significance from having emerged out of heterogeneity, both of which are important findings in a qualitative inquiry (Patton, 2002). The number of interviewed seniors was determined by the

richness of the data. The interviewing stopped when themes and patterns that emerged from the in-depth interviews became 'saturated' (see Patton, 2002). Saturation of the produced themes as result of data analysis occurred at the point when sixty seniors had been interviewed. The oldest of these interviewees was 83 years old. Almost equal numbers of men and women and an adequate number of seniors from all age pools (e.g., 65s, 75s and 80s) were interviewed, aiming to cover all age but also socioeconomic levels. Even though the sample design provided a broad range of responses, however, the interviewees were by no means randomly selected or statistically representative of the entire British population.

#### 6.2.4 In-Depth-Interviews

Face-to-face and one-to-one in-depth interviews were conducted for a number of reasons (Hoinville, 1983): i) in-depth interviews allow the researcher to take into account the biological limitations (i.e., seniors' low comprehension and concentration levels and sensory problems) (Phillips and Sternthal, 1977) and indecisiveness (Gergen and Back, 1966). ii) Senior customers value personal contact (Price *et al.*, 2000) and interaction (Carrigan, 1999; Grougiou and Wilson, 2005). iii) In-depth interviews were expected to be helpful in discovering factors not addressed in previous grey marketing research (Gwinner *et al.*, 1998). iv) In-depth interviewing is an appropriate method for yielding data suitable for phenomenological study (Hayllar and Griffin, 2005).

In keeping with the phenomenological type of interviews (Thompson *et al.*, 1989; Thompson, 1996) the researcher started the discussion with the following opening question: 'When you think about a positive/negative interaction with the services what comes to your mind?'. In asking that question, several objectives were achieved: i) it allowed seniors to select incidents of their own choosing, without constraining them to specific industries (Keaveney, 1995); ii) it aimed to begin a dialogue between the researcher and the interviewee in an open-ended manner (Thompson and Haytko, 1997; Thompson, 1996) and iii) it encouraged interviewees to describe actual experiences rather than to restrict the dialogue to an abstract, experience-distant level (Thompson and Haytko, 1997; McNamara, 2005), typical of phenomenological interviews. The majority of the seniors that took part in the interviews of the current

research project were particularly good at narrating personal experiences. This is similar to prior findings that suggest older adults' personal narration is of good quality (Kemper *et al.*, 1990). However, a number of interviewees drifted away from the discussion. This did not inhibit the interview process particularly, apart from prolonging its duration. The duration of the interviews tended to be long since interviewees were willing to discuss their market experiences for long periods of time. Discussing issues with a younger person for a great length of time was suggested to be highly enjoyable experience (e.g., similar to Zelan, 1969). That was possibly due to the subjects' time flexibility, a result of being retired and of having rather few social obligations. That is the main reason that in some cases interviews lasted up to 3½ hours, which is typical of phenomenological interviewing. The researcher allowed this extended interview period in order to let interviewees feel they were in charge of the interview's timing, similar to Long (1998).

Special attention was paid to the questioning and the use of appropriate language by the researcher (Babbie, 1998). Questions were phrased in a language that the seniors could easily understand (Chisnall, 1997). Words and phrases related to the marketing literature were avoided (Schmidt, 1975). Special attention was also given to avoiding leading words or phrases such as "You cannot believe that ... can you?" (Chisnall, 1997, p. 132). Overall, questions encouraged the interviewee to talk about the subject that was under investigation rather than to answer yes or no to any specific questions (McNamara, 2005). The researcher never suggested or implied any particular answers were more acceptable than others (Chisnall, 1997). Third party questions were avoided. The researcher wanted to hear interviewees' own experiences rather than those of others (*ibid.*). Similarly, the value of hypothetical questions was thought minimal (Chisnall, 1997) and for that reason this type of question was avoided.

Questions aimed not to strain seniors' memories (Bradburn, 2000; Bougie *et al.*, 2003). Requested information was within seniors' ability to recall accurately (i.e., experiences coming from the recent past; i.e., up to one year back) (see also 6.2.3.1 for a review) (e.g., Keaveney, 1995). The majority of the incidents had taken place during the last ten days. The intensity of the stimulus and the degree of association seem to have an affect on memory recall (e.g., Chisnall, 1997; Johnson *et al.*, 1998).

Even though the researcher had prepared a list of topics that she hoped the interviewees would be prepared to talk about, however, it was the interviewees themselves who guided the conversation. This aimed to broadly cover the following issues:

1. Types of services
2. Types of service encounters
3. Positive/negative experiences with the service encounters
4. Customers' reactions as response to experiencing dissatisfaction in the service encounter.

The face-to-face in-depth interviews gave the interviewer the opportunity to detect any discomfort, stress or any other problems the interviewees might have by observing their body language (e.g., eye contact levels, gestures, and face expressions). Special attention was also paid to the researcher's own body language for fear of conditioning and orienting her interviewees on more "interesting" answers and tainting in this way the resulting findings.

The researcher provided interviewees with assurances about anonymity, aiming to increase their trust and create a sense of confidence in relation to the interviewer's trustworthiness. The researcher also avoided discussing data received from other interviewees earlier in the study, protecting in this way the confidentiality of the data (Saunders *et al.*, 2000). However, emerging interpretations were tested on subsequent interviewees though care was taken to avoid revealing or portraying the identities of the previous informants. The analysis of early interviews enabled two issues to be dealt with. First, the refinement of the interview guide with the introduction of new topics such as call centres. Second, it ensured that appropriate 'terminology' was used to enhance interaction with the seniors (e.g., words such as 'the old people' and 'the elderly' were avoided, as the majority of the interviewees did not encounter them favourably).

### **6.3 Recording Collected Data**

The in-depth interviews were recorded on tape and transcribed by the researcher soon after each interview. This way of recording the interviews allowed the researcher to



engage in conversation with the informants and ensured that the interviewees' actual responses were accurately recorded (Patton, 1987). Even though some disadvantages might be related to the recording of data via a tape recorder, such as arousing suspicion and anxiety on behalf of the subjects, the advantages that a tape recorder offers are likely to surpass any problems associated with its use (e.g., Chisnall, 1997; Saunders *et al.*, 2000).

Interviewees' permission to use the tape recorder was sought. None of the interviewees mentioned any particular discomfort/problem with the use of the tape recorder even though a small number of interviewees were a bit nervous because of its presence at the very beginning of the interview. Even so, before recording, the researcher explained that if at any time seniors did not want to be recorded, they could stop the recorder themselves. Therefore, the recorder was positioned within interviewees' easy reach. At the end of the process, all of the interviewees seemed to have completely forgotten the existence of the tape recorder and did not seem to be significantly affected by its presence.

#### **6.4 Efforts to Protect the Data from Biases**

Bias refers to errors or inaccuracies that are made during the research (Sekaran, 2000). These errors might result either from the interviewer, the interviewee or even the setting used during the study (e.g., Babbie, 1998). The researcher aimed to protect the collection of the data from biases by explicitly stating the purpose of the interview and assuring interviewees that complete confidentiality would be provided. Information was also provided on the reasons for and conditions governing the interviewees' selection. These actions targeted the open and frank co-operation of the interviewees. However, the interviewees' age requirement raised in a few cases some seniors' objections. These people seemed to be particularly annoyed with the fact that their inclusion in the study was based on their older age. That might be attributed to the fact that these people might have younger cognitive identities that might make them object to the idea of being included in the senior population. However, some of the people that originally had objections to the study's age criteria for participation changed their minds and asked to be included in the study voluntarily. The majority of these people attributed this change in their attitude towards the study to the positive

comments (e.g., fun process, interesting topic under exploration) that they received from interviewed people.

Another possible point of sample bias may emanate from the characteristics of the researcher (e.g., gender, and age). Arguments suggest that the gender of the researcher could possibly influence the findings, as gender might affect the ease of entrée and the levels of trust (Fontana and Frey, 1994). In this study, the fact that the researcher is female seemed to have a positive affect on the researcher's perceived accessibility and levels of trust between her and the interviewees. That is also verified by Fontana and Frey (1994) who suggest that being a female researcher could offer some advantages, such as a perception of being harmless.

Special attention was also paid to response and memory errors, as their effect might be considerable on the validity of the resulting data (Sudman and Bradburn, 1974; Blair and Burton, 1987; Jobe *et al.*, 1993; Bougie *et al.*, 2003). These errors are addressed in the literature as: i) episode omission (Sudman and Bradburn, 1974) or recall decay (Johnson *et al.*, 1998) and ii) episode (forward) (Johnson *et al.*, 1998) or telescoping (Sudman and Bradburn, 1974). Episode omission takes place when an informant fails to bring to the surface of his/her memory an event that took place within a specific time frame. Strategies to assist in memory recall have often been suggested as a way of aiding better memory retrieval in older adults (Arenberg, 1980). Episode forward or telescoping occurs when an informant misplaces an event in time (Bradburn, 2000). Methods that seem to assist in overcoming these problems suggest the use of aided or cued recall, diaries, records and bounded recall (Blair and Burton, 1987). Word association and sentence completion tests are also proposed as good retrieval guides (mnemonics) in obtaining information related to past experiences (Arenberg, 1980).

Warnings are often given regarding treating interviewees' statements literally (Pettigrew, 1999). Arnould and Wallendorf (1994) stress the danger of interviewees' selectivity of memory and the selectivity of reporting of behaviour. Going a step further, the possibility of interviewees' untruthfulness over service incidents and story over-reporting were also acknowledged. Over-reporting could often take the format of interviewees mentioning imaginative service encounter incidents so as to please the

researcher (Susskind, 2005). The most commonly applied method to overcome these errors is to re-interview the interviewee. However, the current study used two alternative schemes. The first is the researcher's request for full and precise details of the incidents. That measure is supposed to avoid the report of poorly remembered and incorrect data (see Keaveney, 1995). The second is the use of word association and sentence completion tests. These might produce similar findings to the re-interview process. In particular, projective techniques uncovered in some cases subjects' contradictory answers (see Chapter 8). These answers might suggest effort on the part of interviewees to avoid mentioning experiences arising from negative service encounters. Over-reporting errors occur rather rarely in cases where negative/unpleasing experiences are requested (Johnson *et al.*, 1998). When informants are called to report on something negative, which might be socially undesirable, they are more likely to under-report or deny these negative experiences (e.g., drug use, dissatisfaction) rather than to over-report them, in fear of sanction and the emergence of negative feelings (*ibid.*). However, all possible efforts were made regarding minimising all potential influences on interviewees' statements. To conclude, the focus was more on interpreting the meaning behind the conversation rather than taking interviewees' statements literally (Pettigrew, 1999). Such an approach acknowledged that interviewees' reports might be expressed to communicate a desired image, and not always to represent an accurate picture of the interviewees' reactions to positive/negative service encounters (Wallendorf and Belk, 1989). Details of the use and advantages of the projective techniques used in this study are reported in the following section.

#### **6.4.1 Projective Techniques**

The investigation of personal feelings in relation to consumer behaviour might require subtle techniques rather than direct questioning (Chisnall, 1997; Loro, 2004). People, in general, like to perceive themselves as reasonable, polite and easygoing personalities (Chisnall, 1997). Therefore, they might avoid expressing their true, inner feelings when they might suspect that their personal prestige is under pressure (*ibid.*). Where seniors' perceptions and feelings have to be examined in relation to their positive/negative service experiences, projective techniques give interviewees the opportunity to express their personal perceptions without feelings of embarrassment

or incrimination (e.g., Day, 1989; Chisnall, 1997; Gordon, 1999; Hussey and Duncombe, 1999). The main idea of the projective methods is to make individuals reveal hidden levels of their consciousness by reacting to different types of stimuli (Easterby-Smith *et al.*, 1997; Sarantakos, 1998; Loroz, 2004).

Projective techniques do not guarantee access to the truth (Gordon, 1999). They might enrich the picture obtained through conventional methods via their innovation, but they do not necessarily bring either the researcher or the subject closer to the truth. Projective techniques allow a multi-faceted view of the problem in focus from which the researcher and subjects are enabled to make a better interpretation (Loroz, 2004). The ontological stance of projective techniques is compatible with the ontological perspective of the interpretive paradigm used in this study (see also 6.2.1). Therefore, the use of projective techniques in the in-depth interviews is methodologically appropriate, as they both share the same ontological stance (Donoghue, 2000).

The types of projective techniques used in this study are word association and sentence completion. The principal goal of using these methods is to allow interviewees to make their own interpretation of the responses provided (e.g., Gordon, 1999). Discussing for some time the relevant topic before introducing the projective techniques might influence informants' responses, as result of the previous discussion (Gordon, 1999). Therefore, introduction of the projective techniques was made at the very beginning of the in-depth interviews rather than at any other point. Further details about the projective techniques used are explained as follows.

### **Word association test**

Word association is the oldest but the most popular projective technique (Chisnall, 1997). In word association, the researcher reads out a set of words in succession and asks the subject to reply immediately with a word that comes into her/his mind (Chisnall, 1997; Sarantakos, 1998). The choice of test words was carefully made based on prior literature and prior 'bracketing'. Neutral words were also included and mixed into the list. This was done in an effort to overcome any mental defensive tactics on the part of the interviewees (Chisnall, 1997). Responses were spoken out and recorded simultaneously by a tape recorder.

Special attention was also given to the interval time (hesitation) before the individuals provided their responses to the stimuli (Chisnall, 1997). This hesitation usually occurs a) when the subject is emotionally involved with the particular word or b) when they have few or no associations because of their low level of involvement. In relation to the first case, literature suggests that the stronger the feelings, the greater the difficulties informants might have to confront to respond (*ibid.*). This phenomenon was particularly evident in this study with some words such as ‘complaining’ and ‘calls centres’ while seniors’ low involvement was evident with neutral words (e.g., ‘gardening’). However, ‘sensitive’ and ‘low involvement’ issues were carefully examined by further questioning.

Literature suggests that data obtained through this method can be analysed like any other form of data (Sarantakos, 1998). However, Levy (1981) comments that interpretation of the data produced by projective techniques is in the main phenomenological, as this analysis aims to reveal what lies behind or what is meant by the subjects’ responses.

### **Sentence completion tests**

Sentence completion tests have a lot in common with word association tests. Similarly to word associations, the value of sentence completion lies in the spontaneity of the answers that it attracts (Chisnall, 1997). In this case, interviewees were asked to verbally complete a short sentence and later analyse/discuss their responses (*ibid.*). This method is particularly useful in the investigation of rather sensitive issues such as seniors’ negative experiences with service encounters and complaining behaviour analysed in the current study. This method allows the interviewees to reveal any hidden feelings of anxiety and annoyance (Vicary, 1951). It also permits the deeper exploration of the interviewees’ attitudes and beliefs connected to the topics under discussion (Oppenheim, 1992). In the sentence completion tests, similarly to the word association tests, the interviewees were subjected to some form of time pressure. This ensured spontaneity and the avoidance of rationalisation of the interviewees’ responses (Chisnall, 1997).

The majority of the interviewees who took part in the study did not have any particular difficulty in responding to the adopted projective techniques. Returning

later to the informants' initial answers, and discussing them further, allowed the interviewer to gain a more complete understanding of the interviewees' positive/negative experiences and complaining behaviour in the service encounter. Examples of the stimuli that informants were asked to react to included the following incomplete sentences: "My best holidays were ...."; "Call centres are ...". Informants were asked to complete these sentences, and to associate some words such as telephone; complaints; gardening; wine and so on with others.

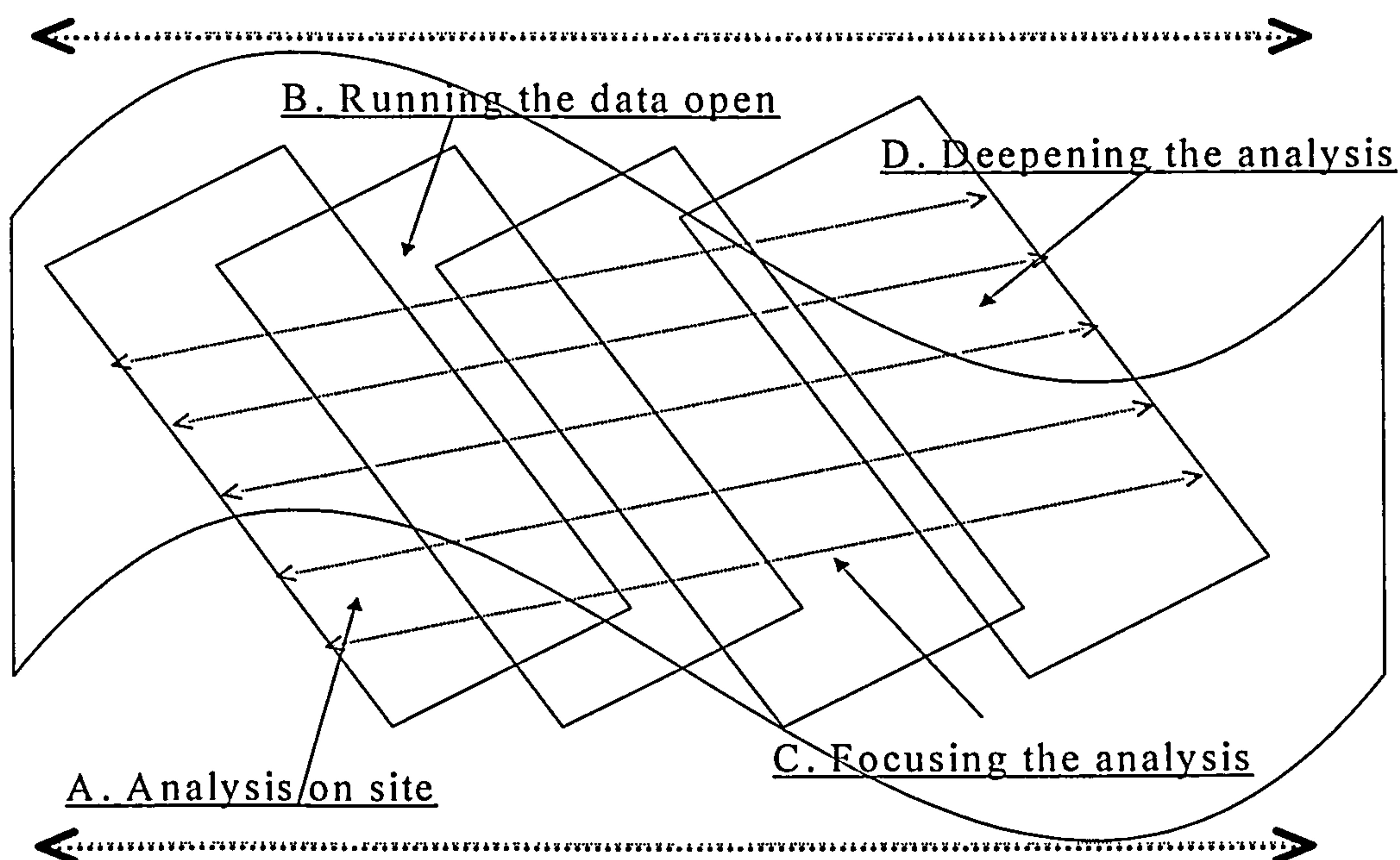
## 6.5 Analysing Qualitative Data

Even though there are many ways to analyse, synthesise and interpret qualitative data (Lowe, 1993, p. 7), the adoption of computer packages such as Nudist was not preferred. Many researchers are sceptical about using computers for the analysis of qualitative data (e.g., Easterby-Smith *et al.*, 1997; Shankar and Goulding, 2001). Computer packages cannot be substitutes for the interpretive skills of the researcher, as they might place more emphasis on counting the frequencies of categories at the expense of understanding the quality of ideas and experiences (Easterby-Smith *et al.*, 1997; Shankar and Goulding, 2001). Computer methods could have dramatic implications for the research process and outcomes of the analysis of qualitative data. Computer packages could lead to unacceptable restrictions on analysis, but also to unexpected openings of possibilities (Richards and Richards, 1998). The advantages that are often associated with the use of computer packages in the analysis of qualitative data are i) speed; ii) saving time (Maclaran and Catterall, 2002; Flick, 2002); iii) reduced work and iv) increased quality (Sarantakos, 1998). These advantages are mainly the result of consistent analytical procedures that allow easier text manipulation, reproduction and sharing, easier sampling decisions and easier and clearer representation of data through graphic maps or other forms of displays (Sarantakos, 1998). That is the main reason computer packages are the norm in quantitative research studies. However, these advantages do not seem to overcome the drawbacks that computers might provide. Computers set structures that may jeopardize the interpretive freedom and flexibility supported by qualitative research.

The analysis of the data in the current study mainly followed the work of Lowe (1993) and Shaw (1999). The paths of data analysis are i) analysis on site; ii) running the data

open; iii) focusing the analysis and iv) deepening the analysis (see Figure 6-2). These paths will be described in detail. Detailed description of data analysis permits the reader not only to understand which path has been chosen but also how and why the particular path has been used (Lowe, 1993; Spiggle, 1994; Locke, 1996; Shankar and Goulding, 2001). That might increase the epistemic warrant of the research product (Spiggle, 1994). Details of these stages of data analysis are given below:

**Figure 6-2: Diagrammatic Presentation of the Stages Followed in the Analysis**



Source: Author (extending Dey, 1993; Lowe, 1993; Spiggle, 1994 and Shaw, 1999)

### 6.5.1 Analysis on Site

The analysis on site started at the time the first data were collected (Tesch, 1990; Pettigrew, 1999). The analysis of these first data was based on the researcher's pre-understanding (Gummenson, 1991b; Goulding, 2005) and previous literature read regarding the customer behaviour of the grey market (Lowe, 1993; Goulding, 1999b). Data analysis started during the period of data collection and lasted long after it, similarly to Shaw (1999). The researcher analysed and interpreted interviews via mental maps and written notes during and after each interview. Saturation of the data determined the number of interviews necessary for this study (see also 6.2.3.1).

On - site analysis was necessary and important mainly for two reasons: firstly, it enabled the researcher to shift her attention and emphasise those experiences which

clarified her understanding of seniors' evaluations of service encounters. It brought on the surface the need to direct the study's orientation mainly on unsatisfactory incidents and complaining behaviour for reasons explained in section 6.2.3.1 (i.e., by requesting further information on the causes and conditions that created the seniors' negative service incidents and subsequent complaining responses) (Marshall and Rossman, 1995). Secondly, it allowed the researcher to search for patterns and differences across transcripts by also 'checking' these simultaneously through the collection of further data (Goudling, 2005).

### **6.5.2 Running the Data Open (Shaw, 1999)**

After each interview, data, notes, mental and written plans were written up using a word processor. This procedure was followed by the researcher at all times. As a next step, the researcher concentrated on the data. She read the data thoroughly and tried to achieve further closeness by going back and forth into the data (Thompson, 1997). The result of this process was the emergence of open themes (Shaw, 1999). These are very close to what Lowe (1993, p. 7) describes as "open codes" and worked as low-level descriptive labels.

The aim of formulating the open themes was to take apart any data that would better explain the objectives of the study. The researcher brought together data connected with the issues of positive/negative service experiences and complaining behaviour in the personal service encounter in various and numerous ways (Shaw, 1999). This was achieved by making several documents of the transcripts on the researcher's computer and by attaching open themes to sections that contained data that seemed to be important for the understanding of the phenomena under study. The emerged open themes were mainly based on the frequency of their appearance. However, no predefined scheme was used in the analysis. Themes were generated inductively from the findings.

The sections that contained data relevant to open codes were then pulled together into categories and/or meaning units (Tesch, 1990) (e.g., complaining behaviour, market nostalgia, types of service interaction: face-to-face/voice-to-voice, see Table 6-9) around where the collection of further data took place. This occurred in a continuous



and interactive way (Goulding, 2005). This process resulted in chunks of data being placed together under common themes. For instance, under the open code of market nostalgia were clustered meaning units such as personal attention, hard sale, customer care, staff, little shops/businesses, rush and profits. However, some of these meaning units were also placed under some other open codes (such as face-to-face and voice-to-voice open codes). For instance, the face-to-face open code included meaning units such as staff (e.g., older employees, personal attention, hard sale, customer care and profits) which were common with some of the market nostalgia's meaning units.

As further data was collected, the objectives were restated and some data were discarded as being irrelevant to the newly restated aims and objectives of the study. For example, seniors' market nostalgia open code was discarded since it might have put a strain on seniors' memories (i.e., "rose-coloured glasses phenomenon" - tendency to see more favourably the past than the present). This clarified further the focus of the study (Shaw, 1999) (i.e., seniors' positive/negative experiences should have taken place within one year from the date of the interview) and reduced the data to a more manageable size. For the organisation of these chunks of data the researcher produced new documents with relevant themes.

However, checks and readings of the transcripts as a whole were also continued, advocating part to whole analysis (Thompson, 1997). Memos were also used at this stage. These aimed to remind the researcher of the reasons and conditions that led some data being discarded, and why certain chunks of data were placed under certain themes and organised into specific meaning units. That was necessary due to the need for efficient management of the bulk data (Shaw, 1999) that totalled six hundred pages of transcriptions and notes taken during the interviews.

**Table 6-10: Examples of Open Themes**

<p><b>Examples of open themes:</b> service quality: (e.g., personal attention/empathy); dissatisfaction; complaining behaviour; types of service interaction: call centres/face to face contact; service personnel; older customers' characteristics; patronising behaviour; younger employees; differences between the present and the past; mood; feelings; illness; retirement; age preference; ageism, hard sale; customer care; little shops/businesses; rush and profits</p>
--

### **6.5.3 Focusing the Analysis**

At this stage, data collection was mainly driven by the emerging themes that resulted from the previous stages. Any data collected at this stage was constantly compared with the previous emerging open themes, looking for similarities and differences between the new and old data (Spiggle, 1994). This constant comparison resulted in some new themes coming to the surface, others submerging and changing their name, and a few being discarded as irrelevant to the study. This procedure came to an end at the point where no new themes were emerging and thus the previously 'open' themes became saturated (i.e., core themes) and exhibited 'external heterogeneity' (similar to Shaw, 1999). Empathy and personalisation; courtesy; sales pressures; trust within the service provision and responsiveness are some of the study's core themes. The resulting core themes became central to the understanding and interpretation of informants' behaviour in the case of an unsatisfactory service encounter.

For the purposes of organising data, production of new documents was again repeated. Sections and chunks of data were again pulled together into core themes or clusters of themes (Shaw, 1999). The chunks of data that each core theme contained aimed to exhibit an 'internal homogeneity' that held them together in logical way (Patton, 1987). For example, the core theme 'courtesy' included the following themes: manners; name terms and stereotypical/patronising behaviour, which aimed to develop a ground understanding of seniors' evaluation of the service encounter. Further details of the processes followed could be traced in Appendix B.

### **6.5.4 Deepening the Analysis**

At this stage, the homogeneous 'core' categories developed at the prior stage of the analysis were analysed further. This took the form of interpreting the relationships that existed among the categories. This process was continuous and comparative: looking for similarities and differences among the 'core' themes until a cohesive integration of the categories emerged (Shaw, 1999; Memery *et al.*, 2005). This integration provided an understanding of the elements that seemed to cause positive/negative service incidents on the part of the informants in the service encounter, and of the reasons and conditions that might lie behind interviewees' preference for certain types of complaining behaviour.

The next step involved a prolonged and systematic search for similarities and differences between the slices of data contained within the different categories, the core categories and the concepts described in the literature (Shaw, 1999). These comparisons resulted in the identification of a better fit of the data in terms of the emerging relationships. These actions were important for two reasons. First, they allowed the comparison and re-evaluation of the relationships that seemed to emerge from the themes of this study regarding concepts in the grey market (similar to Lowe, 1993). Second, these actions allowed the examination of the extent to which understanding of the grey market resulting from this qualitative study has contributed to the knowledge and understanding of the wider research area (Shaw, 1999, p. 7).

The analysis of the data for this study was done in an iterative process where the researcher had to go back and forth in the data, and therefore the interdependence of the processes used earlier was unavoidable (see Dey, 1993; Spiggle, 1994). To a great extent, the concept of the phenomenological reflection expressed earlier and the writing task itself (meaning the writing and re-writing of the findings) were “false dichotomies; writing and reflection are symbiotic tasks” (Hayllar and Griffin, 2005, p. 519).

## **6.6 Evaluating Qualitative Interpretations**

Social research, in general terms, is expected to comply with certain rules and standards. However, many researchers are raising doubts in relation to the application of classical criteria (e.g., the positivist ideas of reliability, validity and generalisation) to qualitative research. Differences between the theoretical and methodological frameworks adopted by qualitative and quantitative research make necessary the use of different evaluative criteria (e.g., Lüders and Reichertz, 1986; Wallendorf and Belk, 1989; Patton, 2002; Flick, 2002).

Reliability, validity and generalisation are substituted with transferability, credibility, dependability, confirmability and trustworthiness (Lincoln and Guba, 1985; Hirschman, 1986; Gabriel, 1990). Researchers normally adopt either the positivist or interpretivist criteria as these have different theoretical underpinnings. Although this study adopts the interpretivist criteria for reasons that have been outlined earlier in

this chapter (see 6.2.1), a brief reference to the criteria of the positivist stance will also be given. The positivist and interpretivist criteria for the evaluation of research are outlined below.

### **6.6.1 Reliability**

Reliability assumes an underlying universe where inquiries about this universe could be easily and quite logically replicated with the help of standardised, neutral and non-biased methods. This assumption of an unchanging social world comes in direct contrast to the interpretive assumption, based on which the social world is always changing. Considering the non-standardised nature of many methods of generating qualitative data, the concept of replication might be problematic (Marshall and Rossman, 1989; Mason, 1996).

However, other researchers believe that reliability should hold another meaning in the boundaries of interpretative research (e.g., Creswell, 1994; Mason, 1996; Flick, 2002). Statements about the researcher's positions - the central assumptions of the study and the values of the researcher - the selection of the informants, the biases and concerns of ensuring and demonstrating that the generation of the qualitative data and analysis is thorough, careful, honest and accurate, might enhance the study's chances of being replicated in another setting (Creswell, 1994; Mason, 1996; Patton, 2002). For this reason, the researcher has analytically explained the study's ontological and epistemological stances and her personal values, described the selection and interviewing process of the informants (e.g., use of projective techniques and in-depth interviews) and expressed explicitly concerns about biases and the study's limitations (see following section 6.7). Special care was taken to explain in detail the steps followed in the analysis of the qualitative data. However, since this study accepts that knowledge could be socially constructed, it is rather unlikely that different individuals would produce the same interpretations of the social phenomena under study, even if all the necessary measures explained earlier are adopted.

### **6.6.2 Validity**

Judgments of validity refer to the conceptual and ontological clarity of the study and how successfully the researcher has managed to translate these into a meaningful and

relevant epistemology (Mason, 1996). In respect of qualitative studies the researcher should demonstrate the study's validity in at least two ways: i) through the validity of data generation (i.e., the extent to which the researcher has gained full access to the knowledge and meanings of the informants, given the purpose of the study) (Mason, 1996; Easterby-Smith *et al.*, 1997; Patton, 2002) and ii) via the validity of interpretation (i.e., a synthesised, holistic and illuminating grasp of the informants' meanings) (Spiggle, 1994; Mason, 1996).

In-depth interviews and projective techniques might bring greater validity in the generation of data compared to other quantitative methods for obtaining information (e.g., Sykes, 1991; Easterby-Smith *et al.*, 1997). These two methods allowed flexible and responsive interactions between the interviewer and informants, through probing and asking questions from a variety of angles until questions were fully clear to the informants (Sykes, 1991). Lastly, the detailed deployment of the route that the researcher followed to analyse and interpret the qualitative data may further enhance the study's overall validity (see also Hycner, 1985; Moustakas, 1994; Mason, 1996; Creswell, 1998).

### **6.6.3 Generalisation**

Research findings could be generalized in two ways: i) empirically and ii) theoretically (Mason, 1996). Empirical generalisation is achieved when the sample used is statistically representative of the wider population. However, this type of sampling is least commonly used in qualitative research (Mason, 1996) where the sample is in the main small in number and statistically unrepresentative (see for example Saunders *et al.*, 2000). However, it is not only the sample size that matters. Ontological and epistemological perspectives are of importance as well. For example, if positivists claim that they have a representative group, interpretivists could claim that knowledge for this group is socially constructed and therefore relevant only for this group. Theoretical generalisation is more appropriate for qualitative research (Mason, 1996). The sampling method of this study cannot allow empirical generalisation even though some predetermined criteria were used in the sampling of the informants. These criteria guided the researcher to select a heterogeneous group of interviewees, rich in information, but not statistically representative (i.e., not specified

by the criteria and techniques of statistical sampling). Nevertheless, this sampling intended and managed to reveal important and significant patterns that cut across various positive/negative service encounters, and emerged out of purposive heterogeneity.

#### 6.6.4 Credibility

Qualitative studies are always bound by constraints associated with the interpretive model. Some of these constraints are: i) subjectivity, ii) difficulties of reporting a qualitative study in a fully detailed form and iii) the danger and suspicion that the researcher might shape the findings based on dispositions. These are analysed in detail as follows:

i) Subjectivity: Interpretations lack objectivity. Tomorrow, or in a different place, or with a different interviewer the informant might say something completely different. This introduces the problem of subjectivity (Ezzy, 2001). While total elimination of subjectivity is not likely to be possible, there are specific steps which can be taken in order to reduce this. A way of dealing with subjectivity is by checking the credibility of the findings with the original interviewees (Pettigrew, 1999; O'Malley, 2001). This process has been given various names such as analytical triangulation (Patton, 2002) and respondent validation (Silverman, 1997) or member checking (Pettigrew, 1999). However, in all of these cases, the researcher provides the informants with a research report and records any reactions to it (Gabriel, 1990). Having the participating interviewees review and react to what the researcher has described and concluded tends to increase the accuracy, completeness, fairness and perceived validity of the findings (Silverman, 1997; Patton, 2002).

However, this form of control over the validity of the findings has also received some criticism. This involves whether the interviewees would be able to follow the written report even if it is written in a language that is understandable by the subjects (i.e., by avoiding using difficult terms or jargon) and whether the informants would or should have any interest in it (Bloor, 1978). Another problem involves the compatibility of the findings of the study with the self-image of each participant (Abrams, 1984). Therefore, it is suggested that the subjects' feedback in relation to the presentation of

the phenomenon under study might be better treated as i) another source of data and insight (Fielding and Fielding, 1986; Humphrey, 1991; Trumbull, 1993; Denzin and Lincoln, 1994), or ii) a negotiation between the researcher and the interviewee, rather than being a one-way process (Wuest, 1995).

Member checking in this study was employed in two ways. First, they assisted the communicative validation of the informants' experiences and stories told. Second, informants' checking informed the interpretation of the findings (Creswell, 1994; Flick, 2002). In more detail, ten of the informants read their completed interview transcripts and stated whether any remark had been misquoted. This number was determined by the informants' willingness to read and respond to information provided during their in-depth interviews. The informants were encouraged to add any comments, based on their own thinking, that would enhance the clarity of their previous thoughts (similar to Trocchia and Janda, 2000). The final manuscript was presented to four of these ten informants for comments. Names and other information that would possibly identify the rest of the interviewees who took part in the study were omitted. That measure was taken in order to protect the anonymity of the rest of the informants. The feedback given by these interviewees was considered during the revision of the final manuscript (Thompson *et al.*, 1990) in two ways: i) by verifying that their perceptions had been reflected and ii) by assisting the researcher in developing some new ideas for further research. However, the lack of any serious objections to the content of the final report may entail a possible limitation. That may involve the interviewees' hesitation to reveal their reservations and objections regarding the content of the final report to the researcher. Although this is not unusual (see Sandelowski, 1993), possible reasons for this hesitation could be the mutual liking that had been developed over the time spent by the researcher among the interviewees. However, the researcher tried to induce the interviewees' feedback (positive or negative) by constantly reminding them that any suggestions and comments would be welcome and not received with bitterness, as they would improve the overall quality of the final written document.

ii) Difficulties of reporting a qualitative study in a fully-detailed form: The presentation of a qualitative study in a fully-detailed form is difficult but a failure to do so might lessen the reader's ability to evaluate the research adequately. As a result

this might undermine the reader's faith in the validity of the findings. The researcher tried to include in the thesis any information that could assist the reader in understanding the way data were collected and analysis was conducted. This information aimed to enable the readers of this work to decide for themselves the quality of the data collection, analysis and interpretation (Walker, 1985; Strauss and Corbin, 1990).

iii) Dispositions and biases: Another element that might throw doubt on the credibility of qualitative findings stems from the suspicion that the analyst might shape findings according to predispositions and biases (Patton, 2002). However, the researcher aimed to protect the credibility of her findings in three ways: i) by discussing with older people, and other academics, potential dispositions and biases, to the degree that this was possible; ii) by engaging in a mental cleansing process (i.e., bracketing) and iii) by reporting any biases that might have an effect on the quality of the data collected and the analysis process (Patton, 2002). Lastly, this study is not funded commercially and thus there are no parties for whom findings might be deliberately favoured.

