

INQUISITIONS INTO THE COMPLAIN AND THE NON-COMPLAIN CUSTOMERS: The Malaysian Customers' Insight

Osman M. Zain, PhD

Department of Management

Kulliyah of Economics & Management Sciences

International Islamic University Malaysia

P.O.Box 10, 50728 Kuala Lumpur, Malaysia

E-mail: osman.zain@yahoo.com

ABSTRACT

This is an inquisition study on the behaviours of Malaysian customers who complain and those who do not. Data was acquired from 214 mature working students from two Universities using two approaches. The first approach was an email-based approach that resulted in 83 returned questionnaires which accounts to 27.7 percent rate of return. The second was a self-administered approach which took place in classrooms whereby the respondents were selected randomly based on their seating. This approach resulted in 131 returned questionnaires with a 65.5 percent rate of return. The study attempts to uncover the nature of complainers and non-complainers in Malaysia and compare them with past studies from the West. The results of this study indicate that non-complain customers do exist here, and they are significantly different from those who used to complain. The complainers, as similar to that from the western studies, are more extroverted in nature as compared to the non-complainers. The findings suggest that non-complain customers from this part of the market are socially anxious, exhibit low self-efficacy, and high self-monitoring towards complaining. This paper enhanced knowledge on post-purchase perspectives from the Non-Western world represented by one of the Asian markets. The Asians, though multi-races, shared a unique culture among them that is close-knit family relationships which can either be detrimental or beneficial for marketers. The implication of this study to managers is the importance of devising a customer friendly procedure to complaining, and the importance of managing customer relationships.

Keywords: Post-purchase Behaviour, Non-complain Customer, Satisfaction and Dissatisfaction Behaviour

Paper type: Research paper

INTRODUCTION

With the volatility of the present economic condition, every business endeavours to maintain and to sustain business continuity. Marketers are increasingly recognising the importance of building a pool of loyal customers. Thus, the focus on understanding post-purchase behaviour has long been an important agenda of most researches and discussions. While satisfaction presumably leads to brand loyalty, positive goodwill, and repeat sales, dissatisfaction can conversely lead to redress seeking behaviour. Some dissatisfaction feelings transpire customers to seek compensation in the form of monetary refunds, goods exchange, repairs, and varying other means. Complainants who perceive lack of justice from the complained responses are very likely to engage in negative word-of-mouth or to exit. Studies have reported that dissatisfied customers tell more people about their negative experiences in comparison to their positive ones. This causes businesses to loose much of their potential customers or possibly even their existing customers as negative word-of-mouth have proven to have a big impact on consumer's perception of a particular store, product or service provider.

In addition, it could cost a firm up to five times more to attract new customer as it does to retain an old one. Hence, it is essential that retailers should not only pay attention to customer complains but also work towards resolving them. Thus, the importance of identifying and responding to customer complains cannot be overstated as consumers do stop choosing products that fail to satisfy them after the purchase, and firms can in fact change this post-consumption behaviour by analysing the determinants of customer complain and non-complain. As exhibited in behavioural and psychological studies, there are individuals who are in the category of the "introvert" who will not attempt to display their post-purchase effects. This group of customers will not complain, even though they are not happy with the products or services that they have purchased or used. Past study also report a high proportion of customers who neither praised nor complained about issues related to firms. Raising the importance of this phenomenon, researchers have proposed models to better understand this post-purchase behaviour including the one that approaches from a cognitive-emotive model of consumer complain behaviour. Thus, the purpose of the present study is to explore the extent non-complain behaviour among customers in the Asian market with the special focus on the Malaysian customers.

The study also attempts to determine, "Is there such a thing as non-complain customers in this part of the non-western market? And, how different are they to the Western markets?" Most post-purchase studies are conducted in the Western world, and such studies in the Non-Western world are very limited, especially in the South East Asian region. The Asians, though multi-races, shared a unique culture among them, that is a close-knit family relationships that can either be detrimental or beneficial for marketers. Even in this modern time, the members of the Asian families are in-close relationship with each another. In some, the extended members of the family are part of the family member household. As such, experiences on the past purchases are passed to the family members in the household.

