

Winning Customer Rules 3rd Edition

Revised,
Updated &
Expanded
2021



By Richard J
George, PH.D.

WINNING CUSTOMER RULES, 3rd Edition Revised, Updated & Expanded 2021

Richard J. George, Ph.D.
Professor Emeritus
Haub School of Business
Saint Joseph's University
Philadelphia, PA 19131

FEATURING:

**SEVEN STEPS
CHECKLISTS
SELF-HELP WORKSHEETS
OVER 100 USEFUL INTERNET SITES & APPS**

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Inquiries to Author:
Richard J. George, Ph.D.
Professor Emeritus
Haub School of Business
Saint Joseph's University
Philadelphia, PA 19131
484 431 0799 (cell)
rgeorge@sju.edu
www.rjgeorge.com

**DEDICATED TO ALL CUSTOMERS WHO WANT TO GET
WHAT THEY PAID FOR & DESERVE!**

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REVISED & UPDATED

This latest edition of *Winning Customer Rules* contains the same rules as in earlier editions. The *Rules* are like the Ten Commandments, timeless and priceless. What is different is the explosion of social media, Internet websites and convenient apps that allow you to easily navigate the rules and assure that you get what you paid for and deserve.

GOALS OF THIS RULE BOOK

1. *To help you get what you want without the accompanying stress.*
2. *To make sure that you always get your money's worth.*
3. *To help you get relief when you do not get your money's worth.*

WINNING CUSTOMER RULES

1. *Know what you want.*
2. *Do your homework.*
3. *Organize a game plan.*
4. *Communicate what you want.*
5. *Always get what you paid for.*
6. *Do not just grumble - complain.*
7. *Identify lesson learned for the next time.*

THE BIG PICTURE

The Good News

Times have never been better for the American consumer:

- We are living longer and benefit from the latest breakthroughs in science and medicine. We are the richest and most catered to customers in the history of the world.
- Our cars are safer, run better, are easier to maintain and last longer than those of our parents.
- Today's supercenters carry up to 150,000 items to meet every conceivable consumer packaged product need. Amazon in the USA offers over 350 million products.
- We now have countless choices for telephone, television, and Internet service.
- Through Facebook, LinkedIn, Twitter, and scores of other social networks and apps, we can stay connected with one another and share valuable information and insights.

Along with a huge array of products and services to shop for, we have numerous ways to shop for them.

- If we do not choose to visit a store, we can "surf" the Internet or shop from our smartphone apps.
- We can shop online for anything from a good book to read to a high-powered PC to a gourmet meal to a fantasy escape to a remote South Seas island.

- We can place an order today for an outfit from Lands' End and wear it to tomorrow's big sporting or social event.

Shopping is so exciting today because of continued high levels of spending and consumption that have been the driving force of our economy since the middle of the 20th century.

The Bad News

Despite today's amazing marketplace, American consumers are not happy. The coronavirus pandemic has robbed many consumers of their jobs, homes, retirements, and the very lifestyle that has made it a privilege to be an American consumer. In 2020 the Federal Trade Commission received more than 10,000 coronavirus-related reports from consumers. Even before the pandemic consumer confidence was in decline. Consumer fraud complaints made to the FTC are approaching 1.7 million per year and growing at an alarming rate of almost 25 percent per year.

More and more consumers are complaining of being confused, abused, even ripped off with little recourse other than "grumbling," namely, telling everyone who will listen about their latest consumer horror story.

According to a variety of sources, service in America is bad and getting worse:

- *Consumer Reports* and similar publications regularly and routinely warn us about defective products and poor service.
- Research by the University of Michigan which publishes the American Customer Satisfaction Index (ACSI), reveals a continuing downward trend in customer satisfaction ratings across a variety of goods and services.
- National shopper surveys do not even rank "customer service" as one of the top five reasons for selecting a particular store.
- Recently, one of the television news magazine programs dedicated a full segment to customer service, concluding, "Service in America is dead."

Have we given up on expecting decent or even satisfactory customer service?

Customers say that they want "low prices," but I believe they still want good service. In my years of research and face-to-face discussions with consumers and customers, I have found they do not believe businesses can satisfy them -- let alone delighting them. So, they are saying, "We will do this work called 'service' and you, the seller, will compensate us for doing your job by giving us low prices, discounts, and sales promotions."

But things are not quite as bad as they might seem. In my opinion, overall customer service levels are improving, but our expectations regarding customer service are rising even faster. And some companies are really trying to incorporate customer service into their strategic objectives. The efforts of Nordstrom, Southwest Airlines, LL Bean, Disney, United States Automobile Association (USAA), Amazon, Zappos, FedEx, Marriott and Toyota's Lexus have spoiled us.

Like the cat that has tasted fresh tuna, we will not be satisfied with the old dry or canned stuff. Good is no longer good enough; we want top quality products and delightful service. In the new consumer mind set, "if you can't delight me, you had better give me other reasons to do business with you, such as coupons, generous discounts and frequent sales."

If the number of books and consultants about service is any measure, then companies appear to be trying to do better. According to Amazon.com, over 10,000 customer service books have been written to help companies do a better job in serving the customer (over 2000 available on Kindle eBooks). In fact, I have co-authored several books to enable organizations to move from talk to action in providing better customer service. The most recent book, *Delightful Customer Service: Twelve Steps to a Better Bottom Line*, is based on years of research and experience with what delights and disappoints customers and consumers.

While I believe business is making progress in this area, this does not excuse *us*, the customers, from doing our part to get what we pay for. This is where the customer rules come into play.

GETTING WHAT YOU PAID FOR

It is not easy to get what you paid for. But if you do it right, you can save money and avoid later problems. “Doing it right” is especially important for purchases with a lot of risk (dollars or self-esteem). This Guide is designed primarily to help with the so-called “big ticket” purchases. However, you can also follow the rules to avoid mistakes in purchasing less expensive items. The peace of mind that results from doing it right the first time will be invaluable.

After all, isn’t it your hard-earned money that you are giving up in exchange for something? Shouldn’t products that “work as advertised” and “service that delights” be the norm? By using this Guide, you can become a better customer, not simply a better-educated customer.

What is a better customer? It is a customer who gets his money’s worth without undue hassle. For the times when you do not get what you paid for, this Guide offers a simple, systematic approach for solving the problem and receiving compensation.

WHY WINNING CUSTOMER RULES?

As noted, there are thousands of books designed to help *business*, but there is only a handful of sources to assist customers. Most of these focus on what to do when you do not get what you expect. These books cover how to be a consumer terrorist or how to write an effective complaint letter.

Government-sponsored and privately written consumer guides dealing with specific buying occasions, such as purchasing, leasing or repairing a car; shopping from home; the proper use of money and credit are also available.

These are useful sources, but they do not explain how to become a better customer every day and every time you shop. *Winning Customer Rules* offers a simple, yet complete, approach for dealing with the infinite number of decisions that confront you as a customer. What makes it special is its simple formula for customer satisfaction. With a little practice, you will develop the habit of finding that satisfaction.

WHAT’S YOUR EXPERIENCE?

Think about all the occasions when you paid your money and received the goods or services you requested. Did you feel delighted? I doubt it. A landmark study by Xerox found that upwards of 60 percent of the customers who indicated that they were satisfied with a recent purchase did not intend to repurchase the same product or return to the same service provider.

What about those countless times when your interaction with a salesperson or company representative was less than pleasant, or the merchandise you bought failed to live up to the marketer's lofty promises? What did you do in those all-too-frequent disappointments? If you are like most of us, you probably did nothing.

Perhaps you told everyone except the person or company who sold it to you. I call that "grumbling." "Complaining," on the other hand, involves communicating your dissatisfaction to the seller and other organizations – for example, the media, Better Business Bureau, consumer protection agencies, and others.

Please share your experiences (good and bad) with me so I can share them with others. Please email me at rgeorge@sju.edu.

IT'S TIME TO TAKE CONTROL

It is not easy to get what you paid for. However, Wishing, grumbling, and complaining alone, will not work. But if you follow the rules outlined here, you will enjoy the power associated with delightful service and the confidence of knowing you made the right decision.

You have probably had many experiences when you wished you could change what takes place when you shop. Now you can.

- Do you want to reduce the anxiety and stress associated with buying goods and services?
- Do you want to have more control in your dealings with sellers?
- Do you want to simplify your life without having to go to counseling or take a yoga class?
- Do you want reality to match expectations when it comes to customer service?
- Do you want to make sure that you get what you paid for every time?

If you answered affirmatively to any of these questions, read on.

HOW TO USE WINNING CUSTOMER RULES?

***Winning Customer Rules* has three parts:**

1. A description of the seven rules or activities you take as a consumer when you buy something – or later complain about it.
2. Blank self-help worksheets that simplify each of the activities, and
3. A list of useful references (Appendices A, B & C) listing Internet sites, apps, associations, agencies, and smart shopping tips.

