

A MULTIDIMENSIONAL RESPONSE TO RESOLVING MATURE MARKET COMPLAINT BEHAVIOR: A SEGMENTATION STUDY BASED ON PREFERRED OUTCOMES TO CONFLICT RESOLUTION

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A composite of 17 weighted items regarding preferences of the mature market for organizational responses to registered complaints is used to identify four(4) distinct market segments (Assentors, Credibles, Suspecters, and Agnostics). Significant differences and similarities across the four market segments suggest complainant activity and satisfaction with organizational responses are not uniform within this market. Using a sample of 306 mature consumers in the Central Florida area, profiles of each segment are constructed. Managerial implications for the usefulness of the identified segments to response types are discussed and subsequent strategies for business redress are suggested.

INTRODUCTION

Considerable research over the past fifteen years has been conducted on the consumption preferences of what has frequently been termed the 'mature' (i.e., 55-plus years of age) market (Lazer, 1986). Many different studies have characterized this market as heterogeneous and a full range of marketing strategies have been suggested for effectively serving it. For instance, Lazer (1985) suggests viewing the mature market as a composite of four distinct age groups; 55 to 64, 65 to 74, 75 to 85, and 86 and over. However, others have recommended transgenerational strategies where products are marketed across age segments (Bone, 1991; Underhill & Francheille, 1984; Loudon, 1976). Some studies (Visvabharathy & Rink, 1985) suggest combining age breakdowns with such factors as income, education, and personality. Others (Gollub & Javitz, 1988; Day, 1987; Keane, 1984) recommend the use of lifestyles or psychographic variables to enhance the understanding of mature segments. Still others have applied additional factors to segment the mature market with such variables as behavioral and attitudinal similarities (French & Fox, 1985; Bartos, 1980), information processing and self-concept (Greco, 1987), and physical and psychological dimensions (Doyle, 1989; Schewe 1988; Lazer, 1986; Lumpkin & Greenburg, 1982).

The mature market continues to increase substantially in size, activity, and economic strength. According to the 1980

Census, the number of elderly consumers (65 and over) constituted 12% of the population. Based on these figures, projections for the year 2030 indicate an increase to 63.3 million elders, or about 21% of the U.S. population. The number of persons 55 and over is expected to grow from 52.2 million in 1988 to 75.9 million in the year 2030 representing over 25% of the population (U.S. Census Bureau, 1989). While size alone does not suggest a viable market segment, mature consumers represent an attractive market when income data are taken into account. Mature consumers typically possess greater discretionary income dollars than their younger counterparts (van der Merwe, 1987; Brown, 1986; Petre, 1986). Moreover, much of this analysis does not consider that many own their own homes outright, have fewer big-ticket purchases, no longer support children, and have access to more methods of home equity (e.g., reverse, rollover mortgages). One source even notes that people over 50 years of age control 75% of the nation's wealth and 50% of its discretionary income (Konrad & DeGeorge, 1988).

Numerous studies dealing with various elements in the marketing mix have been undertaken because the needs of mature consumers vary greatly given changes in age and income (Lazer & Shaw, 1987; Visvabharathy & Rink, 1984). For example, promotional studies have focused on variation in media choice, copy design, and advertising content (Day et al., 1988; Gilly & Zeithaml, 1985; Keane, 1984; Bartos, 1980). Pricing studies suggest that differences exist in the use of unit pricing, coupon redemption, willingness to shop, and utilization of senior-citizen discounts (Beardon & Mason, 1979; Lambert, 1979). Similarly, product studies support the notion that the mature market is heterogeneous (Moschis, 1991). Distribution related studies indicate that store choice

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and brand loyalty may be a function of consumer mobility (Gelb, 1978). Quality/price attributes of the store (Lumpkin et al., 1985), and the availability of in-store information sources (Lumpkin & Festervand, 1988; Beardon & Mason, 1979) have also been suggested as a means of segmenting the mature market. Greco (1987), Schewe (1985), and Visvabharathy and Rink (1985) summarize much of the research concerning the mature consumers' demand for products, as well as their responses to other marketing mix variables. These and other investigations yield meaningful strategic implications for the study of mature market complaint behavior.

