Directives for response to negative social media comments:

The case of Sberbank

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*Abstract:* *This study analyzes responses to negative comments in social media, using the case of SB JSC Sberbank, a leading bank in Kazakhstan, and Facebook. We investigate key features of negative comments in social networks, identify categories of negative comments, and develop guidelines for responses to negative comments. We use content analysis to identify categories of the comments. We survey subscribers who left negative comments to reveal factors affecting customer satisfaction. We find that negative comments can be divided into categories previously identified by other researchers with an additional category revealed that may or may not be specific to Kazakhstan. This categorization is based on qualitative and quantitative results about corporate communication practices in Kazakhstan. This study is the first of Kazakhstani-specific negative comments that uses quantitative and qualitative techniques.*

Keywords: *Social networks, negative comments, Facebook, communication strategy, constructive, delusional, directional, trolling, devoted comments*

**1. Introduction**

Social media is emerging as an essential part of the marketing communication strategy of many organizations (Waters et al., 2009). Customers often use social media platforms to complain about their experience with a particular firm. Research by the Institute of Customer Service finds that “since January 2014, there has been an eight-fold increase in customer complaints made on social media” (Causon, 2015). Complaint management gains importance as an avenue to maintaining an organization’s image as well as identifying and rectifying problems with its service or product (Pallis et al., 2011). Most organizations, however, do not approach complaints and negative comments as public relations opportunities, but rather prefer to remove or ignore critical feedback (Dekay, 2012, p. 289). A host of researchers have tried to find ways to improve the responses to negative comments in a manner that will positively influence customers, improve the reputation of the company, and increase customer satisfaction and loyalty (Sparks et al., 2016; Cheng and Loi, 2014; Sparks and Bradley, 2014; Thomas et al., 2012). But little attempt has been made to evaluate the efficiency of the manner in which Kazakhstani organizations respond to customers’ complaints on social networks such as Facebook (Gordienko, 2013; Prashkevich, 2013). We know of no written guidelines on how to respond to negative comments on Facebook in any Kazakhstani company.

This study extends the literature by investigating the Sberbank branch in Almaty (the bank is headquartered in Moscow). It investigates which strategy is most effective in handling negative comments on social media for banks in Kazakhstan and can be used as a template for other organizations in other locations. This is the first study of the effectiveness of response strategies on customer satisfaction in a non-Western context. It is rational to surmise that an effective strategy will increase customer satisfaction. This study designs guidelines to help financial institutions react to negative comments in a manner that maximizes customer satisfaction.

We base our effective negative-response strategy on the dimensions developed by Liao (2007), which include making an apology, solving a problem, being courteous, providing an explanation, and replying promptly. Liao (2007) shows that these five dimensions help to retain customers who have experienced service failures. They also increase customer satisfaction, defined as “a person’s feelings of pleasure or disappointment resulting from comparing a product […] in relation to his or her expectations” (Kotler, 2000, p. 36). This study uses three parameters to measure customer satisfaction: General satisfaction with the service, willingness to do business with the company again, and willingness to recommend the service to others.

**1.1 Negative comments and consumer complaint**

Social media platforms have become venues for consumer commentary and reviews. Some comments inevitably are negative. Wasserman and Faust (1994) define a “negative comment” as gossip or talk criticizing something or someone. Dissatisfaction with a company’s product or any other aspect of the exchange is the focal point of many complaints (Davidow and Dacin, 1997). Consumer Complaint Behavior (CCB) is defined as “a set of multiple (behavioral or non-behavioral) reactions, some or all of which are caused by dissatisfaction with [a] perceived product or service” (McQuilken and Robertson, 2011). While complaining is increasingly understood as a cognitive reaction, it is sometimes defined as an emotionally laden event (Velasquez et al., 2010, p. 533).

Factors affecting CCB are the following:

1. Situational factors such as the product’s importance, time limits of services, the

 previous experience of the complainant (Huppertz et al., 2003, p. 136; Tronvoll, 2012),

 the probability of successful reimbursement, the cost of services (Mousavi and

 Esfidani, 2013), and the convenience of switching to another product (Kasabov and

 Warlow, 2010, p. 707).

2. The demographic nature of the customer factor and the firm’s attitude towards the

 complaint (Mousavi and Esfidani, 2013).

