Reviewer’s report

Title: Handling complaints and the quality of service in the Dutch health insurance market

Version: 1 Date: 29 April 2011

Reviewer: Trea Laske-Aldershof

Reviewer’s report:

Major Compulsory Revisions:

1. It is not made clear why the concept ‘trust’ is analyzed next to the concept of ‘consumer complaint satisfaction evaluation’. The authors have performed two separate studies. The only link between the two studies is that ‘service quality’ is used as a determinant in both studies. To justify this paper, ‘trust’ needs to part of the theoretical relation between ‘service quality’ and ‘consumer complaint satisfaction evaluation’.

2. It is not made clear why the theory of justice is needed to be a theoretical anchor between the functional and technical qualities of consumer satisfaction.
   - The concepts ‘functional quality’ and ‘technical quality’ are defined in the model of Grönroos and are used in many other studies. What is the added value of a discussion of justice theory here?
   - Besides, the theory of justice identifies three concepts: ‘procedural justice’ (process), ‘interactional justice’ (behavior of employees), and ‘distributive justice’ (outcome). Why did the authors combine ‘procedural justice’ and ‘interactional justice’ in their study?

3. Standardized coefficients are used to examine functional quality and technical quality across two models (relative effects, Hypotheses H2a and H2b). As far as I know this is not allowed, because of a possible correlation between the error terms of the two regression equations. I assume this correlation is present because ‘complaint satisfaction’ (regression 1) can be viewed as part of ‘overall satisfaction with the company’ (regression 2). Comparison of standardized coefficients is only allowed within one model (Hypothesis H3, regression 3).

4. The description of the data is little.
   - The authors write that 150 questionnaires were usable. The top row of Table 2 suggest that the regressions are based on 126, 124 and 127 observations, however, this cannot be correct based on the remark in Table 1 that N=101 for factors 4 and 5. This means that one third of the 150 observations were not used. The authors should explain further and what does it mean for the results?
   - The study identifies 184 complaints out of 7600 members. Is this comparable to the number of complaints in total Dutch population?
   - The majority of the complaints were cost-related. It would be interesting to know
if this is 51% or 90%. Is the type of complaints relevant for the results?
- The average age is relative high. What could be an explanation for this?
- More descriptive statistics should be added. E.g. Mean values of the factors and correlation between the factors.

Minor Essential Revisions
In the section “Construct validation” some references to the numbers of the tables are not correct.

Discretionary Revisions
1. Why not controlling for background variables (age, sexe, type of complaint)? It would also be desirable to control for:
   - the length of the relationship between the member and insurance company;
   - the time needed to solve the complaint.
   Is this information available?

2. The section “further analysis” shows that complaint satisfaction is a mediator between technical quality and overall satisfaction. However, it is also interesting to see how much the relation between functional quality and overall satisfaction will change by treating complaint satisfaction as a mediator between this relation.

3. The term ‘handling complaints’ does not reflect the content of the study. The study is about consumers’ evaluation of handling complaints.

4. It can be an innovative study in its field when the authors build a model in which ‘trust’ and ‘consumer complaint satisfaction evaluation’ are examined simultaneously instead of separately.

Level of interest: An article whose findings are important to those with closely related research interests

Quality of written English: Acceptable

Statistical review: Yes, and I have assessed the statistics in my report.