#### **6.6.5 Transferability**

External validity, as used by positivist researchers, aims to examine the extent to which similar findings emerge from different research settings (Sekaran, 2000). However, in interpretivist research this term tends to be replaced by the term transferability. Qualitative data are subject to interpretation and thus to differences in interpretation of the qualitative findings (Ezzy, 2001; Levy, 2005). However, the question is whether these differences are big enough to cause suspicion regarding the interpretation, or whether they strengthen the understanding of the phenomenon by being seen under the prism of differences between the interviewees (Gabriel, 1990). In this study, during the process of sense making and interpretation of stories and experiences told by the interviewees, the researcher was constantly considering the informants' experiences and stories with each individual's characteristics (e.g., gender, health-state, family and financial status) and backgrounds (e.g., educational and prior to retirement working status) (O'Malley, 2001). Life history information about each informant (i.e., characteristics and backgrounds) was obtained with the help of a check list prior to the interviewing process (Fournier, 1998).



### **6.6.6 Dependability**

Dependability is perceived as the answer in qualitative research to reliability (Gabriel, 1990). It aims to ensure that the findings of the study are not a fluke. While a reasonable measure would be to have at least two researchers working on this study, and to compare their findings (Gabriel, 1990), however, this measure was not possible for two reasons. First, the comparison of the findings obtained by two or more researchers within a specific study recognises the existence of an objective reality. That view is not shared by the ontological perspective of this study that claims reality to be relative. Second, the assistance of a second researcher would be impractical for a PhD thesis, as it involves a single person and is not the work of a group. Nevertheless, an attempt was made to ensure that the findings are not accidental, by allowing the reader to consider the dependability of the author's interpretation (O'Malley, 2001). To this end, informants' quotations presented in the findings of this study are adequate in detail and typical of the themes they aim to present (Walker, 1985). These quotations were chosen for two reasons: i) first, to illustrate the point or convey the essential meaning of the interviewees' experiences and stories, and ii) second, to illustrate any variations and differences in the presented themes (Shankar and Goulding, 2001; Loro, 2004) (see Chapters 7 and 8 for further details).

### **6.6.7 Confirmability**

This criterion involves the use of external auditors to assess the study's findings. This might be similar to the evaluation measure of objectivity in positivism. In this type of criterion the auditors assess whether the findings reached are the most reasonable (Gabriel, 1990; O'Malley, 2001). In that direction, and in order to assist other researchers or auditors in examining the way the study's findings were presented and conclusions drawn, tapes, transcripts, and notes taken during the data collection and analysis are open to examination by anyone who might be interested. Additionally, findings during the writing up stage of the thesis were subjected to peer review assessments (Fournier, 1998) through continuous supervisory assessments, discussions with academics in the area, participation in the University-run thesis committees, and presentations at conferences and publication of articles.

### **6.6.8 Trustworthiness**

The trustworthiness criteria employed in this study included i) the use of multiple methods (e.g., projective techniques and in-depth interviewing), ii) purposive sampling, iii) member checking, iv) reciprocity and trust (Fournier, 1998). These criteria aimed to ensure the high quality of the work and to communicate this quality to the readers.

Details on the use of multiple methods have been presented in earlier parts of the chapter. In similar fashion, information on the sampling method used in this study, and the use of member checking, has been deployed. However, member checks would not have been possible if reciprocity between the researcher and interviewees had not been present. Reciprocity, trust and mutuality are essential criteria for high-quality research, and were present among the researcher and the study's interviewees (Creswell, 1994; Creswell, 1998).

## **6.7 Methodological Limitations of the Study**

The disclosure of limitations aims to identify potential weaknesses of the study (Creswell, 1994; Smith, 2003). There is no perfect or *a priori* superior method. Every method has inherent strengths and limitations, and whether these limitations are perceived to be critical or not depends very much upon the philosophical leanings of the research audience (Pettigrew, 1999).

Limitations of the current study are the limitations of a qualitative research inquiry and analysis. The personal characteristics of the researcher may be perceived as a limitation to those who may favour the existence of a single and objective reality. This reality that can only be identified once the nature of the researcher is taken into account (Richardson, 1994; Pettigrew, 1999). The outcome of a research project that adopts phenomenological stances cannot help but be a product of the researcher's self, regardless of measures that might be taken to ensure 'objective' analyses. Thus, this type of research entails the researcher's subjectivity. Specific steps have been followed in order to reduce this subjectivity. These measures include a track record of the steps and criteria followed and measures taken in the data collection (i.e., bracketing) and analysis process (i.e., member checks) (e.g., Smith, 2003). However,

total elimination of subjectivity is not likely to be possible, taking into account also the theoretical underpinnings of the present study.

Another potential limitation of the data collection could be the researcher's i) 'presentational self' and ii) the method of data collection.

i) Examples of the ways that the personal characteristics of the researcher impacted on the findings were evident throughout data collection. In many cases, interviewees' responses were at least partially determined by the researcher's age and gender. For instance, many seniors appeared to take the role of teacher or parent and some of the male gender expressed some kind of 'romantic interest' in the researcher. However, the interviewees' responses according to the physical personal attributes of the researcher cannot be altered. Thus, the limitation that the demographic and psychographic characteristics of the researcher impacted upon the study (or data collection) is acknowledged, in the sense that all research that seeks information from people is prone to some degree of 'influence' in the data collection, unless multiple researchers are used (Wallendorf and Belk, 1989). However, this option was inapplicable here as the nature of a doctoral thesis is such that data collection and analysis should be performed by one individual.

ii) As there is always the possibility that the interviewees were not at all times truthful, specific measures were undertaken to respond to this limitation. These measures included sampling strategies, access to interviewees, measures taken during the in-depth interviews (Shaw, 1997) and aided cues (projective techniques). Particular attention was also paid to processes designed to assist interviewees' memories and help them overcome any unpleasant feelings, such as embarrassment from engaging in complaining behaviour.

The findings of this study could not be generalised to the wider population of seniors, as the study was geographically restricted to the wider area of Glasgow City. However, instead of generalising the specifics of the interviewees' behaviour studied, it could be suggested that these behaviours could possibly be applied to other groups of seniors that have not been directly represented in the research (e.g., Brady, 1992). Further, this study aimed to generate deep insights into the behaviour of the mature

market in terms of positive/negative service encounters rather than to test the validity and reliability of a hypothesis deduced from previous research (Shaw, 1997, p. 171).

Lastly, special consideration was paid to decisions relating to the sampling of interviewees. The places that the researcher visited and where the informants were interviewed were in the main social gathering places organised for seniors (e.g., painting/cinema classes, flute lessons and exercise facilities). The seniors in the study lived at home and were only visiting the particular clubs and centres. In general, they were active and in good health and did not depend on others (i.e., carers) for their daily shopping (i.e., financially independent/shopping was performed by themselves). These characteristics were useful for the study as the informants were likely to have more experiences and opportunities to have positive/negative service incidents with the market by being active consumers, in contrast to those who depend on others for their consumer decisions/shopping. The informants are likely to be of significant interest to many service organisations since they represent a potentially viable segment. However, the study did not involve the home-restricted, socially withdrawn and seriously-ill seniors, and thus does not represent their experiences, which may have produced different findings from those presented here.

## **6.8 Summary and Conclusions**

Chapter Six discussed the research design of the thesis. This particular study adopted perspectives of the interpretative movement phenomenology. Based on this paradigm reality exists independently of individuals and knowledge is socially constructed. A qualitative approach was selected due to the study's ontological perspective and as relatively little has been written about seniors' evaluations of the service encounters.

In-depth interviews and projective techniques were used for the collection of data. The combination of these methods did not aim to triangulate the findings, but to surpass the limitations that they might impose on the study. Truth checks, multi-faceted exploration of the service encounter evaluation, protecting interviewees from embarrassment, and allowing the informants to interpret their own responses to the projective techniques employed were some of the resulting benefits of the combined data collection methods. The selection of the informants was the result of

heterogeneity and criterion purposive sampling. As a result, high quality and detailed descriptions of seniors' positive/negative service experiences in the personal service encounter were produced.

Efforts were also made to protect the data from biases such as response and memory errors while special attention was paid to potential biases that might taint the data. The method of recording the data collected was explained and justified, based on the benefits produced by its use. Details of the methods employed in analysis of the data were included. In the analysis, emphasis and effort was placed on grasping the meaning, structure and essence of the seniors' lived experiences in the service encounter. Therefore, reliance on informants' quotations and member checks were particularly stressed. The main paths of data analysis for the current study were i) analysis on site; ii) running the data open; iii) focusing the analysis and iv) deepening the analysis. The analysis of the data for this study was done in an iterative process. Classical/positivist criteria (i.e., validity, reliability and generalisation) and alternative/humanistic criteria (i.e., credibility, transferability, dependability, confirmability and trustworthiness) for the evaluation of the qualitative study were presented. The methodological limitations of the study were also outlined. Chapter 7 and Chapter 8 present and discuss the empirical findings of the study.

## CHAPTER 7

### **7 Research Findings: Seniors' Evaluations of Service Provision**

#### **7.1 Introduction**

This chapter reports on the first objective of the study. That is the exploration of the senior customers' key satisfiers and dissatisfiers with service encounters. This chapter provides significant insights into understanding the evaluation of the service provision, compares the results of prior quantitative studies and provides a richer interpretation of the phenomena observed. To this end, the interviewees were encouraged to portray and explain their evaluations of service provision, based on their own incidents and experiences rather than being presented with constructs already identified within the consumer behaviour and services literature. Further, the study casts some light on the limitations that studies of evaluation of service provision might have, particularly those employing quantitative analysis (see Chapter 3 for further details). It expands anticipations of seniors' evaluations made during service provision, which could guide future research. This chapter also contributes to policy implications that are discussed further in Chapter 9.

Research findings are presented and discussed in terms of central tendencies (Chenail, 1995) that are segmented into homogeneous themes, as outlined in Chapter 6. Each theme is briefly summarised and discussed. Interpretations are provided of the issues raised. Quotations that were different from the usual are also presented when that is deemed important. Quotations are presented to portray the range of opinions held.

Instead of attempting to make quotations syntactically and grammatically correct for the reader's comfort, direct transcriptions are used in many cases (similar to Pettigrew, 1999; Kaufman-Scarborough and Cohen, 2004). During the interviews the interviewees often "rambled or stalled, both of which are relevant to the interpretations of their statements, and readers are able to achieve greater empathy with their informants where their extracts are verbatim" (Pettigrew, 1999, p. 160). In

other cases, additions or deletions are made in the quotations. Where additions in the quotations were necessary, words or phrases written in parentheses indicate these. These aimed to enable comprehension where the meaning of verbatim extract was not readily apparent. The profiles of interviewees (i.e., gender and age) are always noted with their extracts.

Comments and interpretation of the findings are based on expected patterns (consistent with the researcher's own opinions or the existing literature) or unexpected patterns (inconsistent with the author's opinions or the existing literature). In the latter case, new or extended literature is referred to which might explain better the phenomenon that is under study (Goulding, 1999b).

This chapter discusses seniors' evaluation of service provision with particular attention to seniors' key satisfiers and dissatisfiers. Seniors' key dissatisfiers also constitute a reference point where complaining behavior is presented and analysed in Chapter 8. Finally, an overview of the most important issues to emerge from this chapter is presented and conclusions drawn.

## **7.2 Elements Related to Seniors' Evaluations of Service Provision**

As the analysis of the data in this study involves theme development, data was subjected to reduction. That means that the thematic concept was "shifted, disengaged and 'manufactured' from the text" (Hayllar and Griffin, 2005, p. 523). Given the methods of analysis of the data as presented in Chapter 6, interrelationships existing within the data were unavoidable. For discussion and presentation purposes, themes related to seniors' key satisfiers and dissatisfiers with the service encounter were organised into the following main areas: i) empathy and personalisation, ii) courtesy, iii) sales pressures, iv) no trust within the service encounter and v) responsiveness. The taxonomies of these five major themes that resulted from the in-depth interviews and the projective techniques are somewhat false. This presentation "weaves rather than strings thematic elements, steered by the complexity of naturalistic data rather than directed by a linear logic imposed on the data by theory or method" (Wallendorf and Arnould, 1991, p. 17). That means that these themes should not be considered as mutually exclusive but rather as interpretive mechanisms within the iterative focus of

this research (Hayllar and Griffin, 2005). While the first three themes (empathy and personalisation, courtesy and sales pressures) appear to be more age-related based on the literature reviewed in Chapter 5, the remaining two themes (no trust within the service encounter and responsiveness) do not appear to be solely related to age specifications. Although the majority of the interviewees appear to experience similar negative experiences and face similar problems to those of any other age segment, based on the literature reviewed in Chapters 3 and 4, in relation to the themes of trust and responsiveness, however the impact of the latter themes with the grey market may be greater. That is because some interviewees' age-related problems (i.e., emotional and biological) might further enhance their possible dissatisfaction with the elements of trust and responsiveness in the service delivery. However, no serious differences in interviewees' evaluations of the service encounters were spotted between age groups (e.g., between young-old and old-old) in relation to the five major themes. Analysis of these five themes and their categories are outlined in Table 7.1. Each of these five themes and their categories will be discussed in more detail in the following sections of this chapter.

**Table 7-1: Elements Related to Seniors' Evaluations of Service Provision**

<b>Major Themes and Categories</b>	
<b>Themes</b>	<b>Categories</b>
<b>Empathy and personalisation</b>	Lack of: i) personal contact; ii) socialisation (e.g., small/local shops); iii) consideration/empathy (e.g., employees/older employees; self-service; call centres; automated systems)
<b>Courtesy</b>	i) manners; ii) name terms; iii) stereotypical/patronising behaviour
<b>Sales pressures</b>	i) vulnerability ii) direct phone marketing
<b>Trust within the service provision</b>	i) temporary and contract based posts ii) promises are not kept/no dependency iii) services make 'exit' behaviour difficult
<b>Responsiveness</b>	prompt and on time service

### **7.2.1 Empathy and Personalisation**

As reviewed in Chapter 5, with aging, people may experience a number of social deficiencies. Reduced interaction with family and friends and voluntary or society-imposed withdrawal could be some. Even though there is evident appreciation of the social role of shopping in the literature, however, there is limited evidence that this could be closely related to seniors' disappointment in the service delivery. Further, a



great number of studies of older consumers have focused on their economic status in explaining their general market place behaviour and put less emphasis on senior customers' deficiencies and intrinsic or interpersonal reasons in explaining their complaining behaviour (for example Miller *et al.*, 1998). Further discussion and analysis of the last issue will be given in Chapter 8. The findings of this study reveal that interviewees' disappointment with service provision may be more closely related to seniors' intrinsic or interpersonal reasons for shopping. Thus, lack of *i) personal contact, ii) socialisation* and *iii) consideration/empathy* in the service delivery, rather than money-related issues (such as services' pricing policies e.g., high prices) and/or product range issues, seemed to be more frequently mentioned as the main sources of disappointment with the service delivery for the great majority of the interviewees in this study. These findings provide support to research that suggests the impact of staff on the interaction experience (functional quality) is more important than technical issues (see Grönroos, 1983; Gummesson, 1987; Grönroos, 1994). Each of these three issues is to be discussed in more detail below.

*i) Personal contact:* the great majority of the interviewees appear to strongly relate personal contact with customer appreciation by the corporate entity.

*People like to treat them like a person, not an object. So, you must see the individual in person* (Male, 69).

*Courtesy, consideration, rightness, and attention above all. About me as a person. That is what I am looking from someone doing a job well* (Female, 60).

Interviewees stressed their need to have a close and personal encounter with the service providers. These elements seemed to have a positive effect on seniors' purchase behaviour and were critical in increasing interviewees' patronage of the service organisations, while their absence was received with disappointment. This could be explained through social exchange theories. These theories suggest that customers often feel obliged to pay back (i.e., usually with their loyalty) the front-line employee's personal attention (see for example Gwinner *et al.*, 1998). Face-to-face meetings were also found to be of particular importance. Interviewees appear to attach value to the service when it is delivered by a '*tangible human being*' rather than by an

impersonal machine or intangible software. Therefore, the tendency in the services to substitute the front-line employees with computers, telephones or emails (Key Note Market Report, 1999) may not respond well to interviewees' needs for human contact. The majority of the interviewees often perceived the lack of personal and real time service encounter as indicative of poor service quality. Therefore, what appears to be positive to specific market participants (e.g., cost elimination to management, advanced technological capabilities to other customers) may have a negative impact for a large number of interviewees in this study. Therefore, every step to advance technology in the service delivery may not be positively received by these interviewees. However, a small number of interviewees appeared to have a more positive attitude towards the use of technological advances in the service encounter. Technology implications will be further analysed in this chapter and reference to these interviewees' perceptions will be made there.

*More and more, services want to do business by telephone, by email, by computer screens or whatever. As time goes on, it gets more difficult to get hold of a person. A human being. I want to have a conversation or to go somewhere that you can meet face-to-face and discuss whatever the problem is. You cannot do that. It is very, very difficult to do that. And that is typical (Male, 68).*

While some interviewees suggested that the lack of front-line employees seems to make organisations less approachable, which increases customer disappointment with the service delivery, some interviewees went a step further. They suggested that the 'face' of corporate business is changing to the seniors' cost. They mentioned that front-line employees, when they exist do not pay enough attention to them. Their understanding of service delivery is that front-line employees should exist at all costs and that they should behave *properly* to them. Proper service delivery, or at least one that does not cause direct dissatisfaction, should be related to good communication with the employee who delivers the service. This employee should be caring at the same time. More details about the manners of the service personnel according to the interviewees will be given later on.

*The people who work for the services don't take personal interest in people. I think all these services and service personnel would do better if they were more personal.*

*Occasionally you still get somebody who is very good, very kind, very caring but emmm ... I cannot say that this is always the case (Female, 74).*

#### *Personal contact and service types*

Interviewees seemed to seek something more than mere commercial exchange and appeared to be attracted by those market experiences such as clothes retailers, small stores and travelling that may enhance their self-actualization and provide them with personal recognition, friendship and social support.

Even though there were no great differences between different service types, the majority of the interviewees linked the need for personal and empathetic service provision with financial organisations. These were characterised as less personal and empathetic: an issue that was not so evident in the past, according to the following interviewees' extracts: *Well, it is not personal. I don't think that is as personal as it used to be. For example in xxx (bank) you knew the bank manager and that kind of thing and now you don't (Female, 71). You go to the bank and you cannot see the manager and if you can then they charge you for that! A lot of banks do that nowadays. Now, the bank manager is a very remote person (Male, 65).* That may be the result of the economic recession of the past years that may have forced banks to adopt money-saving policies (e.g., reducing the number of employees in branches, introduction of automation) or to charge extra for personal meetings with the managers (e.g., Lee, 2002).

To conclude, the majority of the interviewees seemed to associate the establishment of close and personal relationships between themselves and service providers with a positive evaluation of the service encounter while the lack of these personal meetings led to disappointment. A possible explanation for this could be seniors' attention to relationships. Sherman *et al.* (2001) have shown that in later life there might be a significant transition from accumulating possessions to a greater preference towards relationships. As a result, seniors might give greater attention to their interactions and the social part of their shopping trips rather than focus on the actual acquisition of the product that might result in the market exchange. That is considered further in the next discussion point.

*ii) Socialisation:* interviewees seemed to value their interactions with the front-line employees and treated service encounters as social encounters first and as commercial, second. Thus, the majority of the interviewees seemed to need to feel ‘socially connected’ with the service encounter. *I think the first thing is to be able to talk to somebody personally which they don’t have anymore* (Female, 76). Grey citizens grew up in an age of face-to-face contact with service suppliers, and that may often make them attach increased value to personal interaction and ‘small talk’ (Grougiou and Wilson, 2003). This is not materially different from the findings reached by McCallum and Harrison (1985) and Lumpkin *et al.* (1985). However, the lack of socialisation involved in the interviewees’ shopping trips may make the interviewees less happy with their encounters and probably reduce their future interactions with them. That may have a significant impact on the revenues of these organisations, as the older customers probably will make fewer purchases.

*I like little shops. They are quite nice because they are a meeting place. You know when you are on your own. Well, we had our little shops and we got information that was really interesting and it kept you in touch with people. You know if you go to a supermarket you don’t usually meet people that you know there. Occasionally, you do but normally it is just a question of rushing around in a supermarket and standing in a queue before you come out. It is not the same thing. It is not the same atmosphere* (Female, 63).

Based on the opinions of the majority of the interviewees the service encounter should not be perceived merely as a commercial point, but also as a place where a sense of belonging and community should be present. Interviewees’ responses on the matter may reflect opposition to modern society. Society today places great emphasis on individuality and individual gain that results in alienated customers (see Bocok, 1993). It appears that when seniors do not find desired environments, they experience dissatisfaction. This finding is similar to that of Moschis *et al.* (2003a) who found that socialisation is one of the most important elements that might lead mature customers to patronise service outlets (restaurants in particular). Even though Moschis *et al.* (2003a,b) have recognised the role of socialisation in seniors’ shopping trips, however, they had not directly linked this to seniors’ potential source of dissatisfaction with the service provision. Other possible explanations for seniors’

attachment to the social part of service encounters might be their need to substitute their lost social contacts due to retirement, empty nest and loss of family members and friends with service contacts (similar to Rook and Pietromonaco, 1987 and Moschis *et al.*, 2003a,b). These reasons might be important grounds for interviewees' choice of service provider.

### *Small/local shops*

Based on the majority of the interviewees, distinctions could be drawn between large and small/local service stores in terms of their abilities to develop meaningful relationships with the seniors. For this study, owners of small/local shops appear to have the sort of interpersonal skills that match many interviewees' socialising needs in the service encounter.

*Well, the big ones (organisations/retailers etc) are not nearly as good. Too big too impersonal. If you go to a local man he is more responsible. He is more polite and most likely he likes his job (Female, 69).*

*I tend to buy from the small shops. They are very much friendlier than in some of the bigger stores. I have a really good example, if you ask where the ... (x product) is usually one of the lads or girls wandering around will take you almost by the hand and take you to it and say, "Here, we are". Well, they are telling you and they smile and it is just the little EXTRA that it makes all the difference and in the way you feel about the service they supply. Whereas in xxx (supermarket), when I say where is the "caster sugar" they won't (be interested in my request) (Female, 64).*

For these interviewees small/local shops are seen as an important part of the community. Extended interactions with the owners and employees of these service outlets provide the opportunity for both commercial and social exchanges. Further, service providers of small/local shops are perceived as more "sincere" in their interactions with the senior customers rather than just acting according to marketing "prescribed (service encounter) scripts" which is quite often the case with the bigger retailers (Pettigrew *et al.*, 2005, p. 308). This is also perceived to influence interviewees' patronage behaviour. *There is a tendency to fall in the American style of interaction, which is ... not terribly honest ... They (big service providers) always say*

*“Hello! How are you today?” But they don’t mean it. I intend to just answer very briefly, because I feel it is insincere (Male, 71). ... Supermarkets I find they are convenient and let’s be honest they are cheaper but I think that they tend to be like plastic smiles “Good morning! How are you?” (He said these in a funny voice, making fun of the way front-line employees in supermarkets are talking to their customers). This to me is terrible. ... There are two or three local shops where I live, who are pleasant and they talk and where in fact ... the chances are they will make jokes about you. And that is good. Because to me it shows they are happy of what they are doing, they are relaxed and the customers are relaxed (Male, 69).* In this vein, many seniors bemoaned the detrimental effects on their received services as result of the demise of smaller shops in the city area. This finding is surprising taking into account that the majority of the interviewees were brought up in the wider area of a big city, and not in villages where personal and face-to-face relationships with the retailers would be more frequent or more expected due to these people’s greater reliance on the local shops. While it would be expected that the geographical location of the interviewees (i.e., city dwellers) could possibly leave them unaffected over the demise of the small shops, however that was not evident. As a result, the place of residence might be of little use in segmenting older people.

*iii) Consideration/empathy:* prior research into customer satisfaction has assumed that customers operate in a rational wealth-maximising manner (e.g., Peter and Tarpey, 1975; Parasuraman *et al.*, 1991b; Rosen and Surprenant, 1998). The findings of the current research challenge the assumption of economic rationality for many of the interviewees and contradict past research that expects seniors to base their consumer decisions mainly on pragmatic utilitarian considerations such as price (for example Mason and Bearden, 1978; Fox *et al.*, 1984; Lumpkin *et al.*, 1985; Oates *et al.*, 1996). The majority of the interviewees’ responses were largely guided by emotive rather than pragmatic terms (e.g., economic value and price sensitivity). That in turn suggests that when assumptions about human nature are relaxed, customer preferences might be made evident. However, reported preferences may not always equate with actual behaviours. That could also explain some interviewees’ behaviour in going for the large low-cost providers even though they may feel better suited with the local and small stores. However, the dominant viewpoint seemed to favour

consideration and empathy (affective) to pragmatic terms (e.g., economic value and price sensitivity) (i.e., cognitive-based consumer decisions) (Peter and Tarpey, 1975).

*If they manage to convince me that they are interested in me and value me as a customer they will get my trade even though they are not the best price (Female, 60).*

*I have been to the same bank since I can remember the xxx (bank). Well, there are other banks that may pay you a bit more interest than the one that I have already got but I wouldn't leave the xxx bank for that. I tend to think that I have been with them for a long time and they have not done any harm. They are really nice and understand and value me as a person. The same will go for any other organisation. Supermarkets. If I find a supermarket that is reasonably thoughtful then I will go to it (Male, 76).*

*I will go back to a shop because they are considerate, thoughtful and they may not be the cheapest one but there I can rely on them and be loyal to them because of that (Female, 60).*

Many seniors expressed the view that they are willing to sacrifice some economic advantages for consideration, understanding and respect by businesses. This contradicts previous findings that support seniors' materialism (Nielson and Curry, 1997). The findings seem to support the interviewees' search for social bonds and commercial friendship in the service encounter. Therefore, the findings may provide support for the relevant growing counter-movement of recognising social bonds and benefits in the market place (see Cova, 1997; Miller *et al.*, 1998; Price and Arnould, 1999). This may also point to the frequently social character of satisfaction with the service encounter, a finding that contrasts sharply with the conventional framing of satisfaction as an isolated and individualised phenomenon (Fournier and Mick, 1999) (see also Chapter 3 for further review of customer satisfaction).

The findings also revealed that interviewees need to feel appreciation and care in the service encounter. While other researchers, such as Berry (1983); Grönroos (1983) and Gummesson (1987), have also stressed the impact of staff on the interaction experience, however they did not appear to link these findings in any way with the

older customers. Loneliness and health-related problems that often apply to people of older age may make seniors' preference, for staff that are willing to understand and assist them with alternative solutions and suggestions, stronger compared to other age groups who may not face these sorts of problems. Thus, the interaction between staff and seniors may be an important factor in facilitating the service interaction for many interviewees.

*I feel as, at this particular time as if life is too depressing. I feel life is going toward its close. I cannot keep feeling that. The older you get the more you do (feel like that). I need ... Well, I need people around me ... I just go to somebody (service assistant) who is sympathetic. When you are not well, you need sympathy. Not all the time but when you are not well (Female, 63)*

*I like him (service employee) to be sympathetic; to explain the situation. I like him to make suggestions. I like to be treated as if I am a nice lady (Female, 71).*

The majority of the interviewees stressed their need to be attended to by empathetic and understanding service employees. For these people, being served by caring employees is highly appreciated. Unlike Parasuraman *et al.* (1988) who found empathy to be the least valued element in service delivery of the identified service quality elements, the current study finds empathy to be highly praised and appreciated by the majority of the interviewees. Absence of empathy appeared to be related with negative and displeasing feelings. These findings may provide support to the assertion that wants "satisfaction in the consumer life domain ... to be an important component of life satisfaction (well-being)" (Lee *et al.*, 2002, p. 158). This positive relationship between customers' satisfaction and life satisfaction (well-being) may be particularly relevant for older people who, based on the findings, may substitute their lost social contacts with market-based ones (i.e., presence of personal attention in the service encounter). By the same token, the presence of personal attention and the understanding of interviewees' needs and wants seemed to be rewarded by seniors' loyalty and long-term relationships even in cases where services failed to provide the best prices in the market. This finding provides support to theoretical propositions made on the matter by Lee and Sirgy (2004). Those researchers propose that organisations that pay particular attention to their customers' well-being "are likely to



have a positive influence on their customers' trust and commitment" (*ibid.*, p. 52). Typical examples of interviewees' loyal feelings to services with which informants are satisfied include the following:

*I tend to buy from places that have understanding and show personal attention .... And it makes the difference. Especially now that I am living on my own (Female, 64).*

*I tend to use the same travel agent because I know the people there. They are good at dealing with people. They make it seem as if they are interested in you. Sort of personal, inter-personal thing. This is very important. I am sure you often get that from people of my age (Female, 61).*

### *Employees*

A number of seniors also expressed their preference to shop at service outlets at which they are known. Therefore, the social aspect of the shopping trips (i.e., personal and friendly interaction) for these particular interviewees might also be tied to store personnel. This contradicts previous findings by Lumpkin *et al.* (1985) that support the view that seniors do not want to be known by the service personnel. While a few interviewees mentioned that they differentiate between employees and business when employees do not provide appropriate service, however, the majority of interviewees identified employees with the corporate image.

*He (service employee) should realise that his company is judged based on the people that the public meets. What the person (employee) does is a reflection of the attitude of the company. Therefore, the person should be interested in what the customer is trying to say or do. So, he should be able to talk but to listen and understand as well ... He should be receptive to what a person is saying. There should be interest and being prepared to listen. Some service personnel do not understand how important their job is. How important their attitude is (Male, 68).*

### *Older employees*

In relation to the role that employees could play in the creation and provision of empathy and personalising cues, a large number of interviewees also reported that older employees seem to be more willing and able to understand the special needs of

senior customers. These findings seem to provide support to the symbolic-interactionist notion of identification with others. This notion supports the concept of similarity and attraction, and suggests that individuals that perceive their values and attitudes to be similar to those of others are attracted to those others (Kaiser, 1990; Smith, 1998). For instance, shared characteristics (e.g., brought up in similar eras and having gone through similar life stages) might result in bringing older customers and older front-line employees closer to each other in comparison to a less similar age group. Therefore, for these senior customers, evaluations of the service encounter could be heightened by the presence of an older employee. The following interviewees' quotations illustrate this:

*I suppose it is shared experience, life experience. You find that you don't have to explain everything so much. You have got the same background. If there was a choice, then I prefer to deal with people of my own age (Female, 76).*

Older employees are also perceived as having better communication skills in comparison to their younger counterparts. This might also be attributed to older employees' having a better rapport compared to their younger counterparts.

*I relate much better to older people. I find that they have a much better rapport with me. Let's say compared to a younger person. I do not have the same kind of relationship with them. I feel more comfortable with the older ones (Male, 69).*

*I usually choose the one (from the front-line employees) who is closer to my own age. Why I do such a thing? Em ... Because he would probably understand me better (Male, 83).*

Older employees are also perceived to respond better to an older customer's physical limitations. Therefore, interviewees report that they often feel pressured by young, impatient employees who are unable to understand their inabilities. For instance, seniors report their discomfort when being called upon by young employees to react within a relatively short period in service situations, whereas an older employee would be more willing to attend to their needs for extra time and attention.

*Older employees have got more patience usually ... and younger people do seem to be a bit flip! You know... Flip... quick answer, quick, smart. Young people are not prepared to spend so much time showing you whereas an older employee will come and help. You will have more attention! Yes! I do think this is important! (Female, 67).*

*I think perhaps when they are very young (the service providers) there is, perhaps this unfortunate tendency to be dismissive of the elderly ... there is ageism ... People are not patient with the older (customers) (Female, 60).*

These findings also support the work of IPM (1993) and Johnson-Hillery *et al.* (1997) that emphasises that older employees are better at interpersonal skills. That could be attributed to communication problems that might exist between young employees and senior customers. These problems might be ascribed to differences in the process of learning new information between the younger and older age segments. Seniors' decreased ability to integrate and store information in memory for later retrieval might contrast with younger age segments' easier learning and recall, and may result in communication problems (Moschis, 1992, p. 130).

Although the great majority of the interviewees hesitated to openly link their physical limitations with their dissatisfaction in the service encounter, however, when they discussed the presence of older employees in service provision, some age-related biological limitations tended to surface. This 'denial' by the majority of the interviewees, in not linking their dissatisfaction with the service provision with their biological problems, may be attributed to a number of factors. First, it may be attributed to the cognitive rather than biological age of many of these interviewees. This cognitive age may prompt them to act as if they were younger and thus hide any difficulties that they may be facing in the service provision due to their older age (e.g., biological limitations). Second, the researcher's young age at the time when the interviews took place may have caused a number of interviewees to respond differently in relation to their biological problems to how they would have if the researcher had been closer to their own age.

Considering the interviewees' need for empathy and personal attention, the direct and face-to-face types of encounter were preferred to alternative and less personal types

of service interaction (e.g., telephone and on-line systems: internet/email). However, lately and increasingly customers are called on to aid the service delivery process through self-service processes. These are used as an alternative to the personal service encounter and aim to reduce production costs by having the customers do part of the service delivery process themselves (e.g., Bateson, 1995; Hoffman and Bateson, 1997). Seniors' perceptions regarding the increasing use of self-service processes by the services are reported next, as these seemed to cause them particular dissatisfaction in the service provision.

### **Self-service**

Seniors seemed to be particularly dissatisfied with the substitution of personal contact by self-service and automated processes. The idea that profit is ultimately more important than seniors' needs for personalisation emerges quite strongly, with interviewees saying for instance: *Self service hmm ... Its all for profit now!*" (Male, 68). *It is this far greater pursuit of profit. ... But this attitude to targets, profit etc... That obviously has a huge influence on providers' attitude to the clients, to the customers. It is so typical, I mean is everywhere* (Male, 65). For the majority of the interviewees, the lack of human presence seems to cause them inconvenience rather than easing the process of their shopping across almost all industries (e.g., clothes, leisure and eating). Interviewees' physical inabilities may also influence their objection to self-service processes. For example, a number of interviewees underlined as necessary the service providers' presence when they were having difficulties in seeing size numbers or prices of products or in reaching some item positioned high up.

*They should be there to help you. So many times, when you have a problem you cannot get someone to help you. And that is typical* (Male, 68).

*Quite often when I am going to have something I have to learn to go and do it myself. Sometimes it is a long process to try and find anybody to help me* (Female, 68).

Even though self-service has been suggested as responding better in communicating with the elderly, as it allows seniors' self-pacing in receiving and processing information (Spotts and Schewe, 1989; Eastman and Iyer, 2004), that was not

supported by the findings of this research. Current findings suggest that the one-to-one, personalised interaction appears to respond better to interviewees' needs in the service encounter.

*You could hardly find any customer service in xxx's (big retailer) or any other big shop. If you want to ask somebody if they have got a bigger size (talking about dresses) and maybe chat with somebody about the colour there is nobody to ask. For me this is not exactly good customer service! (Female, 60).*

Interviewees seemed to be particularly unhappy with the level of attention that they receive as a result of the self-service processes. Unavailability of employees to assist and support consumer decisions seems to negatively influence the evaluation of the service encounter. Self-service processes did not seem to satisfy seniors as result, for example, of faster check-outs/service provision. On the contrary, for these interviewees, self-service procedures were often perceived as a production-line mentality where customers are regarded as 'numbers'.

*Shops are different for the customers than in my day. If you went to get a pair of shoes years ago all the shoes were in boxes, on the shelves and you were getting a personal service. And they were saying you "Try this on. Try that" and they would look for you another size whereas now you are just left! You go and look at the shoes and you try them on. The only thing you do is ... go and pay for them. You do everything by yourself. When years ago, you were served as a CUSTOMER, AS A PERSON. I say nowadays, everything mostly is a just a face, and get the money off them! There is not a personal service now. You know. There is no personal thing. No talking personally. You are just a number! And that is all! (Male, 66).*

As mentioned earlier, interviewees seemed to appreciate highly the time spent by service providers on their needs and wants. Therefore, they seemed to want a service encounter that is considerate of their special needs (i.e., socialization) and limitations (i.e., biological deficits). That may be attributed to two factors: a) speedy processes, often linked with self-service processes, may bring confusion and frustration to some senior customers. That may happen as result of biological changes that may cause seniors to react more slowly to external stimuli. b) When consumers are generally

comfortable with existing practices (e.g., service employees' presence) any change in these practices (e.g., introduction of self-service processes in the service delivery) "has the potential to disturb the equilibrium and so resisting change is a normal response" (Carrigan *et al.*, 2004, p. 403).

*Self service is for SPEED now! You do everything yourself! You want to enjoy a bit of service. Not self-service! I think a lot of people are living on their own. Especially as they get older and it is nice to be served because you are doing everything yourself* (Female, 61).