COMPLAINT BEHAVIOR

Studies attempting to examine the complaint behavior of mature consumers have frequently found them to complain less than their younger counterparts (Beardon & Mason, 1979; Pfaff & Blivice, 1977; Valle & Koeske, 1977; Wall et al., 1977). Elderly consumers are said to largely refrain from complaint behavior (Lawther, 1978) and perceive fewer complaint alternatives when dissatisfied (Moyer, 1984). Moreover, relatively higher levels of purchase satisfaction have been attributed to elderly consumers (Warland, 1984; Westbrook, 1977; Mason & Himes, 1973). However, contrary to previous findings, Bernhardt (1981) found the elderly to be equally likely to complain in response to dissatisfaction. In addition, the elderly were generally more dissatisfied with products and services than the overall population. Contradictory findings such as these suggest that the mature market is comprised of multiple segments exhibiting a variety of complaint preferences. If this is the case, an understanding of the mature market and related complainant thoughts and actions cannot be fully understood on an aggregate level. Furthermore, it may be preferable to study consumer complaining from a process perspective (Landon, 1979) where a complaint is registered with an organization and some type of response is provided. This approach identifies the preferences of complainants which in turn could be used to enhance consumer satisfaction and continued patronage (Goodwin & Ross, 1990). To date, however, survey researchers have not provided a thorough or sophisticated analysis of complaint behavior in the mature market in this important area. The call for segmental research (Landon, 1979) and to define complaints and categorize them across segments of the mature market has not been undertaken. As a result, this study is an attempt to identify distinct complainant segments within the mature market based upon consumer preferences for various types of organizational response to complaints.

METHODOLOGY

A three-part mail survey was employed to collect data on the preferences and complaint behavior of mature consumers. The questionnaire was pretested on a convenience sample

($n=20$) of mature individuals from a local organization within the study area. Consequently, the questionnaire was modified in wording and scale composition to increase reader clarity. Content validity was established according to the guidelines set forth by Nunnally (1978). This content validation procedure included an extensive search of the literature, expert opinion, and a pretest on similar study units.

Questionnaire Development. In Part I of the questionnaire, a set of scales was presented which assessed a wide range of respondents' personal experience with complaint behavior involving: the frequency and form of their past complaints, the frequency and form of past organizational responses to their complaints, the recipients of their complaints, and the types of organizations that subsequently provided redress action. These questions were developed from the previous complaint experiences of pretest subjects and expert opinion. Part II of the survey provided a battery of seventeen (17) items that represented different types of organizational response. The composite of items was developed from a search of the literature (Resnik & Harmon, 1983; Gilly & Gelb, 1982; Cosenza & Wilson, 1981; Grantzin, 1975) and from pretest interviews conducted with frequent complainers. Content validity was established by ensuring that the items included were representative of the types of response used by organizations in responding to consumer complaints.

To assess respondents' overall preferences for each of these types of responses, a weighted attribute measure was utilized (Torgerson, 1958). The likelihood that each respondent "would be satisfied" with a specific type of response was measured on a 5-point scale with anchors of 1 = "No Chance" and 5 = "For Certain" and a midpoint of 3 = "50-50 Chance." The importance of each response was also measured on a 5-point Likert scale ranging from 1 = "Very Unimportant" to 5 = "Very Important." Each likelihood score was multiplied by its corresponding importance measure to produce a weighted index for each of the seventeen items used in the analysis. The final section of the measurement instrument consisted of a series of demographic questions for classification purposes. Scales were developed to characterize each mature respondent's sex, age, education, household status, previous occupation, and income. Two other questions inquired about respondents' complaint activities and satisfaction with the redress procedure.

Data Collection. Data for the study were collected from a sample of current members of the American Association of Retired Persons (AARP) in the Central Florida market area. This area has experienced tremendous growth in the retirement age group and the mature market is aggressively targeted by marketers for a variety of products and services (Carlson, 1983). To establish the representativeness of the current sample, survey results were compared with known

values for the population on demographic characteristics of sex, age, education, and income (Armstrong & Overton, 1977). Current estimates of the population parameters at the state and national levels were obtained from Florida Estimates of the Population '90 and the Statistical Abstract of the United States '91. No significant differences were found at the .05 level, suggesting that the sample was representative of the mature population on the demographics tested. In all, a total of 306 usable questionnaires was obtained for a response rate of 31%.