3. The structure of the industry (Mousavi and Esfidani, 2013).

4. Product factors (Tronvoll, 2012, p. 603) such as perceived quality (Sharma et al., 2009,

 p. 289) or price (Hansen, 2010, p.7)

**1.2 Typology of negative comments**

Negative comments on social media include complaints about product quality, personnel rudeness or particular services. Customer reactions to critical incidents vary from taking no action to complaining in public or terminating the relationship with an organization. Previous studies have produced numerous CCB typologies and classifications (e.g., Crie, 2003; Singh, 1990a). Singh (1990b) creates a typology of response to four categories of complaints: Passive, voicers, irate customers’ and activists. Passives take no action, while voicers complain about the company. In addition to complaining, irate customers engage in negative word of mouth or cease patronage. The most actively engaged customers, the activists, complain to third parties.

Zhannah Prashkevich (2013), a public relations practitioner in Kazakhstan, suggests a typology of four categories of on-line negative comments: Constructive, sincere delusion, directional and trolling. Constructive negative comments occur when the company did make a mistake. Sincere delusion happens when the customer believes that the company had made a mistake when in fact it had not. Directional negative comments are those that are organized by a company’s competitors to harm its reputation. Trolling comments are those that are left without any reason except to provoke readers into an emotional response.

**1.3 Handling negative comments**

In dealing with negative social media comments, some companies delete them, some ignore them, and others respond. Negative comments might cut sales (Menon et al., 1999). Therefore, research on effective responses can benefit commercial organizations (Sparks et al., 2016; Cheng and Loi, 2014; Sparks and Bradley, 2014; Thomas et al., 2012; Davidow, 2003; and Sparks, 2001).

Menon et al. (1999) identifies four kinds of company responses: Replies with a strong argument, responses with a weak argument, “no comment” and “no comment due to litigation.” The last two responses damage the company’s reputation equally. Reputational effects of responses with weak arguments are much like those of “no comment” and “no comment due to litigation” responses. Menon et al. (1999) concludes that “when companies issue statements for damage control it is necessary to carefully craft a strong response.”

 Sparks (2001) develops two “non-recovery strategies” (denial and avoidance) and five recovery strategies (apologize, rectify, explain, invite customer input, and compensate the customer). Davidow (2003) proposes six qualities of service recovery strategies: Timeliness, facilitation, redress, apology, credibility and attentiveness.

Liao (2007) tests the effects of five strategies on customer satisfaction: Apology, problem solving, courtesy, explanations and promptness. Liao’s strategies serve as a foundation for the survey questions of our study.

Cheng and Loi (2014) suggest a complaint handling method based on the elaboration likelihood model (ELM). Their study indicates that posting a response that adopts a central route to persuasion is most effective for handling negative reviews.

Figure 1. Optimal complaint response pattern from a corporate perspective

(Zaugg, A. (2006, p. 4).

Little research concerns online complaint behavior in Kazakhstan, although many Kazakhstani banks receive online customers’ complaints (Figure 3).



Figure 2. Content analysis of Kazakhstani banks (based on Facebook official accounts of banks)

 Of the 35 banks that operate in Kazakhstan, 23 have official accounts on Facebook. This study attempts to reveal the nature of consumer complaints about Sberbank on its official Facebook page. It conducts a survey of that bank’s customers who left negative comments on Sberbank’s Facebook page to identify how the bank’s response strategies affect customer satisfaction. Based on the findings, guidelines are developed to improve response strategies.

**2. Methodology**

**2.1 Type of research**

This study employs quantitative research methods. It conducts content analysis of the negative comments on Sberbank’s Facebook account as well as the survey research among those customers who have left negative comments on Sberbank’s official account.

**2.2 Research strategy**

The study is based on a case study method, as it takes a certain object on the basis of which the data collection and survey will be carried out. As Lee (2003) notes, the case study method is simple: The truth of the obtained knowledge is pluralistic, i.e., there is no single answer to the question, but there are a few answers that can compete on the degree of the truth.

Sberbank is the largest bank in Russia. “The bank has the largest countrywide branch network with 17 regional head offices and more than 19,000 outlets as well as subsidiary banks in Kazakhstan, Ukraine and Belarus, a branch in India, and representative offices in Germany and China” (Sberbank, 2012).

SB JSC Sberbank is the 10th largest bank of the Republic of Kazakhstan measured by the amount of authorized capital (www.sberbank.kz). Sberbank was established in Kazakhstan in 2006. The central office of Sberbank in Kazakhstan is Almaty (www.sberbank.kz).

**2.3 Data collection techniques**

 This study consists of two phases. The first phase analyzes the content of Sberbank’s Facebook page. The second phase analyzes questionnaire responses from 75 people who had left negative comments on the page from January to May 2016.