For the majority of interviewees, the service encounter is often treated as an opportunity to fill in their loneliness, free time and need for socialisation and attention, even if that service encounter has to do with educational matters (e.g., seminars and language classes) as the following quote suggests: *Well, when I retired it was sudden. I didn't want to do it. ... And I thought right! I have to get plenty of interests and meet plenty of people. So, I started going to classes. And it worked. There are so many people of my age living alone, a bit sad ... So, if we all meet together and talk about the language class or something (else) is more interesting for everybody. I am not here for the academic side! (She laughs) (She means that she attends a number of courses for the sake of not being alone and not for the knowledge)* (Female, 63). However, technology is profoundly changing the nature of services and the ways that firms interact with their customers (Bitner, 2001). Service organisations are making increasing use of remote personal encounters (e.g., internet and call centres) to augment the traditional methods of communication (e.g., office/branch/store and the post) (Bennigton *et al.*, 2000). Call centres are one of the recent and widely used self-service systems in the provision of services, and it is the next subject for discussion.

### ***Call centres***

While literature suggests that technology, (i.e., internet and call centres), could deliver services (e.g., financial) in more accessible, convenient and productive ways (Bitner, 2001), findings of this study do not fully support this. The findings suggest that although seniors may use call centres for information (e.g., train timetables), however, they do not like using the phone to interact with the service providers.

The findings suggest that none of the interviewees made use of call centres in order to conduct a purchase over the phone. This is quite surprising considering seniors' health issues that might affect their physical mobility and the actual visit to a service outlet. Distance between the service provider and the customer might inhibit the quality of the interaction between the service employee and the customer. Therefore, seniors frequently mentioned that remote ways of interacting with the service encounter is not what they usually want. For the majority of these interviewees, physical proximity is very important when communicating with the service provider. These interviewees frequently reported that voice-to-voice interaction, with its main representative the call centres, often failed to transmit empathy cues and thus was often perceived as an objectionable way to interact with customers.

*Human beings are meant to communicate with each other face-to-face not with someone who is miles away through the telephone. Don't get me wrong, phones are very, very useful! But if you want to talk to somebody, face-to-face is most important!* (Female, 67).

Interviewees clearly expressed their desire to actually see how the other person, on the other side of the service encounter, is reacting to their demands, reasoning, problems or complaints. Interviewees also reported that body language could work as an indication of understanding, empathy and truthfulness, and it is missing in the remote types of service interactions such as those that take place on the phone.

*I would prefer to have the person face-to-face than over a phone. Because you don't really know to whom you are talking to and it is so impersonal* (Female, 67).

*I think people can get a measure of you better when they see you and talk to you. They can very quickly see if you are happy, if you are trying to be kind, if you are explaining something. Sometimes over the telephone, you know ... you just cannot ... it is difficult to see how a person is reacting* (Male, 65).

In this vein, interviewees often reported that seeing the service provider in the service encounter often helps them to communicate better with him/her. Thus, body language is often perceived as being indicative of the service providers' willingness to consider

customers' needs and wants. Further, many interviewees suggested a need to fill in idle time.

*I want to speak to a person. What people of this age just need is company. They need a person. They need just to go to a shop and see the assistant. They don't want just to stay at home all alone and press buttons!* (Female, 75).

Contrary to what was expected, the majority of the seniors did not report any particular hearing problems when interacting on the phone. This is quite surprising taking into account the hearing problems that many seniors tend to experience in older age (i.e., presbycusis<sup>3</sup>). Embarrassment may have prohibited some seniors from attributing their dissatisfaction with call centres to their hearing problems. That would have linked them directly with old-age deficiencies that did not seem to be widely welcome by the majority of the seniors interviewed. That could be also explained by the fact that many interviewees during the interviews often expressed their rejection of belonging in the older segment of the population. Thus, for these interviewees the 'identity' of being older was often 'denied'.

*I am not old. You know, I am still a youngster* (Male, 83).

*I am not a DAFT OLD LADY ... I feel young* (Female, 71).

Another issue that may possibly affect informants' interaction with the call centre representatives is the limited time that interviewees are usually given when conducting a service interaction over the phone. The majority of the interviewees expressed their objections to short conversations on the phone and expressed their concern regarding the effect that speed might have on the quality of their interactions with the services. In many cases interviewees mentioned that in order to communicate effectively with the service providers that use call centres, they have to plan before the phone call to the call centre the range of issues that they want to cover on the phone, for fear of forgetting anything important to mention.

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<sup>3</sup> Further details could be found at: [www.irishhealth.com/?level=4&con=450;www.sense.org.uk/publications/factsheets/general/factsheet11.htm](http://www.irishhealth.com/?level=4&con=450;www.sense.org.uk/publications/factsheets/general/factsheet11.htm)



*You cannot organise your thoughts properly on the phone. I forget to mention things that are of importance (Female, 69).*

Research done in other fields (e.g., biology) shows that information provided to seniors must be given slowly. Rapid presentation of information may create overlapping memory traces and cause confusion to seniors, which may decrease their motivation to process the intended message (Spotts and Schewe, 1989). Considering seniors' slower reactions to external stimuli, call centres may not respond well to seniors' needs for time availability. These findings may suggest that in the development of technological advances (i.e., call centres) the contribution of biology and gerontology in specific fields (i.e., information processing) may be particularly helpful in overcoming potential obstacles in the use of technological products by seniors (e.g., cognitive related problems). While marketing has made extensive use of economic and social theories in understanding the complex behaviour of the consumer, applying theories from biology and gerontology in this interdisciplinary approach might permit additional interpretations of seniors' consumer behaviour (Marsden, 2001; Demirdjian, 2004; Wilson *et al.*, 2004).

*I feel there is a need for speed. You have to let me think. I have to think what I am going to say next. But the person on the other end of the phone is getting rather annoyed, and I always find that I have to be hurrying to get the information over, ask the questions etc. where as talking face-to-face with a teller at the bank allows you to ask questions and say "Oh! I will think about that now. What is your opinion?" etc. and so on. Face-to-face is better. Because you have time to organise your thoughts better (Male, 76).*

Although the sample used in this study is British, results from the US such as those reached by Nielson and Curry (1997) on seniors' reactions to speed are similar. Even though these evaluations may suggest that they may be more age-specific rather than culturally driven, however, the findings could not be expected to be universal. The similarities in the findings of the US and UK studies may be the result of any culture commonalities that exist in the UK and US. However, other countries with different cultures may give different findings.

### *Positive attitudes to call centres*

However, a small number of seniors recognised positive elements in the existence of call centres. Call centres for these interviewees were linked in the main with two positive elements. The first one involved the ‘protocols’ that call centres are using. These protocols aim to direct a customer’s inquiry to the ‘right’ person.

Researcher: *What is your opinion of the call centres?*

Interviewee: *E ... I don't use them a lot, that much. E ... but I used them last week for the car insurance. And I always find them quite helpful because they are working on a protocol. So, what I have found about them is that if there is some sort of problem there they will refer you to the supervisor or somebody who will have more technical knowledge. And that is good because it means that they are properly trained and that is ok* (Male, 60).

Another one referred to the call centres’ ability to accommodate customers’ inquiries remotely. That means that the customer does not have to travel to reach the service outlet.

Researcher: *Why do you prefer to phone?*

Interviewee: *Just because it is so easy. You just lift the phone ... You don't have to go anywhere (meaning to a service organisation)* (Male, 62).

However, these findings seem to contradict the opinion of the majority of the interviewees expressed within this study. The majority of the interviewees felt dissatisfied in relation to call centre representatives’ desire to finish calls quickly and their failure to respond to seniors’ needs for face-to-face interaction. The majority of the interviewees seem to want a close and personal interaction with the call centre representatives. This is exacerbated in certain call centres through the introduction of automated systems to handle customer enquiries. Details of seniors’ reactions to automated systems follow below.

### *Automated systems*

Automated systems are self-service technologies that permit customers to access a service independently of direct service employee involvement (Meuter *et al.*, 2000).

Although studies suggest technology-based interactions will become a key criterion for long-term business success for many service organisations (e.g., banks, retail stores) (e.g., Meuter *et al.*, 2000), the findings of this study suggest that the older customer may not interact well with the automated systems. Many problems were reported in relation to the call centres' automated systems. These automated systems were seen by the majority of the interviewees as being time consuming as well as requiring the consumer to be very alert. Interviewees expressed their worries in coping with the level of alertness that call centres' automated systems may require. Failing biological functions such as interviewees' possible difficulties in responding to any stimulus quickly, and arthritis (e.g., difficulties in pressing telephone pads) might be a problem when seniors are using the automated call centres. *I have arthritis ... and I find it very difficult to do a number of things (such as) press buttons, open bottles and ordinary cans ... this sort of things* (Male, 69). Also hearing-impaired senior customers might confront serious difficulties in following call centre guidelines. However, the number of these interviewees was very limited in this study.

*Oh! I am fed up with them! Press this button, that button; I don't have the hang of that sort of thing. As an older person I don't like this. I always have the impression that I am going to press the wrong button and I am wondering did I really hear this or that? I frequently put the phone down and start again* (Female, 71).

*You know something with the telephone. They drive you mad these call centres. I feel I hate these call centres. If you want this press this, if you want that press that, and the hash and the star or press ... Oh! God! I find it is a bit too much pressure, better suited to younger people again* (Male, 60).

Similar to other findings (e.g., Phillips and Sternthal, 1977; Spotts and Schewe, 1989; Moschis, 1992), the majority of the interviewees in this study experienced great learning/coping deficiencies when the information was externally paced, like in the automated systems of call centres. Thus, the automation of call centres, rather than easing the process for the older customer, may cause him or her to experience a range of negative feelings such as anxiety, frustration, irritation and confusion. Similarly, other research exploring customers' readiness to accept and use technology suggests that some consumer segments might not be ready or sufficiently interested to use

modern technology as alternative service encounters (Parasuraman and Colby, 2001). Even though these researchers did not associate this conclusion with any specific age segment, others suggest some more age-related influences in the rejection of product innovations. In this vein, suggestions and findings reached by Moschis (1992, p. 130) and Zeithaml and Gilly (1987) suggest that technological advances might not be easily adopted by a number of seniors due to their experiencing some failing biological functions (i.e., difficulties in learning new tasks) and potential reluctance to accept and use technical innovations. However, the lack of training in the use of technology in seniors' formative years could be another explanation for these customers' reluctance to use automated systems. Seniors might also object to the idea of a new product (e.g., call centre) if this fails to represent any clear benefits to the older customer (see also Lunsford and Burnett, 1992). Possibly, the inclusion of older shoppers at the outset in the design of a technological product might result in its greater acceptance by the senior market of consumers (Pettigrew *et al.*, 2005).

### 7.2.2 Courtesy

Courtesy seems to have a great influence on the interviewees' evaluation of the service encounter. For discussion purposes, the interviewees' responses have been grouped under three conceptual headings: i) *manners*, ii) *name terms* and iii) *stereotypical/patronising behavior*. Further analysis of these headings is provided as follows.

i) *Manners*: while prior research in psychology suggests that a person's good manners tend to influence the extent to which that person is appreciated and positively perceived by others (for example Rotter, 1980), the findings in this study do suggest that service providers often fail to take this issue into account when serving older customers. Thus, the majority of the interviewees suggested that service providers often fail to take into consideration physical debilities that older people as customers may have (e.g., difficulties in seeing and limitations in reacting within a short time). That in turn seems to affect negatively in many cases the interviewees' evaluation of the service encounter. That still holds when employees are impolite to other customers as well, rather than only to the interviewees themselves.

*I get very annoyed if I see somebody getting treated unjustly. I was standing in a queue and I could see there was an old lady in front of me and she asked for a small amount of food because that was obviously what she could afford and the assistant was not very pleasant to her. She turned to me and said "She should take more!". Just like that! And continued in a quite loud voice "Is that all you need?". Well, this is all you need and this is all you buy! She (the old lady) was made to feel, you know, second-class citizen. It was not nice. It wasn't the service. It was the person! No doubt about it. It was the person! I am sure that the shop wouldn't have wanted the person to be treated like that! But you do get that. When you are getting to a shop you can tell immediately the whole attitude of the person and it makes all the difference in the world ... to the service you get (Female, 60).*

Based on this interview, it appears that the mannerisms of a service provider can bring dissatisfaction in the service encounter. This dissatisfaction may also have been increased by the fact that the comments were directed to a particularly old and apparently low-income customer. In further discussion with this interviewee, she attributed her sensitivity to bad manners towards older people to two reasons. The first one was linked to the fact that her mother is suffering from dementia and she commented that the chances are that she might have it as well in future years, as she has heard that this 'condition' is often genetically determined. The second reason was the fact that she has no children that could take care of her in the years when she might be facing some problems due to old age (e.g., dementia). These two reasons might have made the specific interviewee particularly sensitive when seeing front-line employees to treating older customers badly.

Although a number of studies have examined service employees' display of emotions in service encounters, however, the effect that these emotions could have in customers' evaluations of these service encounters is limited (Grayson, 1998). The findings indicated that body language could often reveal front-line employees' attitudes/emotions towards their senior customers. For example, many seniors in this study often linked facial expressions, and particularly the absence of eye contact, with bad manners and indifference. Therefore, interviewees often suggested that service employees who interact with older customers might need to show more sensitivity and might need to have better knowledge of the effects of their body language (i.e.,

facial expressions and gestures) as service providers often do not realise the importance of these aspects of communication on senior customers' evaluation. For example, the establishment of eye contact between many interviewees and front-line employees was often perceived as an indication of acknowledgement and respect, while the lack of it indicated dissatisfaction and contempt.

*As long as they are efficient and they smile and they are pleasant. But it is very, very important and the most important thing, which I have trouble to meet, is eye contact. I would say that anybody who cannot look you straight in the eye you don't TRUST THEM. You can usually tell perhaps that that is the reason why. Well, if you are not being looked at when you are being spoken to ... It is very, VERY RUDE. But when they are serving somebody that is part of their job. It is something that they should be doing as part of their job. It doesn't have to be staring. You just simply look at somebody and ACKNOWLEDGE THEIR PRESENCE. And that is what eye contact is all about. It is ACKNOWLEDGING THAT THERE IS A PERSON STANDING HERE WHO YOU ARE DEALING WITH. You are paying attention to that person. That's all I am looking for (Female, 60).*

It appears that interviewees with stronger concerns about fairness and equity were particularly sensitive to employees' behaviour. The findings in this study suggest that whenever these interviewees perceive themselves or others as being treated inappropriately in the services, then these seniors may experience great dissatisfaction. During the 1990s considerable evidence has been collected to suggest that many consumers are willing to include ethical considerations in their consumer behaviour (see for example Strong, 1996). This might also explain some interviewees' sensitivity and negative attitude to certain impolite practices and behaviour in the service encounter (i.e., treating customers' unjustly, lack of eye contact and shouting at customers).

*NO ONE should shout at any person! And that is anyone ... Age, disability, race or whatever! It shouldn't make any difference! And people (service employees) should learn that they should overcome any prejudice that they may have! (Referring to the stereotypical images (i.e., poor and incompetent) that quite often younger people tend to have of older people) (Female, 60).*

*Well, quite a lot of young sales people do not respect older people. You know they just think they ... you quite often find those em ... if you are over a certain age you often find that you are not regarded as part of the community. Sometimes I feel that.* (Female, 63).

Although the interviewees' preference for the older service providers was discussed earlier, in the last quotation the effort of the interviewee to 'hide' her displeasure over young employees may be particularly evident. The pauses that this particular interviewee made while commenting on younger sales peoples' performance, and her effort to find the 'correct' words in expressing her displeasure over their behaviour, might also be associated with the interviewer's age. Fear of insulting the interviewer who also happened to belong in the 'young' age group might have made the particular interviewee more careful in the comments that she made regarding the 'young' service providers. It is possible that if the interviewer came from an older age group comments and discussions on younger employees' behaviour might have been different and potentially even less favourable on the part of some of the interviewees.

The findings also made evident that the majority of the interviewees who used to work as service providers themselves also inclined to be more demanding compared to other interviewees who had never worked in service provision. While one would expect such seniors to express some solidarity with front-line employees for reasons of better understanding the difficulties and conditions of the job, these seniors were more demanding with respect to the service delivery process, and employees in particular. It appeared that some standards existed regarding proper service provision in these seniors' (ex-service providers) minds. These standards may in turn result in higher expectations of the service encounter.

*There is no customer service. I used to work in a shop ... (trying to explain that there was more respect for customers' needs in the past) if you had a customer you had to serve the customer. (You had to do everything) To get a satisfied customer ... and it shocks me when I go into the shops now and they are so rude! You know, they snatch the money, etc. A lot you know is about manners. Manners don't seem to be (for the service providers) so important nowadays!* (Female, 60).

Many interviewees also stressed the value and role of service providers' interpersonal skills in affecting their evaluation of the service encounter. In further discussion with these seniors the positive effects that courtesy could have on them, and more particularly on their subsequent service evaluations, were particularly stressed.

*I don't know if that is right or not but I always feel if a person is being nice and helpful to me I want to make them feel good!* (Female, 68).

*If you are feeling a bit down and you are in a service and the person is nice and treats you well you immediately feel a lot better and it improves your own mood* (Female, 74).

*I don't think it will cost the earth just to give me a smile when you serve me. I always look if the person that it is selling that (product) for me ... would be friendly, would be fine* (Female, 65).

Reciprocity was evident in the responses of many interviewees. Often the behaviour of the service providers was mirrored in the behaviour of the interviewees. Well-mannered personnel seemed to have a positive effect on seniors' evaluation of the service provision and subsequently on these seniors' behavioural responses (e.g., loyalty). In many cases, interviewees often expressed improvement in their state of mind and general psychological state if polite and well-mannered employees serve them. This finding is similar to conclusions reached by Meadow (1983) and Braus (1990). Meadow (1983) in particular demonstrated, via a sample of 249 elderly consumers, that customers' well being is closely related to satisfaction with a host of retail establishments (such as food, housing, household operations, household furnishings, clothing and accessories, personal care, medical care, recreation, transportation, and education). The lack of concreteness of many services (e.g., services intangibility) may further increase the value of the front-line employees responsible for delivering them (see Crosby *et al.*, 1990). However, marketing studies have not sufficiently addressed the role of front-line employees in customers' evaluation of the service encounter in the context of service provision (see Johnson-Hillery *et al.*, 1997; Pettigrew *et al.*, 2005).



ii) *Name terms*: the majority of the interviewed seniors seemed to object to the idea of first names. The use of first names by the service providers was perceived as impolite and disrespectful behaviour. However, other studies, mainly US based, suggest that by using customers' first names service organisations might help the facilitation and provision of social ties with their customers (e.g., Gwinner *et al.*, 1998). That might reflect the potential idiosyncrasies of these particular countries (UK and US) (Winsted, 2000a; Liu and McClure, 2001).

*On the whole, I prefer to be called by my surname. I have got used to it over the years. Particularly older people, YOU WOULD NEVER call anybody by their first name. It was just the way you were brought up (Female, 68).*

*Service employees should have some respect. Only my friends would call me by my first name. It is as if they denounce you. Diminution. They are diminishing you when they are using your first name (Male, 71).*

Furthermore, many interviewees suggested that the use of first names might also signal an objectionable familiarity and closeness that some service providers may aim to establish with their customers. Seniors suspect that this takes place in order for companies to gain feelings of trust and sympathy over their sales. Therefore, any business policy that encourages employees to use first names in order to increase familiarity and sales might not be particularly satisfactory in the grey market.

*Use of first names. There are times when I think I should object to it. I feel uncomfortable with it. Well, you are making an assumption. It is assuming a closeness of relationship that it is not necessarily there (Male, 75).*

*It has to be my surname. I don't like people pretending that we are all great buddies. People that I don't know. Boundaries are not always a bad thing you know! (Male, 76).*

*I think that I am not a formal person. It is not the fact that they call you "Margaret". It is the manner. It has to do with reading the voice and the sincerity and the whole*

*personality. And I have discovered that a number of the young people cannot do that! They are not good at reading the situation. And judging!* (Female, 71).

Overall, the great majority of the interviewees felt particularly uncomfortable with the service providers that made unauthorised use of their first names without their previous consent. However, some interviewees also suggested that it might not only be the first name *per se* that may trigger discomfort, but the manner (e.g., tone of voice) that a service employee may use to address customers. Lifetime experiences and crystallised intelligence (similar to Durkin, 2000) might help some mature customers to more easily discern the cases where insincerity is present in the service encounter. However, some of the interviewees also acknowledged that the use of customers' first names might not necessarily lead to disrespect, but rather make the customers feel more comfortable and at ease with the service encounter. Nevertheless, the great majority of the interviewees seemed to prefer the option of choosing themselves how they would like to be addressed by the service providers.

**iii) *Stereotypical/patronising behaviour:*** misconceptions of seniors' consumption needs, abilities and behaviour were reported to alienate many of the interviewees. The findings suggested that the age of the customer is not always a good indicator about his/her market behaviour. Interviewees often questioned the needs of seniors for products and services designed mainly for the old (e.g., beds and bathrooms for older people, details of which will be given in later sections of this chapter) and, through their discussions, suggested an active market of seniors who might have interests and wants similar to those of any age segment (similarly to Szmigin and Carrigan, 2001b). These findings may signal the existence of an active grey market that has nothing to do with images of inactive and frail older customers (Tynan, 1989; Lecture and Moon, 1990). Based on many interviewees, lifestyle and personal interests could work as better indicators of older customers' needs and wants.

Interviewees stressed in particular their aversion towards patronising behaviour in the service encounter and implied that service employees may need to leave aside any prejudices that they might have in relation to any older customer's abilities and interests. Based on evidence from the same interviewees, the appearance of an older person should not trigger some employees' aged-related assumptions and patronising

behaviour. These interviewees reported that quite often, due to their white hair or the frail picture that some older customers may present, usually young service employees assume certain physical limitations and age-related roles (e.g., being a grandparent, mental decline) that might not be present. These assumptions tend to affect these service employees' approach and perceptions towards mature customers as the following quotations suggest:

*I find patronising behavior unjustified. They see the white hair, they have this stereotype: "Here is a wee granny!" ... I think there is a kind of assumption among some people that when people are of a certain age they lose their marbles! (She laughs bitterly) (Female, 68).*

*I think when you get older; people think that your brain cells have dried up! You know that they have become atrophied! And you even find that in some shops! They treat you differently as they get this perception of slightly older people (Female, 61).*

Part of the patronising problem might stem from general received opinion of how older people are likely to behave (see Szmigin and Carrigan, 2001b,c). The existence of many organisations such as Age Concern, and Help the Aged, and discussions in the mass media and research done by gerontologists on the limitations of old people, might often be translated into certain poor age-related stereotypical images of seniors' abilities and roles (see Tynan and Drayton, 1985; Psychology Today, 1993; McKie, 1999). That in turn might make some marketers place too much stress on compensating for older consumers' declining acuity and as result shape front-line employees' perceptions and actions over the aged population. Service employees' questions to the interviewees such as: *Are you counting your change?* (Female, 61) or *when they are giving you the tape with your receipt, they will be more inclined almost to explain now the variety of change*" (Female, 61), and *calling a taxi for you?* (Male, 69) may reveal some service providers' inclination to overprotect their older customers. However, in all of these cases interviewees' reactions to patronising/over protecting treatment was always negative. Particularly, seniors who used to have senior posts and had received higher education seemed to object strongly to the idea of patronising behaviour and perceived this as particularly annoying and demoralising. *They treat me as if I am redundant! I feel terrible. I have lost all my*

*self-confidence. It is the most demoralising period of my life* (Female, 64, who used to have a senior managerial post). *Well, I suppose that might be what I feel (demoralised) ... I think that most people who had interesting jobs would not ... be just quite happy to get this sort of treatment ... I would think the most of us would feel terrible* (Female, 82). What emerges within interviewees' quotations is the importance of respecting the customer, irrespective of any age-related stereotypes.

*I hate it (patronising behaviour). It really raises my hackles. Because I feel it is so insincere. No. I cannot stand that and if I can move on I will move on. Because it is so insincere. And I think sincerity is very important* (Female, 75).

Patronising behaviour was also perceived as being an indication of insincerity. In many cases patronising behaviour led seniors to abruptly terminate any interaction with the service provider. It appears that at least some front-line employees might not have realised the effect of their patronising behaviour on the evaluation and repurchase behaviour of their senior customers.

### *Gender effects*

Many of the women suggested that younger service employees tend to exhibit more patronising behaviour towards them compared with their senior males. This could be explained on the grounds that stereotypes tend to expand with the combination of being old and female. Within the literature of social gerontology, there is a stream of research that deals with double jeopardy. This proposes that with advancing age the inequality existing between men and women increases (see Chappell and Havens, 1980). Taking into account that women tend to be more sensitive to relational parts of the service encounter (see Iacobucci and Ostrom, 1993), it is not surprising that they also showed greater sensitivity to patronising/stereotypical behaviour compared to their male counterparts. Further, it has been suggested that women experience younger age identities than men do and therefore they might be more sensitive to stereotypical associations compared to men (see Sherman *et al.*, 2001). Although prior research has also pointed to the influence of gender with regard to differences in the shopping behaviour of seniors (see Sherman *et al.*, 2001), these researchers apparently did not reveal older female customers' sensitivity to patronising behaviour.

*I think that if you are a woman of retirement age, they think that you are stupid. They assume you are stupid and so ... they sometimes are a bit patronising. ... It is very irritating when they try to patronise you. Yes. ... I do think that is the case. When they realise that you are a woman of a certain age they think that you have lost some mental capacity. That is the case which is ridiculous (Female, 67).*

*Sometimes they say “lush!” as if you are a little girl ... I (usually) say “that is a very, very, very long time since anyone called me lush!” (She laughs) ... You know? Because you do feel as if they ... kind cut you down to sizes sometimes (The particular lady had difficulties in walking due to arthritis) (Female, 75).*

Overall, the findings seem to raise serious considerations about the manners, qualities and personality characteristics that service employees might need in satisfactorily responding to seniors' needs and wants in the service encounter. While in some areas interviewees seemed to like being treated like any other customer, however, on other occasions many of the interviewees clearly expressed their need to be treated and approached differently. These occasions mainly referred to the ways that the interviewees wanted to be approached and served by the service providers (i.e., to address them by surname and to show respect for their potential debilities, when dealing with everything from opera tickets to financial services). Exemplars reviewed within this section might suggest that service employees should have a more sensitive approach to the interviewees' needs for socialisation, empathy, personal attention and respect for any possible age-related debility, but ought to leave aside any stereotypes and patronising behaviour.

### **7.2.3 Sales Pressure**

Informants in this study also pointed out their strong aversion to sales pressure and frequently expressed their fear of this type of sale. Interviewees expressed feelings about being pressured into buying products and services that are not within their needs and priorities. Some informants also added a sense of seniors' vulnerability to being used for the benefit of some service providers' sales figures. The following characteristic quotations aim to shed light on this sales pressure phenomenon.

*What annoys me is these high pressure people coming to your door and taking advantage of vulnerable people. My neighbour is very vulnerable since his wife died in 1997 and he depends on me a lot. He is regularly changing gas providers due to high pressure of the door sales people (Female, 65).*

*They are all out to manipulate any money that you may have (Female, 71).*

*They are constantly pushing their products but once you have bought that product they are not interested in you any more (Female, 60).*

The seniors interviewed suggested that vulnerability due to old age could potentially provide fertile ground for exploitation or manipulation by marketers. Therefore, they acknowledge the possibility that some old and vulnerable people might easily become victims of sales pressure as a result of their physical and mental decline. Fear and anger are some of the feelings that some seniors experience when approached by sales people. There is almost a sense of helplessness among these seniors in relation to sales pressure.

However, the realisation of sales procedures as annoying by the majority of the interviewees contradicts research which claims that seniors may not often perceive sales pressure as unfair (Lee *et al.*, 1996). Characteristically, the following interviewee mentions that life experience or, as it is known in the literature, “crystallized intelligence” (Durkin, 2000, p. 644) could have a positive effect in the protection of customers mature in age from high-pressure sales representatives. This partially coincides with findings reached by Leventhal (1997) and Lunsford and Burnett (1992). According to these studies, seniors tend to be critical and careful buyers, due to their extensive market experience. This finding runs counter to other research studies that portray seniors as disadvantaged when it comes to their dealings in the marketplace (see Chapter 5 for further review).

*I am on this list that says no to hard sales on the phone. But some time ago, I got someone (a seller) and she was DETERMINED to do the sale! I said (to her) “I am on this list (that says no to sales calls) etc. Now! Do you realise that your firm can be fined £5,000 pounds if you pursue this with me?”. “Oh! Oh!” she said and I said that*

*“I think we should say goodbye!”. That is something that you get after certain age. You gain confidence. You know how to deal with things as you get some experience of life! (She laughs) (Female, 75).*

The majority of the interviewees did express concern over the intrusion of service organisation communications into their lives. This intrusion involved the issue of customers’ data protection. Many interviewees appeared to be suspicious and annoyed about the number of sales calls that they received on a daily basis, possibly as a result of mailing and contact lists that many service organisations have in their hands. This sharing of seniors’ personal data by various service organisations was largely negatively perceived while the idea that they have no control over their personal data tended to increase their dissatisfaction further. The majority of sales pressure incidents mainly came from financial institutions, gas providers, door-to-door sales people and direct phone-marketing of products (see also direct phone marketing in next pages). The persistence and frequency of contacts made by some service organisations to these seniors may also indicate their knowledge of their financial status (e.g., good financial state/ownership of properties). The financial wealth of some seniors, due to their fewer financial obligations and thus greater disposable income, might make some seniors a good target market for some of these companies (i.e., financial institutions, gas providers, door-to-door sales people and direct phone-marketing products).

A number of interviewees not only reported their dislike of hard sales, but they also mentioned that this type of sales is better suited to younger rather than to older aged service employees.

*Everything is hard sale nowadays. They get the older person out who may have been out there (bank) for nearly 30 years for a younger person. But people are not interested in this entire hard sale. It is not just doing your job. It is all hard sale and older employees are not particularly good at this (Female, 74).*

While ethical issues might be relatively recent developments and one would not expect senior customers to be active participants, the findings suggest the opposite. The findings reveal that senior customers could be members of the growing

population of ethically motivated consumers (Cowe and Williams, 2001; Szmigin *et al.*, 2003; Carrigan *et al.*, 2004). Hence, ethical attitudes might make some seniors more sensitive to employees' behaviour and explain some interviewees' sensitivity to certain practices (e.g., hard sales, use of personal information without customers' prior consent, dismissal of older employees in favour of younger ones) and behaviour (e.g., the aversion to stereotypical and patronising attitudes expressed earlier on) in the service encounter.

A small number of interviewees also perceived that in some cases service organisations might attempt to influence their behaviour in ways that might be detrimental to them (e.g., banks lending them money that they do not really need). These interviewees appeared to be deliberate in their consumer decisions and seemed to resist selling approaches that make them feel pressured.

*I go to a bank that I have been going for 30 years. You know there are people in the bank that have not been there for 30 years but I have been there for 30 years! Very often when I go to the bank, they want to sell me a new account or lend me money or getting me a credit card. I will decide, I know, when I need a credit card. I know when I need money! (Male, 65).*

#### *Direct phone marketing*

Overall, having control over the choice process is very important for a large number of interviewees. However, direct phone marketing seems to fail to respond to this need. Interviewees' objections to this type of service encounter were in the main centred on the initiation of the interaction. Informants appeared to have no control over the number, timing or content of these calls.

*They call you when you are having your dinner at night. They try to underestimate your intelligence. I don't approve of that at all and that is 100 per cent true! (Male, 71).*

*If somebody telephones and wants me to buy something on the telephone I just put my phone down (Female, 60).*



*The telephone sales people do a job, they phone you up usually at meal times or other times that I am busy, selling this double glazing. These are irritating sales ... they make you sceptical (Female, 60).*

As these examples show, direct phone marketing is perceived as an intrusion to these seniors' lives. These calls usually distress the interviewed seniors and cause them feelings of discomfort and anger as the typical quotations may also indicate. These service organisations tend to contact them at times that might not be particularly convenient for them (e.g., usually during meals), possibly to make sure that there would be some response. The content of the calls is mainly persuasive towards the use of services or the purchase of products. Even though this kind of approach may not be different from those of direct marketing sales towards the rest of the population, however, these calls may cause greater dissatisfaction to the seniors. This might be due to seniors' inexperience in handling a sale over the phone, as well as their inability to see the sales person. Interviewees' objection to this sort of sale over the phone might be also attributed to mature customers' orientation to the 'whole picture' (Wolfe, 1990). This means that seniors need a plethora of information seen from many sides in detail and with care before their final commercial decision can be made (*ibid.*). Moreover, the fact that the interviewees do not initiate the sale may also contribute to their feelings of discomfort and suspicion. Seniors, and particularly those in retirement, have learnt how to transcend time and to lead a less pressured life. This might mean that they do more of what they enjoy most and this might even cover their decision to contact, when they are ready and willing, the service provider. Also, taking into account the fact that these particular seniors were brought up in the main in an era of face-to-face contact with the service providers, calls from unknown direct marketing representatives may make them suspicious of the attempted sale.

*The door-to-door ones (sales people), I wouldn't buy anything from them because you never know 'where' are you paying and I think a lot of it (door-to-door sales) is just a con. Just a con to get you to sign something. I think there is so much jargon that goes around in some of these things that each of us don't know what they buy. So, I tend to say "No! Thank you!". E ... for the call people who phone up and ask me if I want a bathroom or a new make over and I just listen to them and probably say "No!". They ask me "do you own your own house?" and I know what is coming and I just say,*

*“No, I don’t. I am a council tenant”. So, that puts them a bit off. (She laughs). They say “Sorry, for your time”. And I say “That is all right!”. And that is it. Our cheeky bite, because that people are timed when they do calls (Female, 67).*

Many of the interviewees reported feeling targeted by some specific companies and products. Beds for arthritic people, stairs and bathrooms, double-glazing and special constructions are some of the products reported by the informants. Another reason that seems to contribute to seniors’ objection towards this kind of selling is the nature of the products that the direct phone marketing organisations aim to sell. The calls that the informants reported to receive were mainly about products and services related to seniors’ special needs and limitations as result of their older age (see also Leventhal, 1997) and not as positive contributors. These findings may give credence to the view that seniors could be more confident of their purchasing decisions and thus less tolerant to practices that may not contribute to their positive self-esteems (similar to Williams *et al.*, 2005). Lastly, the determination of some sales representatives to get a sale also made a number of seniors object to this type of service encounter:

*People are phoning me all the time about these beds that go up and down for arthritic people. Beds for people of my age and because they cost a lot of money, you get an awful a lot of sales talk before you can come to the crunch. That sort of thing annoys me. I hate being coded as if I am daft (Female, 71).*

*You are approached on the same topics every time. I am NEVER RUDE. BUT I DO SAY “Look. I am 72! My kitchen is going to do me.” (She laughs). I HATE WHEN THEY COME WITH A PRE-PREPARED spiel, which they rattle off like automated (machine gun), and I wait until they are finished and say, “I am sorry. You have been in touch with me several times before and I am not interested” (Female, 72).*

The majority of the interviewees seemed to dislike the idea of in-home shopping methods. However, one interviewee seemed to fall willingly for in-home sales. According to this particular senior, feelings of loneliness could often lead her to accept and welcome sales pressure as a substitute for her lost social contacts, even though she is fully aware and in general objects to the “principles” of this type of selling. Characteristically in relation to sales people she mentions the following:

*Sometimes, I kind of put them back. I say to them, "Look! I don't want a loan at my 71!". They say, "We will give you a loan" and I say "I don't want a loan for thousands of pounds! May I say again that I am 71 and I have had breast cancer?" and there are out of the conversation before I finish the last word (she laughs really loud). They run away! It was years and years ago, I am not likely to have it again, (talking about the tumour that she had) it was so slight, you know ... and they got it early. Well ... You get rid of them! (She laughs). Stop on them! ... I am not a DAFT OLD LADY! Although, when I am very DEPRESSED, I sometimes fall to these men who come over your door and offer to do things. And I know that they are not going to do 100% but what they do usually for me is as much as a date. I would have got a far better job and I wouldn't have to pay twice as much but it is always a start. I do fall for that sometimes. When I am fed up. I hope that I am giving you some idea of what it is to be old! (Female, 71).*

This informant might suggest that vulnerability is not an enduring situation but rather context specific (i.e., loneliness, low-self-esteem). This coincides with theoretical propositions made by Baker *et al.* (2005, p. 128) who suggest that "multiple and simultaneous internal and external factors contribute to consumer experiences of vulnerability". This particular interviewee may also be suggesting that a number of seniors may accept and use high-pressure salespeople as a substitute for their lost social contacts. The findings possibly reveal that it is not only their cognitive and physical vulnerability that matter. The findings may indicate that social vulnerability, such as lack of social contacts and grief, could also make a number of seniors vulnerable to targeting practises. That may entail some ethical considerations for marketers. These may need to gain better knowledge of targeting possibly vulnerable customers so as to avoid charges of unethical practices (Wolburg, 2005). However, the majority of the seniors perceived negatively the idea of sales pressures and only a small number of interviewees reported purchases made via phone calls and door-to-door sales people (e.g., vacuum cleaner, air freshener and air purifier and repair workers are some of the purchased products and services reported by some of the interviewees in this study).

