

# Avoiding, Managing & Resolving Complaints

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FINANCIAL INDUSTRY  
COMPLAINTS SERVICE  
LIMITED

# Complaining

Who has made a  
complaint?

# Customer Dissatisfaction

- Dissatisfaction arises as a consequence of a perceived discrepancy between expected and perceived performance.
- These expectations are influenced by actual needs and the previous experiences of the consumer.
- Communication plays an important role.

# Customer Dissatisfaction

- Satisfaction - performance substantially exceeds customers' expectations.
- Dissatisfaction - performance falls decisively short of their expectations.
- When expectations are fulfilled there is a feeling of indifference.

# Complainant Expectations

- Be listened to and not judged
- To have their point of view understood and acknowledged
- Treated with respect
- To be given an explanation
- To be given an apology
- Have action taken (and kept up to date on actions)
- To be treated fairly
- Make sure it never happens again.

# Complainant Expectations

- Who complains?
  - 97% are quite likely or very likely to tell others of a good experience
  - 95% are quite likely or very likely to tell others of a bad experience
- Handled well
  - 88% will repurchase if complaint is handled well
- How we complain?
  - 43% prefer to make a complaint by phone
  - 32% in person
  - 10% in writing
  - 14% by email

# Complainant Expectations

- Responsiveness
  - 66% of organisations rarely or never encourage you to complain
- Promptness
  - Complaining in person 56% expect resolution in the same day
  - Complaining by phone 46% expect resolution in the same day
  - 48% of respondents would be dissatisfied if resolution of a written complaint took more than one week.

# Complainant Expectations

- Impact on the emotions of Complainants
  - Good emotions build loyalty
    - (feeling appreciated, valued, reassured, secure)
  - Negative emotions destroy a relationship
    - (feeling neglected, insulted, disgusted, cheated)

# Complainant Expectations

*How can we meet a complainant's expectations?*

# RAPPORT

“What happens long  
term without rapport  
and relationship  
building?  
Not much!”

# EXERCISE TIME



# RAPPORT – HOW?

Why do we instantly like  
some people and others  
not?

# RAPPORT TO RELATIONSHIP

**'We tend to like  
people  
*like* ourselves'**

# MATCHING

- Voice
- Physiology
- Beliefs
- Empathy
- Breathing
- Common Ground

# RAPPORT – WHY?

- To create the right conditions for an effective exchange of thoughts and ideas.
- Or to make it easier to get along with them and they with you.

# PERSPECTIVE

- 1<sup>st</sup> Position – Self Orientated - Aware of self and own point of view
  - “How does this affect me?”
  - “How do I feel about this?”
  - “The way I see things.”

# PERSPECTIVE

- 2<sup>nd</sup> Position – Others Orientated - Aware of others position and point of view
  - “Like stepping inside someone else’s skin”.
  - “How would I feel if I was in their position?”
  - “Put yourself in their place.”
  - “The map is not the territory.”

# PERSPECTIVE

- 3<sup>rd</sup> Position – Observer Orientated –  
The external objective
  - “How would this look to someone else?”
  - “What would my boss think”
  - “How would this look on the front page of the newspaper?”
  - “What would my Mum think?”

# PERSPECTIVE

A FINE EXAMPLE  
OF 1st, 2nd, and  
3<sup>rd</sup> POSITION

VIDEO

# EXERCISE TIME



# DETECTING DECEPTION

**Why is it important to know if someone is telling us the 'truth'?**

# DETECTING DECEPTION

- SCAN is a method of detecting deception and consists of 2 parts...
  1. Obtaining Information
  2. Detecting Deception

# DETECTING DECEPTION

In the first instance or in a pure version statement...

**“Nobody ever lies, they just simply leave out information”**

# DETECTING DECEPTION

## MISSING INFORMATION INDICATORS

- Answering the question by not answering the question

Q: Did you tell your advisor you had a bad back when you completed the application?

A: He knew all about my health.

# DETECTING DECEPTION

- A change of pace/time in a written statement or information out of sequence
  - A statement times speed up and slow down – measure the number of lines per hour and look for when it slows down or becomes faster
  - A statement times moves around – starts in the AM moves to the PM and back to the AM

# DETECTING DECEPTION

- Missing time = Missing Information
  - "a short time later"
  - "after a little while"
  - "afterwards"
  - "the next thing I knew"

# DETECTING DECEPTION

- Changing pronouns or statement tense
  - Changing from 'my' to 'the' indicates distance and non-ownership of subject
  - From 'I' to 'we' – who is 'we'
  - From 'I did something' to 'I would have done' (future tense in a past tense statement) is not a true reflection of what happened

# DETECTING DECEPTION

- Declaration of Innocence

- "I didn't do it."
- "I am telling you the truth"
  
- Must be said prior to teaching the person to lie, ie in the pure version statement

# DETECTING DECEPTION

- An out of place overstatement of innocent
  - "I want you to know..."
  - "I was always taught to be honest."
  - "I would never lie"

# DETECTING DECEPTION

THE MOST IMPROTANT RULE OF SCAN

**DO NOT USE IT ON  
FRIENDS OR  
FAMILY**

# REACHING RESOLUTION

It can be difficult but it is worth it

Some Tips:

- Separate the People from the Problem
- Focus on Positions not Interests
- Generate Options and Don't Jump to Solutions

# Getting to Yes

- Separate the people from the problem

***“It’s not important who is right and who is wrong. We have a complaint, how can it be resolved”***

(Changing Perspective – move to 2<sup>nd</sup> or 3<sup>rd</sup> Position)

# POSITIONS v INTERESTS

## POSITIONS

- THINGS YOU SAY YOU WANT
- DEMANDS
- THINGS YOU SAY YOU WILL OR WON'T DO

## INTERESTS

- UNDERLYING MOTIVATIONS
- NEEDS & CONCERNS
- FEARS & ASPIRATIONS

# OPTION GENERATION

*The greatest obstacle to knowing the answer is being convinced that you already do!*

# Option Generation

- Invent Options for Mutual Gain

***“The Orange story”***

and

***“The Bruce Story”***

# Option Generation

- Invent Options for Mutual Gain

*Asking “why” – dig deeper  
to create more options that  
may resolve the dispute*

# Testing Your Options

**B**est

**A**lternative

**T**o a

**N**egotiated

**A**greement

# THE LETTER

- *Read the letter and*
  - *Identify the issues*
  - *Look for 'matching' methods*
  - *Are there signs of deception?*



# References

*'Getting to Yes'* – Fisher & Ury

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*'Detecting Deception'* – [www.lsiscan.com](http://www.lsiscan.com)

*'Leading Through Conflict'* – Gerzon

*'NLP in 21 Days'* – Heather & Adler

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