**2.4 Content analysis**

Sberbank uses several social channels to stay in touch with clients: Facebook, Twitter, YouTube, Instagram and Vkontakte. Based on similar web analysis studying traffic sources, 54.83% of the referrals to the main Sberbank page (www.sberbank.kz) come from Vkontakte. However, Vkontakte has only approximately 6,000 subscribers, far fewer than Facebook does. Facebook referrals comprise 6.75% of the total. This study focuses on the bank’s Facebook presence because this social channel has the most subscribers for Sberbank, although referrals from it to the bank’s official page are few.

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Figure 3**.** Content analysis of Sberbank account on Facebook

This study employs the matrix approach to content analysis, counting how often a certain negative word or phrase occurs in 75 comments.

**3. Findings of the content analysis**

**3.1 Types of negative comments on Sberbank’s Facebook page**

Analysis of the 133 comments on Sberbank’s Facebook account reveals that most negative remarks can be categorized as constructive, directional, trolling, or delusional. Negative comments are sorted according to Prashkevich’s (2013) typology, with descriptions of the categories listed below.

***Constructive:*** The client is not satisfied with Sberbank’s service and correctly describes all claims. Although it is negative it can help the bank by revealing weaknesses. An example is a comment by one customer: “I have left online application for 2 times but unfortunately no one ever calls me back.”

***Sincere Delusion:*** The customer sincerely believes that the bank made a mistake, but the bank followed established procedures and regulations. For example, one customer commented: “I have just cashed 30,000 tenge via Kazkom ATM. I used the Sberbank card. ATM gives out only by 10,000 tenge. For these three operations I paid commission 1,350 tenge. That’s awful!” In this example, the customer thinks he is right but in fact is not. All fees and commissions are specified in the contract, which the client signs when he receives the card. Also, this information is available on the bank’s web site.

***Trolling:*** Trolling is deliberately provocative comment, which often is based on false accusations or distorted information. Such comments provide no value to the bank, but if a reply is not provided on time, it may cause significant harm. An example of a trolling comment is, “As soon as I see Sberbank I react immediately)), and in a negative way!”

***Directional:*** Dissatisfied feedback resembles the truth, but with little or no specific data or details. The main objective of such a comment is to harm the image of the bank. For example, consider this comment: “Sberbank did not return the money that should have been sent to (name deleted) company since March 21, 2016. Call center gives me false information every day. Sberbank, give me my money back!”

The content analysis in this study reveals an additional category of negative comments not included in Prashkevich’s typology (2013). These are comments that build on patriotic feelings, a category that we name “devoted.” In the case of Sberbank, some comments reflect pride for Kazakh traditions. Many comments suggest that it is better for Kazakhstanis to rely on Kazakh banks, not foreign banks. An example of a “devoted” comment is: “Why do your employees use St. George's ribbon? A new type of the symbol of the Victory Day was approved in Kazakhstan, and these are blue ribbons with the Kazakh ornament.”

**4. Measuring the effectiveness of Sberbank’s negative response strategy**

We surveyed all subscribers who left negative comments on Sberbank’s Facebook account from January to May 2016, to find out if Sberbank’s responses to negative comments increased customer satisfaction. We conducted the survey via surveymonkey.com. The components of the effective response strategies are based on Liao (2007), which lists five dimensions and uses a seven-point scale (1 - strongly disagree, 7- strongly agree) to measure respondents’ agreement with 16 statements regarding the five dimensions.

Our survey included six statements about Sberbank’s response and three questions about customer satisfaction. It uses a five-point scale for respondent agreement. Relative to the survey in Liao (2007), our survey caters more to the characteristics of the designated population.

**4.1 Results**

Of 75 negative commentators, 63 subscribers were still active on Facebook at the time of the survey. Thirty-five of these users filled in the questionnaire. Table 1 (Appendix B) shows the distribution of responses. Table 2 (Appendix B) shows their means and standard deviations. None of the means differs significantly from 3, indicating that respondents overall were neither pleased nor displeased with Sberbank.
 Table 3 (Appendix B) shows a correlation matrix of the variables. The correlations were strong. Only two of the 36 pairs were not significantly correlated at the 10% level of significance, and most are significant at the 1% level. This result indicates that respondents had an improved feeling toward Sberbank in one category if the bank did well in a different area; e.g., respondents felt that if the bank responded, it was more polite. This result indicates that the bank can improve its image overall by taking any of the actions.

We categorize the variables into three types: Response, action and attitude. Response refers to whether the bank responded to the negative comment and is represented by the variable Reply. The response to the statement on the survey was 1-5, with 1 being “Strongly agree” and 5 being “Strongly disagree.” We noticed, however, that all the responses were either 1 or 4 or 5, so we reconstructed the variable into a binomial with zero being “No reply” with all the respondents who put down 1 and “Reply” with all the respondents who put down 4 or 5. We named this variable “Replylog.” The Action category describes what the bank did when it responded and includes the variables Apologize, Explain and Solved. The Attitude category describe how the bank responded and includes the variables Fast and Polite.