LITERATURE REVIEW

It was previously mentioned that the cost of retaining the current customers is five times much cheaper than augmenting for new customers (Blodgett et al., 2001). Therefore, it is not surprising that many researches have focus on the satisfaction, customer complains and/or post-purchase behaviour (Kim et al., 2003; Heung & Lam, 2003; Bearden & Teel, 1983; Hogarth et al. 2004; Oh, 2004; Singh, 1991; Cornwell et al. 1991). The main objective of most of these studies is to produce some kind of methods in retaining the current customers. As such, the relational approach is becoming more and more pertinent even though customer satisfaction is not completely accomplished (Williams & Visser, 2002). Osman (1993) proposes a model of loyalty patronage behaviour that includes lifestyles, shopping orientations, and past purchase experiences. The study also incorporated and tested the extent of influence that customers' store image and store image congruity (used alternately) has on loyalty patronage. The results of this study suggest that lifestyle influences on past purchase experiences, and past purchase experiences heavily influence the behaviour of future patronage (Zain and Jabri 1996). Previous studies also documented attitude formation as a result of past experiences, and thus influence one's behaviour (Fazio & Zanna 1981; Zanna et al. 1981).

Ramsey (2005) reported that people will complain about anything for almost any reason and sometimes for no reason at all. However, Phau and Sari (2004) illustrated that customer complain behaviour consists of responses triggered by perceived dissatisfaction, which is neither psychologically accepted nor quickly forgotten with the consumption of a product or a service. Valenzuela et. al. (2005) reported a consensus among researchers that not all consumers engage in some form of the complain actions. The number of complainers was reported to be lower than the non-complainers due to different reasons. Among the reasons are: customers do not know where to complain, customers have had negative experiences related to their complaining being poorly handled, and consumer believe that complaining is an exercise of futility because they will be either ignored or patronised. Donoghue and de Klerk (2006) pointed out that customer-related variables such as demographics, personality factors, personal values, attitudes, culture, knowledge and experience of consumers as well as causal attributions for product failure would most likely influence complaining behaviour decisions. They reported three major options that are available to customers who are dissatisfied with their purchases; customers can either take no action, private action, or lastly public action.

Complainers who usually take the public action option are seeking for redress, whereas the non-complainers most commonly opt for no action or private action (Chen-Yu and Hong, 2006). Donoghue and de Klerk's (2006) also reported that dissatisfied consumers in a collectivistic culture, such as in the Asian countries, are more likely to engage in private behaviour than those in an individualistic country such as in the United States. Similarly, Oh (2004) found that the most influential antecedent to complain is the perceived severity of dissatisfaction. The post-consumption dissatisfaction behaviour of the majority university library users was negative word-of-mouth. Past studies also reported that complainers merely seek corrective actions from management, and more importantly they want to be respected (Heung and Lam, 2003; Susskind, 2002). Hogarth et al. (2004) focused their study on consumer's resolution of credit card problems and exit behaviours. They described that consumers may display loyalty behaviour by not complaining, exit behaviour by discontinuing the use of the dissatisfying product or service or, lastly, by voicing out their dissatisfaction. Key findings of this research indicate that 55% of the respondents either stopped using the problematic credit card or exited the financial institution. This high exit rate shows that customers may be so well-informed of their other options that exit is made so easy, whereas making formal complains is seen as a futile effort that takes too many resources.

In the case of flight delays, Diaz and Ruiz (2002) reported that a passenger's negative attitude towards facing a delay generates low satisfaction, and provokes a behavioural tendency towards complain and non-repurchase. Nevertheless, Bennett (1997) claimed that satisfactory handlings of complains can actually create loyalty to a firm. He reported that rather than asking customers to write-in their dissatisfaction, verbalise complain action provides the customer with a direct opportunity to inflict discomfort on an acquiescent victim, thus, relieving aggressive tension.

Hence, it is arguably preferable for a firm to actively encourage their angry customers to “vent” their angers through making complains. This may cause them to feel good after the incident, and subsequently maintains a more positive attitude towards the company rather than engaging in negative word-of-mouth or exit behaviours. Bodey and Grace (2006) reported that there are several factors that influence dissatisfied consumers to voice out complains or alternatively, remain silence. These findings are somewhat in line with Donoghue and de Klerk’s (2006) theory on customer-related variables in terms of personality traits and psychological characteristics. Bodey and Grace’s study (2006) provided five taxonomies of complainers and non-complainers that cover differences in personality characteristics, level of perceived control, self-monitoring, self-efficacy, and attitudes toward complaining. In conclusion, the literature described complainers as having the character of aggressiveness and extroverts in nature, while the non-complainers are customers with low esteem, low confidence level, and reserved personality.