To get the most out of the Guide, read each rule and use the worksheets to put the rules into action. Depending on your experience as a customer and the consumer decision you are making, you may not need to finish all the worksheets or complete each activity.

The latter part of this Guide (Appendices A & B) contains listings of some useful references to help you become a better-informed customer. Many people only turn to these references when they do not get what they paid for. As an empowered customer, you can use these invaluable resources throughout the seven-rule process. Each listing identifies an Internet site or App that acts as a gateway to critical information that you can access throughout the application of the seven ***Winning Customer Rules***.

As you go through the Guide, you may notice we talk about both the “customer” and “consumer.” The words are not interchangeable. The customer is the one who typically interacts with the salesperson or company representative – before, during or after buying or using a product or service. The consumer uses the purchased product or service. The same or different persons can play these roles.

THE RULES

Rule #1 Know What You Want

Like a baby’s first steps, this primary rule of identifying what you want is critical, not only to get you moving, but also to build self-confidence. And like a baby’s first step, this is one rule that you cannot skip.

Often, one of the main reasons we do not get what we want is that we do not know what we really want. And we do not know what to expect from the transaction with the salesperson or company selling to us. If the seller does not know what we want or expect, then how will he or she be able to satisfy us, let alone delight us?

Keep in mind that, no matter what product or service you purchase, ultimately you are only buying either good feelings or solutions to a problem – or both.

That is correct. We purchase products and services because they make us feel good. Or we purchase something because it solves a problem that we are experiencing.

Rule #1 helps clarify the difference between what we have (“actual state”) and what we wish for (“desired state”). And if you follow all the rules in this Guide, you should also come away with a good feeling.

When you view buying as solving a problem, it helps you think more clearly, even before you begin any information search or start shopping.

Before you think about a specific product or service, identify the real problem or problems that need to be addressed. Addressing the need state at the beginning will make the rest of the activities in Rule #1 both clearer and more useful. By answering the questions in Worksheet #1, you will be in a better position to understand what you really want, and that will help you communicate your wants and expectations to the seller in a more precise way.

Remember Alice in Wonderland when she was wandering in the garden and came upon the Cheshire cat? Alice asked the cat what path she should take, and the cat replied, “Where do you want to go?” Alice said, “I’m lost, I don’t know where I want to go.” The cat suggested that she take any path and that will get her there.

It is the same for purchasing any product or service. If you have no idea of what you really want or need, then how can you make an intelligent decision on what to buy? This first rule does take time, effort, and serious thought. The good news is that if done properly, it can ultimately lead to better product and service choices.

Rule #1 Checklist

What am I looking to buy?

What is the intended use of this product/service?

What problems do I want this product/service to solve?

What particular features or benefits of the product will solve my problem?

What is the “value” of this product?

How much am I looking to spend? Be careful, buying on price alone can be a costly mistake.

How much time and effort am I willing to expend to purchase this product?

What am I looking for from the seller?

(See Worksheet #1 for complete list of “Know What You Want” questions.)

Rule #2 Do Your Homework

Believe it or not, the hardest rule is already behind you. Knowing what you want makes each of the following rules easier. Notice that I said “easier,” not “easy.” You still must execute each of the rules, but your efforts are determined by what you want.

After you have clearly identified what you want, do your homework. Remember the expression “Knowledge is power.” In this rule, you try to discover which products or services seem most likely to be able to solve your problem, and then you research the products and services. How do you accomplish this? Worksheet #2 provides specific questions that will help you gain the necessary knowledge.

Much of what Worksheet #2 highlights is simple:

- Ask family and friends who have made similar purchase, for recommendations and be careful to avoid companies with which they have had a bad experience.
- To understand better what companies are offering, review the advertising, catalogs, Internet sites, apps, and promotional pieces for products that you feel might solve your problem.
- Visit several competing retailers and talk with salespersons about the potential solutions. Get different prices and always get more than one estimate. Find out what the guarantees cover. Get all warranties/guarantees in writing. Determine who is providing the warranty: the seller or a third party.
- Visit consumer publications either in print or electronically to get their opinions. Read customer reviews.

When shopping for most major purchases, even if you intend to purchase something from a “bricks and mortar” retailer, never visit any retailer until you have done your homework online. Before the Internet, “doing your homework” meant reviewing past copies of *Consumer Reports*. In today’s informational superhighway, there are excellent sources of features, benefits, warranties, price, and even technical reviews of a variety of confusing products in understandable language on the Internet. I have listed several valuable websites to assist in this step. Most of the listed websites have accompanying apps which may make it easier to do your homework.

In essence, the Internet and related apps have allowed every user to engage in “best practices sharing” when it comes to buying goods and/or services. Eight in ten users of the Internet trust recommendations made by other consumers. Hundreds of millions of searches are taking place daily with millions of new blogs created each day. What works and what does not work? Who makes good products and who does not? What is a good and what is not a good price? Who guarantees their products and/or services and who does not? Who delights us and who disappoints us as customers are only clicks away if you know where to search?

A couple of general review sites to get started include Best Reviews (<https://bestreviews.com>) and Top Consumer Reviews (<https://www.topconsumerreviews.com>).

Today *Consumer Reports* is still one of the best unbiased sources of product information available in both hard-copy and electronic versions (www.consumerreports.org) (subscription required). In addition, *Consumer Reports* publishes an excellent bi-monthly magazine titled, “Shop Smart,” billed as “no hype + ads + just great buys.”

However, there are several other “free” sites that will assist you in completing your homework assignment. There are some excellent consumer search links such as the Bureau of Consumer Protection, National Consumer Complaint Center and the Better Business Bureau.

One of the best public service, non-commercial websites is Consumer World (<http://www.consumerworld.org>). Consumer World has gathered over 2000 of the most useful consumer resources on the Internet and categorized them for easy access. The updated site also provides a price checker, coupon database, as well as a mini consumer resource guide.

The federal government is another excellent source of what to expect as a consumer. It offers free quarterly Consumer Information Catalogs which can be viewed online. These catalogs and other useful information are produced by the Federal Citizen Information Center (publications.usa.gov). Consumers can log on, sign up, and get email notices of each new catalog.

One of the best sources from the Federal Citizen Information Center is the annual Consumer Action Handbook. This 150+ page handbook is an everyday guide to being a smart shopper, is full of helpful tips about preventing identity theft, understanding credit, filing a consumer complaint, and more. A searchable version of this Handbook is available online at <http://www.usa.gov> and in Spanish at <http://www.usa.gov/gobiernousa>. Download a free PDF or eReader electronic version of the Handbook and hundreds of other consumer publications at <http://publications.usa.gov>.

While about insightful consumer advice offered by the federal government, I recommend that you visit The Consumer Action website (www.consumeraction.gov). Its annual Consumer Action Handbook and the accompanying website provide sound advice on how to protect yourself as a consumer before making a purchase. In its own words, the website touts the benefits of the Consumer Action Handbook: “This

everyday guide to being a smart shopper is chock-full of helpful tips about preventing identity theft, understanding credit, filing a consumer complaint, and much more. In the latest edition, you will find updated information about filing for bankruptcy, finding a lawyer, and planning a funeral, along with many other useful topics.”

In particular, the section “Before You Buy” has some excellent tips to assist you in “doing your homework,” including a listing of useful consumer information websites. For example, this website describes the “cooling-off” rule that under certain circumstances allows you to cancel a contract within three days of signing without any financial harm to you. It also describes the nature and amount of compensation you can expect from airlines if you are bumped from a flight or if your luggage is delayed, lost or damaged. It also has a section of General Buying Tips – Quick Consumer Tips, the latest consumer news, and featured links, e.g., the 5 Best Coupon-Clipping websites.

In the old days, we asked a neighbor, relative or friend for advice on the best new car or household appliance, including where to buy and service these items. Today, thanks to the Internet, we have a Web-based virtual neighborhood that contains millions of “volunteer” neighbors ready and willing to offer an opinion that helps us do our homework. There, you can find advice on topics ranging from antiques and collectibles, to financial planning, to what golf clubs will allow you to play like Rory McIlroy.

Keep in mind that technology is making online shopping both easier and more fun. For example, when shopping for clothes, with better-than-ever zoom views and even videos of the clothes in motion at most websites, you can home in on that perfect dress, suit or pair of pants, without ever leaving your home or office.

Sites like Consumer Search (<http://www.consumersearch.com>), Simon (www.mysimon.com), Epinions.com (<http://www.epinions.com>), Shopzilla (www.shopzilla.com), and How Stuff Works ([howstuffworks.com](http://www.howstuffworks.com)) provide product details, reviews, pricing, availability, and retailer ratings for thousands of products. Looking for luxury purchases, another place to begin the search process is the WorldBest.com (www.worldbest.com/shopping.htm). This contemporary website identifies the best shopping, luxury, fashion, and consumer support sites.

These sites do not charge for their opinions. Instead, they earn revenues from commissions, banner advertising, and referral fees from merchants who pay to have links displayed in areas where their product offerings are discussed. While these sites may suggest that they are more objective than retailer sites that offer user opinions, the issue of potential bias remains.