Analytic Procedures The data were initially subjected to the SPSSx Cluster Analysis of cases procedure. Utilizing the squared Euclidean distance criteria, four (4) distinct clusters were identified from the weighted indices on the seventeen response variables. Cluster procedures are commonly used for classifying respondents according to similarities for further analysis (Punji & Stewart, 1983). Validation of the identified clusters was accomplished using a split-sample approach to ensure the homogeneity and discriminating ability of the cluster solution. A four cluster solution was selected because of the interpretability and consistency of the clusters obtained in the validation procedure. To classify each of the clusters by their respondent members and to facilitate comparison, scores on the unweighted variables were standardized. The range of means on the unweighted seventeen items was between 2.96 and 3.82 with an average of 3.36. Those respondents that possessed a z-score of greater than zero were classified as having positive preferences toward the complaint response. When weighted, the indices tended to report a preference that is even more positive (i.e. $\geq$ a 50-50 chance times its importance) and these percentages were used for interpretation purposes. Further analysis developed cluster profiles using the scores on these items for cross-tabulation and ANOVA procedures.

RESULTS

Empirical Clusters

From the empirical cluster solution in the previous analysis, profiles of the four distinct clusters identified are presented in Table 1. The table displays (a) the percentage of complainants, by cluster, who demonstrated a preference (as defined by weighted z-scores) and (b) the raw data group means and standard deviations for each cluster for the seventeen complaint responses offered by firms. Higher percentages and group means indicate more agreement with each of the response statements. Analysis of Variance (ANOVA) performed on the composite of classification items revealed that all seventeen items were significantly ($p's \leq .001$) related to cluster membership. The names assigned to the clusters are: 1) "Assentors", 2) "Credibles", 3) "Suspecters", and 4) "Agnostics." These labels are descriptive of their overall preferences regarding alternative organizational responses to

registered complaints.

Assentors. The smallest of the clusters, which constitutes only 8% ($n=25$) of the total sample, was labeled the "Assentors." In comparison to other clusters, this segment exhibits a strong preference for most alternative complaint responses offered by a firm. In fact, this cluster reports the highest percentages on all but 5 of the 17 items. Large percentages of this group report that they would be satisfied with a response that is: prompt (82%), courteous or friendly (77%), personal (91%), and apologetic (96%), even if it questions the veracity of their complaint (96%). It is interesting to note that some apprehension appears to exist on items that pertain to the directness and efficacy of the firm's response. For example, only half (50%) of the Assentors would be satisfied if a firm's reaction claimed to solve all of their problems, if the response was verbal, or if it was addressed from someone important in the firm. Fifty-five percent (55%) of the Assentors preferred a written letter from the organization and 46% a response in the form of a telephone call.

Credibles. The largest of the clusters, representing 49% of the sample ($n=149$), was dubbed the "Credibles." In contrast to the Assentors, members of this cluster reported that they would more likely prefer a firm's response that was either written (62%) or verbal (54%), and if it was made by someone in an important position in the firm (58%). Similar to the Assentors, members of this cluster have a relatively strong preference for most other redress reactions. For example, 70% would be satisfied if a firm's response is courteous, 76% if the response is friendly, and 82% if it is personal. Additionally, if the reply is in writing, this group reports the highest overall level of satisfaction (62%).

Suspecters. "Suspecters" account for 17% of the sample ($n=53$) and appear to be suspicious of most complaint reactions. Regardless of whether the action is courteous (38%), brief (38%), friendly (30%), personal (8%), apologetic (28%), or is a 'form letter' (15%), this group reports low levels of satisfaction. Low satisfaction is also indicated if a firm challenged the complaint legitimacy or denied responsibility for the complaint (17% and 21%), respectively. Relative to the previous groups described, the Suspecters display only moderate satisfaction on many of the seventeen items, but tend to prefer responses that either solve (76%) or provide a means of solving the problem (51%). They would be more satisfied with a firm's response that is by telephone (51%), verbal ((61%), and by a person in an important position in the firm (62%).