The first test is to determine whether responding in any way provides customer service benefits. Table 4a (Appendix B) shows the means of the three customer service responses for the sub-samples of the respondents who got a reply from the bank and of the ones who didn’t; the table also shows the difference in means, which is nonzero at the 1% level of significance for all three dimensions of satisfaction. This indicates that responding to a negative comment improves customer satisfaction.[[1]](#footnote-1)

Table 4b (Appendix B) shows the results of Tobit regressions of the three customer service variables on the binary Reply/No reply variable “Replylog.” The coefficient on this variable is significantly positive at the 1% level in two of the three regressions, supporting the results found in the difference-in-means test.

The next level of analysis is to determine which, if any, of the characteristics of the response provide benefits additional to those from just responding. We run Tobit regressions of each of the three satisfaction variables on each action variable along with the two attitude variables. These results are shown in Table 5 (Appendix B) with the panels a, b and c showing the results for answer satisfied, service satisfied, and recommend, respectively.[[2]](#footnote-2) Dependent variables were censored at lower and upper bounds of 1 and 5 respectively in each regression. Every regression model is significant at the 1% level, as can be seen from the p-values on the Wald and Likelihood Ratio test chi-squared statistics.

Overall, the most important variable appears to be Fast. It is significant at the 1% level in seven of the nine regressions. The other attitude variable, Polite, is only significant at the 10% level in one regression and at the 5% level in one regression. Of the action variables, Solved appears to be the most important. It is significant at the 1% level in one of the three regressions in which it appears and at the 5% level in another. Explained is significant at the 5% level in two of the three regressions in which it is included, and Apologize is not significant in any regression.

These results indicate that simply apologizing in response to a negative comment provides no value regarding customer satisfaction. They indicate that an explanation or a solution can potentially increase customer satisfaction and that a fast response can also increase customer satisfaction.

Table 6 (Appendix B) shows the results from the open-ended question in the survey. All comments were classified into the categories determined by previous studies but an important additional category was also found. The table shows the number and percentage of the answers that fell into each category. The percent in the new category “Devoted” is higher than in two of the previously constructed categories, indicating that this new category may be an important addition and devoted marketing may be an effective tool. It also suggests that a foreign company should take account of customs and mores of the host country to improve customer satisfaction.

The percentage in the devoted category in this study is likely to be higher than in most situations: The data were taken for a Russian bank operating in Kazakhstan, so patriotic tensions could be high. It would be interesting to investigate if this category holds in other firms in Kazakhstan and in other parts of the world.

**6. Guidelines**

The guidelines for handling negative comments based on the results of content and survey analysis conducted in this study are very simple. Respond to negative comments quickly and try to explain and solve the problem. Responding quickly alone has customer service benefits. Solving the problem advances customer satisfaction above just responding. Respondents may also advance satisfaction by replying in a way that connects to a sense of patriotism, depending on the situation.

**7. Conclusions**

With the exponential growth in the use of social media by consumers, companies must be ready to manage customers’ negative feedback. The first objective of this study is to investigate the effect of response to negative comments in social networks on customer satisfaction. The second purpose is to develop effective strategies to handle negative comments in social networks. The study uses both qualitative and quantitative research methods known as content analysis and survey research. Content analysis shows that most comments were in the delusional and constructive categories. Next most common is the new category proposed by this study called Devoted. This category may be expanded for sentiments reflecting the issues of a nature other than nationality, such as gender, age, profession, religion or other demographic factors. Further research is needed to determine which response strategies are most effective for each type of negative comment, especially the under-researched category of devoted comments.

This study develops guidelines for Sberbank to respond to negative comments on Facebook. The most important features are to respond, respond quickly and solve the problem. Whether these guidelines translate to other banks in Kazakhstan, other commercial organizations in Kazakhstan or banks and companies worldwide and social media other than Facebook would be the subject of further research.