Do not forget the largest online shopping site, Amazon.com (www.amazon.com). When you click on an item under consideration, you will receive scores of reviews from other customers who purchased the same product. Other good sites that provide user reviews include Buzzillions.com (www.buzzillions.com) and Wize.com (www.wize.com). If you want to learn about problems others have had with a car or an electronic item you are considering, visit FixYa (www.fixya.com).

For travel, tripadvisor.com (www.tripadvisor.com) is an excellent source (website & APP) of information on hotels, flights, and restaurants. Plus, it provides an informative section called “Trip Ideas” for just about any travel inspiration. Also, look at Airfarewatchdog.com (www.airfarewatchdog.com) which scours every airline site the old-fashioned way and finds some amazing deals that online travel agencies miss. Want to know the latest consumer insights, problems, etc. on the travel industry including airlines and hotels? Log on and participate on Flyer Talk (<http://www.flyertalk.com>), the largest expert travel community.

In addition to the above noted travel sites, there are some other excellent travel booking options: Kayak (<http://www.kayak.com>), Expedia (<http://www.expedia.com>), Orbitz (www.orbitz.com), Travelocity (www.travelocity.com), Trivago (www.trivago.com), Priceline (www.priceline.com), BookingBuddy (www.bookingbuddy.com), Hotel Tonight (www.hoteltonight.com), and Vacations To Go (<http://www.vacationstogo.com>). As of this writing Expedia has announced its plans to purchase Orbitz.

An excellent help website is maintained by Christopher Elliott (www.elliott.org). In his own words, “I’m a consumer advocate, multimedia journalist and customer service expert known for my practical advice and creative solutions to customer-service problems.” I recommend that you subscribe to his free weekly newsletter (on the website). I recommend that consumers sign up for the email newsletter on [Elliot.org](http://www.elliott.org). Elliott’s E-Mail is a free weekly newsletter. Get links to your favorite commentary, tips and news about consumer advocacy.

Another way to determine the quality and reliability of a potential product or service is to Google the name of the product and the word “complaints or reviews.” If you are not certain which site is best suited for doing your homework, to get you started, visit Ask.com (www.ask.com) and enter the product name in the search box. Also, Ask.com is an excellent source for complaining. See Rule #6 for additional details.

There are several other excellent shopping sites. Overstock.com (www.overstock.com) is a good place to begin your product search process. If you are looking for a rebate for your purchase, visit Ebates.com (www.ebates.com). By signing in you can shop at over 1600 participating merchants using an online rebate or coupon. After you check out, Ebates.com credits your account with a rebate – some as high as 25%. Click on the “double cash back” link for limited time doubled rebates. Retailmenot.com (www.retailmenot.com) lists valid up-to-date coupon codes and discounts from over 50,000 merchants. These valid coupon offerings are based on input from shoppers who have used them.

DealCatcher (www.dealcatcher.com) is an online community that helps shoppers save money and make educated purchases. On the site you will find online coupons, products, sales, reviews, and rebates. Coupons.com (www.coupons.com) allows you to visit a gallery of coupons, choose what you like, print and take them to the store for redemption.

Want to receive free shipping on merchandise? Visit Freeshipping.org (www.freeshipping.org) to determine minimum purchase amounts for thousands of products available from over 4,000 stores. Check out the site’s blog which highlights new free shipping offers.

What’s even better than free shipping? How about free stuff? Heyitsfree.net (www.heyitsfree.net) is a blog which posts valuable free offers daily. Another freebie forum can be found at Slickdeals.net ([slickdeals.net](http://www.slickdeals.net)). This site touts itself as providing the lowest and cheapest prices, best deals, bargains, and hot coupons.

Speaking of prices, a very user-friendly and comprehensive site for comparing prices is Pricegrabber.com (www.pricegrabber.com). This site enables you to calculate the total cost of an item, including shipping and tax. Enter your ZIP code and Pricegrabber.com will calculate a bottom-line price. Another good price comparison website is Google.com/shopping (www.google.com/shopping). This is an exceptionally good site for digging up hard-to-find items. If you do not have the time to search the web for sale pricing, consider Shopittome.com (www.shopittome.com). This Internet site allows you to click on your favorite brands, e.g., North Face or Ann Taylor, and then click on the kind of merchandise you are looking for, e.g., shoes or skirts.

Another entry into this market for savings and coupons is Cellfire.com (www.cellfire.com). Cellfire offers savings on groceries, shopping, restaurants, and entertainment. You can get access and use offers from your cell phone and/or your PC. This service is provided free of charge to all users. You no longer will have to print, clip or forget your coupons.

Red Laser (<http://redlaser.com>) allows you to scan all major retail barcodes (including UPC and QR codes) and compare prices and find the best deals and coupons for thousands of online and local retailers. When in a store, find useful store information (Hours, store map) and the best deals (coupons, deals, weekly circulars) in the store profile page. View popular products scanned by other RedLaser users. Create personalized QR codes with your info, contacts, website's URL, location and more with our powerful QR code engine. Create shopping, wish, and gift lists to share with friends and family. Also great for archiving your book, CD, DVD, and even your wine collection!

Shop Savvy (shopsavvy.com) is a fast barcode scan (all UPC, EAN and QR formats) using multiple orientations. Search by keywords. If you do not have a barcode, type in the title and search. Multicurrency (USD, EUR, GBP). Organize your searches in lists. Find the lowest online or local price. Search across more merchants in North America and Europe than any other app. Get retailer location, directions, and phone number. Price match at local merchants. View price matching policies when available. Look for the "blue dot" next to a store or price to know if a product is in stock. View shipping promos, coupon codes, rebates, weekend sales and more. See special offers and new features. View local Groupon offers of the day.

Couponcraze.com (www.couponcraze.com), CouponMom (www.couponmom.com), and GoGoShopper.com (www.gogoshopper.com) are gold mines for in-store and online purchases. What kind of homework sites are available if you are shopping at "bricks and mortar" versus online retailers? Mygrocerydeals.com (www.mygrocerydeals.com) scans circulars in all 50 states weekly and you can search for sales at stores near you. Smartsources.com (www.smartsources.com), a free service of AOL, allows you to load your supermarket loyalty cards with electronic coupons.

SnipSnap (<http://www.snipsnap.it>) allows you to toss the scissors and let your iPhone camera do the clipping. Simply snap a picture of a printed offer, and SnipSnap magically converts all the text, images and barcodes into a mobile-optimized offer which you can redeem off your screen.

Shopkick (<http://www.shopkick.com>) with over 6 million users, you get rewarded for the shopping you already do, both at home and at the store. Earn kicks (reward points) just for walking into stores like Target, Macy's, Best Buy, Old Navy, American Eagle and Crate & Barrel. You can use your kicks anytime to treat yourself with a free latte at Starbucks, gift cards at many stores, iTunes song downloads, even designer merchandise and trips.

Yowza!! (<https://getyowza.com>) finds deals and coupons in your geographic area. Choose the offer you like best and visit the store. When you walk up to the cashier, just show the deal on your device and let them scan the barcode or type in the coupon code.

The CouponsApp (<http://www.thecouponsapp.com>) offers real-time coupons throughout your day. Text and email coupons, Twitter coupons, even coupon sharing onto Facebook.

Grocery Smarts (<http://www.grocerysmarts.com>) is especially for people who love to bargain-shop. Grocery shopping is based on what is on sale that week. Tracks items and prices from the latest store circulars of Target, Walgreens, CVS, Rite-Aid and Wal-Mart.

Priceadvance.com (www.priceadvance.com) is a download tool that allows you to shop online at sites like Amazon, Target, Walmart and Best Buy and get pop-up lower prices at competing stores. If you are interested in finding out about weekly specials at stores near you or exclusively online, visit iStorez.com (coupons.thefind.com). Simply click on the “Stores and Brands” toolbar and that will take you to a directory linked to hundreds of hundreds of stores’ special deals.

Another useful site (membership fee) is TheGroceryGame.com (www.thegrocerygame.com). This site claims that you will get a weekly list (called Teri's List) of the lowest-priced products at your supermarket matched with manufacturers' coupons and weekly specials.

Card Star (<http://www.cardstar.com>) moves your plastic loyalty cards, reward cards and membership cards to your phone so you never miss out on a reward, discount, or deal again. Browse thousands of deals at your fingertips, including special offers, sales, daily deals and much more from your favorite places to shop. Save grocery coupons directly to your card – no clipping required. Get deals when and where you want them.

DealNews (<http://dealnews.com>) claims its service is no fluff, just the day’s best deals from across the web, vetted by their team of experts.

Consumr (<http://www.consumr.com>) allows you to browse millions of product ratings and reviews by people like you. Scan barcodes or browse and search to see reviews from our community plus dozens of retailers, all in one place. See the average price so you know if you are getting a good deal.