#### 7.2.4 Trust within the Service Provision

The findings suggested that the majority of the interviewees experience dissatisfaction with the unreliability and inability to depend upon the delivered product and service employees' competence. This is also supported by empirical evidence that indicates a link between the service provider's reliability and the customer's trust (see for example Doney and Cannon, 1997). However, relatively little research examines the role of trust in the selection of service providers (see Doney and Cannon, 1997). The findings suggest that informants not only select but also maintain long relationships with service organisations that are trustworthy. Interviewees' need for trustworthiness seemed to refer to across a wide range of services (from utility services such as electricity to clothes, food and house renovations). The aim of this section is to discuss the influence of trust on seniors' dissatisfaction, and how it provides links with informants' future consumer actions (e.g., either repatronise or exit behaviour) examined further in Chapter 8. For presentation and discussion purposes, the elements that seemed to influence the interviewees' trust are organised into the following conceptual headings: *i) temporary and contract based posts; ii) promises are not kept/no dependency; iii) services make 'exit' behaviour difficult*. Analysis under each of these headings is provided below.

*i) Temporary and contract based posts:* for the majority of the informants the service personnel represent an important source of trust for the customer. This could be attributed to age-related deficits in information processing. Persuasion theory suggests that any information given to seniors needs to be processed peripherally. That means that seniors might need greater support in integrating and storing information in their memory compared to other younger generations (Moschis, 1992, p. 130). In this vein, findings suggested that the majority of the interviewees need credible, expert and trustworthy service providers in order to overcome their difficulties in information processing. However, the absence of these elements may cause a range of negative feelings on the part of seniors, as the informants suggested (cf., earlier sections of this chapter).

The majority of the informants connected the lack of credible, expert and trustworthy service providers with temporary or contract-based posts. These posts, contrary to the permanent ones, may not create the opportunities for employees to build and maintain

deep bonds with their working subject, and with their customers. That is usually translated into service employees' lack of knowledge and competence. The outcome of these situations is the employees' inability to effectively respond to the interviewees' needs and wants.

*I expect them (front-line employees) to know and they don't always. But again, usually they are temporary staff. So, probably, they don't have the time to learn very much and they move on. So, I don't think that there is any commitment like in the past (Female, 60).*

*I think that employed people nowadays don't have any commitment to their job. They are not interested and they don't really care. I think that is because people don't have lifetime careers anymore. May be they don't feel that they have to put the same effort into (Female, 63).*

The emerging finding is that service providers' lack of commitment might hinder the interaction between the front-line employees and these particular interviewed seniors. This may be because seniors like to have personal interaction and relationships with the staff. If the staff is unhappy, uncommitted or underpaid, often the case with temporary and contract-based posts (see also Chapter 2), personal relationships between the two sides (seniors and staff) might be exceedingly difficult. This coincides with findings emerging from the relationship-marketing literature (Mohr *et al.*, 1996). Informants also suggest that contract-based front-line employees are unable to guide, direct and assist informants in the service encounter while they tend to provide no, or incorrect and often misleading information. That usually results in poorly delivered services, which affects informants' evaluation of the provided services negatively since their needs are poorly attended to. This was often reported as an important determinant of the seniors' perceived trust in the front-line employee and seemed to influence negatively interviewees' perceptions of these service organisations.

*I am afraid, they (service employees) don't know their product. They must be professional in the sense of knowing their product. They may also have to educate me to know the product and give me the best of information (Female, 61).*

Lack of job loyalty and permanent posts seems to have a negative affect on the quality of the service provision according to informants' suggestions.

Interviewee: *People these days do not stay in employment long enough to CARE. The standards are lax because of this. Because they don't stay there. As long. When I worked in a bank, I worked in the bank for years and years and years and years and years. These days people only work in their profession for two or three years and they only sign a contract. For two to three years. And then they move on. To fill their CV with all sorts of lovely things that looks good! But they don't really care about the organisation for which they work* (Female, 65).

Researcher: *Why do you think this is happening?*

Interviewee: *I would put it down to the organisations ... but it is also the people who are ahead of those organisations. So, these people have created this CULTURE OF em ... temporary em ... temporariness if there is such a word and that affects the quality of the service that we are getting nowadays* (Female, 65).

*For somebody who works on a part-time basis there is not the same commitment to the job. It is not your life like it was mine. Do you understand what I mean? It is not so important! It is just a job! It means to get money at the end of the week to pay your bills. You are always under a contract. So, you are always on move. What use you can find in this kind of job? ... No loyalty comes from the companies. Now, the bosses ... the bosses ... There is no loyalty and if there is any that is always one sided. Up the way until the end but not the end to the employees. So, people are not loyal and committed to their customers in a way as we were* (Male, 70).

Brought up in an era of lifetime careers seniors seem to be more appreciative of the times when employees were loyal and stuck to the same employers for a lifetime. This may be the result of seniors' inability to easily change their mindsets and values (e.g., loyalty) compared to their younger counterparts (Nielson and Curry, 1997). This might be also linked to seniors' inclination to loyalty (e.g., with services and products that they are satisfied with) as studies in the past have shown (e.g., Nielson and Curry, 1997). Further, many of the interviewees often attributed the lack of commitment in the service encounter by the front-line employees to the organisations' management. They frequently mentioned that it should be more committed and loyal to their staff.

Based on their quotations, lack of loyalty on behalf of the management to the employees in the service encounter could possibly have a detrimental effect on the quality of the service provision to the customers.

ii) *Dependability*: a great number of seniors interviewed reported having strong negative feelings for those service providers who fail to keep their promises. It seems that if these seniors do believe the promises made, greater opportunities for disappointment and dissatisfaction exist when these promises are violated. This finding is consistent with prior research studies covering all age segments (e.g., Ballantyne *et al.*, 1992; Boulding *et al.*, 1993; Bitner *et al.*, 1997; Caruana, 2002; Santos and Boote, 2003).

*I went on a trip to Austria by bus and they said on the brochure that they will deliver you back to your door step after holiday free of charge. (But they didn't do what they promised and left her at a place, which was far away from her home). Now, at 2 o'clock in the morning there was nobody to collect me because I was not on a service station. No transport. No money with me to pay for a taxi and I could not hear (well) on the telephone because my hearing is bad. I complained to their company about it. Because they shouldn't have said that you will be delivered and then not. And I wasn't the only one. I think they could have explained better (Female, 63).*

*If they say "OK! I will deal with this." They should do so. They have to be absolutely reliable. And when you don't get that from a company then there is a problem because it is just as easy to say, "I am very sorry. I have no idea when I am going to be able to help you with this" or as to say, "Oh! I will ring you tomorrow and then don't!". That is the sort of thing that annoys me (Female, 76).*

Researcher: *Services nowadays are ...* (that was one of the incomplete sentences used in the study) (i.e., part of the used projective techniques, see Chapter 6 for further review).

Interviewee: *very problematical I would say (Female, 71).*

Discussing further the response given by this particular interviewee with regard to the incomplete sentence '*Services nowadays are ...*' later on in the in-depth interview (see also Chapter 6), the following was recorded:

Researcher: *Why do you think that services nowadays are "very problematic"?*

Interviewee: *Well, I find that if ... the tradesmen promise you things and they don't stick to it. You know, they don't deliver, they don't care ... they don't seem to feel that quality is now necessary. They don't stick to the original arrangement (Female, 71).*

These quotations suggested that service organisations promoting customer care might not always act with integrity. Interviewees reported that they want to rely on the service organisations' reliability and have confidence in future performance. *We have had all sorts of problems (she and her husband with a number of services). And one very, very good example is the financial services. They promise you to have a particular rate and after they have opened that account, they start (the banks) dropping the rate. So, that you are not making as much! You see what I mean? They are constantly pushing their products but once you buy these products they are not interested in you any more! And that is particularly important for people who are not financially astute (Female, 65).* It is suggested that when service providers raise seniors' expectations in the form of promises made then these should be kept at all times. In the opposite case these failed promises tend to decrease seniors' confidence in the service providers' ability to deliver the service reliably again in the future. As a result, service providers who do not manage to fulfil their promises to the informants cause them to feel vulnerability, angry and annoyed, and even in some cases lead them to despair. Failed promises in services could have a severe effect on seniors. Poor decisions often leave older people with limited options. Being out of the labour force often makes the compensation of poor customer choices unlikely (Lecture and Moon, 1990). Hence, incongruence between expectations (promises) and perceptions may lead the less financially astute senior customers to dissatisfaction.

Investigations of seniors' consumer behaviour have frequently mentioned return policy, warranties and money-back guarantees to be major sources of seniors' dissatisfaction (see for example Lumpkin *et al.* (1985)). None of the seniors in this study, however, expressed any dissatisfaction with any of those issues. This might be attributed to the fact that service organisations tend to respond effectively (e.g., by



accepting the returned product, giving money back/coupons and substituting the faulty product) when dissatisfaction arises with the tangible part of the service provision (products/food/clothes). The willingness of organisations to adhere to this sort of policy may also be the result of legislation.

iii) *Services make 'exit' behaviour difficult*: a small number of interviewees also raised the point that some national service providers (e.g., gas and electricity providers) tend to employ a number of calculative and exploitative policies that hinder their trust of these organisations. Examples of the suggested exploitative policies will be presented below in this section. This suggestion may contrast with prior literature that proposes supplier's size to have a positive effect on customer's trust (Doney and Cannon, 1997). However, this finding might be explained by the nature of the organisations mentioned. Utilities are particularly 'sensitive' since: a) they are more in the public eye and more politically receptive and b) probably because they are considered necessary services. Thus, these organisations may be more likely to trigger dissatisfaction emotions. However, if political sensitivity does not account for enhanced dissatisfaction potential, findings might suggest that size in oligopolistic economies might provide opportunities for unique marketing settings. Thus, large companies might be in a position to set their own rules in the industry by imposing high switching-costs upon customers. These costs may not always be financial, but may also require some of the subjects' personal time (i.e., beaurocracy/a lot of paper work to be completed) if the customers decide to change these suppliers. These imposed obstacles seem to prohibit some interviewees exiting from the commercial exchange with some of these organisations, and seem to bring a general feeling of mistrust towards similar service providers. For example, the following interviewees' comments are typical:

*There is a company called xxx, it is an American company, (and) I decided to change over to xxx. And they drove me mad. They made it so hard to change over. So, they had been sending me bills from last September (they went back one whole year). They wanted to chain me and I asked them "why are you sending me these?" They said that "you still owe us from the change over. Because we didn't have your last reading". But I had passed it to them or they had lost it. Because he said to me "Well, send it to us again" and I said "AGAIN?" (she laughs). That was a slip. You see. So, I had to*

*write them first a letter and I had to telephone them before I would change (Female, 82).*

*We are kind of locked. I know what these companies are up to! I think they are challenging you much with the words. They think that they know that most folks do not check the invoices and these sorts of things (Male, 60).*

Even though the number of informants that reported this type of dissatisfaction with these particular service providers is small, however, these interviewees' comments may contradict part of the grey marketing literature that suggests seniors are vulnerable and often incapable of understanding fraudulent/unethical practices (Lecture and Moon, 1990; Lee *et al.*, 1996). This finding may comply with the theoretical conclusion reached by Baker *et al.* (2005, p. 137). These authors posit that "although some classes of people are more likely to experience vulnerability (such as the old, the poor and ethnic minorities), that does not mean that people in those classes are always vulnerable".

*They are cheeky! They force you to be their customers and then they make it difficult for you to go away to other providers (Female, 82).*

These findings reveal that a small number of informants seem to dislike some service organisations' deliberate or "locking in" practices. Discussion with these informants suggested that these 'tactics' tend to be part of these service organisations' Relationship Marketing Strategy. That strategy seems to serve little in satisfying these interviewees' needs, but just forces them to keep a 'relationship' with the particular organisations. More studies are required of seniors' reactions to "locking in" policies by service organisations, as prior literature has not adequately covered this particular subject area.

### **7.2.5 Responsiveness**

This section reports on interviewees' perceptions of time scales within which services are available and on how these time frames may affect interviewees' evaluations of the service encounter.

*It is annoying sometimes if you are in a supermarket and has 15 cash points and two people and a queue a mile long! You say, "where are they? Why don't they come?" ... I think it is the fault of the management. They need to have a trouble-shooter (Female, 60).*

Researcher: *In the word association tests and in response to the word queuing, you mentioned the verb hate. Could you please explain why did you associate these two words?*

Interviewee: *I HATE QUEUING! I have no patience! When I queue I am frustrated I 'huff' and I 'puff' (she laughs) (Female, 60).*

Researcher: *Do you talk to other customers while you are waiting?*

Interviewee: *I talk to other customers and other customers talk to me! And we consider the possibilities of perhaps getting somebody better at the very top end of the queue doing the job. So, we can all get home (She laughs). How ridiculous it is the whole thing and how em ... inefficient they are! Em ... and so on and so forth (Female, 60).*

For the majority of the interviewees, a long waiting time appeared to have close connections with inefficiency and poorly-organised service provision. The majority of the interviewees seemed to be particularly annoyed (evidenced by producing negative criticism and exit behaviour) when kept waiting for a long time without proper information about the causes of the delay and any potential resolutions/end of it. Further details of these behavioural responses are given in Chapter 8. That might result in missed opportunities for a number of services that do not seem to be particularly sensitive and efficient in dealing with long waiting times (e.g., queues) during service delivery. Hence, long waiting times seem to be a particular negative experience for these seniors. Provision of information on the causes, and approximate estimation of the end of the informants' waiting period have often been suggested as having a positive effect on interviewees' evaluation of the service encounter (similar to Bitran and Hoech, 1990; Taylor, 1994). Further, the majority of informants reported that a long or indefinite time horizon of service delivery is perceived as disrespectful of their time. Hence, excessive delay of the service delivery may give rise to unfavourable feelings on the part of the interviewees, such as anger, distress and frustration. *It is irritating if you are waiting a long, long time (Female, 68).* This

finding is aligned with the results of Mattila and Enz (2002) who suggest that the faster the service encounter is, the more positively the customer evaluates the encounter.

The interviewees also reported that they were often subjected to appointment cancellations without prior notification and excessive waiting without proper justification. The majority of the informants' problems with non-responsive organisations came from the repair-construction services. These services seem to continuously disrespect their appointments made with many of the seniors in this study.

Researcher: *Have you got any recent examples to mention? (Talking about non-responsiveness)*

Interviewee: *Aha! Well, I had a spin drier that was not working ... and they say 'arrange to be in for that date (to fix the machine)' (words said by the repair-company) but nobody lets you know at what time! They just seem to ... I think that ... if you are a retired person they often think you have all day just to ... sit there and wait them all day! Well, I don't know that kind of life! You know. So, I am really quite annoyed! Although I am not losing money by being in ... I am losing sort of continuity of things I am doing that day, you know. So, I just go ahead and do them and if they come and they are upset then "bad luck!". Well, I am very much against that!* (Female, 71).

It appears that repair services ought to improve their availability and punctuality. This could have particular implications for these services since findings suggest that many informants appear to proceed with home alternations/repairs. The literature suggests that seniors often renovate their homes in an attempt to make their living area more comfortable for present and perhaps future physical and mobility limitations (see Moschis, 1992).

The implications of queuing and waiting could be further emphasised by some seniors' age related problems/difficulties that they might be facing (e.g., arthritis) (e.g., Klemz, 1999; Farrell *et al.*, 2001). However, only a very small number of seniors clearly related their difficulties in waiting to their physical limitations.

*There have often been times when I have stood in the queue for a while and I said that this is not moving "I am going". I get very tired standing. You know, you cannot stand for a long time when you are old! (Female, 76).*

Even though there is no clear connection between older age and responsiveness, an attempt was made by the majority of the interviewees to avoid directly linking their older age with their inability to sustain long waiting. This could be explained in two ways. First, as already mentioned in Chapter 5 (for example Barak and Schiffman, 1980) seniors do quite often perceive themselves as younger than they actually are, age-wise. Hence, they may replicate the actions and behaviour of younger age segments. Secondly, it has been suggested that seniors may exhibit a strong rejection of their old image/age (Tongren, 1988) and thus may wish to distance themselves from the rest of the senior population. Psychology has often suggested 'distancing' and 'denial' as coping mechanisms to deal with unpleasant situations (i.e., old age and its possible negative associations: ugliness, loneliness, and death) (e.g., Baker *et al.*, 2004). These two factors could provide some explanation why many interviewees' did not clearly and openly attribute their annoyance over long waiting times to their physical limitations, as a result of their old age. That could be also explained by another finding of this study. A large number of interviewees seemed to like portraying an active image of themselves that may not be associated with their older age (e.g., attending Spanish courses, taking flute classes) and potential health problems (e.g., high blood pressure, arthritis, high cholesterol, heart conditions, hearing and eyesight problems, and diabetes). This information about the status of the interviewees' health is known from records of interviewees' health made at the beginning of the interview process. This information was obtained at all times with the interviewees' approval.

### **7.3 Summary and Conclusions**

Chapter 7 addressed the first objective of the thesis. It discussed seniors' key satisfiers and dissatisfiers with service encounters. Seniors' key dissatisfiers also constitute a reference point where complaining behavior is presented and analysed in Chapter 8.

Even though service-marketing researchers have made considerable strides in understanding exchange relationships in the service encounter, however, the services literature still appears to be constrained by the goods-dominant paradigm (Vargo and Morgan, 2005). That means cognitive rather affective processes mainly drive decisions taken and evaluations made by consumers, according to the literature. However, the findings of this research emphasised interviewees' affective rather than cognitive evaluation of the service delivery.

The interviewees emphasised the relational elements of the service encounter (e.g., lack of empathy, socialisation and trust) as being the most important elements in their evaluation of the service provision, while pragmatic issues (e.g., deceptive sales practices, insurance and credit card problems) (e.g., Lumpkin *et al.*, 1985) were perceived as less important. That suggests a contradiction between this study and previous studies that have put little emphasis on senior customers' deficiencies and intrinsic or interpersonal reasons for shopping, but mainly focused on their financial power (for example Miller *et al.*, 1998). For instance, the findings revealed that the interviewees' need to treat the service encounter as a social encounter first and as a commercial encounter incidentally. Continued interaction seems to be more a function of affective and interpersonal elements rather than pragmatic considerations. That supports the view that in later life there might be a significant transition from accumulating possessions to a greater preference towards relationships (Sherman *et al.*, 2001). As a result, seniors may pay greater attention to their interactions and the social part of their shopping trips rather than focusing on the actual acquisition of the product that might result in the market exchange. In this regard, pragmatic considerations such as price and range of services had little relevance to many interviewees' evaluation of the service provision. Some of them were even found to be willing to sacrifice some economic power for empathy, consideration, understanding and respect by businesses. This contradicts previous findings that support seniors' materialism (Nielson and Curry, 1997). The findings also seem to contradict results supporting the view that customers rarely employ relational language in their interactions with the service encounter (e.g., Stone *et al.*, 1996). The findings of this study suggest that seniors may be fertile ground for relationship marketing. However, it should also be noted that the majority of the interviewees were not experiencing serious money shortages, thus, their preferences may have

been different if these seniors were facing serious financial constraints. Further, the findings of this study may be influenced by the fact that the seniors who took part in it were particularly active, in relatively good health and financially independent (i.e., they did not depend on carers). These characteristics might have had an impact on their needs in the service delivery compared to other seniors who may be less active and dependent on others for their daily activities. Variations in methodology, sample size and cultural issues could be additional explanations as to why differing results have been found by researchers (Carrigan *et al.*, 2004).

Given the methods of analysis of the data presented in Chapter 6, interrelationships of the data were unavoidable. Thus, the resulting taxonomies of the five major themes: i) empathy and personalisation, ii) courtesy, iii) sales pressures, iv) trust over the service provision and v) responsiveness, all of which that resulted from the in-depth interviews and the projective techniques, are somewhat false. That means that is difficult to set clear “boundaries” among these themes. That happens since the findings are not “directed by a linear logic imposed on the data by theory or method” (Wallendorf and Arnould, 1991, p. 17). Therefore, the themes that have resulted through the analysis should not be considered as mutually exclusive but rather as interpretive mechanisms within the iterative focus of this research (Hayllar and Griffin, 2005).

Even though writings in the mature-market literature have acknowledged the effect of some age-related biological debilities, like sight and hearing problems, in the shopping of the seniors, however, the majority of the informants did not express any serious concerns about font sizes and hearing problems. Neither did they raise any major concerns in relation to the physical aspects of the environment where the service encounter takes place. In many cases, informants often suggested that lifestyle and personal interests (e.g., for attention and socialisation due to loneliness) are often better indicators of their needs and wants in the service encounter rather than their age *per se*. These findings may provide support to the assertion that states “satisfaction in the consumer life domain ... to be an important component of life satisfaction (well-being)” (Lee *et al.*, 2002, p. 158). This positive relationship between customers’ satisfaction and life satisfaction (well-being) may be particularly relevant for older people who, based on the findings, may substitute their lost social contacts with

market-based ones (i.e., presence of personal attention in the service encounter). Based on the findings, the presence of personal attention and the understanding of informants' needs and wants might be rewarded by seniors' loyalty and long-term relationships, even in cases where service organisations have failed to provide the best prices in the market. Hence, according to these interviewees' views, market segmentation might be better based more on lifestyle and social (i.e., personal attention/empathy) dimensions rather than age *per se*. This is also in accordance with research conducted by Moschis (1992), Oates *et al.* (1996) and Mathur *et al.* (1998). However, given: i) the numerous patronising examples mentioned during the interviews and ii) the age-related stereotypes which were attributed by many of the interviewees' to their old status by many of the informants and iii) the medical problems that a considerable number of the seniors reported during and prior to the interviews, would probably force many providers to regard these interviewees' proposed 'lifestyle and social based' segmentation schemes with some scepticism.

The majority of informants placed emphasis on those elements of the service encounter that are involved with the quality of their interactions with the service personnel. The findings suggest that seniors need a more personal touch when communicating/interacting in the service encounter. Informants of this study also felt very strongly that service personnel should be respectful, effective communicators and considerate of their older customers' needs without exhibiting any form of condescension (e.g., use of first names, patronising/stereotypical behaviour). This coincides with previous research done by Pettigrew *et al.* (2003), which among other elements found that financial planners targeting senior clients in the Australian context should work to develop personal and trusting relationships, treat older clients with dignity and respect, and inform and assist seniors in their financial planning. In the present study, the lack of the relational qualities (i.e., empathy, socialisation and trust) seems to cause in the main negative feelings on the part of the majority of the informants, and also may hinder their intention to continue the exchange relationship with the particular service providers. This is further explored in Chapter 8.

Considering the difficulties that many seniors tend to face in using and absorbing new information and their deteriorating physical conditions associated with old age (Lumpkin and Hire, 1988), the role and guidance of front-line employees may be of



greater influence on some informants' service evaluation (Long, 1998). In this regard, the importance of taking time to understand these seniors' needs and demonstrating empathy and sensitivity with these needs were highlighted in some of the interviewees' discussions. Further, the findings suggested that service providers that are close to their own age and who tend to have a positive attitude towards the older consumers might receive better evaluations compared to the younger ones. These findings seem to provide support for the symbolic-interactionist notion of identification with others. This notion supports the concept of similarity and attraction and suggests that individuals that perceive their values and attitudes to be similar to others are attracted to those others (Kaiser, 1990). As a result, the findings of this study support the contention in the literature that interactions with personnel are very important to older consumers when assessing their interactions with the services. Although this point is well recognised as being an integral component of service theory (inseparability), however, few studies have actually focused on the effect of service personnel on seniors' evaluation of the service provision (Pettigrew *et al.*, 2005). Due to the intangible character of the service provision, if quantitative methods had been chosen for this particular study, these may not have responded well to the evaluation of the often insubstantial interaction between service providers and customers. Thus, the nature of the in-depth interviews used in this study allowed flexibility in the interviewing process that seemed to fit well with the intangible character of the interactions between the seniors and the service personnel.

The findings also raised the importance and often-missing social ingredient of community in the everyday shopping (see Szmigin *et al.*, 2003). For the majority of the seniors the local community seemed to play an important role in their everyday lives. Therefore, the demise of small local shops (Youngs and Holden, 2002) does not seem to serve well the needs and wants of the interviewed seniors. This finding also fulfils the need for empirical evidence that substantiates "speculations' that relationships between small firms and their customers often comprise more than the straightforward exchange of goods and/or services for monetary payment" (Hultman and Shaw, 2003, p. 43).

In this regard, the majority of the informants draw an important distinction between big/national and smaller (local-based) service organisations. This distinction is in the

main based on the grounds of personalisation. It appears that big/national service organisations have numerous and often non-permanent staff. That often makes it difficult for the seniors to develop a personal relationship with the service organisation. However, personalisation and personal contact is easy to conduct and maintain within a small local-based service provider. Negative perceptions of big/national organisations were also attributed to their interest in self-service processes and automation/call centres. Although these methods of service delivery were expected to be positively received by customers (i.e., faster check outs/service provision) (e.g., Bitner, 2001), however, the majority of the interviewees seemed to have negative feelings regarding their existence. These methods of service delivery do not seem to give the opportunity for personal contact and attention and answer the need for social bonds between the seniors and the service organisations. Thus, what appears to differentiate the two kinds of service providers (i.e., big/national - small/local-based) is mainly founded on the extent of the opportunity they seem to offer for the seniors to develop personal conduct and social bonds with the service providers.

Seniors of this study report that genuine interest, intimacy and personal care are more likely to occur in smaller/local-based service organisations rather than with the big/national ones. This finding may contradict claims made by many contemporary organisations that assert to engender close relationships with their customers. The findings suggest that the extent to which these organisations fulfil this aim is questionable. That might have important implications for small-sized locally owned service establishments who seem to struggle to maintain a customer base in local communities (see for example Stone, 1995). However, these findings may also be attributed to the decentralisation of many retailers to edge-of-town areas and out-of-town locations (Guy, 1994). These geographical locations tend to be difficult to reach for many seniors (e.g., due to mobility problems and their lack of driving license as result of advanced age). Thus, reliance on local retailers may suggest a coping strategy for some seniors who may lack the stamina and means to travel to longer distances for a greater variety of goods and more competitive prices (i.e., big retailers). Thus, these findings may suggest an attempt of some seniors to keep their independence in marketplace situations by possibly avoiding the emotional costs of asking for help as a result of their potential reliance on others for their shopping needs

(i.e., to be driven to remote and out-of-town shopping centres) (Baker *et al.*, 2001). Even so, older customers seem to offer opportunities to local small-sized service providers who are alert to the concerns and unmet needs of these citizens.

Seniors' decreased annual income and inability to compensate for any mistakes made by working harder like the rest of the population might direct retirees to be more careful shoppers (Lecture and Moon, 1990). For these reasons, senior customers might place more emphasis on service encounter dependency and promises being kept, compared to other age groups (Lumpkin *et al.*, 1985; Tynan, 1990). In this vein, the majority of the informants considered trust as an important prerequisite for establishing commercial exchanges with service organisations. Specifically, the findings indicate that interviewees' trust in a service organisation is often based on the encounters that they might have with the supplier's front-line employees. However, part-timers and temporary staff did not seem to serve well the majority of the interviewees in this study in the service encounter. Personal contact, empathetic listening, expression of concern/care, provision of advice, genuine interest and information were reported to be limited from part-timers and temporary staff.

While ethical consumerism is not usually related to the older population (e.g., Prothero, 1990), the findings suggest that older customers could be an important target market for ethical marketers (Carrigan *et al.*, 2004). Ethical consumption is a broad concept and it has been mostly linked with issues such as the green consumer and environmental protection (Ozanne and Smith, 1998; Memery *et al.*, 2005). For example, Crane and Matten (2003) report that it is very difficult to sum up all the activities that could be placed under the term of ethical consumption. Cowe and Williams (2001) propose as ethical consumers those who are influenced by environmental or personal and moral considerations (e.g., conscience, and social aspects such as labour standards: fair wages and equal opportunities) when purchasing products and services. Given these broader definitions of ethical consumption, the findings may point to the fact that a large number of the interviewees have the potential to be ethical shoppers. This possibly could be suggested by:

- a) some interviewees' negative perceptions towards the patronising behaviour of service employees,
- b) some seniors' objections towards the working conditions of temporary or part-time staff in the service organisations (e.g., 'temporariness', preference of younger to older employees by the organisations' management),
- c) some interviewees' objection to 'hard sales', and by
- d) some informants' objection to service organisations making unauthorised use of their personal data for direct marketing sales purposes.

Further research should be conducted in order to determine whether there is a gap between these seniors' ethical attitudes and their actual purchase behaviour.

Even though the value of the interpersonal parts of service quality to the service encounter has been discussed extensively in the marketing literature (e.g., Grönroos, 1990), that value has not been fully explored in the case of senior customers. The findings may suggest that while the seniors may want some of the same things as younger customers, however, they also seem to have unique requirements from the service organisations (e.g., want to be addressed differently and have greater reliance on person-to-person service encounters). These requirements may have particular implications for segmentation. Taking into consideration that the majority of the interviewees were not experiencing serious money shortages, preferences might have been different if these seniors were facing serious financial constraints.

Although the majority of the interviewees linked their negative evaluations to the relational elements of the service encounter, however, in some cases their cognitive perceptions and behaviour did not match. This means that even though they were dissatisfied with the relational parts of many services, however, on many occasions they did not stop shopping or co-operating with these service providers (e.g., financial organisations and big retailers). This may be attributed to a number of factors. First, to a lack of alternative service providers to turn to, as in the case of the utility companies where there are not many service organisations that a customer could actually choose from. Second, probably due to the fact that pragmatic considerations (e.g., price, range of services and products) may ultimately have a stronger influence on choice compared to interviewees' relational needs. Thus, the findings may suggest

a conflict between these interviewees' attitudes (i.e., affective state) and actual behaviour.

As a concluding comment, the findings of this study seem to contribute to the expansion of the grey marketing literature and particularly in the domain of seniors' evaluations of the service provision. While Chapter 7 discussed seniors' key satisfiers and dissatisfiers, Chapter 8 aims to establish a link between seniors' sources of dissatisfaction and behavioural responses. It reports seniors' attitudes towards the making of complaints about unsatisfactory service encounters and explores the factors that might influence seniors' choice of particular behavioural responses (e.g., types of complaining behaviour).

## CHAPTER 8

### 8 Research Findings II: Complaining Behaviour

#### 8.1 Introduction

This chapter continues the presentation and discussion of the findings and it addresses the last two objectives of the thesis. These are to explore the attitudes of senior customers towards the making of complaints about unsatisfactory service encounters and the factors that might influence senior customers' complaining behaviour responses.

The findings report interviewees' perceptions about complaining behaviour in mass-market services and they build upon the findings of Chapter 7 by discussing complaining behaviour in response to sources of seniors' unsatisfactory service encounters. Research designed to explain the various types of response to dissatisfaction is limited (see Cri e, 2003; Hogarth and Hilgert, 2004). This study responds to this research gap by presenting the interviewees' complaining behaviour preferences with various types of services and the reasons and conditions that may lie behind those preferences. Interviewees were encouraged to portray and explain their complaining behaviour as a response to their dissatisfaction with the service encounter, based on their own incidents and experiences, as mentioned in Chapter 7. Further, the study casts light on the limitations that studies on complaining behaviour might have, particularly those employing quantitative research methods, upon which new findings might be built (see Chapter 4 for further details). This chapter also contributes to policy implications discussed further in Chapter 9.

Similar to Chapter 7, the data are organised and discussed in terms of important themes. Each theme is presented, discussed and commented upon with interviewees' exemplars. Quotations are also chosen to indicate the range of opinions held by the seniors. Quotations that deviated from the common path are also presented when that is deemed important. This chapter is organised as follows: seniors' attitudes towards

the making of complaints about unsatisfactory service encounters are presented. Empirical support for seniors' opposition towards complaining directly/personally to their source of dissatisfaction with the services is portrayed. Alternative acts to complaining directly/personally to the source of dissatisfaction with the service provision are presented. Seniors' possible use of multiple complaining responses is discussed. Finally, an overview of the major issues to emerge from this chapter is presented and conclusions drawn.

## **8.2 Seniors' Attitude towards Complaining**

During the in-depth interviews seniors were called to comment on, complete and narrate issues associated with their complaining behaviour. Analysis of comments and stories told by interviewees indicated that the majority of the interviewees tend to have negative feelings/attitudes towards the making of complaints about unsatisfactory service incidents and complainants in particular. Hence, the findings seemed to indicate that attitudes and the perception of complaining behaviour could have an influence on interviewees' decisions to express their dissatisfaction to services. Further analysis of these findings suggested that these interviewees often tend to associate negative attitudes towards complaining behaviour with the direct and usually face-to-face type of complaining behaviour often required when interacting with service organisations. However, the majority of the latter seniors seemed to have a more positive attitude towards alternatives to the direct and face-to-face types of complaining behaviour. For example, complaining via negative word-of-mouth, complaining letters, and boycotting behaviour were favourably perceived by many of the interviewees. This finding was unexpected taking into account the various classification schemes that have been reported (see Day, 1980; Singh, 1988) (for further discussion see Chapter 4). The findings suggest that while the majority of the interviewees tend to avoid voicing their dissatisfaction directly and personally to those responsible, similar to the findings of Diamond (1999), Michelsen (1999) and Huppertz *et al.* (2003), this may not necessarily mean that seniors also do not complain. Thus, even though the majority of the interviewees appear to employ multiple types of complaining behaviour, they do not seem to utilise those complaining acts that may favour the direct and face-to-face/or voice-to-voice contact with service providers. This finding contradicts the results of studies that propose low

rates of seniors' complaining behaviour (e.g., Bearden and Mason, 1979; Andreassen and Manning, 1990; Moschis, 1992; Leventhal, 1997) and corresponds to recent calls for further investigation of the relationship between attitude towards complaining and 'non-complainers' (Bodey and Grace, 2006).

The development of a taxonomy of interviewees' responses when dissatisfied with the service encounter requires distinguishing direct and indirect complaining responses. Thus, first the interviewees' dislike towards the making of direct complaints to the source of dissatisfaction is presented, and then a discussion of interviewees' preference for indirect complaining acts follows.

### **8.3 Opposition to Complaining Directly to the Source of Dissatisfaction**

There are various reasons offered as a basis for interviewees' unwillingness to complain directly and personally to the source of their dissatisfaction. For discussion purposes, however, it is possible to group these responses within six distinguishable but interrelated conceptual themes, namely: 1) *image management*; 2) *cultural inappropriateness*; 3) *market alienation*; 4) *emotional and biological cost*; 5) *nature of service failure* and 6) *prior experiences*. Analysis of these six themes and their categories is outlined in Table 8-1. Each of these six themes and their categories will be discussed in more detail in the following sections of this chapter.

#### **8.3.1 Image Management**

The great majority of the interviewees who avoided direct and personal forms of complaining behaviour also appeared to have a particular concern of the way they are perceived by others. However, these interviewees negative attitude towards direct and personal forms of complaining behaviour did not seem to be restricted solely to the act of complaining, but appeared to include the complainers as well. This finding was subconsciously brought to the surface with the aid of projective techniques (i.e., word association and sentence completion tests) and probing. The benefits of these methods have been explained in detail in Chapter 6. Some of the most characteristic and representative responses to these methods, e.g., i) incomplete sentences such as *People who complain are ...*, and *I complain when ...* and ii) word association tests (i.e., responses to the word *complaining*) are provided in Table 8-2.



**Table 8-1: Denial of Complaining Directly and Personally to the Source of Dissatisfaction**

Major Themes and Categories	
Themes	Categories
<i>Image management</i>	i) Personality; ii) fear of stereotypical images: a) poor health; b) bad mood; c) idle time
<i>Cultural inappropriateness</i>	i) British culture: a) against complaining; ii) little exposure to marketing practices; iii) 'used to make it do without protest' due to adverse externalities (such as war times and economic recessions)
<i>Market alienation</i>	i) Social isolation; ii) self-estrangement; iii) powerlessness
<i>Emotional and biological cost</i>	i) Emotional cost: a) complaining induces negative feelings; b) difficulties of conducting anger management; ii) biological cost: a) physical stamina: feeling tired
<i>Nature of service failure</i>	'Important' service failures: a) pragmatic issues (i.e., prices, contracts); b) physical harm (i.e., dissatisfactory medical and hospitalisation cases such as inadequate/delayed hospitalisation)
<i>Prior complaining experiences</i>	Prior complaints' poor outcomes have resulted in wasted: a) time; b) energy and c) effort

Probing of the responses given to the projective methods (examples of which are presented in Table 8-2) revealed that the majority of the interviewees tend to avoid personal complaining to the services when possible. Further analysis of these responses suggests that interviewees attribute their negative feelings regarding personal complaining behaviour to a number of reasons. For discussion purposes, these interviewees' responses have been grouped under two distinguishable but interrelated conceptual headings, namely: i) *personality* and ii) *fear of stereotypical images*. Further analysis of these headings is provided below.

i) *Personality*. The findings suggest that personality factors may be useful in explaining the complaining behaviour of many of the interviewees. This is an important finding, as relatively little is known in relation to the importance of personality variables as moderators of complaining behaviour (see Marquis and Filiatrault, 2002; Crié and Ladwein, 2002).