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**9. Appendix A**

**9.1 Respondents’ answers to an open-ended question**

1. продолжайте в том же духе, молодцы
2. ну ооочень долго мне отвечали! я уже и забыл, что жалобу накатал=)
3. если обещаете человеку вернуться к его проблеме, то и делайте это! мне ответили, что вернуться к моей проблеме но так этого и не сделали! Обидно даже как-то!
4. na moy vzglyad - vajno obyasnyat' po4emu voznikla problema u klienta I kak ee reshit'
5. Быстрее отвечать на запросы и жалобы быть честными с пользователями и стараться максимально решать их возникшие проблемы
6. ооооочень долго мне отвечали! нужно отвечать быстрее и действительно помогать своим клиентам!
7. что я могу советовать, если мой комментарий тупо проигнорировали?
8. ну вот моя проблема с картой точно не была решена! пришлось идти в отделение и тратить кучу времени
9. отвечать быстрее (!) отвечать на все комментарии придумывать более оригинальные и интересные ответы, а не как под копирку
10. нанять новых смм-менеджеров, которые понимают в том, как вести социальные сети!
11. отвечать на все комментарии)
12. я целую неделю ждал ответ, потом мне написали, что со мною свяжутся и вот до сих пор связываются))
13. предлагаю давать более разноообразные ответы пользователям
14. красиво говорите, но проблему то при этом не решаете! мой совет - меньше красивых слов, а больше дела! больше конценрации на помощи в решении проблем.
15. вобще удалите страницу! все равно толку от нее ноль!
16. В целом, все очень хорошо, но я бы ещё посоветовала реже отвечать шаблонными комментариями. Все же лучше индивидуально подходить к проблеме каждого пользователя!)))
17. otstoy!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!
18. Если они также работают, как отвечают в Facebook, то это банк обречен на провал!
19. долго отвечали ! и в итоге спустя сто лет ответили и что толку? мой вопрос никак не был решен!
20. мне понравился ответ, который мне предоставили! очень быстро и вежливо! мне было приятно
21. Сбер - отстой! фейсбук их только реклама, никакой коммуникации с пользователями!
22. мой вопрос вообще проигнорили!!

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| respondent # | reply | apologize | solved | polite | explained | fast | ans\_satisf | serv\_satisf | recommend |

**9.2 Survey dataset**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |
| 2 | 4 | 2 | 4 | 4 | 2 | 4 | 2 | 2 | 2 |
| 3 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 |
| 5 | 4 | 4 | 1 | 3 | 3 | 2 | 3 | 2 | 2 |
| 6 | 5 | 1 | 1 | 3 | 2 | 2 | 2 | 2 | 2 |
| 7 | 4 | 2 | 1 | 3 | 2 | 2 | 2 | 2 | 2 |
| 8 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 |
| 9 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 10 | 4 | 4 | 1 | 4 | 4 | 2 | 2 | 2 | 1 |
| 11 | 5 | 4 | 3 | 4 | 2 | 4 | 2 | 2 | 2 |
| 12 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 |
| 13 | 4 | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 1 |
| 14 | 4 | 4 | 1 | 3 | 3 | 3 | 3 | 2 | 3 |
| 15 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 16 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 5 | 5 |
| 17 | 5 | 4 | 2 | 2 | 1 | 2 | 2 | 2 | 1 |
| 18 | 4 | 3 | 2 | 2 | 1 | 2 | 2 | 2 | 1 |
| 19 | 4 | 3 | 3 | 3 | 1 | 2 | 2 | 2 | 3 |
| 20 | 5 | 4 | 1 | 3 | 3 | 3 | 3 | 2 | 3 |
| 21 | 4 | 4 | 1 | 3 | 3 | 2 | 3 | 1 | 1 |
| 22 | 5 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 23 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 |
| 24 | 4 | 4 | 1 | 3 | 3 | 2 | 3 | 2 | 2 |
| 25 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 26 | 4 | 4 | 1 | 4 | 4 | 2 | 2 | 2 | 1 |
| 27 | 5 | 2 | 1 | 3 | 2 | 2 | 2 | 2 | 2 |
| 28 | 5 | 4 | 3 | 4 | 2 | 4 | 2 | 2 | 2 |
| 29 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 |
| 30 | 4 | 4 | 2 | 2 | 3 | 2 | 2 | 2 | 1 |
| 31 | 5 | 5 | 1 | 4 | 4 | 3 | 2 | 3 | 1 |
| 32 | 4 | 4 | 3 | 4 | 4 | 1 | 1 | 2 | 2 |
| 33 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 5 |
| 34 | 4 | 3 | 3 | 1 | 2 | 2 | 2 | 2 | 2 |
| 35 | 4 | 3 | 1 | 3 | 4 | 2 | 2 | 2 | 1 |