GasBuddy (<http://www.gasbuddy.com>) lets you search for Gas Prices by city, state, zip code, with listings for all cities in the USA and Canada. Updated in real-time, with national average gasoline prices.

Groupon (www.groupon.com) is a deal-of-the-day website/app that features discounted gift certificates usable at local or national restaurants, hotels, spas, travel destinations as well as many services.

LivingSocial (www.livingsocial.com) is an online marketplace that allows clients to buy and share things to do in their city. LivingSocial now has more than 70 million members around the world.

Gilt (www.gilt.com) provides instant insider access to today’s top designer labels at up to 70% off retail.

Rue La La (www.ruelala.com) is a private, online shopping destination. Find a curated selection of fashion, accessories, footwear, home, travel, wine, gourmet food, local services, children’s, vintage, and more – up to 80% off retail.

How about energy-related issues, such as the expected savings from weatherizing your home or from using so-called “energy efficient” appliances? Visit the website for the federal government’s Energy Star program (www.energystar.gov) or the nonprofit Alliance to Save Energy (www.ase.org) for answers to help you control your energy bills. Visit the American Council for an Energy Efficient Economy (www.aceee.org/consumerguide) to learn about energy-efficient products for the home.

In today’s informational superhighway, an excellent source of technical reviews of electronic products in understandable language can be found at CNET (www.cnet.com). Want to know something about a potential stockbroker before you commit your family’s financial future? Visit the Financial Industry Regulatory Authority site (<http://www.finra.org>) to review any claims pending against brokers and their history of violations.

What wireless phone plan is best for you? Review the free guide to choosing a plan offered by the Utility Consumers' Action Network (UCAN) (www.ucan.org). Or visit ABTolls (www.abtolls.com) to obtain free consumer phone advice or to compare different plans.

Perhaps the only way for consumers to get true, unbiased opinions is to pay for it. Consider using the services of Consumers' Checkbook (<http://www.checkbook.org>), which researches services from Boston to San Francisco. One of their "pay for information" websites is CarBargains (www.checkbook.org/auto/carbarg.cfm), which for a fee will solicit dealer bids for the automobile of your dreams.

If it's an automobile that you are considering, visit Edmunds.com (www.edmunds.com), Kelley Blue Book (www.kbb.com) or CarBuyingTips.com (www.carbuyingtips.com). These websites, with many excellent links, assist when you are considering the purchase or lease of a new or used car, including advice on financing and insurance alternatives.

We all know the confusion associated with shopping for medication via the Internet. The choices are overwhelming in number and options. For a nominal fee, PharmacyChecker.com (www.pharmacychecker.com) will assist you in determining the quality of the pharmacy by only listing pharmacies that are licensed and connected to a brick -and-mortar drug store.

How about if you are looking for information relative to services versus products. For example, how do you locate a reputable contractor for remodeling work or emergency repairs? Angie's List covers over 750 different types of contractors from landscapers to roofers to carpenters to plumbers to auto mechanics (www.angieslist.com). Angie's List members submit more than 60,000 reviews every month about the companies they hire.

HomeAdvisor (<http://www.homeadvisor.com>) is a free alternative to Angie's List. It has more than 5 million professional reviews and is used by over 30 million homeowners. In 2017, HomeAdvisor merged with Angie's List to form ANGI Homeservices Inc.

Recognize that reviews can be posted by anyone. Do the reviews come from a legitimate source? Always seek personal references that you can check.

How about some homework before choosing a restaurant? For example, at Dinner Broker (www.dinnerbroker.com), you can get up to 30 percent off your bill for making off-peak reservations. This website allows you to search by location, cuisine or individual restaurant. Open Table (www.opentable.com) provides off-peak rewards in the form of points for each reservation, redeemable for a \$20 check at any of the 8,000 participating restaurants. At Restaurant.com (www.restaurant.com) you can buy gift certificates, typically, a \$25 e-certificate costs \$10 for local eateries, casual to four-star. And do not forget the ever-popular Entertainment Book (www.entertainmentguide.com). These books have been long time fund-raiser favorites sold for about \$30. However, you can buy them direct for less at the Entertainment Guide website. Make sure that you check any applicable expiration dates from these providers.

In addition to these specific shopping-related sites, there are several social networking sites operating today. Sites like Facebook (www.facebook.com), LinkedIn (www.linkedin.com), Twitter (twitter.com), and YouTube (www.youtube.com) allow you to connect with friends and family. In addition, these sites provide a vehicle for customers to find information about products, services, and the companies offering these products/services for sale. Also, they act as an instant messenger for disseminating tales of dissatisfaction and attempted complaint resolutions. For example, Twitter asks one question, "What are

you doing?" Answers must be under 140 characters in length and can be sent via mobile texting, instant message, or the web. Visit http://en.wikipedia.org/wiki/List_of_social_networking_websites for an updated list of social networking websites to find a site that fits your needs and profile.

If you are shopping via the Internet and considering a potential seller, I recommend that you send an email to the company's website to see the speed and quality of response to your query. If you fail to receive a timely reply or receive nothing more than a generic automated response, you need to question the ability of this site to solve any post-purchase problems, should they arise. Another good way to evaluate a potential retailer is to visit Resellerratings.com (www.resellerratings.com). Over 11 million reviewers have provided store ratings and reviews of almost 215,000 stores. This site enables you to search for retailers based on rank (best/worst), returns, pricing, and shipping.

Do not forget to check with your local Consumer Affairs office or Better Business Bureau (www.bbb.org) to determine the number, type (nature) and frequency of complaints. The Better Business Bureau allows you to check out any business or charity. For service providers, ask for and check references. Make sure potential service providers have the appropriate licenses and insurance and have complied with other regulations. Information on service providers' licenses and insurance is often found on their respective websites. To avoid confusion later, get it in writing before you begin the work.

If you are seeking a bit of an international perspective, visit the Ethical Consumer (www.ethicalconsumer.org). The Ethical Consumer is the United Kingdom's leading alternative consumer organization, which researches the social and environmental records of companies as well as offering free buyers' guides and blogs.

OnGuardOnline.gov (<https://www.onguardonline.gov>) is the federal government's website to help you be safe, secure and responsible online.

Finally, when all else fails, Google it (www.google.com).

Even though you cannot eliminate the potential for a bad customer experience if you complete Worksheet #2 you are much less likely to have to complain or seek compensation. It is like the old commercial phrase: "You can pay me now or pay me later." If you *do not* do your homework (pay me now), you most likely will *not* get what you want (pay me later).

For a comprehensive list of useful Rule #2 "Do Your Homework" websites and apps for a variety of common purchases (automobiles, appliances, apparel, travel, telephone service, energy, medications, contractors, etc.) please see Appendix A.

Rule #3

Organize a Game Plan

You know what you want, and you have done your homework. Now it is time to put together a strategy and a plan of attack. Successful salespersons have a strategy when they sell you something. One much-used selling strategy falls under the acronym "ISTEA." The individual letters stand for the following:

- I = Impression Formation
- S = Strategy Formulation
- T = Transmission
- E = Evaluation

A = Adjustment

Recognizing that knowledge is power, you can use this strategy yourself. With Rules 1 and 2, you have already completed the first stage -- impression formation (I). By now, you know a lot about the various products that might provide what you want, and you know something about companies that sell those goods and services.

As you develop the strategy (S) and the actual plan, you determine how much time, effort and money you are willing to expend to get what you want. Formulating a strategy before entering any negotiations puts you in a much better position to have a successful result when you purchase (Rule # 4). In Rule #4 you will get the opportunity to implement the TEA in this model.

Worksheet #3 helps you decide on the maximum time, effort and price you are willing to devote to this purchase. It also helps you gauge what you are willing to negotiate for and what you are willing to trade-off. By answering the questions on this worksheet, you will know what to expect from the manufacturers, retailers and service providers.

As noted in Rule #2, the hard parts (IS) are determining what you want and putting together your buying strategy. The TEA parts are simply telling (transmission) the seller what you want or expect, evaluating the seller's response, and adjusting your plan accordingly.

Kenny Rogers' song "The Gambler" advises: "Know when to hold them. Know when to fold them. Know when to walk away. Know when to run." By taking the time to assess yourself, you will know the answers to these critical questions and be prepared to go onto the next rule.

RULE #4

COMMUNICATE WHAT YOU WANT

The salesperson or company representative cannot sell you anything unless you tell him or her what you want and expect from this purchase. By completing the first three *Consumer Survival* rules, you know what you want, have formed an impression about potential solutions, and have formulated your own strategy. It is now time to execute your game plan, using TEA (Transmission, Evaluation, and Adjustment) portion of the ISTEAM model.

Transmit (T) or tell the seller what he or she must do to make the sale. Often, retailers and service providers are willing to assist a buyer, but the buyer either does not know or has not communicated what he wants. If you have completed the previous rules, you should have a particularly good idea of what you want and what is available to you. Now all you must do is convey this to the salesperson.