*Some people enjoy complaining. Oh. They just enjoy it. After all it is the only thing that there is not any tax. That you can really enjoy. And after the tax, everything else is fattening (laughs). So, ... (Male, 83).*

**Table 8-2: Examples of Interviewees' Responses to the Projective Techniques Used**

<p><b><i>Incomplete Sentence</i></b> As response to the incomplete sentence: <i>People who complain are ...</i></p>	<p><b><i>Word Association</i></b> As response to the word: <i>complaining</i></p>
<p><b><u>Negative</u></b>  <i>nuisance (Male, 71)</i>  <i>a bit of a bore (Female, 82)</i>  <i>a pain in the neck (Male, 68)</i>  <i>moaners (Male, 76)</i>  <i>very self-centred (Female, 63)</i>  <i>not British (Male, 69)</i>  <i>tiresome (Female, 69)</i>  <i>often in poor health (Male, 71)</i></p> <p><b><u>Positive</u></b>  <i>assertive (Female, 67)</i>  <i>often very brave (Male, 65)</i>  <i>... mmmm... useful if you learn from their complaints. I think a lot of people keep it quiet and get annoyed (Female, 63)</i>  <i>sensible (Female, 61)</i>  <i>... standing for their rights (Female, 60)</i>  <i>frequently trouble makers. But if they are having a reason to complain, a good reason for complaining then they should be allowed to do so! With the intention of proving for whatever is being complained about (Male, 76)</i></p>	<p><b><u>Negative</u></b>  <i>Moaning (Female, 63)</i>  <i>Sad (Female, 63)</i>  <i>Whinnying (Female, 68)</i>  <i>Argumentative (Female, 74)</i>  <i>Unpleasant (Female, 64)</i>  <i>No! (Male, 72)</i>  <i>Self-centredness (Male, 68)</i>  <i>Unhappy (Male, 69),</i>  <i>Gets you nowhere (Female, 60)</i>  <i>Irritation (Male, 65)</i>  <i>Bad mood (Male, 69)</i>  <i>Never do! (Male, 65)</i>  <i>Ill health (Female, 60)</i>  <i>I hate it! (Female, 69)</i>  <i>Nuisance (Male, 71)</i>  <i>Seldom (Female, 63)</i>  <i>Avoided (Female, 71)</i>  <i>Anger (Female, 68)</i>  <i>Bad tempered (Female, 60)</i>  <i>Embarrassment (Female, 65)</i></p> <p><b><u>Positive</u></b>            ----- (NOTHING HERE)</p>
<p>As response to the incomplete sentence: <i>I complain when ...</i></p>	
<p><b><u>Positive</u></b>  <i>I think is necessary (Female, 63)</i>  <i>I have a bursting point (Female, 76)</i>  <i>... Accept it until something it is really bad (Male, 70)</i></p> <p><b><u>Negative</u></b>  <i>I am not feeling well (Female, 63)</i>  <i>I am unhappy (Male, 75)</i>  <i>I feel aggrieved about something (Male, 65)</i>  <i>things are very bad (Male, 65)</i></p>	

*Interviewee: Oh. YES. YES. A cousin of my husband's, who is a biochemist. She is never married, not surprised. So, everything is so cut and dried that she complains about ... just about everything. And she is so negative. About ... just about everything. It is such a shame. Now, for instance I have just joined a book club here. And I was telling her about it, because I know she reads a lot. And she said "you mean you have*

*to get a book every month. That is very expensive". (Laughs). That is incredible that she is bringing the money issue in. Because she has 10 times as much as I have. It costs about 6 pounds each (book). I said "You could get them from the library Mary". That is very negative for others but she does that. She never sees the good side of anything. She always sees the bad side of everything. That is such a shame. What a life.*

Researcher: *Was she like that ever since she was young?*

Interviewee: *Well, I didn't know her when she was young. But my sister in law, she is a very good friend of mine and she says "Oh. Yes. Mary hasn't changed a bit" (laughs). They don't get any fun out of life. Maybe they enjoy it. For them, everything is wrong ... I think that it is up to the individual, to the person. If you are a complainer, you will always be a complainer. It seems to be trying to find faults all the time (laughs).*

Researcher: *What is the driving force that makes them complain about everything?*

Interviewee: *I think they must be unhappy with themselves (Female, 64). This particular informant suggests the possibility that some personality characteristics (e.g., tendency to find faults) may remain stable as one ages. Thus, based on this interviewee, it was the personality rather than the age of her husband's cousin the element that seemed basically to affect her complaining behaviour.*

### *'Being positive and nice'*

Some other interviewees suggested that their need to have a pleasant and friendly interaction with service providers could often stop them from expressing their dissatisfaction to those responsible.

*In general I don't like being unpleasant to other people and if you have to complain then you have to be unpleasant. You have to behave in a way that is inimical, in a way that is alien to you (Female, 64).*

*I am inclined to accept things and just shrug my shoulders. To complain you have got to be unpleasant even if you have a justification for it. I don't like going into an unpleasant mood. Some people will say that "you are coward" but I am not a coward (Male, 70).*

*I wouldn't take offence as quickly as my husband would. I would see a positive side where my husband would see the negative first. It is very clear to see. He is very like that. Our boys could see that too. They would say "I bet daddy was angry with ..." whatever happens and I would say "Oh!" because he just has this phrase now where he says "That is another letter" which means that he sits down and writes a letter. And he does. And sometimes if they write back and they don't put everything that he had asked then he writes again and again and again and keeps going. It is like he gets a buzz out of doing that. Whereas I just wouldn't. If they send me some vouchers I would almost be thanking them for the vouchers but he would just say "Good. Good."* (Female, 60).

These findings seem to extend conclusions reached by Bennett (1997) on the effect that personality could have on complaint outcomes (e.g., catharsis extent) (see Chapter 4 for a review). However, the findings of the present study seem to go a step further and suggest that seniors' complaining behaviour may also depend on seniors' personality traits (e.g., confidence, timidity and tendency to embarrassment). Hence, previous claims that complaining behaviour may be mainly influenced by customers' sources of dissatisfaction (i.e., faulty services/products) may not provide adequate explanation of the interviewees' complaining behaviour (e.g., Waddell, 1971; Deshpande and Zaltman, 1979). The findings indicate that personality factors may also have an important impact in someone's decision to complain to the service provider.

*I think it depends more on the character of the person. It is more the case of whether you are a person who can deal with conflict or someone who is too timid to do so. You have lots of people well off, for example, who have the timidity and do not have the ability to complain and I have seen many people who are not well off having a real GO about something* (Female, 60).

On the other hand, the small number of seniors who do seem to proceed with personal and direct complaints to the services also appear to be strong willed and self-assured personalities. This suggestion could also be inferred from the closer examination of the quotations presented earlier in Table 8-2, and from the following interviewees:

Researcher: *Do you have any incident of complaint to mention?*

Interviewee: *em ... Yes, I remember complaining in a restaurant. The food was cold. It was extremely cold, not just lukewarm but really cold and the waitress was very unhappy about that. But I had to say "but it is cold!". I think waitresses have a tendency to particularly make a fuss, so people turn from other tables to look, you see? So, that you should feel embarrassed and give up complaining (laughs). But you see, I don't mind ... (laughs) (Male, 68).*

*I complain with things that don't suit me. Things that I am just not satisfied with (Female, 69).*

However, the majority of the interviewees appeared to be aware of their difficulties (e.g., due to low self-esteem; embarrassment) in personal complaining. *Complaining is NOT FOR ME. I am not the kind of person who can sail in confidence. I hate it (complaining) (Female, 71). You know it is just my nature. I don't like being unpleasant (Male, 70).* Fear of causing problems and discomfort to the front-line employees and other customers who might be witnesses of their complaining behaviour was often enough to stop some of the interviewees from expressing their complaints directly and personally to those responsible for the service failure. *I don't like to bother people you know ... (with my complaints) (Female, 81). I think that people are looking at you when you complain. You are creating commotion. I think that is the biggest holdback to be quite honest. You just mutter into yourself and you go about your business (Female, 74).* These findings seem to contradict claims of contemporary organisations on the effectiveness of their existing service policies (see Petrof, 1997; Schmidt and Aschkenase, 2004). Hence, if superior service recoveries existed a greater number of the interviewees would probably have sought redress more frequently, and potentially would have overcome any difficulties such as embarrassment in expressing their dissatisfaction to the services. *You know, I should complain about the food when I go to a restaurant and I don't. And I still don't ... I am afraid. I should but I find it difficult. Possibly because it is embarrassing. But then you pay for that (Female, 71).* It appears that self-presentation concerns and feelings of embarrassment or shyness may inhibit these interviewees and prevent them from expressing their problems and negative feelings to those who are responsible for the cause of their complaints.

### *Complaining and local shops - fear of jeopardising existing relationships*

For the majority of the interviewees their local community seems to play an important role in their everyday lives (see also Chapter 7). Thus, interviewees' expressions of dissatisfaction to the local providers might not be easy as these could jeopardise their existing personal and friendly relationships. Hence, long term and personal commercial exchanges with the same service providers might foster a level of familiarity that might hinder the willingness and ability of some interviewees to express their complaints personally to the local service providers. *There are a lot of things that they are not here and there (talking about the merchandise that the little shop next to her house sells. These products are not always of top quality and neither of great range to choose from) ... But I have developed a kind of relationship with the owner that it is difficult for me ... I don't tend to discuss these (problems that I have with the products that the owner sells) ... I just keep them to myself* (Female, 61). This may question relationship-marketing theory, as the findings suggest that long-term commercial relationships do not always bring positive relationship outcomes (i.e., denial of complaining directly to the service provider and thus no opportunities arise for service improvements). That finding partially supports Grayson and Ambler (1999) and Moorman *et al.* (1992) who suggest that when a relationship becomes long term, it might also become prone to negative influences (i.e., mistakes, customers might begin to have higher expectations) that might dampen the positive impact of relational factors (such as client trust). Interviewees' community attachment, explored also in Chapter 7, could have a negative impact on some of the interviewees' intentions to express their dissatisfaction to the local service providers and might make them more prone to exit behaviour (explained further in 8.4.2). Nevertheless, the lack of personalisation and empathy that big/national retailers often exhibit does not seem either to have a positive influence on the majority of the interviewees' direct complaining behaviour.

The overall emerging sub-theme (personality) suggests that for the majority of the interviewees self-presentation concerns and personality traits seems to have leading role in the majority of the interviewees' avoidance of the direct complaining acts such as voicing the complaint to the service organisation. This need could also be explained by human's instinctive aim towards positive and socially accepted self-concepts (e.g., Levy, 1986). However, this need for 'image management' could have a

restrictive role in these customers' complaining responses (e.g., inaction, avoidance of revealing their negative experiences to the service organisations) and to service organisations' missed opportunities for service improvements.

ii) *Fear of stereotypical images*. The findings indicate that many of the interviewees could be afraid to complain for fear of being associated with a number of negative age-related stereotypes (see also Chapter 5):

a) complaining as a result of poor health. *Complainers are often in poor health* (Male, 71);

b) complaining as a result of bad moods. *Sometimes the complainers are old moaners. They might suffer from a grievance or so* (Female, 74); and *Old people are a pain in the bloody neck. They are always complaining. Nearly always* (Male, 69). *Sometimes you see them (older people) complain about everything and anything. ... Well, I try to be more placid now because ... you know, sometimes elderly people can be a bit critical. Things that they shouldn't be critical about* (Female, 74) and

c) complaining as a result of having 'idle' time. *It seems to me that seniors complain at the drop of the hat. And that is ridiculous. Probably because they have a lot of free time* (Female, 69). *I don't complain much because I am retired and others' time is much more valuable to them. I always say, "don't make a beast of yourself"* (Female, 71). For these interviewees, retirement should not become a justification and avenue for more complaining behaviour just because they may have more spare time compared to other age segments.

As a result, it could be suggested that fear of negative age-related stereotypes could stop a number of seniors from complaining to service organisations. This suggests that theories on seniors' dissatisfaction behaviour could be further extended by the inclusion of additional elements (such as negative stereotypes) that might have not been explored enough in previous (mainly positivist) studies. The impact of cultural influences on seniors' complaining behaviour is the next discussion point, as this emerged from the in-depth interviews with the seniors.

### 8.3.2 Cultural Inappropriateness

Although the majority of the interviewees expressed many instances of dissatisfaction with services, they rarely appeared to state their complaints to the service organisations. Many interviewees attributed this avoidance of expressing their dissatisfaction to the service organisations to the way they have been brought up, and more specifically, to the British culture within which they have been raised.

*People who complain are should I say not British? British do not complain enough. The British ... are so polite that they are afraid to say BOO. Just sit back and accept very poor standards (Female, 67).*

*I don't think British would complain (Male, 83).*

Researcher: *You mentioned, "People who complain are not British". What exactly do you mean by that?*

Interviewee: *I don't think British would complain ... we don't complain. I don't think ... Only when it comes to something big (Male, 69).*

These interviewees seem to attribute inaction to a culture where complaining behaviour is not generally welcome. Thus, for these people the culture of the country they live in-seems to affect their behavioural responses in the case of unsatisfactory service encounter. Nevertheless, a number of seniors also predicted a change in complaining behaviour in the UK. These interviewees seem to believe that the British will soon come to a point where they will stop accepting poorly delivered services without further questioning. The reason given for these possible changes in British complaining behaviour is that citizens of this country tend to travel overseas more widely. Coming into contact with other cultures seems to positively influence attitudes towards complaining, especially those of the younger generations. Additionally, the UK hosts people coming from many and often diverse cultures. That might also have an effect on the complaining behaviour of the country's population. The seniors of the study were not part of other cultures or countries (i.e., second generation immigrants or having been married to foreigners) so as to culturally taint the data.



Researcher: *Why do you think that British in general are a bit reluctant to complain? To be perceived as complainers?*

Interviewee: *Em ... I think we are getting better at complaining but I do say that we used to accept an awful a lot that we should have complained about. I think people are more ... more open about things, especially the young. Em ... It is a different way of living. It has changed so much in 20 years. I think we are more RESERVED about things. But we are coming out of it. I think because people are travelling more and seeing other parts of the world and I think that we are now becoming, I suppose, more able to complain perhaps. Em ... We have seen other service in other places and we have more to compare with whereas before we didn't ... After the war there was such a shortage of things and what we had ... em ... we were grateful perhaps for what we got ... I don't know. I think we are ... getting much better at it (Female, 61).*

Another element that appeared to affect some interviewees' complaining behaviour is the era in which these interviewees were brought up. As the following quotation may suggest, being brought up under harsh economic conditions (like wartime) may have led some customers to accept the 'second best' choice without argument or complaint. This finding supports the work of Singh and Wilkes (1996) who found that specific behavioural norms named as pre-stored behavioural scripts could assist customers in having a more positive attitude towards complaining. However, the findings of this study seem to support this line of thinking in the opposite direction. Hence, it appears that pre-stored behavioural scripts such as wartime and economic recession might also assist some seniors in sustaining negative instead of positive attitudes towards complaining:

*Maybe people of my generation did possibly accept second best many times. I was a child in the Second World War. I was taught to make do with the second best. Perhaps that is the reason for the acceptance of the second best (Female, 75).*

It appears that different eras might have different associated upbringings. This might have an effect on seniors' complaining behaviour and on their reactions when faced with service failures. War times, like the Second World War, might have had a strong influence on the complaining behaviour of some of the seniors, especially for the older interviewees in this study. This issue might further explain the heterogeneity of

the seniors. In addition, findings of empirical studies conducted in different countries (i.e., US and/or European countries) might also be subject to cultural influences.

### 8.3.3 Market Alienation

Many of the interviewees attributed their inactivity in voicing their complaints at least in part to their fewer market contacts and thus to their less opportunities for unsatisfactory service encounters. However, this emerging theme comes in contradiction to Singh and Wilkes' (1996) proposition that increasing alienation from the market place results into a more positive attitude towards complaining. These interviewees seem to attribute their market alienation to factors such as i) *social isolation*, ii) *self-estrangement* and iii) *customers' powerlessness*. Further analysis under these headings is provided below.

i) *Social isolation* and ii) *self-estrangement* might be the result of seniors' inactive engagement in social and market life. Some of the interviewees revealed that retirement and a change of societal roles (such as grandparenthood and widowhood) could have a dual influence on their complaining behaviour. While for the majority of the seniors social isolation and self-estrangement may lead them to complain less, for some other seniors these two conditions seem to engage them with more complaining. These dual effects are explored in more detail in the following paragraphs.

#### a) Negative influence

Emotional state (e.g., depression, loneliness, fear of dying and loss of a spouse) and coping strategies (i.e., being socially active) appear to affect some of the interviewees' complaining. In this vein, a number of seniors linked their bad psychological state with their behavioural responses to service failures. One typical case of this is the example of the following senior, who appears to have been a very active person in the past. A university graduate in chemistry, he used to like learning foreign languages, with a preference for Spanish. He used to visit Spain every summer with his wife and actively engaged in various family activities (e.g., frequent dinners). However, after the death of his daughter and wife, he seems to have fallen into a depressed state. He reports that he experiences serious difficulties in

conducting his everyday shopping and he describes having low expectations of almost all parts of his everyday life, including complaining itself.

*I don't complain much about anything and anybody. I don't. I don't have many expectations nowadays. You don't have many expectations when you are 76. You see? (Male, 76).*

These low overall expectations from his life might lead this particular interviewee to have no reason to complain. Lacking the energy and possibly the mood to discuss and comment upon dissatisfying service incidents could also contribute to his negative attitude towards complaining. Reduced social contacts may also make the following interviewee to avoid voicing his complaints to those responsible.

*People of my age ... we mop and moan but we don't make official complaints about things, you know. ... I don't complain much about anybody. ... I don't complain. Yeah. You see, I have nobody to complain to. Except my wife and I would not be allowed to complain! No! (laughs) (Male, 71).*

#### b) Positive influence

While for some interviewees factors such as poor health, loneliness, grief or depression due to advanced age might lead them to avoid complaining, for others these factors seem to bring opposite findings.

*The old people, you know they are always a pain in the bloody neck. Let me give you an example (laughs). Sometimes I give talks (to this centre for the seniors). The meeting was supposed to be at 7 o'clock and I turned up at 7:09 and I was first. There was no one else there. They wandered in at 7:20 when the chairman arrived. They all sat down. For the next 15 minutes they talked about arthritis and illnesses and how, so and so on ... They were not feeling too well and they were complaining about everything. You name it ohhhhh! Christ!!! And we were all feeling quite depressed with all these illnesses and all these horrific stories about hospitals and lots of other things. So, old people are always complaining (Male, 69).*

*You see when you are the headmaster of a school; you are a bit big headed. You think that everybody should listen to you. So, when you move (retire) you think that you are the oracle, the Delphic oracle and people should listen and they don't always do that* (Male, 69).

The complaining behaviour of these seniors might be attributed to two issues. The first might be the need for attention while the second might be the need to exhibit a sense of power to the service organisations. The majority of the interviewees who seemed to exhibit more complaining behaviour due to their social isolation and self-estrangement had relatively high levels of education and used to hold senior posts (e.g., headmaster, working for the EU (Brussels)) before retirement. As retirement is likely to have reduced the attention they were receiving and the power they might have been experiencing and exerting while working, this change of circumstances could have a significant effect on their lives as older customers and on their consumer behaviour in particular.

Excessive complaining behaviour could possibly substitute for the void of power and attention that these seniors might have experienced due to retirement and age related issues (such as physical problems and personal misfortunes): *Obviously the older that you are the more physically things go wrong. So, you have more need to complain* (Female, 63). *I think personal misfortunes do something to a person in direction of complaining all the time. Something to their psyche. Well, that is something terrible* (Female, 82).

iii) *Customers' powerlessness* is approached as feelings of being unable to control or influence business behaviour to be more consistent with their needs. Some interviewees suggested that complaints directed to big service organisations are usually poorly attended-to while small and local shops seem to give more attention to their complaints when these are expressed. That might be attributed to the fact that owners of little shops are more to be working in direct contact with the customers and thus might be more receptive and adaptable to their customers' needs and wants. Further, the economic survival of the little shops could force their owners to be more careful and caring over their customers' needs and wants, as the following quotations may also suggest.

*Sometimes you realise that complaining will not get you anywhere. That you are a very, very small cog in a very large wheel and again it is when as an individual you are dealing with a national company ... Could you imagine if I wanted to complain to one of the biggest companies in Britain? I would get a standard letter back. But if I wanted to complain to my local shop I would expect them to take action (Female, 61).*

*As a rule, the bigger they are the businesses, the electricity, the gas, supermarkets you don't get the same quality. They always treat us as if we never know facts, as we don't know what we are looking for and they just dismiss you if they can. They all dismiss you. The smaller ones who are looking for business possibly will be more polite and treat you better (Female, 69).*

The findings suggest that contrary to the service recovery policies followed by the big companies (e.g., impersonal feedback), small and locally-based shops may provide more personal attention and response to service failures. That seems to be highly appreciated by the majority of the study's interviewees. Big organisations' lack of autonomy and discretion may not allow their front-line employees to respond effectively to customers' enquiries and complaints (Tax and Brown, 1998). In contrast, it appears that smaller organisations' lack of centralisation may allow front-line employees to respond to customers' enquiries and complaints more efficiently. Small shops may have a competitive advantage as a result of their streamlined decision making processes that may allow them to respond more rapidly and flexibly to their customers' needs and wants (similar to Bishop and Megicks, 2002). That may also have an impact on the customers' perception of service quality. Thus, the findings may indicate that an organisational culture which enhances not only customer but employee orientation as well (e.g., via empowerment to act upon customers' complaints) may be particularly important for the quality and continuity of customer-organisation interaction (Nwankwo, 1995).

A number of seniors also attributed their limited complaining to their relatively limited exposure to marketing practices. ... *Not quite sure where to place my complaint ... (Female, 64).* That might also explain the differences in the complaining behaviour between older and younger generations that some seniors raised during their interviews.

*Younger people have more confidence these days and so therefore they tend to complain more. They are more inclined to complain than I would ... (have complained if I were in their place)* (Female, 60).

Younger generations might have been more exposed to marketing practices in comparison with their parents/grandparents, which as a result might make them more inclined to pursue their complaints with the services (Huber and Skidmore, 2003). Nevertheless, Andreassen and Manning (1990) attribute seniors' low levels of complaining to feelings of being disadvantaged compared with the young who might have a better power balance (e.g., due to their working status and thus possibly greater financial power).

#### **8.3.4 Emotional and Biological Cost**

The findings suggest that dissatisfaction may not be the sole attribute that could make interviewees reveal their complaints to the service organisations. Thus, they propose that other factors such as i) *emotional* and ii) *biological cost* might often make complaining difficult to sustain. Further analysis of these elements is presented below.

i) *Emotional cost*. Many interviewees attributed their aversion towards complaining behaviour to the negative feelings that it might induce. However, this theme was more common amongst the female interviewees (as indicated by the heavy dominance of female quotes). This finding may be the result of gender based-roles that want women to be good at the 'soft' part of a business relationship and thus place more importance in building and sustaining business relationships rather than jeopardising existing ones through complaining (e.g., Lane and Crane, 2002; Bush *et al.*, 2005; Ndubisi, 2006). The outcome of this could be female interviewees' reluctance to express their complaints directly to the service organisations and their more positive perceptions towards alternative complaining acts such as negative word-of-mouth which may be less emotionally intensive (see 8.4.1). Earlier studies also support that women more than men exhibit emotional expression and attachment (e.g., Deaux, 1985; Kring and Gordon, 1998), which may pose them difficulties in handling the act of complaining to the services. Thus, the task of direct complaining may be bound up with the masculinity of the complainer regarding the ability to cope with emotional cost.

Feelings like anxiety, anger and fear were also reported as strong enough to stop many of the interviewees from expressing their dissatisfaction to service providers. Even though the literature suggests that the act of complaining might bring lower levels of dissatisfaction in the end, the findings seem to indicate that direct complaining to the service organisations may induce more anger and sadness to the customers in the short run. This difference between the present study and previous studies, reviewed in detail in Chapter 4, might be due to different data collection methods employed by the majority of these studies (such as self-administered questionnaires). More specifically, highly structured questionnaires may not permit customers and seniors in particular, to express feelings and emotions experienced while recalling complaining behaviour. As a result, these methods may not allow “a holistic understanding of customer(s) complaint behaviour” (McCole, 2004, p. 353).

*Well, I rarely complain. I just do not want to be upset or uptight. Probably I will let it go (Female, 61).*

*If I would complain I would just upset myself. I would be harming myself and I am not going to do that if I can avoid it (laughs) (Female, 68).*

A number of interviewees also expressed their avoidance of any direct form of complaining behaviour with the service providers on the grounds of their difficulties in conducting proper anger management. *Very often there is no point in complaining. You get nowhere and I just get .... I get more angry. So, I am better just to forget about it and plod on (Female, 68). Sometimes I lose my temper which is not nice. Glaswegians don't have it quite right. Glaswegians tend to be either submissive or aggressive. They are not very good at getting it right in the middle (Female, 67).* These people seemed to be very worried about their potential inability to successfully handle and manage any escalating anger and negative feelings that may be associated with their act of complaining. Prior disappointing experiences of complaining where a negative climate might have been present could possibly contribute to these interviewees' denial to pass their complaints to the service organisations. *One time I used to frown with anger. I wouldn't allow it now. To bring it (the anger) in but when I was young ... when I used to get angry my face would go so red. I was ready to explode and but now I am not allowed to be like that anymore. Now I have to be*

*calmer* (Male, 69-suffering from heart condition). Taking into account that seniors tend to be more prone to hypertension compared to the rest of the population<sup>4</sup> and the frequent link between anger management and hypertension<sup>5</sup> could also possibly explain why some interviewees might avoid any direct confrontation with the service providers.

ii) *Biological cost*. Biological changes often make seniors slower in their actions and reactions and more prone to fatigue (see Chapter 5 for further details). A number of interviewees attributed their difficulties in complaining to the service organisations to their lack of physical energy. This finding was more a female than a male response. This may be attributed to a number of tentative reasons. First, women tend to have less physical stamina compared to men. Second, they usually have more roles to play within the family's environment (e.g., taking care of the household), which may cause them greater fatigue compared to their male counterparts. Richins (1983b) suggests that complaints pointed directly at the service provider might demand a greater effort by the customer compared to other behavioural responses such as inaction and complaint by word-of-mouth.

*Probably on a bad day, I would sort of retreat and .... I don't know. I think it sometimes be physical as well. That, you know, at my age you do get days when you feel you cannot move. But, I try not to think about it too much* (Female, 78).

*Sometimes you feel annoyed about something and you think of what to do and then you are busy and tired and somehow you don't do anything about it (laughs)* (Female, 63).

*Well, sometimes I do complain and sometimes just moan. Sometimes I feel too tired* (Female, 68).

*Well, ... I don't feel like complaining. I don't have the energy for it anymore* (Male, 71).

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<sup>4</sup> [http://www.iashhypertension.org/noticias/detalhes.asp?noticia\\_id=153](http://www.iashhypertension.org/noticias/detalhes.asp?noticia_id=153);  
[http://sulcus.berkeley.edu/mcb/165\\_001/papers/manuscripts/\\_279.html](http://sulcus.berkeley.edu/mcb/165_001/papers/manuscripts/_279.html)

<sup>5</sup> <http://www.nycardiologysgroup.com/emotionalwellness/anger&yourheart.cfm>



In many cases seniors based their decision to complain to the service provider on the 'energy' they had to invest in complaining. This 'energy' was in many cases compared with the positive outcomes of the complaining process (e.g., refund, apology). However, where the service failure was perceived as 'critical' by the interviewee, meaning it could possibly have a major impact on the senior (e.g., financial impact), then proceeding into complaining was often considered as appropriate. The nature of service failure is the next topic for presentation and discussion.

### **8.3.5 Nature of Service Failure**

The nature of the dissatisfying incident might be particularly influential on the interviewees' attitude towards complaining behaviour. The service failures that were described by the majority of the interviewees as 'important' were mostly related to pragmatic issues (i.e., prices, contracts) and cases of physical harm (e.g., life threatening situations). The latter type of service failure was not examined further and was excluded from the reported findings as these incidents mainly involved unsatisfactory medical and hospitalisation cases (i.e., inadequate/not sufficiently prompt hospitalisation).

Considering that the study examines the private and not the public sector of services, medical services were not included. However, the emergence of pragmatic and not relational service failures as 'important' was rather surprising since when seniors were asked to express their key satisfiers and dissatisfiers with the service provision (see Chapter 7, obj. 1), the majority of the interviewees seemed to pay less attention to the pragmatic issues and focus more on the relational part of the service encounter (i.e., personal attention, empathy). This might be due to the fact that pragmatic issues might be considered as the minimum requirements in the service encounter for these interviewees. Extending this point further, the majority of the interviewees failed to name relational service failures as 'important'. This might be attributed to the more tangible character of the pragmatic type of failures compared to the intangible and abstract nature of the relational service failures.

*Insurance companies are likely to put the premiums up, but to have an insurance doubled this year, it is too much. We complained about it and they gave all sorts of silly reasons and they were not prepared to look at it. They were not prepared to look at any ways of working around to giving anything less. So, therefore you go after and you start searching the market for other insurance companies who will, which we did (Female, 65).*

*I had a reason to complain about the Glasgow Concert Hall. I feel that if you take money from people for an advertised programme you are trying to fulfil it. I felt that the Concert Hall didn't respond to this (Female, 63).*

*Gas board, I had a good reason to complain because they didn't fulfil the contract (Male, 69).*

*When you are paying quite a lot of money for something and the service isn't good, well obviously you complain (Female, 60).*

The nature of these service failures usually took the form of inexcusable price increases, non-fulfilled contracts and agreements coming from a variety of service organisations such as insurance companies and leisure-based services. The number of interviewees that were willing to proceed to inquiries and complaints over these kinds of pragmatic type of failures was very small compared to the number of interviewees who were inclined more to inaction. That point seems to contradict prior literature that suggests that the more serious (i.e., more financially involving) the 'product' is, the more the customers are inclined to proceed to complaining (e.g., Richins, 1987).

Regarding the characteristics of these complaining interviewees, these are suggested as having a degree of customer sophistication. Similar to what the literature proposes for consumer sophistication (e.g., Laver, 1976; Singh, 1990b), these seniors appeared to be concerned with service quality, aware of their consumer rights and knowledgeable of the complaint mechanisms within the service organisations. Their sophistication could be attributed to the fact that the majority of these people were well-educated (i.e., university and postgraduate degree holders) and also involved

with their community (e.g., participation in voluntary organisations such as fair trade and church-based activities).

### **8.3.6 Prior Complaining Experiences**

Negative experiences of poorly attended-to complaints appeared to lead many interviewees into non-complaining. *By and large, complaining doesn't do any good. It leads you nowhere. Generally, I don't complain. I don't see any point in complaining* (Male, 76). *I often feel that by complaining you don't really get anywhere* (Female, 60). *They (bank managers) got to the point where they just didn't care. They were so careless about the whole thing ... we kept sending them complaining letters and nothing was done. They were not interested! So, we eventually got to the point where we were tired of complaining* (Female, 76). These quotations seem to question one of the basic tenets of consumer satisfaction management: that service organisations should encourage any dissatisfied customers to communicate their problems to them so that hopefully they can amend customers' dissatisfaction (Fisher *et al.*, 1999).

*I do get annoyed but I just avoid complaining. I think it is a waste of time* (Male, 60).

These findings seem to adhere with literature in the complaining behaviour domain (see Chapter 4), which dictates that poorly attended-to complaints do not seem to make a positive contribution to interviewees' decisions to complain again to the services.

Aiming to build a more complete picture of the interviewees' complaining behaviour, interviewees' positive perceptions of the alternatives to direct and personal types of complaining behaviour will also be presented. This is the next discussion point.

## **8.4 Alternatives to Direct and Personal Types of Complaining Behaviour**

This section is concerned with the less direct and less personal types of complaining behaviour. Reasons for seniors' positive attitudes towards these types of complaints

are analysed along with exemplars, which aim to illustrate representative or infrequent cases. The findings of this section may contrast with the work of Day and Landon (1977) in US who found that customers tend to prefer public actions to inaction or private action. Nevertheless, the results of the latter study might not be directly comparable with the findings of the present work for reasons related to: different research methods (i.e., different sampling, data collection methods and types of analysis); differences in the time when these studies took place, and results being country specific.

Table 8-3 summarises the reasons and conditions that appear to cause a large number of the interviewees to use alternatives to direct and personal types of complaining to service organisations. Later sections will present and discuss these issues in detail.

**Table 8-3: Reasons and Conditions for Using Alternative to Direct and Personal Complaining Behaviour**

Major Themes and Categories	
Themes	Categories
<i>Negative word-of-mouth</i>	It could be: i) easy and ii) anonymous  It could be used: i) as a retaliatory action: a) as a substitute to other forms of complaining; b) in parallel with other types of complaining; ii) as an information mechanism; and iii) as a form of socialisation
<i>Switching behaviour</i>	It could be a substitute for direct types of complaining behaviour  It could be related to: i) personality (e.g., low self-esteem); ii) service type; iii) nature of the service failure: a) pragmatic issues (e.g., waiting time; high prices)= partial switching; b) relational elements (e.g., manners)= full exit
<i>Complaining letter</i>	It may be preferred due to: i) retirement; ii) less personal contact with the services; iii) it could be factual; iv) it could reach the appropriate people; v) it could be easily tracked Not used due to: i) psychobiological limitations; ii) negative experiences from poorly examined complaining letters (e.g., pro-forma and mass-produced letters)
<i>E-complaining-(email)</i>	Not much in use. Possibly due to: i) seniors' technological difficulties, ii) seniors being unfamiliar with relevant technology in their formative working years
<i>Third parties</i>	Interviewees did not mention any use of third parties. Legal action was not considered. Possibly used only in 'life threatening' situations and therefore so rare that the sample did not allow identification

#### 8.4.1 Negative Word-of-Mouth

Based on the literature, negative word-of-mouth refers to the act of telling at least one friend, acquaintance or family member about an unsatisfactory commercial experience (e.g., Halstead, 2002). The majority of the interviewees attributed their

positive attitude towards negative word-of-mouth to its i) being among the easiest and ii) anonymous ways of expressing their dissatisfaction with the service organisations.

*It is very easy to complain to everyone else but not get around to complaining to the person that caused the problem (Female, 61).*

*We complain among ourselves, to our friends but not to the authorities. To the proper people (Female, 68).*

Further analysis of these findings revealed that negative word-of-mouth could pertain to many and varied service experiences, from failures in banks to disappointing hospitality offered by hotels. The findings also suggested that negative word-of-mouth could be approached and understood better if seniors' intentions of their negative word-of-mouth use are also considered. Intention as mainly expressed was threefold in nature: i) as a form of *retaliatory action* against the service providers with the intention of hurting their business; ii) as an *information mechanism* that aims to warn and protect others from facing a similar commercial experience and iii) as a reason for *socialisation*. These are outlined and discussed below in detail.

i) As *retaliatory action* against the service organisations. In this case, the interviewee's intention is mainly to hurt the service organisation that caused their dissatisfaction. The findings seem to suggest that negative word-of-mouth could:

- a) be a *substitute* for other forms of complaining behaviour (such as voiced complaints to the services) and/or
- b) be *used in parallel with other types of* complaining (such as voiced complaints and complaining letters).

These findings indicate that negative word-of-mouth could either a) *substitute for and/or* b) *supplement* other acts of complaining (e.g., voicing). More details about the dual use of the retaliatory negative word-of-mouth are presented next.

*a) To substitute*

Analysis of the findings reveals that many interviewees use negative word-of-mouth as an alternative to voiced complaints to the services. The usual recipients of negative word-of-mouth are seniors' friends and family members. For these interviewees,

negative word-of-mouth seems to assist them in handling and venting their negative feelings (catharsis) which might have resulted from the service failures. Through negative word-of-mouth, most of the sample seems to manage to express their anger, frustration and disappointment. This is also consistent with the findings of Bennett (1997) and Hoffman and Bateson (1997).