TABLE 1
CLUSTER PROFILES OF PREFERENCES FOR REDRESS TO COMPLAINT BEHAVIOR

Statement	Cluster 1 Assentors n=25 (8%)	Cluster 2 Credibles n=149 (49%)	Cluster 3 Suspecters n=53 (17%)	Cluster 4 Agnostics n=79 (26%)
1 If a firm responds promptly.	82% 20.1 (4.9)	58% 18.1 (4.4)	49% 18.3 (3.6)	10% 12.0 (4.9)
2 If a firm's response is courteous.	77% 21.8 (3.6)	70% 19.4 (4.2)	38% 16.5 (5.1)	14% 12.2 (5.7)
3 If a firm's response is friendly.	77% 20.3 (6.1)	76% 18.1 (4.6)	30% 11.6 (4.6)	14% 9.9 (4.8)
4 If the tone of a firm's response is personal	91% 22.1 (3.2)	82% 17.0 (4.4)	8% 8.1 (3.7)	17% 9.0 (5.2)
5 If the response solved all of my problems.	50% 20.8 (6.3)	62% 22.3 (4.1)	76% 23.5 (3.0)	23% 16.4 (7.2)
6 If the firm's response provided a means of solving my problem.	86% 19.7 (4.5)	61% 15.1 (4.7)	51% 14.0 (5.0)	47% 13.0 (5.8)
7 If a firm's response questioned the truthfulness of my complaint	96% 22.4 (3.4)	36% 8.0 (5.4)	17% 5.7 (5.0)	33% 7.7 (5.4)
8 If the firm denied responsibility for the complaint	59% 12.4 (7.9)	25% 5.7 (3.5)	21% 4.6 (2.8)	38% 6.4 (5.0)
9 If the firm provided an apology.	96% 22.4 (3.6)	54% 14.5 (6.2)	28% 10.1 (6.4)	10% 8.5 (4.7)
10 If the response referred me to another person in the firm.	59% 16.8 (8.0)	44% 9.8 (4.9)	23% 7.8 (5.2)	14% 6.9 (4.1)
11 If a firm's response was brief.	50% 16.0 (6.6)	45% 11.8 (5.7)	38% 10.8 (6.1)	19% 7.9 (4.9)
12 If a firm's response is sincere.	64% 21.5 (4.6)	40% 17.5 (4.8)	53% 19.5 (4.1)	5% 10.4 (4.9)
13 If a firm's response is written.	55% 19.1 (5.9)	62% 19.6 (5.7)	40% 14.1 (5.2)	10% 9.2 (4.7)
14 If a written response is a 'form letter'.	41% 10.4 (7.8)	30% 6.1 (4.5)	15% 5.0 (4.4)	19% 5.5 (4.9)
15 If a firm's response is a telephone call.	46% 15.3 (7.4)	35% 12.7 (5.9)	51% 15.7 (6.2)	3% 7.3 (3.7)
16 If a firm's response is verbal.	50% 16.4 (7.0)	54% 15.8 (5.6)	61% 16.9 (6.7)	11% 9.6 (5.0)
17 If the response is made by a person with an important position.	50% 16.8 (7.6)	58% 17.6 (6.3)	62% 17.9 (5.8)	23% 10.6 (5.9)

% of Cluster Preference

Cell Key = Raw Data Mean (std deviation)

TABLE 2
ATTRIBUTE PROFILE OF MATURE COMPLAINANTS

Attribute	Cluster 1 Assentors (8%)	Cluster 2 Credibles (49%)	Cluster 3 Suspecters (17%)	Cluster 4 Agnostics (26%)
1. Education (some college or above) ¹	43%	59%	79%	49%
2. Income (\$25,000. ² or over)	52%	85%	81%	79%
3. Complaint Percentages ²	67%	84%	90%	70%
4. Complaint Satisfaction ²	72%	73%	72%	52%

¹ $P \leq .10$, ² $P \leq .05$

Agnostics. The fourth cluster, the "Agnostics," show a strong skepticism by reporting the lowest percentage of overall satisfaction for 13 of the 17 complaint responses. Only the Suspecters scored lower on the remaining four items of whether the reaction was personal (8% versus 17%), questioned the truthfulness of the complaint (17 versus 33%), denied responsibility for the complaint (21% versus 38%), or was a computerized 'form letter' (15% versus 19%). In contrast to members of the other three clusters, preferences for various responses were noted as typically low on the majority of items. For example, members in this cluster would not be satisfied with a firm's response that is sincere (5%) or in the form of a telephone call (3%). Only 10% of the members would be satisfied if a firm responds promptly, provides an apology, or the response is in writing. Similarly, 14% tended to prefer a response that is courteous, friendly, or referred them to another person in the firm. In essence, this cluster appears to be inherently negative in reaction to commonly accepted responses of complaint redress.

Cluster Profiles

Four distinct segments of mature consumers appear to exist with respect to their preferences for specific business responses to complaint behavior. To further describe the nature and composition of the clusters, a number of classifying variables (sex, age, education, household status, previous occupation, and income) were tested for differences to profile each of the four clusters.