Be as specific as possible. If you can provide the brand and model number as well as the price you are willing to pay, you let the seller know clearly what is expected. Refer to Worksheet #1, where you recorded details about what you are looking for (terms and conditions, guarantees, return policies, follow-up, etc.). In addition, if it is not already obvious to the seller that you have done your homework, let him know that you are prepared to buy, and you are seeking an effective and efficient solution.

Permit the seller to respond to what you have said and evaluate (E) what he or she said and how she said it. This lets you know what adjustment (A) to your strategy is required. If the salesperson seemed helpful but did not offer a good solution, continue the dialogue, adjusting as necessary based on what you have determined you are willing to give up to get what you want. On the other hand, never permit yourself to

be treated without dignity. If you are not treated with respect, ask to speak to a supervisor or simply walk away.

The key to this rule is to be clear in communicating what you want and to continue asking questions until you get what you want – or until it is obvious that this seller is either incapable or unwilling to solve your problem. Worksheet #4 will not only help you to communicate clearly what you want; it will highlight critical questions you should ask. If the seller meets your expectations and the product or service seems to be what you want, go ahead and buy it. But you still have work to do to ensure that you get what you want and deserve.

Also, this rule gives you permission to bargain or haggle. While most people may not like “haggling,” it can be a highly effective communications or negotiations tool. Ten years ago, only about one-third of shoppers bargained. Today, over seventy percent of Americans bargain down prices with more than 90 percent successful in getting a better deal.

Some products and services are more negotiable than others. These include the following: big ticket items (appliances, furniture, home-improvement products, etc.), electronics, hotel rooms, insurance, rent, subscriptions, repairs/replacements, catalogs, bulk purchases (cases of wine, gallons of paint, etc.), anything damaged, anything already marked down, bank fees, and health care. However, be prepared to negotiate with your local supermarket as well as traditional retailers like Barnes & Noble, Walmart, Macys, Old Navy, Best Buy, and Home Depot.

In order to increase your probability of successful bargaining you need to revert to Rule #2 (Do Your Homework) and understand the retailer’s markup and discount policy. While doing your homework on a particular retailer, remember to come armed with competitive prices for comparison purposes. Do not limit yourself to cash savings. Instead, be prepared to ask for extras (free delivery, upgrades, etc). Keep in mind that “cash is king.” An offer to pay via cash versus credit card often can save you money.

Finally, when you are going to haggle make sure it is with the person who has the power to change the price. Be polite, play the game (just like poker – keep your cards close to your vest), and be prepared to walk away if the negotiations are going nowhere. Good luck!

RULE #5

ALWAYS GET WHAT YOU PAID FOR

At this stage you have taken home the product or used the service. Ask yourself a simple question: “Am I satisfied?” In other words, “Did I get what I paid for?” Assuming you have followed each of the above rules, both you and the seller should know what was expected when you surrendered your hard-earned money.

Because you have taken the time to analyze exactly what you want, you have a ready barometer to measure what you received. If you are not satisfied, you are in a better position to challenge the seller. Focus on whether the product or service delivered what you discussed or were promised. If you followed Rule #4, you have a record of what you told the salesperson you wanted, and what he promised the product or service would do.

Even if you did not do your homework or clearly communicate your expectations, this does not mean that you are to blame. It does not excuse the company or salesperson from meeting minimum exchange requirements. One of my favorite signs is over the Returns Desk of a department store, reads, “The

Problem is Ours, Not Yours.” If the product or service failed to perform as promised by the seller, independent of what you communicated or expected, challenge immediately.

Keep saying to yourself, “This is my money that I worked hard for and I didn’t get what I expected or was promised.” The earlier and more forcefully you speak up, the more likely it is that you will get what you deserve. The good news is that if you are successful here you will not be forced to follow the next Consumer Survival rule (Rule #6 Complain).

There are several keys to completing this rule successfully:

- Compute your own value equation. In other words, what is the minimum that you expect from this product or service?
- Contact the seller immediately, preferably in person with the defective product (if it is portable) in hand. If it is a service that you are not satisfied with, a personal visit is better than a telephone call.
- However, seller contacts via the Internet can be remarkably effective. See Rule #6 for specific Internet complaining options.
- Clearly explain your value equation (you did not get what you paid for) and tell the seller what you expect (refund, replacement product, redo of service, etc.).

If the representative is unwilling or unable to give you what you expect, challenge him or her. If the response is “It is our company policy,” ask for a plausible reason for the policy. If you are still not satisfied, ask to speak with the supervisor.

Do not give up at this rule without making it clear to the salesperson or a supervisor, and the top persons in the organization, that you are not satisfied and will not accept anything less than your money’s worth.

Even if the seller finally agrees to give you what you paid for and there appears to be no reason to complain formally, I urge you to consider this: Returning a defective product and receiving a new one or having your carpets re-cleaned is not getting what you paid for. You paid the first time for the working product and the cleaned carpets. The seller of the defective product or the provider of the deficient service failed to deliver the first time.

Think about what you had to give up getting it right. The product did not work as promised. In addition to having a product that was not able to do what you bought it to do, you had to make another trip to the retailer, make phone calls (often with long holds or voice mail jungle) or visit to the Internet to get someone to repair or replace it. By the way, you should never accept a repaired product for a recently purchased product. Insist on a product. What about the carpets? Previously you scheduled a time to have them cleaned and now you must inconvenience yourself again. This new inconvenience is in addition to your time and effort to get what you paid for in the first place.

In order to balance the value equation, ask what the seller intends to do to compensate for the fact that the seller or service provider needed at least two occasions to get it right. Completing worksheet #5 increases the likelihood that you will get what you have paid for. A marketer who respects you as a customer and recognizes that he did not perform as promised the first time will offer some form of compensation. The only question that remains is whether the compensation is acceptable to you. If the compensation is not sufficient or if the seller refuses to address your concern of value for money and time spent, then proceed to Rule #6.

RULE #6

DON'T JUST GRUMBLE – COMPLAIN

When is it appropriate to complain formally? Whenever your immediate effort to fix the problem (usually at the time of purchase or immediately thereafter) fails to meet your value equation. In other words, when a product or service that you paid for does not perform as promised. Unfortunately, most of us grumble: We tell everyone we know -- except the seller -- about our disappointing experience. While grumbling may be good for our mental well being, it does little to help us get what we want and deserve. If you are not satisfied, for the moment forget the seller; seek compensation and be prepared to pursue until you are delighted.

Anything short of a relentless effort to get what you paid for, means that you will settle for less than you deserve. Granted, the time and effort required to “right a wrong” is often significant. And at times the results of complaining are not worth the effort even when you get what you want, but it still leaves you with a ‘well done’ feeling. It is okay not to complain, but then you must do something else. We will talk more about this later.

Unfortunately, very few customers ever do anything when they are not delighted. Companies get away with lousy customer service because we, the customers, let them. Only about 5 percent of all dissatisfied customers formally complain. Most of us decide that it is not worth the time and effort to attempt to get the situation corrected. Unfortunately, we give up before we even mentally begin.

But keep in mind that the good companies want to hear from you. Complaints help them know how to please a customer. Any company that wants to keep customers coming back values complaints. When a customer disappears from the company’s radar and grumbles to others, rather than complain to the company, the offending organization never gets to “fix” the problem. Research by the Society of Consumer Affairs Professionals (SOCAP) demonstrates that a good contact with a consumer packaged-products company can translate into additional customer purchases that otherwise would have been lost.

Even though some sellers are to blame for making us feel as though no good will come from complaining, it is still our responsibility to tell the salesclerk, make the call, write the letter or send the e-mail to the company and any other organizations that can help us get what we paid for. By the way, formally complaining does not mean you have to give up the right to grumble. Grumble on – but complain as well.

Why do so many dissatisfied customers continue to do business with firms that they feel have mistreated them? It is simply easier or perhaps it is because the offending retailer offers goods and services that we like. Or maybe the offending retailer offered a convenient location near our home or office. If we do not complain or if we do not take our business elsewhere, how will businesses know what needs to be fixed? If we do not complain and if we do not take our business elsewhere, we cannot expect the sellers to provide what we want and deserve.

How to Complain Effectively

The Federal Trade Commission (FTC) suggests the following simple strategies for solving a problem with a product or service:

Begin with the seller. Contact the seller. Keep a record of your conversations – when and whom you spoke with and the action promised. If you cannot resolve the problem at this level, contact the company headquarters. In some instances, you may have to contact the manufacturer. Many companies have a

toll-free number. Look for it on package labeling or call 1-800-555-1212 for toll-free directory assistance.

Companies with good management will be grateful for your input even though you are telling them that representatives at the local level did not solve your problem. You are helping them identify problems that are bad for business.