*If I am dissatisfied with something in the services, I think I am going to say it to my best friend first. If you keep it in your mind all the time, your mind is going to be worried or annoyed or upset (Female, 81).*

*Interviewee: We actually had a horrendous argument in Edinburgh where we had gone to a restaurant. We had sat for half an hour before they appeared to take the order. Then when they had taken the order, it took the girl another half an hour to bring the wine before we even got the meal which came in drips and drops and so therefore at the end of that meal my husband did not give a very much in a tip and the wee waitress was VERY, VERY, VERY RUDE ABOUT that TIP. When you HAVE HAD NO GOOD SERVICE you don't pay for it! You give a tip for good service! Right? It is on your discretion but NO! Over there, apparently it isn't! She was REALLY, REALLY INSOLENT.*

*Researcher: Did you mention this incident to anyone else?*

*Interviewee: Of course I did! I said "Don't bother go into that restaurant! It was horrendous. The food was awful and the service was a dismal. DON'T GO THERE" (Female, 60).*

Biology has shown that as people age they might become more vulnerable to feelings and emotions (see Chapter 5). Hence, negative service incidents might possibly have a stronger influence on seniors' well being and on their urge to experience 'catharsis' via the use of negative word-of-mouth compared to other younger age segments. Also, retired seniors usually have more time to spare in thinking and reflecting on their consumer experiences. Therefore, they might have a stronger urge to discuss the negative feelings that might result from a negative experience, compared to those in younger age segments who might be more time pressured (i.e., need to respond to work and family obligations).

*b) To supplement*

The findings suggest that seniors might also use negative word-of-mouth in supplementing their main method of complaining to the services. The following are two typical examples of interviewees who choose to supplement their complaining behaviour (i.e., voicing) with negative word-of-mouth.

*We had a terrible experience a year ago by a hotel in Fort William which provided appalling, appalling service. I complained to the owner, he tried to justify some of the things and then he said that you exaggerate or whatever. ... We will never go near it and wherever we go to Fort William we say "don't go to the xxxx Hotel" (Male, 68).*

*I said (to one of the directors of an electricity company): "for six or eight times I had been told that someone will take care of the matter. Well, I am not finishing this conversation until you will give me some satisfaction". Ohhhhh, I was furious. I told him that "I am trying not to be rude to you but I am sure that I can let you know that I am very angry". So, he said "oh yes miss ... etc., etc .... I am very sorry" and promised me that he would definitely take care of the matter". "Right": I said. In the end nothing really happened and I let everyone know of this bad, bad service (Female, 67).*

The valence of the negative word-of-mouth used by these particular interviewees was the result of service providers' poor resolution of their complaint voiced to the service organisations. Further discussion with them showed that it was the indifference and arrogance of the service providers that triggered their negative word-of-mouth, rather than the service failure *per se*. Even though the literature suggests that complaint articulation, (i.e., voice) may lessen the negativity of customers' negative word-of-mouth transmissions (e.g., Halstead and Page, 1992; Bennett, 1997), that does not seem to be verified in these two particular cases. Valence of negative word-of-mouth seems to be related in these cases to complaint handling. Similar experiences were also evident in other interviewees' unsatisfactory complaint resolutions.

Davidow (2003) relates the number of people told of a complaint to be positively related to the length of time the store is avoided by the complainer. He explains this relationship on the grounds of consistency. This means that once complainers have

made their choice to use word-of-mouth valence, they will face internal pressure if their behaviour is inconsistent with their negative word-of-mouth. However, this study extends this point further by adding the degree of valence felt by the interviewees. A typical example of this case is the informant who had complained about the treatment that he had received from the 'xxxx Hotel'. Hence, it could be proposed that it may not only be the number of people told about the negative incident, but also the valence of word-of-mouth that could be related to the length of time a store is avoided by a complainer. Further studies with different research methods could empirically validate whether such a link is possible.

ii) As *an information mechanism*. The majority of the interviewees indicated that negative experiences of the service encounter are extensively discussed among their peers. These discussions appear to have a substantial role in affecting and shaping many of these interviewees' evaluations of service failures and complaining acts (e.g., voicing).

*Sometimes you think "are you being over fussy?" and it is only when you talk it through with someone else that you realise that "you don't (make a fuss). That you are quite right" and I think that this helps you a bit (Female, 75).*

*All of us (her elderly friends) when we have a cup of coffee we say "what do you think of ...? Did you? ... I went to sort of ..." and you know what? We mope and moan but we also get it off our chest and that is it (Female, 71).*

Also taking into account the impact of personal sources of information on customers' evaluation of services (Zeithaml and Bitner, 2002), the role of word-of-mouth as an information mechanism could be particularly harmful when applied by the seniors compared to other age segments. First, seniors may have more free time to inform and warn their friends and family members to avoid experiencing similar dissatisfying service incidents. Second, the majority of the interviewees seemed to have strong



feelings of protectionism<sup>6</sup>, which might make them willing to spend time and energy in protecting others from poorly made service decisions.

*I suppose if you had a really bad experience you would certainly warn your friends of using that particular service. You wouldn't like them to be in your place (Female, 60).*

*If I feel that something would affect a friend, a neighbour, I would warn them (Female, 75).*

Findings reached by Smith *et al.* (1985) suggest that older people place less emphasis on personal sources of information in favour of other sources such as the mass media. In contrast to these findings, the majority of the interviewees revealed that they often seek the opinion of the people they know and trust while it appears that they depend on them not only for negative, but also for positive word-of-mouth. That conclusion was reached after further analysis was conducted on seniors' overall use of word-of-mouth. This analysis revealed that seniors tend to operate similarly in both satisfaction and dissatisfaction incidents. *(Talking about the fine job that some workmen did when she renovated her house) I made a point afterwards of letting everyone know that I was pleased. One of my friends followed my advice and she went to lodging and said that "my friend Miss X was very happy and that is why I have to come to you (for my house renovation) (Female, 61).* That finding seems to contradict previous research that claims the existence of a negative relationship between satisfaction and word-of-mouth (i.e., as satisfaction decreases, word-of-mouth increases) (e.g., Richins, 1983a; Johnston, 1998). It may also contradict previous empirical findings that suggest dissatisfied customers are more likely to engage in word-of-mouth compared to satisfied consumers (e.g., Johnston, 1998; Halstead, 2002). Last but not least, negative word-of-mouth seems to have an effect on the future behaviour of those informed about the negative service incidents: *Well, I have informed the neighbours about somebody who was lazy, who was less well organised in his work and they have followed my advice (i.e., not hiring him). In a*

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<sup>6</sup> Seniors' increased feelings of protectionism could be explained by the fact that many of the interviewees were recruited from centres where voluntary and social work was conducted.

way, *we commiserate with each other* (Male, 65). Day (1980) and Singh (1988) have also made similar suggestions.

iii) *Socialisation*. Some interviewees suggest that they may proceed into negative word-of-mouth for the sake of drawing the attention and sympathy of their friends and family members. These interviewees seem to use their ‘negative experiences’ with the service encounter in a self-fulfilling way. That phenomenon appears to be more frequent with the female interviewees and with those that appear to experience health problems or live alone. Based on these interviewees, negative word-of-mouth could give them not only the excuse but also the opportunity to socialise and communicate with others. Thus, reduced social contacts and extra spare time might be some of the factors that could explain some of these seniors’ positive attitude towards negative word-of-mouth.

*It is very important to talk over things with people especially now that I live alone and my family is away. It is interacting with people that helps me ... So, any problems I have got I say them to my friends ... With good friends, you can discuss anything. This is very important* (Female, 69).

*Having somebody to talk to. It is just as important as getting the necessary supply that keeps your body and soul together. When you are on your own, you need close friends. ... So, problems that I have, I say them to my friends* (Female, 75).

For some other interviewees, word-of-mouth was aiming to “entertain” friends and family members. In this regard, negative experiences that these seniors appeared to have with the services were presented in a rather comic and amusing manner. Probably this entertaining “presentation” of their negative incidents with the services might have been chosen to protect their self-image as easygoing and amusing personalities instead of irritating and ‘difficult’ customers. Humour could possibly be intended to disguise the complaint while it might also suggest cultural influences (British humour) in the presentation of dissatisfaction with the services. This finding has not been reported by other studies. This might be attributed to the fact that word-of-mouth communication has been mainly studied via different research methods such as quantitative methods of data collection and analysis, which might not allow

this particular dimension of negative word-of-mouth communications to be explored. The following two quotations are representative examples of the way that some seniors aim to present their personal misfortunes with the services to their friends and family members.

*If you had a bad experience you could class it in a humorous way. I would tend to dress it up and make it an amusing incident rather than an irritating incident (Female, 60).*

*I can give you an example quite recently. (The tone of his voice was aiming to present this incident more as an amusing story rather than as a negative experience). I was having some redecoration done in a room in the house. One of the things that the plasterers did was they removed the electric light fitting. The decorators completed the job but they didn't replace the light fitting. So, there were several telephone calls before I eventually got the company to send an electrician to do this job. He arrived with his assistant, his apprentice I suppose. They appeared 11:00 in the morning, came in. He hardly looked at it and said that we need a ladder to reach that was what he said. I said "Yes, I told you it is a hall way". He said "Oh! We don't have a ladder so we will get in touch with you later". Nothing happened until the end of that day. So, I phoned the company again and they said that he will be there tomorrow morning. I said "Oh! Yes and sure enough the following "morning" there is the two men there again. Of course, this time they had a ladder. Here, they came and I walked into the kitchen, I made a cup of tea and there was a knock, knock on the kitchen's door and it was the technician and he said "Do you have a screw driver? And a pair of pliers?" (He laughs with a loud voice). So, I told all of my friends about this company. Talk about workmen coming without tools. I think it is terrible (laughs) (Male, 68).*

The last long typical incident reveals the interviewee's need to discuss service failures in an amusing way. This and other typical incidents that are not provided here for space concerns, reveal that many of the interviewees often like to present in detail and humorous ways the negative incidents that they may have with the services.

To conclude, even though the great majority of the interviewees of this study seemed to make particular use of word-of-mouth communication, there has been little research on its use by the services in the direction of building/improving good relationships with their customers (Ennew *et al.*, 2000).

#### 8.4.2 Switching Behaviour

The findings suggest that many of the interviewees who are unwilling to confront the source of their dissatisfaction (e.g., voicing a complaint to the service provider) are likely to use switching behaviour. The majority of these interviewees appeared to have rather low self-esteem personalities. Apart from these customers' type of *personality*, which was considered in detail in section 8.3.1, other factors that seemed to determine or affect interviewees' switching behaviour were the *type of service* and *the nature of the service failure per se*.

##### *Type of service*

Previous studies often associate switching with industry-specific domains (e.g., quality in the banking industry) (Rust and Zahorik, 1993) rather than with cross industry elements (see Keaveney, 1995). The findings of this study seem to address this void by exploring interviewees' evaluation of their service encounters in a cross-section of mass-market services. The findings suggest that some differences may exist regarding the exit behaviour of the interviewees in the case of dissatisfaction with financial services.

##### *Financial services*

Differences were noticed in interviewees' intentions to switching behaviour between financial and other types of service (e.g., the case of retailers considered below). It appears that interviewees might not easily proceed to switching behaviour when facing dissatisfaction with the financial institutions. *I don't vote with my feet. I don't do this. Not to a bank ... Because that is a very BIG THING. I mean to change your bank. That is really big. But if I am not happy with a supermarket that is not so good then I would go to another one* (Female, 75). Hence, dissatisfaction with financial institutions (e.g., banks) may rarely lead seniors to switching behaviour even though competition in the financial service area has been continuously rising. A difficulty in

searching for new information (Moschis *et al.*, 2003b) may prohibit some seniors from looking for alternative financial service providers.

Seniors' economic circumstances may be another element that may make some of the seniors to have negative attitudes towards switching to alternative financial services. Seniors with shaky finances (i.e., low income due to retirement) usually have little chances to 'bargain' for better services while they may not want their financial situation to be exposed and known by other financial institutions. Thus, they may avoid taking any complaining action (i.e., exiting) (Hirschman, 1970) or being mistakenly perceived as loyal. This reasoning questions the prior literature which presents the mature market as being historically loyal (Moschis *et al.*, 2003a, p. 53).

However, only one person raised her strong objection and dissatisfaction to a financial service provider (i.e., insurance company). *We have boycotted an insurance company (they tried to overcharge them without proper justifications). ... We complained about it ... We are not going back to them* (Female, 65). High income, high education (University degree holder) and prior working experience in the financial services industry may have played a role in this interviewee's decision to switch. This particular person decided to switch to an alternative service provider due to an unjustifiable price increase related to her insurance charges. It might have been her knowledge of the increasing competition in the financial services sector that made her choice of switching to alternative service provider easier, compared to other seniors who might have been lacking such knowledge. Moreover, her good education might also have allowed her to thoroughly consider offers and charges given by other competitive insurance companies.

#### *The nature of the service failure*

Further analysis of interviewees' attitudes and reported behaviour regarding switching behaviour revealed that the nature of the service failure could have an effect on the *duration* of the customers' intentions to 'switching'. The duration of the switch (i.e., partial or total switch) seems to be mainly associated with i) *pragmatic* and ii) *relational* issues. Further discussion of these issues follows.

i) *Pragmatic* issues. It appears that when seniors' source of dissatisfaction is related to pragmatic issues (i.e., cost of the service and waiting time) a pattern emerges. In these cases, seniors' main attitude is to partially switch and re-patronise the unsatisfactory service organisation if that has been improved (e.g., in case of price reduction/no queues): *I would probably go back and see if they have improved* (Female, 75). That attitude was particularly stressed with the retailers. Retailers' aggressive marketing might make customers' exit easier compared to other service organisations since customers are often aware of many more switching alternatives compared to other service domains.

ii) *Relational* issues. When the source of dissatisfaction involves relational elements of the service provision (i.e., the manner and the way in which seniors are approached by the service providers) then seniors appear to have a positive attitude towards total switching. *I don't want to go back to someone that I don't like (referring to bad manners and attitude). Because I am like that. You will not catch me twice. It is not likely to happen because I will remember that and I will not go near it. That is my opinion* (Male, 69). The outcome, whether partial or total switching, may also suggest the negative impact that the service failure may bring to the customer. The majority of the interviewees that reported a strong preference towards switching behaviour based on relational issues rarely seemed willing to give a second chance to the failing services verifying once again interviewees' sensitivity to relational issues as also shown in Chapter 7 (i.e., objective1).

### 8.4.3 Complaining Letters

Even though many of the interviewees responded positively to the word association 'complaining letters' (e.g., with answers such as: '*not enough*'; '*yes*'; '*abundance*'), the same positive attitude towards the writing of complaining letters did not remain when the open-ended question 'how do you feel about complaining letters?' was asked. This difference between seniors' impulsive responses (as a result of word association tests) and their attitudes and reported behaviour in relation to the writing of complaining letters (as a result of open-ended questions) may reveal that complaining letters could be a rather sensitive matter for these seniors (see also Chapter 6). This contradiction in the findings of the two data collection methods

(projective techniques and in-depth interviews) warrants further attention. Also taking into account the limited research regarding the written format in customers' complaining behaviour makes the analysis of seniors' responses to complaining letters imperative.

Analysis of the seniors' responses to complaining letters results in the portrayal of a number of possible areas that could make seniors having either positive or negative evaluations of the writing of complaining letters: i) *retirement*; ii) *less direct contact with the services*; iii) *they are factual*; iv) *reach the appropriate people*; and v) *they could be easily tracked*. These are discussed in detail below.

i) *Retirement* is perceived by some interviewees as having given them the time to pursue their complaints in ways that might have not been preferred in prior years due to time constraints. As a result, many seniors attributed their difficulties in writing complaining letters in the past due to feeling rather 'tied' by the demands of their work and personal life (e.g., family obligations).

*I am writing more complaining letters now (laughs). Again this is one of the advantages now of having the time to follow through (the complaints). You are a bit quiet when you are working. Assuming the other pressures that are coming in on you and ties you kind of saying "NO. It is not worth it". Whereas now, when you have got time you do much more (Female, 61).*

Some other seniors seemed to go a step further in explaining their preference for complaining letters as being based on some behavioural differences that they have noticed between themselves and people from the younger age segments. They mentioned that younger age segments may be fonder of the oral type of communication (e.g., contacting the services by telephone) due to a number of reasons that may not apply to many older customers. These interviewees mentioned that younger people might have a number of responsibilities that might not apply to the seniors. For instance, younger people might have family to care for and a job to attend in comparison to the majority of the seniors who tend to have more free time and fewer responsibilities due to their retirement status. In addition to this, seniors at large have been raised in periods when face-to-face and writing contact with the

services were the prevalent contact methods, and they therefore might be more used to them compared to telephone or any other electronic format (e.g., email) which could be characterised as more recent ways of communication with service providers.

*Well, I do like writing complaining letters. I have written a lot of it (laughs). ... But again, the younger people prefer the phone call. Now, the older age group, my age group are used to writing. And that is it. It is an ageism thing that (Female, 64).*

*May be it is because I am retired that I am quite fond of writing out a complaining letter ... (laughs) (Male, 68).*

However, the last informants, perhaps for fear of being perceived as complainers by habit and possibly in an attempt to protect their 'positive' self-images, also expressed the likelihood of being equally capable of writing not only complaining but also complimentary letters.

*I must admit that I went into the habit of as well as write letters of complaint, writing letters of acknowledgement if I recognise a good service (Female, 64).*

*But ... Equally guilty of writing complimentary letters of a good service (Male, 68).*

ii) *Less personal contact with the services.* Previous literature suggests that complainers should be encouraged to reveal their dissatisfaction through verbal rather than written means. It appears that verbalisation gives the complainant the opportunity to be more effectively relieved of feelings of discomfort and aggressive tension (e.g., Geen, 1991). However, the findings of the present study do not seem to support fully this line of thinking. Many of the interviewees appear to detest expressing their complaints orally as they are afraid that a discussion of their dissatisfaction with the service providers might not always be conducted in a positive and friendly atmosphere. That may be attributed to the interviewees' fear of orally challenging business judgements (Singh, 1990a). Feelings of embarrassment or shyness may also inhibit some of these interviewees and prevent them from expressing their problems and negative feelings to those who are responsible for the cause of their complaints. Further, some interviewees' fear of being treated more as



an old person rather than as a dissatisfied customer may prevent them from voicing their complaints directly to the source of their dissatisfaction. *Well, a lot of 80 year olds for example they have got a brain much, much, much more ALIVE than the person who is dealing with them. Much more astute. Much more intelligent. But because they are old, and because they are slow in their physical movements people think they are SLOW UP HERE. (She points at her head). And they are not (Female, 60).* Perhaps, advanced age voice cues on the phone and a fragile appearance in a face-to-face interaction may negatively influence some service providers' attitudes towards some of their complaining seniors. That may result in some seniors avoiding the more direct and personal ways of expressing their complaints to service providers.

Also, complaining letters appear to give them the opportunity to be less emotionally involved and thus less attached to the negative feelings of anger, fear, frustration and embarrassment that may be associated with oral complaints to service providers.

*If you are on the phone and you are not getting ... or you are getting a negative response. You know ... you might become more agitated. Though this is not the case (with a complaining letter) because you are not there when the other is reading it (laughs). I prefer writing (Female, 64).*

Researcher: *Why do you prefer to complain in writing and not face-to-face? Why do you have this sort of preference?*

Interviewee: *..... I think it is embarrassment. If I want to say something unpleasant I don't want to say it ... I think it is avoiding confrontation! I don't want to be known in a way (Female, 68).*

Expressing a complaint via a letter is often perceived as a rather "safe" way to express dissatisfaction with the services. This might be attributed to the fact that complaints made in writing tend to present more facts rather than feelings of anger and disappointment that may be present in an oral/face-to-face complaint. Previous experiences from unpleasant face-to-face complaints with service providers also appeared to make some interviewees reluctant in conducting oral complaints.

*When I lose my temper, I lose. Being hot headed (laughs) I am quick tempered (and) then I lose my arguments. So, I write letters, stick to the point, and have all my facts. You see? (Male, 69).*

iii) *They are factual.* Complaining letters may provide seniors with adequate time to articulate and better justify the causes of their dissatisfaction, compared to other more direct types of complaints (e.g., face-to-face and telephone complaints).

*Well, you can assimilate your thoughts properly, put them down more coherently on paper (Female, 64).*

*If you write things down, you can actually direct it to a thing. You can change it until it is right and you can change it until you get absolutely what you think is right (Female, 61).*

*I don't want to rush into print immediately after the incident or whatever, to give myself time to think about it ... You are giving some kind of reason and thought before you rush into print. I always find that a reasonably good tactic ... By sending a letter you are able to hopefully spell out reasonably and articulately what are the points that you are trying to make (Male, 68).*

Further analysis of this last quotation might suggest that a customer's response to dissatisfaction in the service encounter could be either immediate or deferred. This means that complaining behaviour could take place where the service is provided and therefore be immediate, but it could also be expressed at a different time and place from the act of 'purchase', as in the case of the complaining letters. Literature suggests that the sooner the service recovery takes place and the closer the person who provides the recovery is to front-line employee; the more significant would be the decrease in customer's dissatisfaction (e.g., Boshoff, 1997). As a result, complaining letters may not give the benefits of an immediate and close to the front-line employees' service recovery (i.e., significantly decrease customers' dissatisfaction).

Further, interviews indicated that complaining letters tend to deal mainly with pragmatic concerns such as financial disputes rather than with the relational elements of the service encounter (e.g., service providers' manners).

*I had something that was wrong at the bank. It was a serious mistake. They took money out of my account without asking. In the end, I did write to the abursman and then things really got going (Female, 65).*

*Gas board, I had a good reason to complain because they didn't fulfil the contract to us and I wrote a complaining letter (Male, 69).*

The interviewees' preference for complaining letters might also be attributed to their inability to articulately shape their arguments under pressure due to potential age-related debilities (see Chapter 5 for a review).

iv) *Reach the appropriate people.* Many interviewees seemed to base their preference for complaining letters on the opportunity that they seem to give them to reach the personal attention of the service organisations' managers. That seemed to be especially the case with complaints directed to big/national service providers (such as banks, utilities and aeroplane companies). It appears that these organisations do not use front-line employees as an entry point for complaints. That may be attributed to front-line employees lack of empowerment and possibly training to actively perform the service recovery. As a result, the involvement of these companies' higher-ranking staff is often necessary when a service failure occurs which prolongs the recovery process and subtracts the benefits of a speedy and effective remedy at the first point of contact (i.e., via front-line employees) (e.g., Boshoff, 1997).

*Quite often the people that you are dealing directly with cannot do anything about it and it is somebody else further up in the company that you have to write to. Like xxx Airways (Female, 60).*

*I like complaining letters because I can write to the personal attention of the person in charge (Female, 61).*

These informants may also suggest that the communication among departments in big service organisations might not be particularly good. Therefore, they seem to be suggesting that unless the customer directs the complaint specifically to those responsible, little chances might exist of the service organisation acting upon the complaint.

v) *They could be easily tracked.* Supporters of the use of complaining letters seem to base their preference on the fact that these letters could be more easily tracked than other forms of complaint (such as the face-to-face and telephone-based complaints). This might be attributed to seniors' distrust of service organisations' intentions to remedy and rectify any harm done to their customers. That may contradict contemporary service organisations' claims of improvements in customer care.

*Well, I have got something (the complaining letter) that I can fight on back and follow it up (laughs), and you can also send a copy of it but you cannot send a copy of your telephone call. You send it recorded delivery in order to know that it has been delivered and you have a copy of what you have written. So, if you are not getting a response you can write again and say, "I include both of the letters that I sent you on (laughs) (Female, 61).*

*I prefer writing because when I write they have proof of what I have asked. What it is I am enquiring about or what I am complaining about. I just prefer that and I keep a photocopy of every single letter I do to make sure in case they say "We haven't had it". Sometimes I send a registered post to make sure they get it (Female, 60).*

#### *'Polemics' to complaining letters*

Nevertheless, there were also a few seniors who appeared against complaining letters. The majority of the seniors that expressed strong opposition to complaining letters seem to belong in the segment of low income and poorly educated seniors. This was possible to identify from information that was obtained at the beginning of the interview process (see Chapter 6). This information related to seniors' education and, prior to retirement occupational status, health and annual income.

*I am not good at writing complaining letters. I am not confident enough to do that. Quite honestly. I have thought about it but I have never really written anything (Female, 74).*

*(Talking about educated people) They have had a better education. They know how to complain, use the right words (Female, 67).*

Reasons related to psychobiological limitations or problems might also explain some of the interviewees' reluctance to write complaining letters. *I don't write that many complaining letters now. I think the older you get it is too much bother (Male, 69).* Therefore, organisations might be more likely to encounter complaining letters written by seniors who are educated, healthy, have relatively high self-esteem and who tend to be psychologically well.

Also, pro-forma and mass-produced letters as responses to complaining letters sent were often perceived as poor feedback. Thus, it could be proposed that 'impersonal' responses to complaining letters could also discourage a number of interviewees from making use of them.

*What annoys me most is this pro-forma letter. The ones they ... just press the button, change the name and type yours. I don't accept this (Female, 60).*

The portrayal of the various themes relevant to the complaining letters aimed to reveal the diversity of the beliefs held by the seniors on the reasons why they might prefer or oppose the idea of writing complaining letters. Age-related issues seem to have a dual effect on seniors' decisions to use complaining letters. For example, while retirement and fragile health may encourage some interviewees in writing complaining letters, for some other interviewees these elements might make the writing of complaining letters quite difficult to handle. Therefore, attitudes to written forms of complaining behaviour may vary, revealing in this way the heterogeneity of seniors' responses to written complaints.

#### 8.4.4 E-Complaining (Email)

Only one informant claimed to have used the Internet to express her dissatisfaction with services and this particular senior seemed to belong to a rather high socio-economic segment. The complaint involved a pragmatic issue and in particular a refused discount by a hotel chain. The choice of this senior to express via email the particular complaint could be related to a number of reasons such as Internet access and her computer skills.

*Well, I have complained on the Internet about something. It had to do with two hotels. They had advertised that they gave reduced rates for over 50's and when we (she and her husband) got there, we had already been booked through the Internet, they didn't give us the reduction for the over 50's. We questioned this and we were told that "No. We don't have this policy". So, when I got back I searched the Internet. One of them apologised and sent us the money. A refund. But the other hotel refused and said that they don't have this policy. That was through the Internet and got responses back (Female, 60).*

No other senior mentioned using emails as an alternative to other forms of complaining. The small number of the interviewees who seemed to make use of the Internet, and in particular the presence of only one e-complainant, may be the result of two factors. The first could be seniors' low inclination to use technological advances such as the Internet (e.g., complain via email) (Key Note Market Report, 1999, p. 58). The literature also links biological limitations (e.g., difficulties in learning new information) to seniors' difficulties to use technological innovations (see Chapter 5 for further discussion). The other factor is seniors' probable lack of knowledge regarding the use and benefits that the Internet could offer them. That may also be associated with these seniors' lack of training in the use of technology in their formative or later years.

While seniors in this study did not seem to use the Internet extensively, its importance should not be underestimated. Considering the continuing expansion of Internet services, it would be important to further explore seniors' complaining behaviour via Internet in the future. May be in the future greater segments of the seniors might decide to use e-complaints more often.

#### 8.4.5 Third Parties

An interesting finding was the complete lack of third party complaining. This result was surprising taking into account that the study included some rather expensive and highly sophisticated services (i.e., financial services such as banking, insurance) where dissatisfaction could possibly lead to legal action. The majority of the seniors appear to be very reluctant to use third parties when feeling dissatisfied with services. Only in very serious or *life threatening* situations (Female, 60) did they suggest that they would seek third parties and more particularly legal aid. In particular, none of the interviewees mentioned or even expressed the wish to make use of any legal action in settling any disputes that they have had with services in the past.

*Legal action would be the last resort. I think we are becoming too litigious as a society in general. After all we have so many lawyers ... (laughs). I think that many people nowadays do not accept self-responsibility and they should. I don't feel selfish but unless there is something very, very crucial and very life threatening almost (I would then have sought legal help) (Female, 60).*

However, two seniors mentioned that delayed compensation for a service failure led them to the likelihood of exposing their complaints with the two displeasing companies to the mass media. The likelihood of media exposure to TV programmes, such as Watchdog, and newspapers aimed to fortify the effects of seniors' prior voiced complaints to the dissatisfactory service organisations. Media exposure pressure may be a means of hurting the offenders for not being responsive enough to their problems. They may also point to these interviewees' determination to make sure that their dissatisfaction with the particular service organisations would be taken care of seriously and immediately. The use of this method seemed to produce fast results. In this way, the interviewees who made use of threats of public exposure managed to resolve the problems that they had with the displeasing companies in a relatively short time. Based on the words of these two interviewees, potential media exposure might be sufficient to motivate a company in the direction of resolving customers' complaints.

*When he (the director) asked me where I am coming from I said to him that I will tell him where I am going. "I am going to Watchdog and I am going to every newspaper*

*and to every national newspaper and I will write to them". That is what I said to him. He just didn't disagree (words said to the director of a company that she felt ought to compensate her some money) (Female, 82).*

*And I mentioned that if they don't do anything "What a pity. I have to mention my story to Watchdog". So, I got a refund. I wrote this from the start. I don't think that they would have liked to mention the story to Watchdog (Male, 83).*

In both of these cases, interviewees seemed to base their complaints on financial disputes that they had with the particular services (travel agent and gas provider respectively). Both of these interviewees used to have senior posts in companies prior to their retirement. It might have been their prior experience in business that 'taught' them about the effectiveness of the media exposure, and their University education might have allowed them to articulate their issues well which would have increased their confidence to complain and the likelihood of being taken seriously. Hence, a good knowledge of the market and consumer's rights (i.e., customer's sovereignty) might lead some seniors to make use of more drastic solutions (e.g., media pressure and exposure) when facing service dissatisfaction.

Seniors' (pensioners') limited budget might also have played a role in these interviewees' decision to proceed with this type of complaining. However, none of the above seniors seemed to particularly like this "indirect" method of solving their financial disputes with the particular services. Nevertheless, both of them commented on having used these media exposure pressures when other ways of complaining such as complaining letters and oral complaints to the service organisations were not effective (several months of constant contact with the particular services). The ferocity of the threats that these seniors expressed against the object of their grudge may also show that vengeful behaviour is possible when customers are ignored for long, even though these customers may be representatives of rather advanced age segments (82 and 83 years old accordingly). However, the majority of the seniors were reluctant to use drastic measures in order to get compensation for poorly delivered services. Health - related problems (i.e., lack of physical stamina) and poor personality traits (e.g., low self-esteem, proneness to embarrassment) might be some



other reasons that may make a large segment of the interviewees avoid the use of media threats.

Infrequent use of third party complaints has also been suggested by other studies (e.g., Fisher *et al.*, 1999; Halstead, 2002). Seniors' apparent lack of third party complaints may also result from the study's time restriction (e.g., need to express problems faced with the services only over the past year, rather than from a greater period) and sample size (i.e., small number of interviewed seniors). Seniors' potential inability to judge the intangible character of a service failure (see Chapter 5) might also lead to these seniors' refusal to use third party complaints. Further, legal consulting is usually costly and time consuming. A legal dispute might take years before it is finally resolved. That could mean that seniors might need to spend a lot of their physical energy and money on pursuing a complaint legally. Taking into account seniors' limited income as a result of their retirement status and possible physical limitations, these factors could make third party complaining the older customers' last resort.

## **8.5 Overall Emerging Theme: Sequential and Supplementary Effects of Complaining Acts**

Even though the predominant conceptualisation of consumer complaint behaviour argues that voice, private and third party responses are independent complaining actions (e.g., Halstead, 2002), the findings indicate sequential and supplementary effects. This means that interviewees may mix several types of complaining behaviour for the same dissatisfaction. This aspect is relatively neglected by the literature (Cri e, 2003). This section aims to shed some further light on this issue.

The findings of this study indicate that once a complainer's attempt to seek redress (e.g., through orally stated complaints and/or prior sent complaining letters) produces little result then use of additional/supplementary complaining (such as more letters and exit and/or third party complaints (e.g., media exposure)) might be possible (see previous parts of Chapter 8). These sequential and supplementary complaining acts were mainly attributed to failed remedial action or the services' indifference to interviewees' stated complaints. Hence, poor handling of complaints could possibly

lead some of the interviewees to use multiple and possibly sequential complaining behaviour.

*Interviewee: I was on holiday in India and there was one hotel and it was just awful. And I created a terrible fuss. That was dead expensive and it was awful. When I came home, I wrote to everybody and I actually got a lot of money back for it. And apologies. But I mean it was just awful. But, you were there and you stuck with it. You know, there is nothing much you can do at the time. You know, I usually speak to people and I tell them the problems and if they cannot resolve them I go higher up and I write a letter to the person at the top and seek some recompense. But, it really has to be quite bad. You know, but most of the time ... I don't often make a fuss, you know ... but ... if it is really bad then (that is) what I do.*

*Researcher: So, only when something is really bad do you tend to write letters?*

*Interviewee: Only if nothing else works. If talking to the people ... If you can deal with him, with the person that is serving you is fine. But if not, then ... then you have to write to somebody (higher up) (Female, 60).*

*My main source of annoyance was a fitted kitchen that was supposed to be done in three days and it took more than three months. The reason was faulty measurements that were done by the original man who came. It was chaos. They were ignoring my calls. There was a domino effect. I (also) wrote to the company several times and at the end I was tempted to sarcasm. I had put a lot of sarcasm. I didn't get a single reply. I did not get any money back, anything. They just ignored the whole thing. I think there is a big difference between three days and three months. It was a nightmare. That was my worst experience. Well, I told all of my friends about this company (Female, 65).*

It appears that if 'voicing' the complaint to those responsible is not successful, other types of complaining behaviour are likely to follow (such as complaining letters, negative word-of-mouth or exposure to third parties, as discussed in earlier parts of this chapter). It can be postulated here that complaint handling by the service provider is in essence a comparable process. Thus, the perceived 'injustice' of the redress offered by the service providers might lead some of the 'voicing' customers to additional and potentially even more harmful complaining.

To conclude, most studies of customers' dissatisfaction examine complaining behavioural responses individually and as a result they often fail to include scenarios where multiple use of complaining responses is possible. This might be attributed to the snapshot picture that most studies employ in studying customers' complaining behaviour. The quantitative methods that the majority of these studies adopt tend to treat complaining behaviour more as a static rather than a dynamic phenomenon. "A possible explanation lies with the disturbing influence of combined actions on hypotheses (testing) with regard to single actions" (Francken, 1983, p. 288). Even though different methods of data analysis (e.g., statistical analysis - regression) might permit and provide clear associations over the multiple uses of different complaining responses, however, they often fail to give explanations of the sequential and/or supplementary use of these complaining responses. These issues may be of particular relevance for service organisations' complaint management and for further research studies.

## **8.6 Summary and Conclusions**

The preceding sections aimed to report the findings related to the last two objectives of the thesis. Thus, they aimed to explore a) the attitudes of senior customers towards the making of complaints about unsatisfactory service encounters and b) the factors that might influence their complaining behaviour responses to unsatisfactory service encounters. An overview of the findings that were presented and discussed in this chapter is organised around these two objectives, as follows.

