

# 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
- 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
  - 88% will repurchase if complaint is handled well
- 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

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

# RAPPORT

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

# RAPPORT – HOW?

Why do we instantly like  
some people and others  
not?

# RAPPORT TO RELATIONSHIP

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

# MATCHING

- Voice
- Written
- 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.

# 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”*

# Getting to Yes

- Invent Options for Mutual Gain

***“The Orange story”***

and

***“The Bruce Story”***

# Getting to Yes

- Invent Options for Mutual Gain

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

# *Questions?*



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# 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?”