Below are some tips for complaining verbally:

- Calm down before you engage the seller either in person or via the telephone. It is normal to be frustrated by the process. However, such emotion may impede your getting the corrective action you deserve.
- Get the name, position, direct telephone number or extension, and addresses (postal and e-mail) of the person to whom you are complaining. This is useful for following up or in case you get disconnected or bounced around the company.
- Give them your number as well, in the case you are disconnected. Even though very few customer service representatives ask for your number, be proactive and offer it.
- Do not accuse, curse or threaten. Speak in a conversational tone of voice.
- Recognize that the person to whom you are speaking may not be the cause of the problem and may not be the person who can fix it either.
- Be polite, even killing with kindness, but be assertive as well.
- Have your facts in hand (and clearly in your mind) before you begin.
- Tell the seller what you want – be specific, fair and reasonable.
- If you do not get satisfaction at this level, indicate that you want to speak to this individual's supervisor.

The ball game is not over just because you do not get what you want at first. It really means that the battle to get what you want and deserve has just begun. Demand to receive written copies of the policies that were used to deny your claim. Get on the phone at midnight if you must and call every voice mail option the offending organization has and let every one of them know that you are still unsatisfied. If you have e-mail, do the same. The key to complaining is to keep going back. Do not take “no” for an answer.

In addition to an in-person or telephone complaint, consider writing a letter or an email complaint. An effective complaint letter/email should be clear and concise and include all the facts. Include copies – not originals – of documents regarding your complaint. For email, scan the documents into your computer and attach to the email. Such documents might include the following information: sales receipts, repair orders, warranties, cancelled checks, contracts, and any correspondence with the company. Please refer to Exhibits 1 and 2 for an example of sample complaint letter and email. Send the letter by certified mail, return receipt requested. The extra expense is worth the proof that the company received your letter and who in the organization signed for it. Copy yourself on any emails. Whatever method you use to complain, keep copies of all communications and be ready to back up any complaints.

To increase the likelihood that someone will read your letter/email and act: Make sure you have the correct name (including spelling), title, and address of the person most capable of solving the problem that this company created for you. My advice is to communicate directly with the CEO or president of the offending firm. CEOs and presidents do not like it when their customers are unhappy.

- If you do not write directly to the corporate officer, at least make sure to copy him or her as well as anyone else who could influence the person to whom you addressed your complaint.

- Be specific in your complaint – give dates, summarize discussions, detail actions you have taken, etc.
- Name the persons in the organization who have failed to fix the problem.
- Like the telephone tip, tell the recipient of the letter what you want – again be fair and reasonable.

Regardless of the form of your complaint, Worksheet #6 is a handy reference for you to keep track of the complaint process.

In addition to a toll-free number and/or a formal complaint letter, the Internet is another vehicle to attract the offending party's attention. Most organizations today have a website and the capability to receive feedback via their website or e-mail address. If you do not know the company's website or e-mail address, request it when you call the company's toll-free number.

Social media offer an alternative to filing a formal consumer complaint. The customer relations staff at many major corporations monitor posts and complaints about their company's service. Someone may respond to your problem quickly, to avoid negative perceptions of their company's performance by other potential customers. While there is no guarantee that you will get your problem resolved, it can be a worthwhile effort.

There are some excellent websites that will assist you in getting redress to your problem. Remember the Consumer Action handbook produced by the Federal Citizen Information Center discussed in Rule #2? The handbook and the accompanying website (www.consumeraction.gov), provide a lot of advice on how to protect yourself as a consumer after making a purchase. The website has a user friendly "How to file a complaint" tab for a step-by-step guide to the process. You can learn about your options as a dissatisfied consumer and use the sample complaint letter/email (See Exhibits 1 and 2) to act. Scroll to "Where to file a complaint" to contact a specific company, your local consumer protection office or the Better Business Bureau (BBB).

When it comes to seeking redress or filing a complaint an excellent source of company information can be found at Elliott.org ([Company Contacts - Elliott Advocacy](http://Elliott.org)). This site lists the names, numbers and email addresses of executives responsible for customer service at major companies by industry, e.g., auto manufacturer, cable, healthcare, etc.

When filing a complaint, the Consumer Action handbook suggests keeping these things in mind:

- Remain calm. The person who can help did not cause the problem.
- Do not use an angry, threatening or sarcastic tone.
- State exactly what you want done about the problem.
- Document each rule and keep copies.
- Start with the seller first. You can resolve many problems by calling a company's toll-free number. Even on the phone, you should know the details of the complaint. You can use the sample letter (outlined below) to jot down a few notes before you call. If necessary, ask to speak to a manager.
- If that does not work, send a letter or e-mail to the manufacturer's national headquarters or consumer affairs office. Some experts suggest that a letter is the most effective method for contacting a company. If e-mails and phone calls do not work, try the old-fashioned way.
- If the problem still is not resolved, try your local consumer protection agency, Better Business Bureau or other helpful organizations.
- If all else fails, consider filing a small claims suit or hiring an attorney

When writing the complaint letter or email remember to:

- describe purchase
- include the name of product, serial number
- include the date and place of purchase
- state problem
- give history
- ask for specific action
- allow time for action
- state how you can be reached
- enclose copies of documents (but never send originals)
- keep copies of all your letter, faxes, emails, and related documents

BusinessBalls.com is a good source of complaint letters

(www.businessballs.com/complaintletters.htm).

Another is WriteExpress.com

(www.writeexpress.com/complaint-letters.html).

The WriteExpress.com site also offers for sale Easy Letters, which includes hundreds of different complaint letters. Another service (free) is offered by PlanetFeedback (www.planetfeedback.com). Follow its “letter generator” instructions and PlanetFeedback will assist you in composing a letter that you send via e-mail or snail mail. This website provides contact information and ratings for most industries and the top 75 companies. If you do not want to use a form letter, if you are not comfortable with your writing skills or if you simply want to send a “zinger” customized letter, Ask.com (www.ask.com) (discussed in Rule #2) lists several free and pay-for-services complaint letter sites. On the Ask.com site simply type “complaint letters” in the search box. Also, Amazon (www.amazon.com) sells books with sample complaint letters for different situations.

Whatever form you use, remember that an effective complaint is one that shifts the problem from the customer to the seller. The company that sold you the product or service may not care if you are upset but will move to action if you translate your frustration and anger into a potential problem for the seller.

Do not talk about your inconvenience and frustration. Tell the company representative what rules you have already taken or rules you will take if you do not get the proper results. Your rules might include grumbling, contacting potential customers, and informing them as to what not to expect when they do business with this firm, writing a letter to the editor of your local newspaper, contacting the local television or radio station, communicating your experience in an Internet “chat room” or threatening to take your complaint to official local, state or federal organizations (see next paragraph). If all else fails, you can always picket in public outside an offending company. If you take this action, make sure you have bail money (LOL). At a minimum, indicate that you intend to take your business, and that of anyone you can influence, somewhere else.

If you have done everything so far in Rule #6 and still have no satisfaction, it is time to up the ante.

Contact your local and state organizations. The FTC recommends that you check your telephone directory for the complete names, addresses, and telephone numbers of these offices:

- Your state attorney general – Consumer Protection Division
- Your local consumer protection office
- The Better Business Bureau (BBB) in your state and the state where the non-responsive company is located
- Your local postmaster

- The local media – television, radio, or newspaper consumer action lines

Below are some other suggestions to help you get satisfaction:

The Better Business Bureau has on-line complaint forms (www.bbb.org). The BBB then forwards the complaint to the company requesting resolution. On-line services are free. However, there is no enforcement. If a company does not respond the BBB can only note that fact in its files.

To get resolution to an ignored problem or complaint, visit www.consumerworld.org. It lists international, federal, state, local, and private consumer agencies, as well as Better Business Bureaus, consumer organizations, and professional associations.

Write for a free copy of the federal government's *Consumer's Resource Handbook*, which offers tips on buying products and services and lists contacts for information and assistance. Send your request to: Consumer Information Center (CIC), Pueblo, CO 81009. Or visit <http://publications.usa.gov>. If you are not sure which federal agency has jurisdiction over your inquiry or complaint, contact the Federal Information Center listed in the federal government section of your phone book.

Another alternative, short of filing a lawsuit, is a dispute resolution program – either mediation or arbitration. Some businesses require consumers to arbitrate their disputes and waive their right to go to court. Check your contract or product packaging for details. For more information contact the National Institute for Dispute Resolution, 1726 M Street, NW, Suite 500, Washington, DC 20036, 202-466-4764.

If there is still no satisfaction, consider one or more of the following sources:

Call for Action (www.callforaction.org), partnering with TV stations in 30 markets, will assign one of their volunteer professionals to your case until it is resolved (no fee). Consumer advocate, David Horowitz, organized Fight Back! (www.fightback.com). Lawyer Carl Shoolman's ConsumerXchange website (www.cx.org) promises to pursue your case with letters and phone calls until you get an offer you consider acceptable (fee = \$43+ depending on the size of the savings or settlement). Want to get more aggressive on your own? Go to Complaints.com (www.complaints.com) and post your complaint for all to see, including the offending company (no fee).