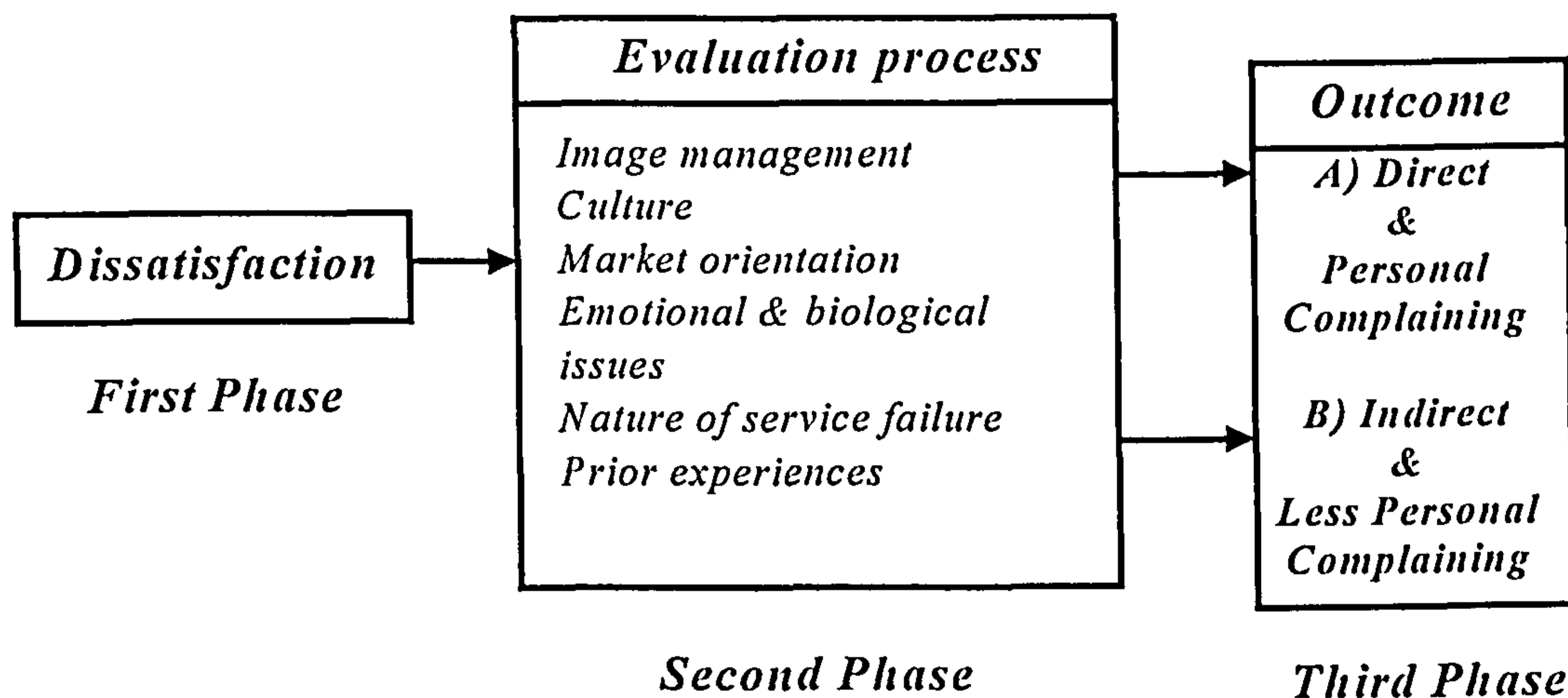
### ***Objective b: to explore the attitudes of senior customers towards the making of complaints about unsatisfactory service encounters***

The findings suggested that interviewees' complaining behaviour is a complicated and multifaceted process and not merely an instantaneous event. That contradicts most studies that focus on complaint behaviour as a static and not as a dynamic phenomenon. The findings of this thesis suggest that dissatisfaction is a necessary condition for complaining (see Chapter 7), but that it is not the only element that would make interviewees to 'voice' their complaint to those responsible. That could be explained by the fact that while the majority of the interviewees expressed dissatisfaction with various elements of their service encounters (see also Chapter 7),

only a small portion of these actually proceeded to voice their complaints to the service organisations. Thus, the findings seem to indicate that dissatisfaction can work as the initiation point of the complaining process (first phase), while during the second phase of the complaining process, individuals may go through an evaluation process which appears to formulate their attitudes towards various types of complaining responses. Thus, it appears that different antecedents may give rise to different complaining responses. The presentation and discussion of these antecedents (i.e., image management, culture, market orientation, emotional and biological issues, nature of service, and prior experiences) will be made when considering the last objective of the thesis in the section to follow. The outcome of this evaluation process (third phase) is mainly twofold. It could either take the form of a) direct and personal or b) indirect and less personal expressions of dissatisfaction (i.e., public or private complaints) (see also Figure 8-1).

The great majority of the interviewees appeared to avoid the personal and direct ways of expressing their dissatisfaction with services and they seemed to have a strong preference for the less direct and less personal complaining acts. For example, complaining via negative-word-of mouth, complaining letters, and boycotting behaviour were often positively perceived and accepted by many of the interviewees. Thus, even though the great majority of the interviewees appeared to employ multiple types of indirect and less personal complaining behaviour, they did not seem to utilise those complaining acts that appeared to favour the direct and face-to-face/or voice-to-voice contact with service organisations. However, limited 'voiced' complaints to service organisations may not necessarily mean that the interviewees also do not complain. This finding contradicts the results of empirical studies that propose low rates of seniors' complaining behaviour (e.g., Bearden and Mason, 1979; Andreasen and Manning, 1990; Moschis, 1992; Leventhal, 1997), possibly due to seniors' unwillingness to 'voice' their complaints to service organisations. For discussion and presentation purposes the elements that appeared to affect the interviewees' two main types of complaining acts (i.e., direct and personal and indirect and less personal) (see second phase of Figure 8-2) are discussed in objective 3.

**Figure 8-1: Complaining Process Phases**



***Objective c: to explore the factors that influence senior customers' complaining behaviour responses to unsatisfactory service encounters***

Self-presentation concerns, personality traits and fear of stereotypical images seemed to have an important impact on the selection of many interviewees' complaint channel(s). The findings suggest that customers who are self-assured, confident and community involved may have a greater propensity for direct and personal complaints to the services. However, seniors susceptible to timidity and frustration and those feared of age-related stereotypical images appeared to favour indirect rather than direct and personal complaints. Further analysis of these findings brought to the surface a pattern regarding the 'timid' and 'frustrated' senior. Combined types of complaining behaviour such as negative word-of-mouth and exiting behaviour were common practices when seniors were prone to embarrassment (especially when this embarrassment was related to age-based stereotypes), and felt powerless as a result of their retirement status and market alienation. The use of multiple forms of complaints for the same unsatisfactory service encounter is not well documented and discussed in the literature as most studies of customers' dissatisfaction examine complaining behavioural responses individually.

Cultural influences seemed to contribute to seniors' disapproval of complaining and as a result to their preference for inaction when faced with a service failure. However, many of the interviewees commented that younger generations could be less affected by this non-complaining attitude due to their greater exposure to different countries and cultures where complaining may be more positively perceived. Different eras of birth may also result in different attitudes towards complaining. The findings suggest that wartime experiences and economic recession could possibly have contributed towards seniors' unwillingness to complain in the case of dissatisfaction with service provision.

Contrary to what previous empirical findings propose regarding seniors' market alienation and high rates of voiced complaints to services (e.g., Wilkes, 1996), many of the interviewees reported inactivity in expressing their complaints to service organisations. This was explained in part to their little exposure to marketing practices in comparison with the younger generations and to their fewer market contacts, which may result into fewer opportunities for dissatisfaction.

Further analysis of customers' characteristics revealed that emotional and biological issues might also have an impact on interviewees' choice of complaining behaviour. In this direction, the female interviewees appeared to have a more favourable attitude towards negative word-of-mouth than to other more direct types of complaining responses. This tendency may be attributed to female gender roles. Female gender roles are characterised by building and sustaining harmonious relationships, affiliating with others, and having strong concern for others (e.g., Carlson, 1972; Sparks and Callan, 1997; Oakley, 2000), which may make women more apt than men to inform and protect their friends about dissatisfying service experiences. Also, heavy dominance of female quotations regarding interviewees' difficulties to sustain the emotional cost of voiced complaints to the services may further support the finding of female interviewees' reluctance to express their complaints directly to the service organisations and their preference for less emotionally intensive complaining acts (i.e., negative word-of-mouth). Earlier studies further support that women are more likely than men to exhibit emotional expression and attachment (e.g., Deaux, 1985; Kring and Gordon, 1998), which may make the act of voiced complaints to the services difficult for them to handle. As a result, it could be proposed that the task of

direct complaining might be bound up with the masculinity of the complainer regarding the ability to cope with emotional cost.

The nature of the service failure also seemed to influence seniors' attitude and preference for certain complaining responses. In this vein, seniors whose source of dissatisfaction was centred in tangible terms (i.e., prices/contracts) appeared to have more positive attitude towards: a) voicing their dissatisfaction to the service providers, b) writing complaining letters explaining the cause of their dissatisfaction and lastly c) leaving the service organisations if the cost of switching was not prohibitive and alternative service providers could easily be found. However, seniors who seemed to be more sensitive to the relational (i.e., less tangible) part of the service encounter (i.e., empathy, personal contact, friendly interaction, sales pressure, and knowledgeable and responsive service personnel) had more positive attitudes towards negative word-of-mouth, exit and inaction, and rarely voiced complaints. This might be attributed to the immeasurable character of the service failures (such as service employees' impolite behaviour and manners; lack of personal contact and empathy). These service failures are generally difficult to substantiate and therefore almost impossible to reimburse. That might influence these seniors' attitudes towards preferring indirect types of complaining behaviour (such as exit and negative word-of-mouth) for relational based service failures instead of complaining directly to the service organisations *per se*. Further, the findings also suggest that seniors' orally conducted complaints or those sent via complaining letters were usually linked with a number of positive expectations (i.e., refunds, hopes for better service in the future) and the complainers' need for attribution of justice.

Negative experiences of poorly attended-to complaints also appeared to lead many interviewees into non-complaining. This seems to adhere with literature in the complaining behaviour domain (see Chapter 4), which dictates that poorly attended-to complaints do not make a positive contribution to interviewees' decisions to complain again to the services.

Comparing and contrasting the themes of voicing, word-of-mouth communications, written types of complaint and exit, the following tentative conclusions could be drawn. The majority of the interviewees expressed greater favourability for word-of-

mouth, exit and had a positive opinion of written complaints while they seemed to be less supportive for voiced complaints to service providers. Seniors based their positive attitudes and preference for word-of-mouth on the grounds of lacking the time and physical energy to proceed to direct complaining. Word-of-mouth also appeared to be a good alternative complaining mechanism for those dissatisfied customers who do not favour the direct and personal complaint to the services. Further analysis of the word-of-mouth theme indicated that the seniors who participate in social activities may have greater opportunities to express their negative word-of-mouth complaints to other people compared to seniors whose participation in social activities is less frequent. Also, female interviewees appeared to have a more favourable attitude towards negative word-of-mouth due to female gender roles (i.e., emotional expression and attachment). Exit appeared to be common for seniors susceptible to embarrassment and those who lacked the willingness to confront the source of their dissatisfaction. The seniors who used complaining letters appeared to believe that the written format of their complaints would be more likely to reach the personal attention of those who are responsible for their dissatisfying incidents. Complaining letters also seemed to give these seniors the time they needed to clearly articulate and justify their concerns and the opportunity to track the outcomes of their complaining. Nevertheless, the complaining letters may not give the benefits of an immediate and close to the front-line employee service recovery which based on prior empirical findings is supposed to significantly decrease customers' dissatisfaction (e.g., Boshoff, 1997).

The findings indicated a complete lack of third party complaints. This type of complaint was strongly avoided by all of the seniors. That may be due to the inherent high cost of third party complaints in time, physical energy and money. Alternatively, the complete lack of third party complaints may result from the study's time restriction (i.e., need to express problems faced with the services only over the past year instead of a greater period) and sample size (i.e., small number of interviewed seniors).

The findings of the study suggest that sequential and supplementary acts of complaining may occur. That means that seniors may often engage in, either at the same time or asynchronously, multiple complaining acts (e.g., combination of



voicing, complaining letters and word-of-mouth and/or exit). Multiple complaining acts may be the case, given what the interviewees mentioned in various contexts in this chapter, of failed remedial actions and service providers' indifference to interviewees' stated complaints.

This study also addressed some limitations of previous studies. These limitations have been organised in three areas:

- a) Previous studies have mainly examined customers' hypothetical complaining behaviour (e.g., Boshoff, 1999).
- b) Complaining behaviour was mainly examined via the complaining acts of those who sought redress by the service providers, leaving aside those customers who did not (Blodgett *et al.*, 1993). These particular studies did not manage to indicate any alternative mechanisms the dissatisfied customers, who do not favour the direct and face-to-face contact with the services, may use in order to reduce or overcome their dissonance with the service encounter (e.g., Francken, 1983). That might make the analysis of causes of less direct and personal complaining behaviour in the service encounter (i.e., negative word-of-mouth, exit) difficult to monitor by service organisations. In these cases, the identification of opportunities for improvement is often impossible.
- c) Little research has explicitly examined the impact of remedial actions (i.e., perceived justice) on customers' additional complaining episodes (Blodgett *et al.*, 1993).

The findings of this study aimed to address the three above groups of limitations. As a result of this effort:

- a) The exploration of interviewees' complaining responses was based on actual and not on hypothetical complaining scenarios.
- b) All types of senior complainers were examined (i.e., not only those who actually sought redress from the service organisations). The result of this effort was the exploration of alternatives to the direct and personal forms of redress seeking.
- c) The impact of failed remedial actions on customers' additional complaining episodes was examined when that was possible.

In summary, the findings contribute to the expansion of the understanding of consumer behaviour, particularly in the domain of seniors' complaining behaviour. Chapter 8 concludes the presentation of the findings. Chapter 9 gives an overview of the study. In this last chapter summaries of the key findings are presented and their implications are discussed. Finally, the limitations of this research are explicitly stated before detailing the recommendations for further research.

## **CHAPTER 9**

### **9 Concluding Remarks, Limitations and Directions for Further Research**

#### **9.1 Introduction**

Chapter 9 gives concluding comments on the findings discussed in Chapters 7 and 8. It restates the study's initial research aim and the reasons and conditions that brought to the surface the emerged research objectives. Summaries of the methodological approach and of the research methods applied are provided. Chapter 9 also discusses the implications and limitations of the study, and the recommendations for further research.

Chapter 9 is organised as follows: it presents summaries of the: i) study's initial research aim, ii) emerged research objectives, iii) methodological approach, and iv) research methods applied. It makes and summarises concluding comments on the empirical findings. These are organised with respect to the study's research objectives. It discusses major managerial and theoretical implications emanating from the empirical findings of this thesis. It draws attention to the limitations of this research project. It recommends avenues for further research. The discussion in this chapter ends with some concluding points.

#### **9.2 Summary of Objectives, Research Approach and Research Methods of Data Collection and Analysis**

The initial research aim, as presented in 1.2, was:

*To explore the factors that are salient to senior customers' evaluations of service encounters and the effect that these factors might have on senior customers' behavioural reactions and future intentions.*

The main approach to meeting this initial research aim is described as follows:

- i) Theoretical frameworks and empirical results from previous studies in services (Chapters 2 and 3), consumer behaviour (Chapters 3 and 4), the grey market (Chapter 5) and research design (Chapter 6) were reviewed. These revealed a number of research gaps. These are presented in Table 9-1.
- ii) Due to the exploratory and emergent nature of the research, as data were collected and compared across theoretical frameworks and empirical results from previous studies, more specific and focused objectives began to emerge (Chapter 6). These objectives focused mainly on senior customers' key satisfiers and dissatisfiers with service encounters. As a result of the richness of the data that was coming mainly with the senior customers' key dissatisfiers with service encounters, it was decided that further emphasis should be given on seniors' negative rather than positive service incidents. That decision was based also on a number of other reasons. Negative service experiences tend to be more memorable and thus easier to retrieve compared to positive ones (see Chapter 6 for further review on the matter). They are also more likely to result in unfavourable outcomes for marketers and thus to be of significant managerial relevance. Thus, considering the impact of dissatisfaction upon the survival of a service organisation the collection and analysis of seniors' complaining responses was perceived as important.

**Table 9-1: Services, Customer Behaviour, Grey Market and Research Design Gaps**

<b>Services, Customer Behaviour, Grey Market and Research Design Gaps</b>	
<b>Research Gaps</b>	<b>Justifications/Need for Further Research</b>
<i>Grey market</i>	
Seniors' behaviour is under-represented in the marketing literature.	<p>Increasing number of seniors in the market.</p> <p>Increasing financial power of senior citizens.</p> <p>Advertising and marketing industries have paid little heed to matters of age. Focus placed on the youth market.</p> <p>Existing research is mainly US based.</p> <p>US studies explore the fields of food, financial and leisure services.</p> <p>UK studies explore the fields of health, social deprivation, exclusion and the images of older customers in advertising with just a few exceptions of exploring services.</p>
<i>Services</i>	
<p>The specifics of how customers evaluate service encounters are under researched.</p> <p>Customer satisfaction and service quality are used to approach the way customers' evaluate service encounters.</p> <p>None has managed to produce a complete understanding of customers' service encounter evaluations, due to difficulties associated with the conceptual definitions of these terms.</p>	Need for better understanding of customers' assessment of the service delivery process where the adoption of more subtle means of exploration are more appropriate compared to hypothesis testing and measurement which currently seem to prevail.
<i>Consumer behavior</i>	
Compared to service satisfaction, service dissatisfaction is an area that has received relative little research attention.	Considering the impact of dissatisfaction upon corporate success or survival of a service organization, further studies dealing with the collection and analysis of customers' service dissatisfaction are vital.
Lack of commonly accepted typology of how complaining can manifest itself. No consensus on the number or the content of reasons that explain complaining behaviour.	Further exploration of customers' complaining behaviour is necessary.
Little knowledge on the choice of complaining channels: a) why customers choose voice or exit or combinations of these and not other type(s) of complaining; b) what factors influence these complaining responses	These are issues that have been little examined and marketers could benefit from their further investigation.
<i>Research design</i>	
Research approach: existing research in grey market is mainly positivist.	Need for interpretive studies to explore and understand the 'essence' of seniors' evaluations of service encounter
Research purpose: emphasis on hypotheses testing and generalisation.	Need for more subtle means of exploration. Need for generation of meaning rather than placing emphasis on propositions that could be testable.
Sample in existing research: cross sectional	Need for purposive sampling to develop theoretical propositions.
Research methods: mainly questionnaires and use of databases.	Need for in-depth interviews and projective techniques that will allow both seniors and researcher to emerge as partners in the generation of meaning.
Analysis of existing research: deductive	Need for inductive analysis. This will generate theory from the analysis of data rather than using data to test out or falsify a pre-existing hypothesis.

The resulting objectives of this study, as reported in 1.3, were as follows:

*1) To explore senior customers' key satisfiers and dissatisfiers with service encounters.*

*2) To explore the attitudes of senior customers towards the making of complaints about unsatisfactory service encounters.*

*3) To explore the factors that influence senior customers' complaining behaviour responses to unsatisfactory service encounters.*

### *Research approach and research methods of data collection and analysis*

The objectives were met by the adoption of phenomenological perspectives. Based on this interpretive approach, reality is socially constructed rather than objectively determined (Lowe, 1993; Fournier, 1998; Goulding, 2005; McNamara, 2005). This study sought to understand the 'essence' of seniors' experiences in the service delivery process rather than to place emphasis on propositions that could be testable. As there is little understanding of senior customers' assessment of the service delivery process, the adoption of more subtle means of exploration were favoured. These placed emphasis on seniors' life experiences and language and made researcher and seniors emerge as partners in the generation of meaning. This approach contradicts the most popular methodological approach within the natural and social sciences, positivism. Based on this research approach only events, which can be observed, or propositions that are in principle testable could claim truth (Smith, 2003).

In-depth interviews and projective techniques were used for the collection of data. The selection of the interviewees was the result of heterogeneity and criterion purposive sampling. For the collection and analysis of the data, emphasis was placed on grasping the meaning, structure and essence of the seniors' lived experiences in the service encounter. The main paths of data analysis for the current study were: i) analysis on site; ii) running the data open; iii) focusing the analysis, and iv) deepening the analysis. The analysis of the data for this study was done in an iterative process. The main findings and conclusions that emerged from this course of action are summarised as follows.

### 9.3 Main Research Findings and Conclusions

The main research findings and conclusions are presented according to the objectives of this research. These will be briefly discussed as the findings were discussed in detail in Chapters 7 and 8.

*Objective 1: to explore senior customers' key satisfiers and dissatisfiers with service encounters.*

Within the marketing domain there is a growing awareness of the need to understand and appreciate older customers' needs and wants. The findings responded to calls for empirical exploration of the aged customers' needs and wants in the service encounter (see Chapter 1). The findings emphasised interviewees' affective rather than cognitive evaluation of the service delivery. That contrasts with the goods-dominant paradigm of services where cognitive rather affective processes mainly drive decisions taken and evaluations made by consumers (Vargo and Morgan, 2005). Thus, feelings and emotions seemed to be the most important driving factors in the majority of the interviewees' evaluation of the service delivery. These elements are proposed to constitute the core category relevant to interviewees' evaluation of the service delivery, which entailed five major themes. These are: i) empathy and personalisation, ii) courtesy, iii) sales pressures, iv) trust over the service provision and v) responsiveness. However, given the analysis of the data presented in Chapter 6, it is difficult to set clear "boundaries" among these themes. Thus, interrelationships of these themes could not be avoided since the findings are not "directed by a linear logic imposed on the data by theory or method" (Wallendorf and Arnould, 1991, p. 17). Therefore, the themes that have resulted through the analysis should not be considered as mutually exclusive but rather as interpretive mechanisms within the iterative focus of this research (Hayllar and Griffin, 2005). A brief presentation and discussion of these themes follows.

The majority of the interviewees appeared to base their evaluation of their overall service encounter mainly on their interactions with the service staff. Hence, the personal/human aspect of service delivery appeared to be the most important element of the service experience for the majority of the seniors in this study. Although interactions with staff in the provision of services have been reported in the literature

of services as important (see Chapter 3 for further review), “the heightened importance of this element over and above all other service elements is not generally recognised” (Pettigrew *et al.*, 2005).

Pragmatic considerations such as price and range of services appeared to have little specificity to the majority of the interviewees’ evaluation of the service provision. Some of the interviewees were even found to be willing to sacrifice some economic power for empathy, consideration, understanding and respect by businesses. That is contrary to what was expected and to what previous empirical findings have suggested (e.g., seniors’ materialism) (Nielsen and Curry, 1997).

Also, the majority of the interviewees drew an important distinction between big/national and smaller (local-based) service organisations. This distinction was in the main based on the grounds of personalisation and empathy experienced. Further analysis of these findings appeared to refute the ability of big organisations to establish “relationships” with the seniors as a result of their introduction of self-service process and automation systems (e.g., call centres) and the reduction of staff (e.g., part-timers) in the service delivery. This lack of relationships seemed to deny the opportunity to the majority of the interviewees for personal contact, attention and establishment of social bonds, which were indicated as being particularly appreciated by the majority of the interviewees during their in-depth interviews. Thus, the findings proposed that the term “experiences” rather than “relationships” is more meaningful in the service delivery of big organisations to the seniors of this study (similar to the empirical findings of O’Loughlin *et al.* (2004)). This suggestion could have a twofold explanatory power. On one hand, it could explain the assertion that customers rarely employ relational language in their interactions with service providers based on the absence of the necessary ground for this relational language to develop (i.e., lack of personal contact and empathy) (e.g., Stone *et al.*, 1996). On the other hand, this finding may contradict other claims made by many contemporary organisations that assert close relationships do exist with their customers (e.g., Moorman *et al.*, 1992), and may question the extent to which these organisations can fulfil this declaration.



The absence of relationships between the seniors of this study and the big service organisations was not supported in the case of small and local-based services. Small and local-based services seemed to more successfully respond to the majority of the interviewees' needs for socialisation and empathy. That might have important implications for small-sized locally owned service establishments who seem to struggle to maintain a customer base in local communities (see for example Stone, 1995; Chaston *et al.*, 2005). However, these findings may also be attributed to a number of other possible reasons. First, the decentralisation of many retailers to edge of town areas and out of town locations (Guy, 1994) may make many seniors depend to a greater extent on their local service providers. These geographical locations tend to be difficult to reach for many seniors (e.g., due to mobility problems and their lack of driving licence as a result of advanced age). Second, seniors' reliance on local retailers may suggest an effective coping strategy for those customers who may lack the stamina and means (e.g., no driving licence) to travel longer distances for a greater variety of goods and more competitive prices (i.e., big retailers). Thus, these findings may indicate an attempt by some seniors to keep their independence in marketplace situations by possibly avoiding the emotional costs of asking for help, as result of their potential reliance on others for their shopping needs (i.e., the need to be driven to remote out of town shopping centres) (Baker *et al.*, 2001). However, even if these possible explanations are true, older customers may still offer opportunities to local small-sized service providers who may be more alert to the concerns/limitations and thus unmet needs of these particular senior citizens.

Although the majority of the interviewees attributed their negative evaluations of the service encounter to relational elements (such as lack of personal contact and empathy), in many cases their cognitive perceptions and behaviour did not always match. This means that even though they were dissatisfied with the relational parts of many services, on a number of occasions they did not stop shopping or co-operating with these service providers. These occasions mainly involved financial organisations, utility companies and big retailers. This may be attributed to a number of factors: a) lack of alternative service providers to turn to, as in the case of the utility companies where there are not many service organisations that a customer could actually choose from; b) while multiple retailers may be available (e.g., food retailers) these tend to follow the rules of a "matching" rather than "beating" strategy,

thus leaving the customers with few real alternative retail offerings (Corstjens and Corstjens, 1995); and c) pragmatic considerations (e.g., price, range of services and goods) may ultimately have a stronger influence on choice compared to interviewees' relational needs. Therefore, the findings may suggest a conflict between these interviewees' cognitive and actual behaviour.

While some studies in the mature market literature, especially in the past twenty years, have acknowledged the effect of age-related biological debilities (i.e., sight, hearing, and mobility problems) upon the shopping activities of seniors, the majority of the interviewees did not express any main concerns about font sizes, hearing, or of any serious mobility problems. Neither did they raise any serious problems in relation to the physical aspects of the environment where the service encounter takes place. This may have a twofold explanation: a) retailers and other service providers are improving their settings and b) seniors today may not be physically limited to the extent that they may have been in the past (Bernhardt, 1981). Medical advancements – e.g., hip replacement and hypertension treatments that are now readily available, may have a huge impact on seniors' quality of life<sup>7</sup> and possibly also on their needs from the service encounter. In this connection the majority of the interviewees seemed to propose that old age does not necessarily tie them to age-related needs and wants. Adding to this, interviewees often suggested that lifestyle and life events (e.g., younger life style, need for attention and socialisation due to loneliness/death of a beloved person) could often be better indicators of their needs and wants in the service encounter rather than their age *per se*. These findings may provide support to the assertion that “satisfaction in the consumer life domain ... (appears) to be an important component of life satisfaction” (Lee *et al.*, 2002, p. 158). This positive relationship between customers' satisfaction and life satisfaction may be particularly relevant for older people who, based on the findings, may substitute their lost social contacts (e.g., possibly as a result of their empty nest, retirement and death of beloved people) with market-based ones (i.e., presence of personal attention in the service encounter). The possibility of generalisation of this potentially positive relationship between older customers' satisfaction and their life satisfaction to other customers

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<sup>7</sup> Further details for these issues could be found at: [www.agingresearch.org/living\\_longer](http://www.agingresearch.org/living_longer); [www.sagecrossroads.org](http://www.sagecrossroads.org); and [www.sense.org.uk](http://www.sense.org.uk))

(i.e., customers in emotional pain due to divorce, work stress, death and illness) may thus be a relevant subject for future research.

Further, while ethical consumerism is not usually related to the older population, the findings may suggest that older customers could be a potential target market for ethical marketers (similar suggestions were made by Carrigan *et al.*, 2004). This could be indicated by: a) some interviewees' negative perceptions of the patronising behaviour of service employees, b) some seniors' objections regarding the working conditions of temporary or part-time staff in the service organisations (e.g., 'temporariness'), c) some interviewees' objection to 'hard sales' tactics and d) some informants' objection to service organisations making unauthorised use of their personal data for direct marketing sales purposes.

Therefore, the findings may suggest that market segmentation might be better based on lifestyle, social (e.g., need for personal attention/empathy and well-being) rather than age *per se*. This is also in accordance with research conducted by Moschis (1992), Oates *et al.* (1996) and Mathur *et al.* (1998). However, given: i) concerns/fears of negative age-related stereotypes expressed by many in the study, ii) the numerous patronising examples mentioned by many of the interviewees, iii) the medical problems that a number of the interviewees reported during and prior to the interviews, and iv) the "younger" than their chronological age identities that many of the seniors mentioned during the interviews, one may need to regard these interviewees' proposed 'lifestyle and social based' (i.e., cognitive) segmentation schemes with some scepticism. Even so, these are very important messages to the service industry that will face a growing reliance on older consumers as a result of their increasing numbers (ONS, 2003).

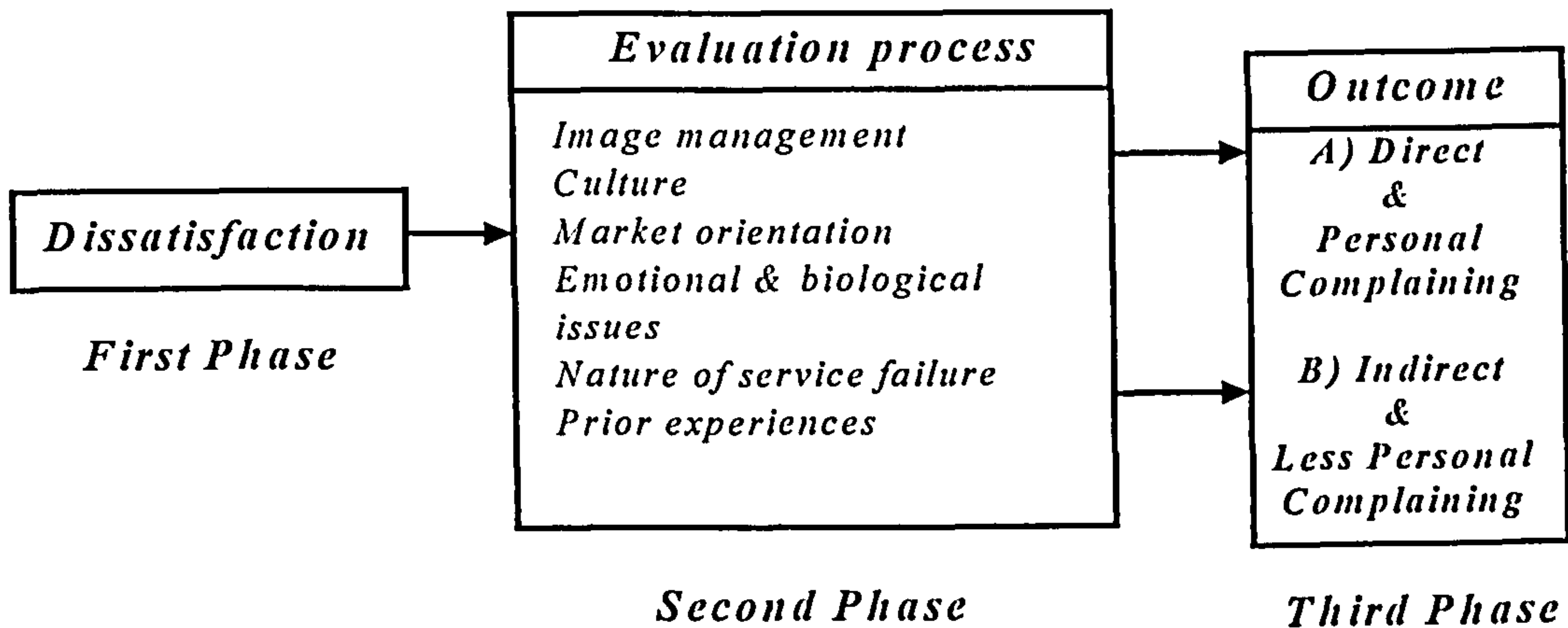
The first objective gave an overview of interviewees' needs and wants in the service delivery process. It presented interviewees' potential explanations of the reasons and conditions for their positive and negative evaluations of many service encounters they have experienced. Objective two builds upon the findings of objective 1. It discusses seniors' attitudes towards the making of complaints about unsatisfactory service encounters.

*Objective 2: to explore the attitudes of senior customers towards the making of complaints about unsatisfactory service encounters.*

The findings suggested that complaining behaviour is a complicated and multifaceted process and not an instantaneous event. That suggestion contradicts most studies in the customer complaining literature, which treat complaining as a static phenomenon. This static treatment could be attributed to the snapshot picture that most quantitative studies take in examining customers' complaining responses. That could also explain why in many cases quantitative studies often fail to include scenarios where customers' redress seeking could be possible. However, the flexibility of the adopted qualitative methods and the iterative analysis of the data allowed the emergence of the following suggestions regarding the majority of the interviewees' complaining responses.

While the findings indicated dissatisfaction as the necessary condition for complaining, a closer examination of these findings suggested that customers' complaining is a dynamic phenomenon that could be presented as the outcome of a three-phase complaining process. Even though customers' dissatisfaction was also proposed as having the leading role (first phase) in senior customers' complaining process, it was not the only element that could lead the majority of the interviewees to voice their complaints to service organisations. This assertion could be further explained by the fact that while the majority of the interviewees expressed dissatisfaction with various elements of the service encounters, only a small proportion of the interviewees did actually proceed to expressing their complaints to the service organisations. During the second phase, the interviewees appeared to go through an evaluation process where different elements could bring different complaining outcomes (third phase). For discussion and presentation purposes these complaining outcomes have been organised into two main forms. These could either take the form of a) direct and personal or b) indirect and less personal expressions of dissatisfaction (i.e., public or/and private complaints) (see also Figure 9-1).

Figure 9-1: Complaining Process Phases



Overall, the majority of the interviewees appeared to avoid the personal and direct ways of expressing their dissatisfaction with services and they seemed to have a strong preference for less direct and less personal complaining acts. For example, complaining via negative-word-of mouth, exit, complaining letters, and boycotting behaviour were often positively perceived and accepted by many of the interviewees. Thus, even though the great majority of the interviewees appeared to employ multiple types of indirect and less personal complaining behaviour, they did not seem to utilise those complaining acts that might favour the direct and face-to-face/or voice-to-voice contact with service organisations. Limited ‘voiced’ complaints to service organisations may not necessarily mean that seniors also do not complain. This finding contradicts the results of empirical studies that propose low rates of seniors’ complaining behaviour (e.g., Bearden and Mason, 1979; Andreasen and Manning, 1990; Moschis, 1992; Leventhal, 1997), possibly due to their unwillingness to ‘voice’ their complaints to service organisations. For discussion and presentation purposes the elements that appeared to affect the interviewees’ two main types of complaining acts (i.e., direct and personal and indirect and less personal) (see second phase of Figure 9-1) are discussed in objective 3.

Comparing and contrasting the findings of objective 1 with those of objective 2, it could be further proposed that seniors might not prefer the personal and direct type of

interaction with service organisations at all occasions. This means that while the majority of the interviewees expressed their preference for direct and personal ways of communication in the service encounter (see objective 1), this pattern was not evident when seniors were required to report unsatisfactory service encounters to the service organisations. Thus, the majority of the seniors when dissatisfied with the provided service seemed to prefer less personal and less direct ways of expressing their dissatisfaction with the service organisations (see objective 2). This could be attributed to many of the interviewees' need for image management. Image management could give a twofold explanation of the empirical findings of this study: a) it could possibly explain why the majority of the interviewees need to have friendly, personal and empathetic encounters during service provision (objective 1) and b) it could also explain why the majority of the interviewees preferred the less direct/non-complaining approach (objective 2). If this last interpretation is valid, these particular interviewees may have little real choice in their complaining behaviour as their image management would appear to mainly direct this. Due to the phenomenological stances of this research, this last interpretation regarding the interviewees' complaining behaviour could be subject to multiple realities. As a result, this interpretation is not necessarily representative of the conclusions that could have been drawn by another researcher, nor by the interviewees themselves (similar to suggestions made by Pettigrew, 1999). However, it reflects the personal viewpoint of this particular researcher after immersion in the interviewees' reports of their consumer and complaining behaviour over an extended period of time (*ibid.*).

As a concluding comment, the second objective gave an overview of seniors' attitudes towards the making of complaints about unsatisfactory service encounters. Objective 3 builds upon the findings of objective 2. It discusses in more detail the reasons and conditions that would make the seniors of this study use the various direct and personal or indirect and less personal complaining channels.

***Objective 3: to explore the factors that influence senior customers' complaining behaviour responses to unsatisfactory service encounters.***

Objective 3 responds to calls for research designed to explain the various types of responses to dissatisfaction (for a more detailed discussion see, for example Crié,

2003; Hogarth and Hilgert, 2004). As previously mentioned in objective 2, the data present limited support for direct and personal types of complaining about services with the majority of the interviewees seeming to have a more positive attitude towards indirect and less personal complaining acts. Image management appeared to have a major impact on the selection of the interviewees' complaining channels. The great importance that the majority of interviewees placed on positive image management could be attributed to what is understood as humans' instinctive aim towards positive and socially acceptable self-concepts (Levy, 1986). As a result of this instinctive aim many of the interviewees appeared to avoid personal and direct complaining with the service organisations, possibly for fear of revealing socially inappropriate personality traits (e.g., age-related stereotypes). However, this avoidance of direct and personal complaining could also suggest an intentional and conscious thought process regarding these individuals' complaining behaviour preferences. Therefore, it could be suggested that humans' instinctive aim towards positive self-concepts may also reduce their autonomy regarding their complaining behaviour choices, as a result of their need to adhere to 'socially constructed' accepted behaviours (Firat and Dholakia, 1982; Brown, 1994). These assertions could question the concept of consumer sovereignty proposed by marketing theory.

The findings suggested that interviewees who were assertive, confident and involved in the community had a more positive attitude and thus greater propensity towards direct and personal complaints to services. On the contrary, interviewees who appeared susceptible to timidity and frustration were suggested to have a more positive attitude to indirect and less personal complaining acts. Further analysis of the characteristics of the timid and frustrated seniors may propose some tentative outcomes regarding their complaining behaviour. Combined types of indirect complaining acts such as negative word-of-mouth and exiting were often suggested when seniors were prone to embarrassment (especially if this was linked with any age-based stereotypes) and felt powerless as a result of their retirement status and market alienation.