The main objectives of the present study are; to scrutinise the profile of complainers and non-complainers, and also attempts to identify underlying factors that have the potential to influence the actions of non-complaining customers. This research also attempts to re-visit the work of Bodey and Grace (2006) by borrowing some of their measurements for the research to compare the outcomes. As such, this research will focus on; Perceived control, Self-monitoring, Self-efficacy, Procedural Perception, and Customer’s Attitude towards complaining. Researches that focus on these issues with respect to post-purchase behaviour especially in the Asian environment are rather limited. Some insights into this knowledge would surely contribute to the marketers of the present borderless market scenario.

The present research, therefore proposes the following hypotheses:

H1 = Perceived Control is significantly related to the Extent of Complain

H2 = Negative Attitude is not significantly related to the Extent of Complain

H3 = Self-Monitoring is not significantly related to the Extent of Complain

H4 = Procedural Perception is not significantly related to the Extent of Complain

H5 = Low Efficacy is not significantly related to the Extent of Complain

RESEARCH METHODOLOGY

The respondents for this study are comprised of matured students of Bachelors and Masters Degree programmes who are studying as part-time at the Open University Malaysia and the Universiti Kebangsaan Malaysia. Even though the sample is comprised of students, they represent the Malaysian working class, and they come from all over Malaysia. In fact, majority of the population of Kelang Valley (Kuala Lumpur and Petaling Jaya) come from all states in Malaysia. During festive seasons, (such as the Chinese New Year and the Muslim first week of Syawal), Kuala Lumpur and Petaling Jaya cities are deserted for almost one whole week. Thus, the use of this sample is considered appropriate as it would in general contains a balanced mix of consumers from different social, economic and demographic background. A self-administered approach was adopted. Two channels of data collection approach were adopted; face-to-face contact and electronic mailing. This approach is an accepted as an alternative to increase responses from the chosen research population (Dillman,2002; Schaefer and Dillman 1998). The face-to-face approach involved about 200 questionnaires which were distributed randomly based on their seating during the weekend classes at the Open University Malaysia, and the night classes for the Executives Programmes at the Universiti Kebangsaan Malaysia. Through this approach, 131 completed questionnaires were returned which comprised of about 65.5 percent.

As for the electronic mailing approach, the questionnaire was distributed to a total of three hundred registered students of Open University Malaysia all over Malaysia via two waves of distribution. Care was taken to identify double responses of which the result is nil. From the first wave of the questionnaire distribution, 54 were returned followed by 29 from the second wave. Thus, the approach resulted with only 83 returned questionnaires which accounted for 27.7 percent. These two data collection approaches have resulted with a sample size of 214. To ascertain that the data from these two approaches are similar, Chi-Square tests were conducted on these two groups using the personal data producing results indicating that the two sample groups have no significant difference statistically. Thus, this study will proceed with the data analyses using the combined sample as total sample size. The research instrument for this study is a questionnaire that was divided into three different sections. Section A functions as the gatekeeper to our survey, identifies if a respondent is a formal complainer or non-formal which hereby termed as “non-complainer”. All the questions in this section are in the form of dichotomous scale. Respondents would then be directed to Section B of the questionnaire which consists of statements that relate to psychographic profiles, customers’ complain behaviours, and its underlying factors influencing complain behaviour. Some measurements are borrowed from Bodey and Grace (2006). Respondents would subsequently follow through Section C that captures their demographics such as their age, gender, marital status, education level, income level and their current profession.

As the nature of the research is to study consumer complain behaviour, all questions in the Section B of the questionnaire are measured using a six-point rating scale anchored on the words strongly agree (coded 6), agree (coded 5), slightly agree (coded 4), slightly disagree (coded 3), disagree (coded 2) and strongly disagree (coded 1). As customers can only be engaged in complain behaviours upon purchasing and consuming a particular product or service, they have, in fact learnt the key dimensions of performance of an item. Customers are capable of developing a basis for forming specific expectations of performance in evaluating the actual performance. Thus, the scale of the measures do not provides a middle point for neutral stands to response as the focal point of this study is to identify the varying factors that influence consumer complain behaviour on the basis of post-consumption dissatisfaction. Prior to any analyses, the questionnaires were manually reviewed and filtered as part of the data cleaning process to eradicate the occurrence of error, such as data input, out-of-range data, and excessive non-responses. Subsequently, the SPSS package was used to execute the statistical analyses. In addition, statistical procedures are employed to test the reliability of the measures used in Section B of the questionnaire. Coefficient alphas (Cronbach's alpha) are calculated for the measures providing an indication on internal reliability or consistency of multi-item measures.