Finally, do not forget the social networking sites/blogs discussed in Rule #2. Sites like Facebook (www.facebook.com), LinkedIn (www.linkedin.com), Twitter (twitter.com), and YouTube (www.youtube.com) act as instant messengers for disseminating tales of dissatisfaction and attempted complaint resolutions. These sites are regularly monitored by companies to learn about levels of dissatisfaction. These blogs give a company a way to respond to concerns and answer needs. Despite all your apparent in-vain efforts to complain via the normal channels, it is not unusual to get a reply from an organization monitoring a site like Twitter. Remember these sites are like a huge information share group. Use them to get satisfaction.

Social media offer an alternative to filing a formal consumer complaint. The customer relations staff at many major corporations monitor posts and complaints about their company's service. Someone may respond to your problem quickly, to avoid negative perceptions of their company's performance by other potential customers. While there is no guarantee that you will get your problem resolved, it can be a worthwhile effort.

Consumer reviews have become a way of life for consumers. Some of the best social media platforms for reviews and complaints (websites and apps) include Yelp (www.yelp.com), Google (www.google.com)

and the Pissed Consumer (www.pissedconsumer.com). The Pissed Consumer offers Online Consumer Reviews posted on You Tube. These episodes are a combination of consumer complaints and advice from consumer professionals.

There are websites, apps and blogs where shoppers can bite back and sometimes even leave deep teeth marks. Available to you are consumer complaining websites for specific companies. Normally these websites are initiated by (www.ihatecompanyname.com), e.g., (www.ihateford.com) and (www.ihatemicrosoft.com).

Remember, it is your money – always get what you paid for, nothing less!

For a comprehensive list of useful Rule #6 “Don’t Just Grumble – Complain” websites please see Appendix B.

RULE #7

Identify Lessons Learned

Whether the transaction was a good or bad one, every buying occasion leaves success clues as well as failure imprints. We have done all we can to make a good decision or fix a bad purchase. This final rule is designed so that your next buying decisions will provide what you want and deserve.

Think of this rule as a buying decision “post-mortem” – like the analysis a medical examiner does on a corpse to determine the exact cause of death. A brief, but well conducted, post-purchase analysis can pay handsome dividends for future purchases. Ask some simple questions:

- What went right?
- What went wrong?
- What needs to be changed?
- What did I learn?

Use Worksheet #7 to respond to each of these questions. Begin by identifying the rules in the decision that seem to have been done correctly. Perhaps you did a great job of knowing what you wanted (Rule #1) and doing your homework (Rule #2). Build on these successes in future decisions. As you repeat these rules and learn how to do them well, they will become habits for the future.

Next identify what did not appear to go so well. The purpose here is not to criticize your actions but to learn from the past and improve in the future. Remember the phrase “History repeats itself.” The actual phrase is “The failure to learn from history is what repeats itself.” Maybe you were not aggressive in getting what you deserve (Rule #5) or maybe you did not complain effectively (Rule #6). That is okay. Learn from this and do better on the next purchase.

You can learn a lot by focusing on what went right as well as what went wrong. Think about what needs to be continued or changed. A few minutes devoted to this worksheet after a major purchase will pay handsome dividends in the future. Do it while the experience is still fresh in your mind.

SUMMARY

Despite the downward national trend in customer satisfaction there is no reason you must experience it yourself. By following the seven rules and completing the related worksheets, while drawing on the resources found in the exhibits and appendices, you increase your chances of getting what you want and deserve. I honestly believe that companies are trying to do a better job of meeting our expectations. Companies selling to us need help and *Winning Customer Rules* is designed to help them and to help us to make sure that the exchange of your time and money for goods and services is a “win-win” situation.

Duplicate the worksheets and use them for as many transactions as possible until the rules become habitual. Make copies of the worksheets for your friends and family so they too can feel the “power.” In addition to the obvious benefit of getting what each person wants, deserves, and paid for, the positive impact on self-esteem is immeasurable. We deserve to feel good about our purchases and our roles as customers and consumers. Let the good feelings begin!

When you get what you want and deserve, please let me know so I can share your success story with others. Simply email me with the details (rules followed, results, etc.) at rgeorge@sju.edu. Good luck!

About the Author **Richard J. George, Ph.D.**

Dr. Richard J. George is Professor Emeritus of Food Marketing at the Haub School of Business, St. Joseph’s University, where he earned his undergraduate degree in economics. He holds an MBA from Harvard University, and a Ph.D. from Temple University. He has authored or co-authored ten books including *Winning Customer Rules* and *Winning Marketing Strategy: The Rules*. He has also been recognized with several awards for teaching and research excellence, including the prestigious Lindback and Tengemann Awards. He was one of nineteen professors nationwide named as their favorite undergrad business professor and profiled by *Business Week* in a feature titled “Class Acts.” He was voted by students as the “Top Prof” in the Haub School of Business. He has lived and taught in England at the University of London and in Ireland at the University College Cork. As an expert on food marketing strategy, brand strategy, business ethics, marketing strategy, customer delight, marketing trends, and servant leadership, he has been quoted by major news organizations and industry publications worldwide. He has spoken on these topics in the Americas, Eastern and Western Europe, and the Pacific Rim.

He is a well-recognized and highly respected expert in the areas of food marketing, brand strategy, business ethics, and customer service. He has been interviewed by NPR, CNN, CN8, CBS, ABC and NBC; he has been quoted in *Business Week*, *Fortune*, *Time*, *Forbes*, *Woman’s Day*, *Washington Post*, *Chicago Tribune*, and the *Philadelphia Inquirer*; as well as food industry publications, such as *Progressive Grocer*, *Grocery Headquarters*, *Supermarket Business*, *Supermarket News*, *Food and Beverage Marketing*, *Food People* and *Brand Week*.

A visit to his website (www.rjgeorge.com) details his books, speeches, testimonials, quotes, and expert witness work.

Contact Information

Richard J. George, Ph.D.
Professor Emeritus

484-431-0799 (cell)
rgeorge@sju.edu

WORKSHEET #1
CLARIFY WHAT YOU REALLY WANT

What am I looking to buy?

How much am I looking to spend?

What is the intended use of this product/service?

How long is the intended use?

What problems do I want this product/service to solve?

What particular features or benefits of the product will solve my problem?

How much effort am I willing to expend to purchase this product?

A little

A good deal

What am I looking for from the seller?

Price

Terms and Conditions

Customer focused

Information

Warranty

Delivery

Installation

Guarantees

Follow-up

Service after the sale

Repair and Return policies

WORKSHEET #2
DO YOUR HOMEWORK

Product or service

Family and friends' experiences

Did the product meet their expectations?

Was the service professional?

Did the product or service solve their problem?

Family and friends' recommendations

Review company advertising

Companies who have been recommended by others

Companies' track records

Check references

Performing as promised

Customer Service

Follow-up

Consumer Reports/Guides

Internet findings (see Appendix A)

Better Business Bureau

Number of complaints

Type (nature) of complaints

Frequency of complaints

State Consumer Affairs Office

Number of complaints

Type (nature) of complaints

Frequency of complaints

WORKSHEET #3

THE PLAN

Product/Service

Brands capable of solving the problem

Make sure you compare “apples to apples”

Retailers (including Internet) offering the above brands for sale

Return policies, warranties, guarantees, and service after the sale (seller or third party?)

Return policies

Maximum time I am willing to spend making this transaction

Maximum dollars I am willing to spend

Am I comfortable with or ready to negotiate?

What am I willing to trade off (see Worksheet #1)?

At what point will I walk away from a particular brand or retailer?

WORKSHEET #4
COMMUNICATE WHAT YOU WANT

Detail Your Expectations	Negotiable	Yes	No
Product			
Brand			
Model #			
Price			
Terms and Conditions			
Warranty			
Delivery			
Installation			
Guarantees/Follow-up			
Repairs/Returns (seller/third party)			
Payment			
Down Payment			
Balance			
Method of Payment			

Questions to ask the salesperson or company representative:

What has been your experience with this product/brand?

Will you put your promises/guarantees in writing?

What happens if you fail to meet my expectations?

What specific policies do you have to compensate me if I am not satisfied?

WORKSHEET #5
ALWAYS GET WHAT YOU PAID FOR

Fully check product or service

I got what I paid for. (Skip to Worksheet #7)

I did not get what I paid for. (Proceed)

Keep all documents and receipts

Identify what was promised or expected. (Refer to Worksheet #4)

Identify specifically how the product or service failed to meet these promises or expectations.

Detail specifically what you expect from the seller. (Check all that apply)

Apology

Replacement (new)

Repair

Refund

Price reduction/credit

Product picked up

Replacement/repaired product delivered to you

Compensation for the failure to meet your expectations (punitive damages) and for your extra effort (compensatory damages)

Suggestion: Every time that you must increase your efforts to “get what you already paid for,” consider raising the bar in terms of what you will settle for.