**10. Appendix B**

|  |  |  |
| --- | --- | --- |
|  |  | **Percent who responded:** |
| **Question Type** | **Question** | **Strongly disagree** | **Disagree** | **Neither agree nor disagree** | **Agree** | **Strongly Agree** |
| Response | 1 | 11.43 | 0.00 | 0.00 | 37.14 | 31.43 |
| Action | 2 | 17.14 | 11.43 | 11.43 | 51.43 | 8.57 |
| Action | 3 | 51.43 | 11.43 | 14.29 | 17.14 | 5.71 |
| Attitude | 4 | 17.14 | 11.43 | 31.43 | 28.57 | 11.43 |
| Action | 5 | 22.86 | 25.71 | 20.00 | 25.71 | 5.71 |
| Attitude | 6 | 17.14 | 42.86 | 8.57 | 22.86 | 8.57 |
| Satisfaction | 7 | 17.14 | 48.57 | 14.29 | 8.37 | 11.43 |
| Satisfaction | 8 | 17.14 | 57.14 | 5.71 | 2.86 | 17.14 |
| Satisfaction | 9 | 37.14 | 37.14 | 5.71 | 5.71 | 14.29 |

Table 1: Survey answer distributions

Table 1 shows the distribution of responses to the indicated questions of the 35 people who left negative comments on Sberbank’s Facebook site and responded to the questionnaire. Survey respondents rated their agreement with each statement on a scale of 1 to 5 with 1 being “strongly disagree” and 5 being “strongly agree.” Questions are listed below the table

**Questions:**

1. I received a response to my comment/complaint from Sberbank representative.

2. In response to my comment Sberbank representatives apologized about the inconvenience with which I had to face.

3. After I left a comment/complaint on the Sberbank’s page, my problem was solved by the representatives of the bank.

4. The answer given by Sberbank representatives was polite.

5. In response to my comment/complaint Sberbank representatives explained to me why the situation that caused my discontent/indignation occurred.

6. Sberbank representatives responded to my comment/complaint within one hour.

7. Overall, I am satisfied with the answer I received from Sberbank representatives.

8. In general, I am satisfied with the level of service in Sberbank.

9. I would recommend Sberbank to my friends and family.

|  |  |  |  |
| --- | --- | --- | --- |
| **Variable** | **N** | **Mean** | **Standard deviation** |
| Reply | 35 | 3.94 | 1.16 |
| Apologized | 35 | 3.29 | 1.27 |
| Solved | 35 | 2.29 | 1.39 |
| Polite | 35 | 3.11 | 1.30 |
| Explained | 35 | 2.74 | 1.31 |
| Fast | 35 | 2.60 | 1.22 |
| Ans\_satisf | 35 | 2.54 | 1.24 |
| Serv\_satisf | 35 | 2.49 | 1.34 |
| Recommend | 35 | 2.29 | 1.45 |

Table 2: Univariate statistics

Table 2 shows mean values of the responses to all survey statements. Survey respondents rated their agreement with each statement on a scale of 1 to 5, with 1 being “Strongly disagree” and 5 being “Strongly agree.”

|  |  |  |
| --- | --- | --- |
|  |  | **Pearson Correlation Coefficients** |
|  | Reply | Apologize | Solved | Polite | Explained | Fast | Ans\_satisf | Serv\_satisf | Recommend |
| Reply |  |  | 0.568a(0.000) | 0.262(0.128) | 0.530a(0.001) | 0.376b(0.026) | 0.482a(0.003) | 0.368b(0.030) | 0.340b(0.045) | 0.273(0.113) |
| Apologize |  | 0.568a(0.000) |  | 0.459a(0.006) | 0.654a(0.000) | 0.696a(0.000) | 0.626a(0.000) | 0.641a(0.000) | 0.590a(0.000) | 0.433a(0.009) |
| Solved |  | 0.262(0.128) | 0.459a(0.006) |  | 0.601a(0.000) | 0.434a(0.009) | 0.800a(0.000) | 0.689a(0.000) | 0.806a(0.000) | 0.783a(0.000) |
| Polite |  | 0.530a(0.001) | 0.654a(0.000) | 0.601a(0.000) |  | 0.775a(0.000) | 0.772a(0.000) | 0.705a(0.000) | 0.745a(0.000) | 0.685a(0.000) |
| Explained |  | 0.376b(0.026) | 0.696a(0.000) | 0.434a(0.009) | 0.775a(0.000) |  | 0.577a(0.000) | 0.681a(0.000) | 0.693a(0.000) | 0.566a(0.000) |
| Fast |  | 0.482a(0.003) | 0.626a(0.000) | 0.800a(0.000) | 0.772a(0.000) | 0.577a(0.000) |  | 0.827a(0.000) | 0.828a(0.000) | 0.785a(0.000) |
| Ans\_satisf |  | 0.368b(0.030) | 0.641a(0.000) | 0.689a(0.000) | 0.705a(0.000) | 0.681a(0.000) | 0.827a(0.000) |  | 0.897a(0.000) | 0.875a(0.000) |
| Serv\_satisf |  | 0.340b(0.045) | 0.590a(0.000) | 0.806a(0.000) | 0.745a(0.000) | 0.693a(0.000) | 0.828(0.000) | 0.897a(0.000) |  | 0.900a(0.000) |
| Recommend |  | 0.273(0.113) | 0.433a(0.009) | 0.783a(0.000) | 0.685a(0.000) | 0.566a(0.000) | 0.785a(0.000) | 0.875a(0.000) | 0.900a(0.000) |  |