RESULTS AND DISCUSSIONS

As mentioned earlier the sample size for this study is 214, comprising of 52.4 percent female. In terms of race ethnicity, the Malays are 53.1 percent, followed by Chinese 30.6 percent, Indian 11.5 percent and others 4.8 percent. The race ethnicity composition of the sample is close to the Malaysian population of which the Malays are about 60 percent. The marital compositions of the sample are as follows: single 41.2 percent, married 57.4 percent, and widowed/divorced 1.5 percent. The sample mirrored the Malaysian population which is majorly comprised of young adults between the ages of 21 to 40 that is about 66.8 percent. The respondents within the 41-60 age brackets are comprised of 29.8 percent of the sample. With regards to the gatekeeper question 1 (Table 1 a), about 78 percent reported that they do complain if not happy with the product or services, thus only 22 percent says that they do not. On the statement that they do not complain when not happy with the products or services, 73.4 percent do not agree with this (Table 1 b). Thus, the responses for these two questions are consistent implying that more than 70 percent tend to complain if they are not happy with the product or services rendered.

Insert table (1) about here

To confirm these results, the questionnaire also contains a statement that seeks response as to: "I would most likely file a formal complain when I am unsatisfied with a product or service, i.e. consumer agency, local newspaper, the seller, or take legal action." An interesting response was revealed through this question. Only 41.8 percent agreed that they would most likely file a formal complain if not satisfied with the product or service. The majority (58.2 percent) agreed that they don't file any formal complain (Table 1 c). The results from the two dichotomous questions provide conflicting responses: on one hand they said that they will complain if not happy with products/services provided, while on the other hand, they claimed that they do not make a formal complain if they are not happy with the product/services. Further analysis on these two responses is to determine whether they are statistically significant. A cross-tabulation analysis was therefore performed on these two responses. Information from the Table 2 illustrate that majority do complain when not happy with products/services and majority also do not make formal complain when not happy with products/services. The result from the cross-tabulation analysis indicates that they are significantly different, (Table 2) which supports the result of past studies that most people do not make formal complain when not satisfied with products/services they have purchased. Further analyses will, therefore use the responses to the formal complain question.

Insert table (2) about here

A One-Way ANOVA will be an appropriate statistical analysis to study the differences among the means for two or more populations (Malhotra, 2004); in this study, it involved one categorical variable and some metric variables. Thus, a One-Way ANOVA was performed using the responses to the questions of whether he/she makes formal complain when unsatisfied with the product or services rendered and that of the complainers attribute related statements. Twenty-five statement measures are significantly related to the responses on the formal complain status. The results are displayed in Table 3 below. Items numbering 1 to 14 in the Table are closely representing the non-complainer characteristics, items 16 and 17 indicate the extent of complain, while those from 18 to 25 represent the complainer characteristics. The results supported past studies (Bodey and Grace, 2006; Donoghue and de Klerk, 2006), that the complainers are characterised as possessing some extrovert attributes.

Insert table (3) about here

Further analysis is to reduce the number of items measures for better understanding.

Thus, the exploratory factor analysis was performed on all the complainer and non-complainer attribute measures using Varimax rotation which produces five dimensions containing 18 items being selected for further analyses. Actually there are six dimensions but one has low reliability, and is therefore rejected. The total variance explained from the result of the exploratory factor analysis is 65.60 percent. The five dimensions are later named as: Perceived Control, Self-monitoring, Procedural Perception, Low Efficacy, and Extent of Complain. The dimension that is dropped is the Negative attitudes per se which do not emerge with good reliability from the exploratory analysis. However, some of its descriptions fall into the Low Efficacy dimension. Thus, Negative Attitudes is dropped from further analysis together with its related hypothesis, i.e H2. Table 3 provides detail of the results of this exploratory factor analysis. The characteristics of Complainers are labelled here as Perceived Control described as having positive characteristics with the reliability of 0.799. The other four variables describe the characteristics of the Non-complainers: Self-monitoring with the reliability of 0.794, Procedural Perception (0.783), Low Efficacy (0.713), and Extent of Complain (0.731). Thus, the reliabilities for all the five dimensions meet the Nunnally's acceptance level of 0.65 (Nunnally, 1995).