Two of these attributes, education and income, were found to be significantly ($p < .10$ and $p < .05$, respectively) different across clusters. As illustrated in Table 2, the Suspecters contain the largest percentage (79%) of those with some college or more. While a large majority of members in

three of the clusters indicate incomes of \$25,000 or more, only 52% of the Assentors report a current income equal to or exceeding that amount.

The final attributes by which the clusters were profiled focused on the respondents' complaint activity and satisfaction with the subsequent redress action. These attributes were both statistically significant across cluster membership ($p < .05$). When asked if "you usually complain to firms when you experience problems with products or services," affirmative responses were frequent among the Credibles and Suspecters (84% and 90%), and common among the Assentors and Agnostics (67% and 70%). Responding to the question "Are you usually satisfied with the response (whatever form) that you receive from firms that you complain to," 73% of the Credibles and 72% of both the Assentors and Suspecters replied "Yes," but only 52% of Agnostics were satisfied.

DISCUSSION AND IMPLICATIONS

The findings of the study suggest a number of managerial implications. The mature market sampled in this study demonstrated substantial complaint activity with between 67 and 90 percent of those in the segments usually complaining when experiencing a problem with a product or service. These figures are consistent with past research by Warland (1984) which found that the percentages of older individuals who did any complaining varied between 53 and 79 percent, depending upon their levels of education and community involvement. In addition, it was found that between 74 and 90 percent of younger consumers complained. Such consistent findings suggest that complaint activity may in fact be similar across purchase settings and demographic classifications other than age. However, caution must be used in comparing these results because that study's classifications

were not the same as the present study. In addition, research by Bernhardt (1981) tends to support this contention. While this study found that the elderly population appeared to complain less than the general population, the complaint behavior and levels of satisfaction of the elderly closely resembled those of the total population when adjusted for the number of purchases made in each group.

More specifically, the data in this study suggests that the mature market is active in complaint behavior, but the market is not homogeneous. From the results, it appears that the market is composed of four distinct segments whose preferences for redress action differ. Also, substantial percentages of consumers in these groups complain and display relatively lower levels of complaint satisfaction. Given the emphasis that business is placing on retaining existing customers, a better understanding of the preferences of these segments for types of redress action is essential to develop an effective complaint handling strategy. By complaining, the mature consumers are indicating a willingness to remain in the system and participate rather than to engage in such potentially negative redress activities as public demonstrations, legal initiatives and seeking assistance from consumer advocacy groups or public media sources. Consequently, complaints should be taken seriously. It is safe to conclude that in the absence of consumer negligence or fraud, the firm should not contest the veracity of the complaint, nor deny responsibility for the cause of the complaint. The *modus operandi* of the redress process should accentuate the positive, i.e., the preferred outcomes to conflict resolution. In a similar vein, one could argue that satisfaction with conflict resolution is a function of the procedures used to settle the complaint. The study suggests that some complaining clusters prefer specific resolution content and outcomes that may equate with the perception of procedural fairness.

Consumers will evaluate the fairness of the redress process on the basis of whether or not they perceive the outcome as adequate and appropriate. The theory of procedural fairness suggests that consumers will want to feel that they have influenced the outcome (Goodwin and Ross, 1990). If the process results in a positive outcome, the complainant may be more inclined to view the organization favorably and feel that the procedure was administered fairly. This may well be the case with Assentors and Credibles. Both segments share the highest complaint behavior satisfaction and preferences for the content and style in which the redress is delivered. An apology does acknowledge that the customer service representative listened to the consumer and recognized the effort as worthy of a response. The study suggests that if the apology is promptly and personally delivered to Assentors and Credibles in a courteous, friendly and sincere manner, it will foster the perception that the redress procedure was fairly transacted. On the other hand, consumers may be denied active or complete participation in the redress process. For example, the

organization either denies responsibility for the complaint, questions the truthfulness of the complaint, or passes judgment on the basis of partial information. Theory suggests that the consumer will feel more frustrated with the experience. As a result, the complainant will not feel as fairly treated regardless of the outcome (Goodwin and Ross, 1990). From a practical standpoint, the results of this study (coupled with other research findings) indicate that marketers should use caution in adapting and developing global complaint resolution procedures. Instead, it would be desirable to tailor redress actions to each segment according to their preferences. Yet, varying redress strategies for each mature segment would be difficult to implement and cost prohibitive for most organizations, let alone dealing with the problem of identifying individuals in the various complaint segments. However, all is not lost, particularly if the findings of this study are viewed in the context of customer relationship development.