WORKSHEET #6

THE COMPLAINT PROCESS

The facts

Product or service purchased
When
Where
The Problem
Efforts to date to resolve the problem
Results of such efforts

The complaint process

Name of person
Title
Direct telephone number or extension
Mailing address (postal and e-mail)
Was the problem solved at this level?
How was I treated?

If no satisfaction at this level

Name of supervisor
Title
Direct telephone number or extension
Mailing address (postal and e-mail)
Was the problem solved at this level?
How was I treated?

What action do I want or expect from the seller (be specific, fair and reasonable)?

What action has been promised (get sufficient detail)?

If no satisfaction realized yet identify the next steps:

Complaining via social networks, blogs, Internet sites or apps (see Appendix B)

Contact one or more of the following:

- Better Business Bureau
- Consumer World
- Call for Action
- Your local TV or radio station's consumer reporter

What did I learn from this complaint process?

WORKSHEET #7
LESSONS LEARNED

What went right?

What went wrong?

What needs to be changed?

What did I learn?

Exhibit 1: Sample Complaint Letter

(Source: The Consumer Action Website)

http://www.consumeraction.gov/caw_problems_sample_complaint.shtml

Your City, State, Zip Code
(Your e-mail if sending via e-mail)

Date

Name of Contact Person (if available)
Title (if available)
Company Name
Consumer Complaint Division (if you have no specific contact)
Street Address
City, State, Zip Code

Dear (Contact Person or Organization Name):

Re: (account number, if applicable)

On (date), I (bought, leased, rented, or had repaired) a (name of the product, with serial or model number or service performed) at (location, date and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, and I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).

To resolve the problem, I would appreciate your (state the specific action you want—money back, charge card credit, repair, exchange, etc.) Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents).

I look forward to your reply and a resolution to my problem and will wait until (set a time limit) before using social media to communicate my dissatisfaction with your company or seeking redress from a consumer protection agency or Better Business Bureau. Please contact me at the above address or by phone at (home and/or mobile/office numbers with area code).

Sincerely,

Your name

Enclosure(s)

Remember to:

- describe purchase
- include the name of product, serial number

- include the date and place of purchase
- state problem
- give history
- ask for specific action
- allow time for action
- state how you can be reached
- enclose copies of documents (but never send originals)

Keep copies of all your letters, faxes, e-mails, and related documents.

Exhibit 2: Sample Complaint Email

(Source: The Consumer Action Website)

http://www.consumeraction.gov/caw_problems_sample_complaint.shtml

To: **Company e-mail**
 cc: **Your e-mail (This will ensure that you receive a copy of the email for your records).**
 bcc:
 Subject: **Re: (account number or name of product or service)**

Date

On (date), I (bought, leased, rented, or had repaired) a (name of the product, with serial or model number or service performed) at (location, date and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, and I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).

To resolve the problem, I would appreciate your (state the specific action you want—money back, charge card credit, repair, exchange, etc.)

I look forward to your reply and a resolution to my problem and will wait until (set a time limit) before using social media to communicate my dissatisfaction with your company or seeking redress from a consumer protection agency or Better Business Bureau. Please contact me at the e-mail address or phone number below.

Sincerely,

Your name
Your Address
Your City, State, Zip Code
Your Daytime Phone Number
Your e-mail

Appendix A

Useful “Homework” Websites/Apps

<https://bestreviews.com>

<https://www.topconsumerreviews.com>

www.consumerreports.org

www.consumersunion.org

www.worldbest.com/shopping.htm

<http://www.consumerworld.org>

<http://publications.usa.gov>

<http://www.usa.gov>

<http://www.usa.gov/gobiernousa>

www.consumeraction.gov

<http://www.consumersearch.com>

www.mysimon.com

<http://www.epinions.com>

www.shopzilla.com

howstuffworks.com

www.amazon.com

www.buzzillions.com

www.wize.com

Appendix A (continued)

Useful “Homework” Websites/Apps

www.fixya.com

www.tripadvisor.com

www.airfarewatchdog.com

<http://www.flyertalk.com>

<http://www.kayak.com>

<http://www.expedia.com>

www.orbitz.com

www.travelocity.com

www.trivago.com

www.priceline.com

www.bookingbuddy.com

www.hoteltonight.com

<http://www.vacationstogo.com>

<http://elliott.org>

www.ask.com

www.overstock.com

www.ebates.com

www.retailmenot.com

www.dealcatcher.com

www.coupons.com

<http://redlaser.com>

www.cellfire.com

shopsavvy.com

Appendix A (continued)

Useful “Homework” Websites/Apps

<http://www.snipsnap.it>

<http://www.shopkick.com>

<https://getyowza.com>

<http://www.thecouponsapp.com>

<http://www.grocerysmarts.com>

<http://www.shopkick.com>

<http://www.consumr.com>

www.freeshipping.org

www.heyitsfree.net

slickdeals.net

www.pricegrabber.com

www.google.com/shopping

www.shopittome.com

www.couponcraze.com

www.couponmom.com

www.gogoshopper.com

www.mygrocerydeals.com

www.smartsource.com

www.priceadvance.com

coupons.thefind.com

www.thegrocerygame.com

<http://www.cardstar.com>

<http://dealnews.com>

Appendix A (continued)

Useful “Homework” Websites/Apps

<http://www.consumr.com>

<http://www.gasbuddy.com>

www.groupon.com

www.livingsocial.com

www.gilt.com

www.ruelala.com

www.energystar.gov

www.ase.org

www.cnet.com

<http://www.finra.org>

www.ucan.org

www.abtolls.com

www.checkbook.org

www.checkbook.org/auto/carbarg.cfm

www.edmunds.com

www.kbb.com

www.carbuyingtips.com

www.pharmacychecker.com

www.angieslist.com

<http://www.homeadvisor.com>

www.dinnerbroker.com

www.opentable.com

Appendix A (continued)

Useful “Homework” Websites/Apps

www.restaurant.com

www.entertainmentguide.com

www.facebook.com

www.linkedin.com

<https://www.onguardonline.gov>

www.google.com

www.yelp.com

Appendix B

Useful “Complaining” Websites/Apps

twitter.com

www.youtube.com

http://en.wikipedia.org/wiki/List_of_social_networking_websites

www.resellerratings.com.

www.bbb.org

www.ethicalconsumer.org

www.consumeraction.gov

www.businessballs.com/complaintsletters.htm

www.writeexpress.com/complaint-letters.html

www.planetfeedback.com

www.ask.com

www.bbb.org

www.consumerworld.org

Appendix B (continued)

Useful “Complaining” Websites/Apps

www.callforaction.org

www.fightback.com

www.cx.org

www.complaints.com

www.facebook.com

www.linkedin.com

twitter.com

www.youtube.com

[Company Contacts - Elliott Advocacy](#)

www.pissedconsumer.com

Appendix C

Thirty-Three Basic Smart Shopping Tips

Source: Sandy Shields, The Frugal Shopper (<http://www.thefrugalshopper.com/articles/basic.shtml>) (with modifications)

1. Plan your spending. Avoid impulse buys. Make a list and stick to it.
2. Advertised items are not necessarily the cheapest.
3. Watch for unadvertised specials.
4. Remember to ask for a "raincheck" if an item is sold out. Is there an expiration date or limit on purchase?
5. To avoid crowds, do not shop after work, on paydays, or just before holidays. Never shop for food when you are hungry.

6. Buy items before you run out of them. Buy at clearance, or sale price, instead of regular price when you must have the item. Buy non-perishable items in bulk if you have the necessary storage space.
7. Know the sales cycle in your area.
8. Just because an item is on sale, does not necessarily mean it is a good deal for your family. If you will not use it, do not buy it.
9. Due to volume discounts, larger stores are generally cheaper than smaller ones.
10. Your emotions affect your shopping. Be careful of the "I deserve it" mentality. Do you get a "rush from buying? Be careful.
11. Buy at the end of the season.
12. Stock up when prices are low.
13. Try alternative shopping: Shop salvage stores, thrift stores, consignment shops, flea markets, warehouse clubs, yard sales, auctions, and garage sales.
14. Remember that no store has the lowest price on all items.
15. Create a "shopping pool". Agree with family and friends to shop sales for each other.
16. Shop alone. Other individuals will only help fill your shopping cart.
17. Check the entire store for specials and alternatives.
18. Get to know your favorite store's employees. Do not be afraid to ask questions.
19. Know your prices, keep a price book.
20. About Prices: Compare, Compare, Compare. This is how your price book helps you.
21. Larger is not always cheaper. Smaller is not always cheaper.
22. Look at unit prices.
23. You pay more for fancy packaging. Beware.
24. Remember the "Rule of Three": If an item has three different ways it can be used, you will not be wasting your money.

25. Never pay full price.
26. Shop defensively.
27. Try store and generic brands.
28. Watch as the clerk rings up your purchases. Check your receipt.
29. Shop for gifts year-round.
30. Return purchases that do not meet your expectations.
31. Complain if it is genuinely warranted.
32. Call before you go to confirm item is available.
33. If you must, leave the checkbook and credit cards at home or in the car.