Table 3: Correlation matrix

Table 3 shows the correlation between all variables. Survey respondents rated their agreement with each statement on a scale of 1 to 5, with 1 being “Strongly disagree” and 5 being “Strongly agree.” The table shows the correlation coefficient between each pair of variables with p-values in parentheses; a,b, and c indicate significance at the 1, 5 and 10 percent levels respectively.

|  |  |  |  |
| --- | --- | --- | --- |
| **Variable** | **Reply** | **No reply** | **Difference** |
| Ans\_satis | 2.742 | 1.000 | 1.742a(0.000) |
| Serv\_satisf | 2.678 | 1.000 | 1.68a(0.000) |
| Recommend | 2.452 | 1.000 | 1.45a(0.000) |

Table 4a: Results on replying

Table 4a shows the results of the test on whether replying provides greater customer satisfaction than not replying. Satisfaction variables are on a scale from 1 to 5 with 1 being “Strongly disagree” and 5 being “Strongly agree.” The p-value on the difference in the satisfaction variable is in parentheses; a, b and c indicate significance at the 1, 5 and 10 percent level respectively.

|  |  |
| --- | --- |
|  | **Dependent Variable** |
| **Variable** | **Ans\_satisf** |  | **Serv\_satisf** |  | **Recommend** |
| Constant | -8.457 |  | -9.653 |  | -12.694 |
| Replylog | 11.323a(0.000) |  | 12.425a(0.000) |  | 14.809(0.989) |
| N | 35 |  | 35 |  | 35 |
| Σ | 1.410 |  | 1.675 |  | 2.554 |
| Wald χ2 | 7748a(0.000) |  | 6482a(0.000) |  | 0.00(0.989) |
| Likelihood Ratio χ2 | 15.52a(0.000) |  | 13.55a(0.000) |  | 7.99(0.005) |

Table 4b: Results on replying

Table 4b shows the results of Tobit regressions of the three satisfaction variables on the variable describing whether Sberbank responded or not (Replylog). Satisfaction variables are survey results on a scale of 1 to 5 with 1 being “Strongly disagree” and 5 being “Strongly agree.” The regressor variable is 0 or 1 based on the analysis of a 1-to-5 scale variable that the bank either replied or didn’t. The dependent variable is censored at a lower and upper bound of 0 and 1 respectively. The result is the coefficient on the regressor variable. N is the number of observations, σ is the standard error of the regression, and the Wald and Likelihood Ratio χ2s are test statistics of model significance. The p-values in parentheses are for the null hypothesis that the coefficient in the population equals zero; a, b and c indicate significance at the 1, 5 and 10 percent levels respectively.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Independent Variables** | **Regression 1** |  | **Regression 2** |  | **Regression 3** |
| Constant | -0.715 |  | -0.237 |  | -0.088 |
| Apologized | 0.270(0.216) |  |  |  |  |
| Explained |  |  | 0.381b(0.018) |  |  |
| Solved |  |  |  |  | 0.056(0.760) |
| Polite | 0.069(0.730) |  | -0.196(0.390) |  | 0.112(0.586) |
| Fast | 0.811a(0.000) |  | 0.904a(0.000) |  | 0.904a(0.000) |
| N | 31 |  | 31 |  | 31 |
| Σ | 0.821 |  | 0.770 |  | 0.851 |
| Wald χ2 | 44.71a(0.000) |  | 53.29a(0.000) |  | 41.55a(0.000) |
| Likelihood Ratio χ2 | 31.72a(0.000) |  | 34.50a(0.000) |  | 29.51a(0.000) |

Table 5a: Regression results for dependent variable “Answer satisfied”