Contemporary marketing thought acknowledges the importance of "relationship marketing" (Shani & Chalasani, 1992; McKenna, 1991) which emphasizes the need for knowledge and experienced based marketing systems that rely on strong relationships with the customer. Here, the business and consumer become interlinked with true communication occurring between the exchange partners. Technology is key in this framework because of the need to customize market offerings quickly by communication and information based upon extensive customer databases. What does this mean in the context of the present study? It suggests a forward looking approach when dealing with consumer complainant behaviors, particularly where the mature customer is concerned. In those product and purchase situations where repeat business is critical, the organization must begin to create the linkages for communications necessary to identify the nuances of the complaining consumer. Given the growing economic and market size of the mature market, why not develop the mechanisms and information bases to isolate the complaint response preferences of individuals? Surely, this approach cannot be used in all product purchase situations and with all firms, but those that depend upon repeat business and brand and source loyalty may find it cost effective to begin to actively devise mechanisms to create complaint preference profiles of its customers. For example, it seems apparent that organizations should want to encourage the development of mechanisms to encourage consumer feedback, both good and bad. At this time, information based on consumer response preferences could be assessed and subsequently used to follow up personally with the complainant (i.e., customized complaint responses). Initially, this approach could be utilized with a common redress strategy based on the similarities across clusters, then be customized as complaint profiles are formulated based on the information obtained from the customer.

For instance, Credibles and Suspecters combined represent nearly two-thirds (66%) of the mature market. While

different preferences between these two groups exist, certain similarities may be instrumental in determining a redress strategy. Both segments exhibit a preference for a business response that either solves or provides a means of solving their problems. A preferred response is one that is prompt and verbal, especially if it comes from someone important in the firm. This set of preferences is consistent because an important person in the firm would be perceived as having the means available to quickly solve consumer problems as they arise. A smaller portion of the market, the Assentors, are similarly disposed to complain when they encounter problems, but show a relatively high level of preference for most redress actions taken. This would suggest that the preferences of this segment are fairly consistent with types of organizational response that are currently employed. In general, members of this segment do not expect the redress action to solve all of the problems encountered, but are receptive if the response is personal and apologetic, even if there is some doubt expressed about the truthfulness of their complaint. The Agnostics, who represent almost a quarter of the overall market, are prone to complain and evince a low level of satisfaction with most redress reactions offered by a firm. However, they also are mildly receptive if a response to their complaint provides a means for solving the problem and is made by someone important in the firm. Even though this segment may be difficult to satisfy, a truly customer-oriented firm would be responsive to all legitimate complaints. These complainants have received promises to which the firm should be accountable.

CONCLUSION

This study suggests that the mature market may be segmented according to preferences for desired responses to their complaints. To date, the literature has few studies that pursue this line of research. Most previous efforts have been limited to segmentation by demographics. The segments discovered here may be useful in designing a redress strategy to better serve the burgeoning mature market. Congruent with Bernhardt (1981), the findings of this study are inconsistent

with earlier works (e.g., Beardon & Mason, 1979; Lawther, 1978; Wall et al., 1977) which have characterized the mature market as relatively complacent when experiencing dissatisfaction with purchases. Results indicate that, on average, 80% of all mature consumers complain. In general, the preferred response to complaint behavior across segments is to have someone important in the firm, who is courteous and prompt, attempt to solve the problem.

As with any investigation, the study creates many more questions than it solves. The study is limited in its sample and scope, and therefore must be interpreted in light of its limitations as noted in the methodology section of the paper. However, the subject is a fertile area for research. Potential research questions that arise for this study include:

- What is the relationship between complainant behavior prior to maturity and during maturity? Are there significant indicators (i.e., income, education, membership in particular organizations, etc.) that suggest mature complaining behavior patterns later in life?
- How effective are specific complaint responses in generating customer satisfaction? How much do the satisfaction levels vary across consumer types in general, and the mature consumer in specific?
- How do various consumers come to have similar complaint behaviors? Are there specific complaint responses that organizations can use to effectively deal with specific types of complainers with various characteristics?

In conclusion, the mature market is an increasingly important consuming segment that expresses only moderate satisfaction with current organizational response to registered complaints. If organizations are to better serve this market, an understanding of the preferred redress response desired by each segment should help to alleviate existing dissatisfaction and retain these consumers as customers. Possible courses of action to accomplish this goal were explored in the context of relationship marketing. This study has hopefully provided the initial foundation for addressing such a problem.

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