Insert table (3) about here

To test the four hypotheses, a correlations analysis was performed on the data. The correlation analysis is performed between the five dimensions; Perceived Control, Self-monitoring, Procedural Perception, Low Efficacy, and Extent of Complain. Of the ten bi-variate interactions, only seven interactions are statistically significant. Self-Monitoring and Low Efficacy dimensions seem to be the main characteristics of non-complainers. They are inversely correlated to the Extent of Complain, and also inversely correlated to Perceived Control which is the description of the complainers. Self-Monitoring and Low Efficacy are significantly correlated with each other. Table 4 provides the results of the correlations among the five dimensions.

Insert table (4) about here

Based on the results of the correlation analysis, (as shown in Table 4), H1 is supported by this study whereby Perceived Control is significantly correlated with the Extent of Complain. The coefficient of the correlation of 0.349 is quite high. H4 stating that Procedural Perception is not significantly related to Extent of Complain is supported by this study. However, H3 and H5 are rejected by this study. This study hypothesised that Self-Monitoring and Low Efficacy are not significantly related to Extent of Complain. However, the results from the correlations on the data of this study indicate that these two dimensions are inversely correlated with the Extent of Complain, and they are therefore, significant. For further analyses, a model is proposed to differentiate between the complainers and the non-complainers attributes. Figure 1 show the proposed model of this differentiation which proposes that Perceived Control, Self-Monitoring, Low Efficacy, and Procedural Perception influence on the Extent of Complain. Using SPSS AMOS (Version 18), these items measures are used to test the proposed differentiating model. Prior to the testing, the confirmatory factor analyses were conducted on the Perceived Control and the Self-monitoring constructs.

Insert Figure (1) about here

Insert Figure (2) about here

The AMOS results (as shown in Figure 2) are encouraging which clearly shows that only Perceived Control has strong influence on the Extent of Complain with the regression weights of 0.93, and it is significant. The regression weights of self-monitoring on the Extent of Complain is also high (-0.30) and it is significant. This indicates a significant relationship between the two; thus, rejecting the H3. Efficacy relationship with the extent of Complain is low but significant at 0.10 significant measures. The weak influence by Procedural Perception on the dependent variable, the Extent of Complain, is an indication of no relationship between these two constructs. However, this is the objective of the proposed model, that is, to eject the characteristics of that relate to non-complainers. In other words, it is to differentiate between the two groups of customers. Table 6 shows the selected indices of estimates derived from the Amos Output. This test on the model produces the minimum discrepancy of 3.805. The use of CMIN/DF ratio is recommended as a measure of model fit (Byrne, 2010), and the ratio should be as close to one for the model to be acceptable (Hair et al., 2007). However, the exact ratio is refutable, as such ratio as low as 2 or as high as 5 is recommended to indicate reasonable fit (Marsh & Hocevar, 1985). With the ratio of 3.805, our proposed model is, thus, reasonably fit the data.

Insert table (6) about here

The RMSEA or "Root Mean Square Error of Approximation" must be 0.08 or less is an indicative for model fit (Bentler, 1999). From Table 6, this ratio is 0.115 which is a bit high, and thus the model is not a good fit model.

However, this model is not supposed to produce high correlations between all the independent variables with the dependent variable. As such, this model suits the objective of differentiating the characteristics of complainers and that of the non-complainers. Another ratio produces from the AMOS output is the Tucker-Lewis Index (TLI), which is also an index to indicate the acceptability of the tested model. The typical range recommended for the TLI is between zero and one, and the value closer to one is an indicative of a very good fit (Byrne, 2010). Table 6, shows that TLI ratio is 0.692, and thus the proposed model is acceptable. Similarly, the Comparative Fit Index (CFI) value close to 1.0 is an indication that the model fitted the data well (Byrne, 2010). The Comparative Fit Index is the ratio that compare the degrees of freedom and the non-centrality parameter estimate for the model of which the proposed model is 0.743. Finally, the ratio estimates in Table 6 are the IFI and the NFI. These are the Normal Fit Index and the Incremental Fit Index of which both ratios must be close to one as indicative of a very good fit model, of which our ratios are 0.747 and 0.685 respectively. Given the objective the proposed model, all the ratios in Table 6 are indicative of model fit. Table 7 shows the Regression weights of all the independents variables on the dependent variable. Only one flow to the Extent of Complain is high, that is, from Perceived Control. The flow from Self-monitoring to the dependent variable is negatively high while that from Efficacy is also considered as moderately high and is positive. The estimates provide the variation effect