Table 5a shows the results of Tobit regressions of the satisfaction variable “Ans\_satisf” on the action variables along with the two attitude variables describing Sberbank’s response. Satisfaction variables are the survey responses on a scale of 1 to 5, with 1 being “Strongly disagree” and 5 being “Strongly agree.” The dependent variable is censored at a lower and upper bound of 1 and 5 respectively. The results are the coefficients on the regressor variables. N is the number of observations, σ is the standard error of the regression, and the Wald and Likelihood Ratio χ2s are test statistics of model significance. The p-values are in parentheses below each coefficient; a, b and c indicate significance at the 1%, 5% and 10% levels respectively.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Independent Variables** | **Regression 1** |  | **Regression 2** |  | **Regression 3** |
| Constant | -1.412 |  | -1.044 |  | -0.721 |
| Apologized | 0.209(0.300) |  |  |  |  |
| Explained |  |  | 0.389b(0.036) |  |  |
| Solved |  |  |  |  | 0.460a(0.009) |
| Polite | 0.340(0.129) |  | 0.044(0.863) |  | 0.359b(0.359) |
| Fast | 0.801a(0.000) |  | 0.884a(0.000) |  | 0.410(0.110) |
| N | 31 |  | 31 |  | 31 |
| Σ | 0.929 |  | 0.866 |  | 0.840 |
| Wald χ2 | 45.11a(0.000) |  | 53.50a(0.000) |  | 57.90a(0.000) |
| Likelihood Ratio χ2 | 32.21a(0.000) |  | 35.24a(0.000) |  | 37.38a(0.000) |

Table 5b: Regression results for dependent variable “Service satisfied”

Table 5b shows the results of Tobit regressions of the satisfaction variable “Serv\_satisf” on the action variables along with the two attitude variables describing Sberbank’s response. Satisfaction variables are the survey responses on a scale of 1 to 5, with 1 being “Strongly disagree” and 5 being “Strongly agree.” The dependent variable is censored at a lower and upper bound of 1 and 5 respectively. The results are the coefficients on the regressor variables. N is the number of observations, σ is the standard error of the regression, and the Wald and Likelihood Ratio χ2s are test statistics of model significance. The p-values are in parentheses below each coefficient; a, b and c indicate significance at the 1%, 5% and 10% levels respectively.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Independent Variables** | **Regression 1** |  | **Regression 2** |  | **Regression 3** |
| Constant | -2.179 |  | -2.861 |  | -2.365 |
| Apologized | -0.293(0.387) |  |  |  |  |
| Explained |  |  | 0.098(0.770) |  |  |
| Solved |  |  |  |  | 0.602b(0.044) |
| Polite | 0.654c(0.964) |  | 0.526(0.264) |  | 0.526(0.136) |
| Fast | 1.141a(0.003) |  | 1.065a(0.003) |  | 0.491(0.241) |
| n | 31 |  | 31 |  | 31 |
| σ | 1.501 |  | 1.500 |  | 1.371 |
| Wald χ2 | 25.90a(0.000) |  | 25.61a(0.000) |  | 31.32a(0.000) |
| Likelihood Ratio χ2 | 24.11a(0.000) |  | 23.44a(0.000) |  | 27.27a(0.000) |

Table 5c: Regression results for dependent variable “Recommend”

Table 5c shows the results of Tobit regressions of the satisfaction variable “Recommend” on the action variables along with the two attitude variables describing Sberbank’s response. Satisfaction variables are the survey responses on a scale of 1 to 5, with 1 being “Strongly disagree” and 5 being “Strongly agree.” The dependent variable is censored at a lower and upper bound of 1 and 5 respectively. The results are the coefficients on the regressor variables. N is the number of observations, σ is the standard error of the regression, and the Wald and Likelihood Ratio χ2s are test statistics of model significance. The p-values are in parentheses below each coefficient; a, b and c indicate significance at the 1%, 5% and 10% levels respectively.

|  |  |  |
| --- | --- | --- |
| **Category** | **Number** | **Percent** |
| Constructive | 10 | 28% |
| Sincere delusional | 11 | 32% |
| Trolling | 4 | 12% |
| Directional | 3 | 9% |
| Devoted | 7 | 19% |

Table 6: Qualitative answers

Table 6 shows the distribution of categories of the answers to the open-ended question in the survey. The number and percent in each of the previously noted categories (Constructive, Sincere delusional, Trolling and Directional) are presented along with the new category Devoted.

1. In none of the regressions reported in Appendix B could we reject homoscedasticity at the 7% level of statistical significance. [↑](#footnote-ref-1)
2. We ran regressions on several combinations of the variables but do not report them all here, for the sake of brevity. Results in the other regressions were similar in magnitude and significance as these regressions; they can be furnished on demand. [↑](#footnote-ref-2)