Another important element that appeared to have a restrictive role in many seniors' expressions of their dissatisfaction with the act of complaining was the role of cultural influences. 'British' culture seemed to have a negative influence on many of the

interviewees' attitudes to complaining behaviour. However, many of these seniors also commented that younger generations could be less affected by this "non-complaining culture" due to their greater exposure to different countries (e.g., via traveling) where complaining may be more positively perceived. This "non-complaining culture" was often attributed to a number of issues, such as the Second World War and economic recessions. These elements were indicated as possible contributory factors in the creation of a 'culture' where the act of complaining could often be perceived as unnecessary.

Contrary to what previous empirical findings propose regarding seniors' market alienation and high rates of voiced complaints to services (e.g., Wilkes, 1996), many of the interviewees attributed inactivity in expressing their complaints to service organisations. This was explained in part to their fewer market contacts and thus to their less opportunities for dissatisfaction.

Further analysis of interviewees' characteristics revealed that emotional and biological issues might also have an impact on their choice of complaining behaviour. Particularly, female interviewees appeared to have a more favourable attitude towards negative word-of-mouth in comparison to other types of complaining responses (such as voicing their complaints). This could be attributed to their female gender roles, which would require them to be more active than men in building and sustaining harmonious relationships, affiliating with others, and showing strong concern for others (e.g., Carlson, 1972; Sparks and Callan, 1997; Oakley, 2000). It has been proposed that these female attributes could make women more apt than men to inform and protect their friends regarding dissatisfying service experiences. Also, heavy dominance of female quotations in interviewees' statements regarding their difficulties in sustaining the emotional and biological cost of voiced complaints to the services may further support the finding of female interviewees' reluctance to express their complaints directly to the service organisations, and their preference for less emotionally and biological intensive complaining acts (i.e., negative word-of-mouth). Earlier studies further support that women in general are more likely than men to exhibit emotional expression and attachment (e.g., Deaux, 1985; Kring and Gordon, 1998), which may make the act of voiced complaints to the services difficult for them to handle. Also, women tend to have less physical stamina than men and usually have



more roles to play within the family's environment (e.g., taking care of the household), which may cause them greater fatigue compared to their male counterparts. As a result, it could be suggested that the task of direct complaining might be bound up with the masculinity of the complainer regarding the ability to cope with emotional and biological cost.

The nature of the service failure also seemed to influence interviewees' preference for certain complaining responses. In this regard, interviewees whose source of dissatisfaction was centred in pragmatic terms (i.e., prices/contracts) appeared to have a more positive attitude towards a) voicing their dissatisfaction to the service providers, b) writing complaining letters explaining the reason(s) of their dissatisfaction and lastly c) leaving the service organisation if the cost of switch is not prohibitive and when alternative service providers could be easily found. However, this was not often the case with the interviewees who seemed to be more sensitive to the relational elements of the service encounter (i.e., empathy, personal contact, friendly interaction, sales pressures). For these interviewees, negative word-of-mouth, exit and inaction, and rarely complaints to the service organisations were the most favourably perceived complaining approaches. The preference for these types of complaining behaviour might be attributed to the intangible character of many relational service failures that may be more difficult to substantiate in comparison with more tangible service failures (such as contract violation), which as a result may be easier to compensate.

Similar to what the literature proposes (see Chapter 4 for further review), seniors' experiences of poorly examined and attended-to complaints did not appear to make a positive contribution to their future complaining behaviour. In many cases, these customers appeared to have a preference for inaction.

Comparing and contrasting the themes that provoked the complaining acts of voicing, written complaints, word-of-mouth communications, exit and third party complaints, the following tentative conclusions could be drawn. The majority of the interviewees expressed greater favourability towards negative word-of-mouth communications and had a positive opinion of written complaints and exit while they seemed to be less supportive of voiced complaints to service providers. Voiced complaints to service

providers and the writing of complaining letters seemed to be closely related to a number of positive expectations such as refunds, hopes of producing better service in the future and the complainers' need for attribution of justice. In particular, the seniors who used complaining letters appeared to believe in the greater influence of the written compared to oral communications with service providers. They seemed to base their positive attitudes and preferences for complaining letters on a number of factors. For presentation purposes these factors were organised into categories: a) they could more easily reach the personal attention of those who are responsible for the service failures, b) they give customers the necessary time to articulately present the sources of their dissatisfaction and c) they provide the opportunity to more easily track and justify the reasons for their complaining compared to other types of complaining acts. Negative word-of-mouth appeared to be the choice of those seniors who claimed lack of time and physical energy, while it also seemed to be a good alternative complaining mechanism for those dissatisfied seniors who do not favour direct and personal complaining to service providers. Further analysis of the negative word-of-mouth theme indicated that the female interviewees and those who were frequent participants in social activities might use that method more than those whose participation in social activities was less frequent. Exit appeared to be closely linked with seniors' unwillingness to confront the source of their dissatisfaction mainly due to personality issues (e.g., low self-esteem). Regarding the third party complaints, the findings indicated their complete absence in the interviewees' responses. Reasons for this avoidance could be attributed to the third party complaints' inherent high cost in time, physical energy and money. Also, the study's sample size (i.e., small number of interviewed seniors) and time restriction regarding the inclusion of interviewees' negative experiences (i.e., the need to express problems faced with the services only over the past year instead of a greater period) could have further contributed to the complete lack of any reported third party incident.

A review of theoretical and empirical studies in the area of customers' dissatisfaction has indicated that most studies examine complaining acts separately and as a result often fail to include scenarios where use of multiple complaining responses could be possible (see also Chapter 4 for further review). Further, the impact of perceived justice on customers' additional complaining episodes is often not examined. However, the interviews with the seniors of this study, contrary to the majority of

studies in the customers' complaining behaviour area, included interviewees' redress seeking phase when that was possible. Thus, on closer examination, the findings indicate that sequential and supplementary effects of the interviewees' complaining acts could occur. That means that the interviewees may often use either at the same time or at different times multiple complaining acts for the same service failure (e.g., combinations of voicing, complaining letters and negative word-of-mouth and/or exit). The use of multiple complaining acts was often credited to failing remedy actions and service providers' indifference to the complaining interviewees' stated service failures. The absence of multiple complaining acts in other studies could be attributed to the snapshot picture that most studies in the area employed, these studies mainly being quantitative ones. These methods tend to treat complaining behaviour more as a static rather than as a dynamic phenomenon. For example, there is a tendency in the studies in the customers' complaining behaviour domain to exclude the customers' redress seeking phase. While some statistical analysis (e.g., regression) might permit and provide clear associations over multiple uses of different complaining responses, these methods often fail to provide the answer to the 'why' of the customers' decision to proceed to multiple complaining acts for the same service failure. Multiple complaining acts maybe of particular relevance for service organisations' complaint management.

To sum up, the three objectives aimed to give an overall understanding of senior customers' key satisfiers and dissatisfiers with service encounters. The findings indicated that interactions with the service staff are the main inducers' of seniors' positive or negative service encounter evaluations. The findings suggested that the majority of the interviewees want to have personal (face-to-face) and empathetic encounters with most of the examined services while the same did not seem to apply when a service failure arose. In service failures the majority of seniors appeared to have a more positive attitude to the less personal to direct complaining acts due to a number of issues such as interviewees' image management concerns, cultural influences, market alienation, emotional and biological issues, the nature of the service failure, and prior experiences (see also Figure 9-1). This is a finding that could be of particular relevance for service organisations' complaint management. Taking into account the increasing numbers of seniors and the limited research on their needs and wants regarding the service provision, service organisations should be better

informed about senior customers' needs and wants in the service encounter if they want to retain a share of this promising market.

## **9.4 Implications of the Study**

Population estimations suggest that in the UK the aged population will become the dominant segment of the consumer market (Ahmad, 2002). Therefore empirical studies that explore seniors' consumer behaviour are critical for the future of many service organisations. As such, the findings of the present study are relevant to the design of service organisations sales strategies, tactics, complaining management and training programs. These findings aim to enable service organisations to function and respond more effectively to seniors' needs and wants in the service settings. However, this research bears not only managerial but also theoretical implications. First the managerial implications and then the theoretical ones are presented below.

### **Managerial implications**

Objective 1 emphasised seniors' affective rather than cognitive evaluation of the service delivery. This contrasts with the goods-dominant paradigm of services where cognitive rather than affective processes mainly drive customers' decisions and evaluations (e.g., Vargo and Morgan, 2005). Loneliness (as a result of retirement and an empty nest), bereavement (as a result of the death of a beloved person) and health-related problems that often apply to people in older age may make seniors' preference for affective issues stronger compared to other age groups who may not face these sorts of problems. Thus, the findings suggest that service organisations that treat senior customers with empathy, understanding, courtesy, patience and dignity might have a major competitive advantage in attracting seniors' patronage. Service providers who are trained to respond to senior customers' affective needs may manage to build and maintain favourable relationships with their aged customers. Such training could emphasise the importance of communication, personal contact and empathy and provide suggestions for appropriate ways of addressing older customers (Pettigrew *et al.*, 2003). For example, designated hours for older customers might give service organisations a basis for limiting special assistance, personal contact, and small talk for senior customers to these times. This would result in holding down the costs for the service organisations. These designated hours could be in the morning as most of

the seniors tend to do the majority of their commercial exchanges during these times (see Mason and Bearden, 1978).

Also, the majority of the interviewees appeared to base their evaluation of their overall service encounter mainly on their interactions with service staff. The personal/human aspect of service delivery appeared to be the most important element of the service experience for the majority of the seniors in this study. Although the importance of the interactions with service staff has been stressed in the literature, the critical role of this element over and above all other elements is not generally acknowledged (Pettigrew *et al.*, 2005). In this regard, the findings also indicated that the front-line employees were the main inducers of seniors' either positive or negative feelings. It is argued that front-line service providers should be able to effectively respond to senior customers' desires for personal and individualised service and be willing to adapt the service offering in real time according to the special service delivery styles of the individual older customer. Customers' facial expressions, tone of voice, bodily gestures and language can often give significant and accurate indications of the approach that the particular senior may want. Empirical evidence has also indicated that even untrained people could accurately distinguish the expression of pleasant and positive from those of unpleasant and angry emotions (e.g., Ekman and Oster, 1979; Lemmink and Mattsson, 2002). However, the findings of this work revealed that front-line employees seemed to pay little attention to seniors' special needs and expectations. The findings have suggested that management practices such as understaffed service encounters, and untrained, low waged, temporary or part-time employees may be part of an organisational culture where front-line employees may be unwilling to try to understand and respond to seniors' needs in service delivery (Mattila and Enz, 2002). The findings did suggest that front-line service providers need to welcome, understand and respond in real time to seniors' special needs, wants and expectations in the service delivery process.

Thus, front-line service providers' training should be carefully planned and made relevant when directed towards senior customers. Hence, it is proposed that front-line employees should be trained to adjust their behaviour and service delivery style based on the actual emotional feedback that they may get from each individual senior customer as a result of seniors' apparent reliance on affective issues (such as empathy

and personal contact). This argument is also supported by reports in the affect literature. Hence, it is believed that customer contact employees could influence the customer's mood and general affective state through their own presence, appearance, body language, message content, and their status and interpersonal skills and relationships with customers (see for review Kraiger *et al.*, 1989; Menon and Dubé, 2000; Mattila and Enz, 2002). Therefore, it could be argued that the display of positive emotions by front-line service employees to customers, and more specifically to those older in age, should be an important and essential part of service providers' job script. Thus, the management of service organisations may need to develop carefully a portfolio of diagnostic cues that senior customers may display when in contact with service providers (Menon and Dubé, 2000). This portfolio would enable the front-line service provider to adapt his/her response delivery style to each senior customer.

The findings also suggested that older employees could be more effective in their interactions with older customers as they appear to be more willing and able to understand any special. (i.e., biological and emotional) needs that senior customers could have, compared to younger employees. This may have particular implications for the recruiting policies of many service organisations, especially those that target older customers (e.g., leisure activities, holidaymakers etc.). Therefore, this kind of company should take a closer look at the skills and experience of the older workforce (St-Amour, 2001; Tempest *et al.*, 2002). However, this suggestion contrasts sharply with existing recruiting policies followed by many service organisations with older employees becoming more vulnerable to early retirement and redundancies (Yearta and Warr, 1995; Shawn, 1996; Lyon and Pollard, 1997; Stanley, 2001).

Taking into account the importance of the interactions among the seniors of the study with service staff, the findings indicated that service organisations may need to pay particular attention to the recruitment and training of their front-line service providers. Service organisations may need to employ highly emotional intelligent or emotionally expressive personnel for customer-contact posts (Farber, 1997; Mattila and Enz, 2002). Therefore, when hiring front-line employees, managers may need to screen for social abilities and personality characteristics that may facilitate the establishment of long-term interpersonal relationships between their seniors and their personnel. For

example, personal histories and the use of interpersonal role-playing situations could help during the interview selection process (see Crosby *et al.*, 1990). Although these acts might be translated into higher costs of staff recruitment and retention, the benefits that may result could justify the possible greater expense. These benefits could be older customers' higher satisfaction and patronage rates and sales.

Further, the findings of this study drew an important distinction between big/national and smaller (locally-based) service organisations. Big/national organisations, as a result of their dependence on self-service and automated service systems (e.g., call centres), received a large number of negative comments regarding the way they interact with customers. However, if call centres would allow seniors to process information at their own pace and messages are relatively simple in structure and irrelevant information is kept to a minimum (Spotts and Schewe, 1989), and if call centre marketers consider older individuals' needs and educate them about the benefits of their use, call centres or any alternative delivery channel (i.e., internet) may be perceived more positively in the future.

While ethical consumerism is not normally related to the older population, ethically-based dissatisfaction on the part of many of the interviewees was evident. This dissatisfaction mainly involved stereotype-driven and patronising behaviour by the front-line employees, misconceptions of seniors' abilities, use of hard sales tactics and interviewees' objections towards the working conditions of temporary or part-time staff in the service organisations. These ethically-based dissatisfactions may suggest that service organisations need to develop ethical behaviour based control systems to reward ethical and discourage unethical conduct with the senior customers.

While the interviewees appeared to want personal and direct contact with the services, however, the same pattern did not seem to be evident when seniors were called to reveal their complaints with the service organisations. Negative attitude towards direct and personal types of complaining appeared to have the greater influence in the majority of the seniors' decision to voice their complaints to the service organisations. This negative attitude towards voiced complaints to service organisations appeared to be caused in the main by seniors' image management (self-presentation concerns). In this regard, the findings also suggested that service organisations should pay closer

attention to the handling of their customers' complaints. In this connection, the findings showed that when voiced complaints were poorly examined, these dissatisfied customers tended to engage in further complaining acts with negative word-of-mouth having the lead role in their preferences. Multiple complaining acts should be of particular relevance for service organisations' complaint management due to their potentially destructive outcomes (i.e., valence of negative publicity, third-party complaints, and exposure to mass media). The findings pointed out that while the small service organisations seemed to be more responsive to their customers' dissatisfaction, the same did not appear to happen with the big and nationally-based ones. In this regard, the findings suggested that many of the big service organisations were not particularly effective in creating a climate that could assist interviewees' voiced complaints. These firms may need to change their corporate culture over time in the direction of making the expression of the customers' complaints easier. This change should include employing well-trained and motivated staff willing to facilitate customers' expressions of complaints (Kim *et al.*, 2003).

### **Theoretical implications**

Besides being managerially insightful, this study has several important theoretical implications. Previous empirical research in the context of senior customers has made explicit the importance of further studies in seniors' consumer behaviour in service delivery. This study outlines how important interviewees' affective rather than cognitive evaluation of the service delivery is. This contrasts with the goods-dominant paradigm of services where cognitive rather than affective processes are thought to mainly drive customers' decisions and evaluations. In this regard, this study stresses the interactions among the staff and the senior customers. Although previous research in the context of services has made explicit the importance of interactions among the staff and the customers (see also Chapter 2), the heightened importance of this element above and beyond all other service elements is not generally recognised.

Regarding the interviewees' complaining behaviour, the findings have also shown that complaining behaviour is far more complex than is suggested by previous empirical studies (see Chapter 4 for further review). Thus, the findings indicated that complaining behaviour is a complicated and multifaceted process and not merely a static phenomenon.



Further, this study responds to calls for research designed to explain why customers seem to favour or avoid various types of responses to dissatisfaction (see for example Hogarth and Hilgert, 2004). Thus, it discussed the reasons and conditions that would make the seniors of this study use voicing, written types of complaints, word-of-mouth communications, exit and third-party complaints (extensive discussion of these issues has preceded in 9.3). Further analysis of these findings indicated that sequential and supplementary effects of the interviewees' complaining acts could be possible. That contrasts with previous empirical studies that tended to examine customers' complaining acts separately and, as a result they often failed to include scenarios where the use of multiple (synchronously and asynchronously) complaining responses could be possible. The limited discussion of customers' possible use of multiple complaining acts by previous empirical studies could be attributed to a number of elements. a) It could be attributed to the tendency of many studies of customers' complaining behaviour to examine customers' responses on hypothetical and not on actual complaining scenarios, b) to the predisposition of many studies in the domain of complaining behaviour to exclude the customers' redress seeking phase, and c) on the snapshot picture that most studies in the area employed, as a result of their quantitative methods. However, the inclusion of the redress seeking phase where that was possible, based on the interviewees' narration in this study and the use of qualitative methods such as in-depth interviews, could have allowed the emergence of the interviewees' use of several complaining acts following the same dissatisfaction. To the best of the researcher's knowledge, the phenomenon of multiple complaining acts for the same dissatisfaction has not been discussed enough by prior empirical studies. Researchers and practitioners could further delve into this issue in order to have a more holistic understanding of senior customers' complaining behaviour.

To sum up, this study illuminated senior customers' key satisfiers and dissatisfiers with the service encounter and provided insights about their behavioural responses when faced with a service failure. In short, the research findings indicated that a) the majority of the interviewees tend to base their evaluation of their overall service encounter on affective rather than on cognitive issues, b) psychological and emotional limitations appeared to be better indicators compared to biological ones of the majority of the interviewed seniors' needs and wants in service provision, and c)

interviewees' complaining behaviour often seemed to be mainly driven by their image management needs.

## 9.5 Limitations

There are several limitations of the empirical research in this study. These deserve acknowledgement and consideration. The major limitations of the study's research design have been presented in Chapter 6. This section aims to give a broad overview of the limitations that may affect the findings of this study.

The choice of research design forced certain trade-offs that could limit the findings. Although the number and length of interviews was conducted based on other phenomenological studies in consumer research, it was not possible to attain depth immersion in the lives of the interviewees. More knowledge could have further enlightened the discussion of the findings. Thus, an ethnographic study could have yielded different knowledge about seniors' evaluations of service encounters.

Another limitation is the restriction of data collection to social gathering places organised for seniors (e.g., painting/cinema classes, flute lessons, politics, and exercise facilities). Thus, no interviews were conducted in interviewees' home or any other private location. This was because a) private locations were difficult to identify and b) they also could have been dangerous for the interviewer to access without total reliance on personal friends and acquaintances, a bias that was not favoured by this study (similar to Pettigrew, 1999).

Another limitation of this thesis is the reliance on data generated from 'sociable', generally healthy and financially independent seniors. These interviewees' personal characteristics could have possibly affected their evaluations and reactions towards negative service encounters. Thus, the absence of relational elements such as empathy and personal contact suggested in this study as the main cause of seniors' negative evaluations of the service encounters may be favoured largely due to interviews with active, generally healthy and financially independent seniors. Thus, a sample including a greater number of less active, less healthy and more socially withdrawn seniors might have provided different findings and interpretation (e.g., more emphasis

could have been placed on the physical aspects of the shopping environment). However, the selected interviewees were useful for the study as these seniors were likely to have had more experiences and potentially more opportunities to be dissatisfied with the market in contrast with the home-restricted, socially withdrawn and less healthy seniors, the experiences of whom have not been represented here. The interviewees selected for this study are also likely to be of significant interest to many service organisations since the interviewed seniors may represent a potentially viable segment to target.

Further, no interviews with specific groups of seniors, namely residents of other cities or rural areas, the very wealthy or the very poor, and immigrants, were conducted. These groups might have added greater depth to the analysis. As discussed in Chapter 6, the population required for theoretical sampling is different both in size and composition to the one generated by statistical sampling. Even though the theoretical sample design used in this study covered a broad range of responses (almost an equal number of men and women and representatives of all the socioeconomic levels), the findings cannot be as easily generalised as those generated through statistical sampling. Thus, “difficulties associated with generalisability are accepted, and the interpretations offered are acknowledged to be tentative and exploratory” (Pettigrew, 1999, p. 255).

Lastly, the personal characteristics of the researcher (i.e., female, student, foreigner) and the University’s requirement for a single researcher may be also limitations of this study. It may be possible that another researcher (e.g., male, not a student, not being a foreigner) or a team of researchers might have generated different findings and interpretations from those offered in this thesis. To determine variations in findings and interpretations, follow-up studies conducted by other researchers are recommended.

## **9.6 Directions for Further Research**

In view of the link between the personal and empathetic service encounter and the overall assessment of the service organisation, the importance of human resource management becomes an important issue. Also, in high contact services due to the

physical and psychological closeness between the service provider and the customer, front-line employees could possibly realise and foresee customers' expectations from the service delivery (c.f., Mattila and Enz, 2002). Thus, more research on whether front-line service providers' perceptions of the needs and wants of the senior customers in the service encounter are properly aligned with those of seniors is necessary.

Further, taking into account that the growing number and proportion of the aged population is not a phenomenon restricted only to the UK, but is also present in other geographic areas such as mainland Europe and Asia, international exploration of senior customers' perceptions of the service encounter and their behavioural responses to it would be a very interesting area of research. The findings of such research could be particularly beneficial to internationally-based service organisations. The identification of potential differences and similarities between the behaviours of the senior customers in these countries could further assist internationally-based organisations' segmentation schemes and their penetration policies regarding these markets.

While the impact of front-line employees' displayed feelings in the service encounter has been examined, little is known about the role and importance of seniors' displayed emotions and feelings in service delivery (Mattila and Enz, 2002). Also taking into account the fact that the majority of the interviewees often treated service interactions as social occasions, the interdependence of front-line employees' and seniors' feelings would be interesting to explore further. Participant observation research with the use of video-taped service encounters would further assist the exploration of the relationship between customers' displayed emotions and their effect on the service encounter experiences (for both seniors and service providers) (Lemmink and Mattsson, 2002). In a similar direction, another valuable area of research would be the establishment of senior customers' nonverbal cues that would assist customer-contact employees to interpret seniors' needs, wants and expectations in real time during the service encounter. This is an area that deserves further research (Mattila and Enz, 2002). Controlled laboratory experiments could be useful in investigating mood-inducing manipulations in the area of emotional contagion (*ibid.*).

In terms of sampling issues, “the parameters of this research [may] indicate that studies accessing specific segments that were neglected in this study could expand the interpretation [of the findings]” (Pettigrew, 1999, p. 255). For example, research on the evaluation of service provision in rural areas or among the very wealthy or the very poor has the potential to produce interesting insights in addition to those derived in this research. It is possible that there might be different social pressures operating on these consumers compared to those seniors who informed this study (*ibid.*).

Also, the majority of studies tend to use limited numbers of demographics (e.g., gender and marital status, income and education). However, other demographics might also have an important effect on the consumer behaviour of seniors. For example, the majority of the studies in the US are based on single people, almost always of Caucasian origin (Adams and Blieszner, 1995). Thus, these studies often fail to take into account other variables such as ethnic background, health, and racial issues (*ibid.*). These elements might be important determinants of the nature of the senior customers’ relationships with the market, and thus need to be further explored.

Future research using different methodologies and theories is also likely to further enhance understanding and interpretation of seniors’ evaluation of the service provision. In this direction, terms such as service quality and customer satisfaction because of their “value laden” nature may determine particular frames of thinking in the analysis and interpretation of the seniors’ behaviour in services (O’Malley, 2001, p. 307). Therefore, “attention should be turned towards understanding the connections and associations that may exist (or their absence) between consumers and marketers” (*ibid.*, p. 307). While existing research has focused mainly on the organisational perspective, this research has focused exclusively on understanding the senior customers’ evaluations of the service provision. Further research that explores these consumers’ views is still necessary as emic approaches to data collection and interpretation over an extended period of time would allow researchers to go beyond the limiting perspectives which currently inform understanding of senior customers’ evaluation of the service provision (Fournier, 1998; O’Malley, 2001, p. 307).

Although dissatisfaction may be a necessary condition for complaining behaviour, models that rest largely on dissatisfaction usually depend on a restricted range of

possible causes to explain customers' complaining (East, 2000). The current research reveals the need to take account of additional theoretical frameworks and thus variables when complaining behaviour is researched. That could take the form of operationalising additional variables, probably related to psycho-bio factors determining behaviour. However, there are apparent difficulties in such a task, possible because relevant variables cannot be directly measured. Therefore, research on developing relevant proxies is encouraged here, particularly in the setting of the grey market.

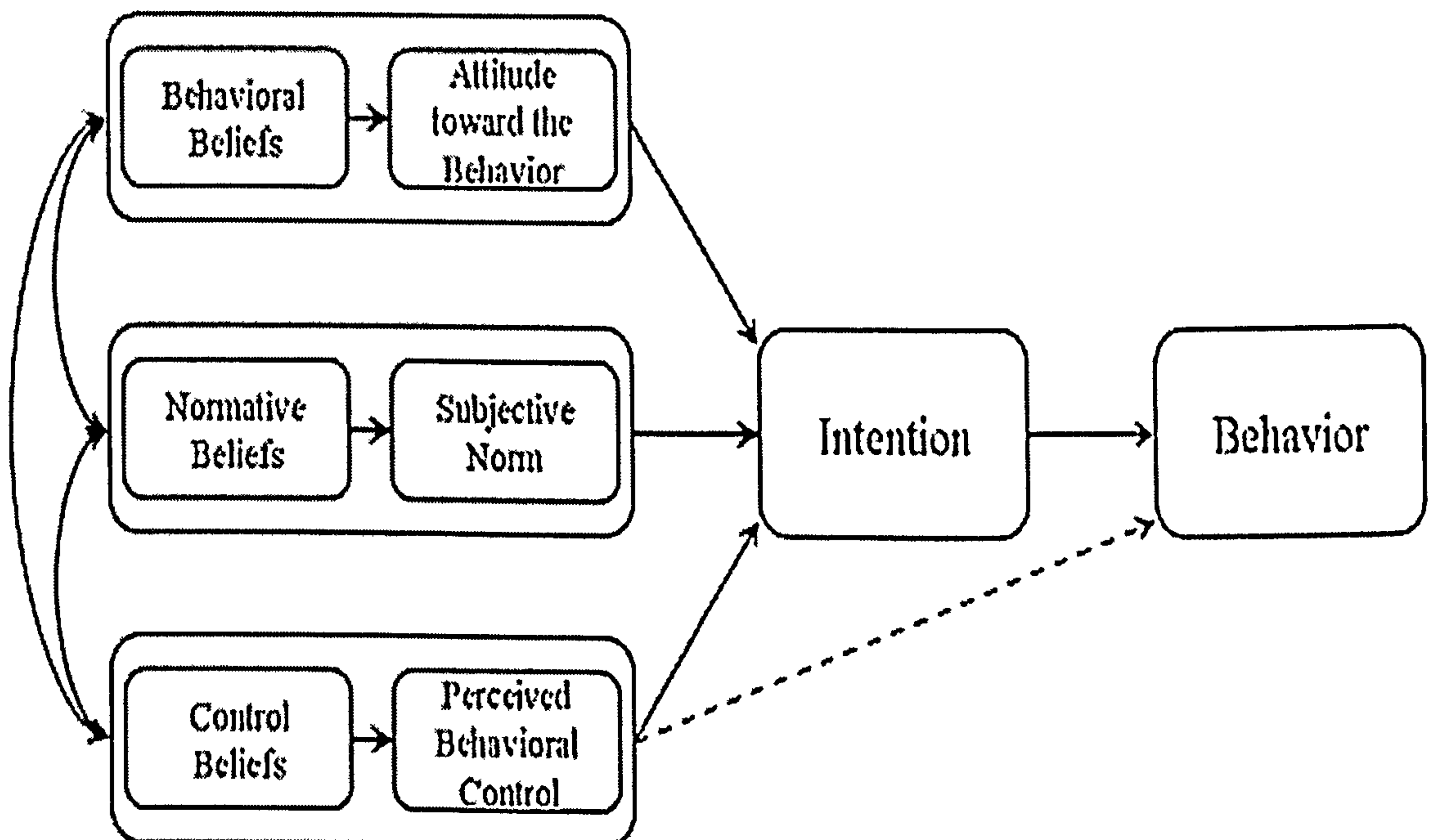
The theory of planned behaviour is proposed to be an alternative framework in explaining customers' complaining (see Figure 9-2). This theory examines the process that could lead to the formation of certain intentions and the actual correspondence between these intentions and complaining behaviour (Ajzen, 1991). Intentions are largely guided by three kinds of considerations: a) beliefs about the likelihood outcome of the behaviour along with their evaluation of this outcome (i.e., gains/losses, opportunity costs that may follow a complaint-lost time/energy/effort); b) beliefs about the normative expectations of others (i.e., culture inappropriateness, social pressure against complaining, stereotypes) and motivation to adhere to these expectations, and c) beliefs about the presence of factors such as personality, stereotypical images, emotional and biological state, and prior experiences that may facilitate or impede the act of complaining (i.e., how easy or difficult is for the customer to complain). The sum measure for each group of beliefs establishes a global measure. The three global measures, attitude toward the complaining behaviour, subjective norm and perceived behavioural control determine customers' overall intention to complain.

Pilot test is required to identify behavioural, normative and control beliefs. By measuring these beliefs, it might be possible to gain knowledge of customers' cognitive foundation (i.e., understanding the reasons why people have certain attitudes, subjective norms, and perceptions of behavioural control over the act of complaining). This knowledge might allow marketers to affect customers' beliefs in positive ways for them (e.g., make customers' having more positive attitude towards voiced complaints). Multiple regression or structural equation analyses could make it possible to determine the relative contributions of attitudes, subjective norms and

perceptions of behavioural control to the prediction of customers' intentions towards the actual behaviour of complaining (Kraft *et al.*, 2005).

Despite the overall success of the theory of planned behaviour, its application has been controversial (e.g., East, 2000). Conceptualisation of the three global measures has been problematic (Kraft *et al.*, 2005). Reported inconsistent associations among the theory's constructs have raised serious doubts about the distinctiveness of attitude, subjective norm and perceived behavioural control (East, 2000; Kraft *et al.*, 2005). Thus, there is no knowledge, but only general assumptions, over the precise causal relations among the constructs of the model (e.g., since behavioural outcomes (gains/loses) may affect attitude, and perceived difficulty could also represent a complementary way to measure attitude) (Weinstein and Rothman, 2005). Thus, the causal paths of the theory of planned behaviour are in need of careful empirical scrutiny (Weinstein and Rothman, 2005). Further, there is no evidence that intentions are actual determinants of the action itself (Bish *et al.*, 2000). Other constructs not identified by the theory of planned behaviour may also affect behavioural intentions (Xiao and Wu, 2006).

**Figure 9-2: Theory of Planned Behaviour (Ajzen, 1991)**



Further, little comparative research has investigated whether differences in the evaluation of service encounters between older consumers and those in younger age

categories could be identified and measured (e.g., Miller *et al.*, 1998; Laufer *et al.*, 2005), and hardly any empirical research has involved the still older (between 80 and 90 years of age) consumer segment. Even though this study aimed to include exploration of the needs of this often-neglected older age segment, more research on the behavioural patterns and needs of these older consumers is necessary to take place.

As suggested in the limitations section of Chapter 6, there is an opportunity for a similar study to be conducted by other researchers, preferably a team of researchers, to yield differing interpretations that could add further insights to the understanding of seniors' evaluation of service provision. Further, specific research into the evaluation of other forms of service provision, such as health and government controlled services, could provide a more complete picture of seniors' evaluations of service provision. Also, investments in longitudinal studies that would aim to explore how people's buying habits may change over time could possibly provide a richer understanding of older consumers' behaviour and thus provide information on which to base marketing decisions (Szmigin and Carrigan, 2001a).

Lastly, by conducting further research in seniors' complaining behaviour, it might be possible to assist service organisations to reduce seniors' non-direct complaining acts and possibly to increase older customers' voicing of their complaints to service organisations. This should ideally lead to managerial action to prevent similar dissatisfaction from arising again. Further research is also required to explore customers' use of alternative, non-direct types of complaining acts as these forms of complain have received little attention to date.

## **9.7 Summary and Conclusions**

The number and the proportion of older consumers in the UK are growing. Clearly there is need for UK service organisations to classify their older consumers into more meaningful segments. The use of age-based segmentation schemes does not seem to provide a clear picture of the needs and wants of older consumers. Consequently, a major requirement in successfully marketing to older consumers is a good understanding and appreciation of their needs. The findings of this study revealed



some previously unidentified and under-identified elements which service organisations may find useful in developing strategic marketing plans in the delivery of their service offerings. To conclude, this chapter has presented an overview of the justification of the thesis and has given a brief presentation and discussion of the main findings. Attention was explicitly drawn to the implications and limitations of the research findings. Directions for further research were also provided.

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# APPENDIX A

## Study's Bracketing

This study's bracketing is given in the format of the following list of issues that the researcher 'bracketed' before conducting the collection and analysis of the resulted data.

1. Old customers are an easy market to satisfy since they are not heavy users of the market as they may have limited needs and income.
2. The grey market has low expectations of the service market and more specifically from the personal service encounter.
3. The old people prefer the personal contact and seek empathy from the service personnel.
4. The mature customers are likely to engage in excessive complaining due to their free time resulted from their retirement status.
5. When complaining the mature customers fail to gain service employee's sympathy as seniors' complaining usually takes the form of a nag.
6. Old customers tend to complain mainly for money related problems and not so much for service employees' behaviour/service failure.

## APPENDIX B

The enormity of data generated by this study, described also in Chapter 6, made impossible the presentation of all the empirical findings. This appendix aims to provide an example of the procedure employed in the organisation of the findings into methodical ways. It provides a broad framework of the process that had been followed during the analysis of the study's first objective. That is: *to explore senior customers' key satisfiers and dissatisfiers with service encounters.*

Regarding the particular example, the bulk of findings made the presence of some restrictions necessary. One of these restrictions had resulted into discarding 'nostalgia' (for further details see 6.5.2). Drawing attention to a meaningful presentation of the findings and taking into account their frequency of the appearance the following categories emerged:

*Customised service, indifference, impersonal service, lack of training, no loyalty, human touch, communication, politeness, respect, friendliness, reliability, honouring promises, honesty, formal procedures, treasuring experiences, flexibility, age, dress code, promptness (queues), call centres.*

As the data collection and analysis were continued another restriction was necessary in the exploration of the thesis' first objective. Emphasis was thus decided to be given on seniors' negative rather than positive service incidents. That decision was based on the fact that negative service experiences tend to be more memorable and thus easier to retrieve compared to positive ones. They are also more likely to result in unfavourable outcomes for marketers and thus to be of significant managerial relevance. After this decision, and the systematic search for similarities and differences between the slices of seniors' statements the categories mentioned earlier were submerged into certain groupings. These aimed to assist the presentation and organisation of the findings into integrated manner. These are:

1. **Empathy and understanding:** *lack of personal attention (self-service; call centres; automated systems)*
2. **Courtesy:** *employees' manners (e.g., name terms and stereotypical/patronizing behaviour)*

3. **Sales pressures:** *vulnerability, direct phone marketing*
4. **Knowledge/Competence:** *employees' knowledge and competence of their working subject*
5. **Dependency:** *ability to perform the promised service dependably/willingness to keep made promises*
6. **Responsiveness:** *prompt and on time service (the role of human resources, respect of appointments made with customers).*

These groupings were based on comparisons that aimed to look for similarities and differences among interviewees' statements and theoretical and empirical findings. This comparative process assisted into the interpretation of why certain similarities/differences and connections among some certain themes existed. Homogeneity and a cohesive integration of the interview findings were the principle drives of this process. This process was repeated several times where different groupings were produced. Some of these groupings remained the same (such as responsiveness) while others were renamed and some were even discarded (such as understanding that was substituted by personalization). Going back and forth into the findings was unavoidable and therefore the interdependence of the precious stages of analysis was necessary. The final organisation of the findings resulted into the following groupings:

<b>Major Themes and Categories</b>	
<b>Themes</b>	<b>Categories</b>
<b>Empathy and personalisation</b>	Lack of: iv) personal contact; v) socialisation (e.g., small/local shops); vi) consideration/empathy (e.g., employees/older employees; self-service; call centres; automated systems)
<b>Courtesy</b>	iv) manners; v) name terms; vi) stereotypical/patronising behavior
<b>Sales pressures</b>	iii) vulnerability iv) direct phone marketing
<b>Trust within the service provision</b>	iv) temporary and contract based posts v) promises are not kept/no dependency services make 'exit' behaviour difficult
<b>Responsiveness</b>	prompt and on time service

Although it would be desirable to present direct quotations to present the formulation of the themes, this was not possible given their excessive length within a doctoral dissertation.