Insert table (7) about here

by the Independents variables on the dependent variable, for example, when Perceived Control increases by 1, Extent of Complain will increase by 0.809. The Critical Ratio (C.R) is the critical ratio for the regression weights estimate, in which Perceived Control regression weight estimates is 5.109 standard error above zero. The data in Table 7 confirms what is shown in Figure 2. Only two relationships are significant at 0.001, and one relationship is significant at 0.10. Thus, Hypothesis 1 and 4 is accepted but hypotheses 3 and 5 are rejected because of the significant relationships between Self-monitoring and Efficacy with the Extent of Complain.

CONCLUSION

In conclusion, non-complain customers also exist in this part of the Asian market, and they are significant. Thus, most people whether they are from the West or the East will not keep to themselves but will vent their feeling through some form of informal channels whenever they are not satisfied with products / services. Though the proposed model is reasonably good-fit, it meets its object of differentiating the two groups of customers based on their characteristics. It is advisable to generate more than one dimension of the complainers' characteristics in future study. This study borrowed most of the item measures from Bodey and Grace (2006). Of the 30 items used in the study, only 18 items were selected by the Factor Analysis. Therefore, for this part of the market, researchers should generate item measures through preliminary study such as in-depth interviews or focus group because of differences in cultural backgrounds of the Asian from the Western. The results of this study exposed that the Malaysian customers feel that it a norm to complain if one is not happy with the products or services rendered. As such, they responded positively to the question on whether they complain if not satisfied, whereas formally they do not. The present study upholds previous study that there exist significant differences between customers who complain and customers who do not. These two groups differ in the way they behave; behaviour that is conducive to their conceptions of themselves. The complain group is characterised as having a high level of confidence, being self-centred, and extroverts.

This study also highlights that the non-complain group of customers is comprised of individuals who do not make formal complain to avoid feeling uncomfortable. They conform to societal norms and feel that the attempt to complain would not resolve the problems. This group has a negative attitude towards complaining and would resort to negative words of mouth as an alternative behaviour in exposing unsatisfied experiences with the products or services. The close-knit of the Asian culture, especially in Malaysia, would certainly be conducive for this behaviour. The implication of this study is that marketers should develop a user friendly system to handle complains and encourage feedback from unsatisfied customers. The constructive feedbacks from customers are valuable in customer retention and image building.

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Table 1: Complain if Not Happy With Product/Service

	Respond	Frequency	Valid Percent
a) Complain if Not Happy with Product/Service	Yes	167	78.0
	No	47	22.0
	Total	214	100.0
b) Not Complain if Not Happy With Product/Service	Yes	57	26.5
	No	157	73.4
	Total	214	100.0
c) File Formal Complain If Not Satisfied With Product/Service	Yes	89	41.8
	No	124	58.2
	Total	213	100.0

Table 2: Cross-tabulation Between Complain Not Happy With File Formal Complain If Not Satisfied With Product/Service

		File Formal Complain If Not Satisfied With Product/Service		
		Yes	no	Total
Complain Not Happy	Yes	79	87	166
	No	10	37	47
	Total	89	124	213

Symmetric Significant Measures

		Value	Approx. Sig.
Nominal by Nominal	Contingency Coefficient	.216	.001
N of Valid Cases		213	

Table 3: One-Way ANOVA Results Involving Attribute Measures and Formal Complain Responses

No.	Statement Measures	ANOVA Values Results		Descriptive Means	
		F- Value	Sig.	Yes	No
1	Making formal complain requires a lot of time and effort.	3.195	0.075*	4.2045	4.5000
2	People have a responsibility to inform seller about a defect product.	7.552	0.007**	4.6591	5.0645
3	I am afraid to ask to speak to the manager to complain when not happy	3.593	0.059*	2.1932	2.5403
4	I don't have the confidence to complain.	10.678	0.001**	1.9886	2.6371
5	I don't like people who complain to providers when they are unhappy.	7.313	0.007**	1.8523	2.3008
7	I don't like to go through trouble of finding complaining procedure.	5.340	0.022**	3.2159	3.6393
8	I don't like to be labeled as a complainer by friends and family.	13.856	0.000**	2.6591	3.3852
9	Complain procedures disrupt my daily routines.	20.043	0.000**	3.3068	4.2520
10	Complaining would be a hassle I do not need.	9.652	0.002**	3.0814	3.6992
12	It is embarrassing to complain.	4.838	0.029**	2.0568	2.4754
13	Firms usually take a long time to respond to a complain.	15.200	0.000**	4.1818	4.7642
14	Firms usually say they want to satisfy customers but not willing to stand behind their words	7.589	0.006**	4.4545	4.8699
15	Other customers will complain.	13.576	0.000**	4.7241	4.1382
16	The higher price of the product the more I'm to complain	3.046	0.082*	4.6591	4.2984
17	If the product is meant to be used for a long time, I'm likely to complain if it is faulty.	3.262	0.072*	5.2386	4.9758
18	I enjoy being unique & different from others.	3.042	0.083*	4.8161	4.5161
19	I will complain when not satisfied irrespective of obstacles and challengers.	17.876	0.000**	4.5172	3.8537
20	It bothers me if I don't complain about unsatisfactory product / service.	6.216	0.013**	4.5000	4.0569
21	By complaining, may prevent others from experiencing the same problem.	4.314	0.039**	4.9659	4.6532
22	My personal identity being independent of others is very important to me.	5.298	0.022**	4.8161	4.5161
23	I don't mind being labeled as complainer.	3.490	0.063*	4.6932	4.3871
24	I admire people who complain to retailers when they are unhappy.	3.647	0.058*	4.9773	4.6748
25	I must get the value for what I paid for, so will complain if not happy.	2.989	0.085*	5.1136	4.8618

Note: ** significant at 0.05 or less; * significant at 0.10 or less

Table 4: Results of Factor Analysis on Complain / Noncomplain Attribute Measures

No.	Statement Measures	<i>Perceived Control</i>	<i>Self-Monitoring</i>	<i>Procedural Perception</i>	<i>Low Efficacy</i>	<i>Extent of Complain</i>
1	By complaining, may prevent others from experiencing the same problem.	0.677				
2	By complaining, will show retailers how I feel	0.672				
3	I will Complain irrespective of obstacles and challenges	0.608				
4	I think people should complain when not happy with products/services.	0.782				
5	I admire people who complain to retailers when they are unhappy.	0.713				
6	I must get the value for what I paid for, so I will complain if not happy	0.553				
7	I don't like to go through trouble of finding complaining procedure.		0.617			
8	I don't like to be labeled as a complainer by friends and family.		0.751			
9	Complain procedures disrupt my daily routines.		0.798			
10	Complaining would be a hassle I do not need.		0.781			
11	It is embarrassing to complain		0.505			
12	Firms usually take a long time to respond to a complain			0.788		
13	Firms usually not willing to stand behind their words			0.874		
14	Most firms do not take notice of the complains made			0.784		
15	I am afraid to ask to speak to the manager to complain when not happy				0.755	
16	I don't have the confidence to complain.				0.803	
17	The higher price of the product the more I'm to complain					0.903
18	If the product is meant to be used for a long time, will complain if happy.					0.799
	Rotation sums of squared loadings: Eigenvalues	4.793	2.734	1.835	1.357	1.090
	% of Variance	26.629	15.187	10.194	7.536	6.056
	Reliabilities	0.774	0.788	0.783	0.713	0.731

Table 5: Results of Correlation on the Unobserved Variables
** Pearson Correlations is significant at the 0.01 level (2-tailed)

No.	Statement Measures	<i>Extent of Complain</i>	<i>Perceived Control</i>	<i>Self-Monitoring</i>	<i>Low Efficacy</i>	<i>Procedural Perception</i>
1	<i>Extent of Complain</i>	1.00				
2	<i>Perceived Control</i>	0.344**	1.00			
3	<i>Self-Monitoring</i>	-0.260**	-0.318**	1.00		
4	<i>Low Efficacy</i>	-0.176**	-0.389**	0.463**	1.00	
5	<i>Procedural Perception</i>	0.119	-0.167*	0.073	-0.072	1.00

Figure I: The Proposed Differentiating Model

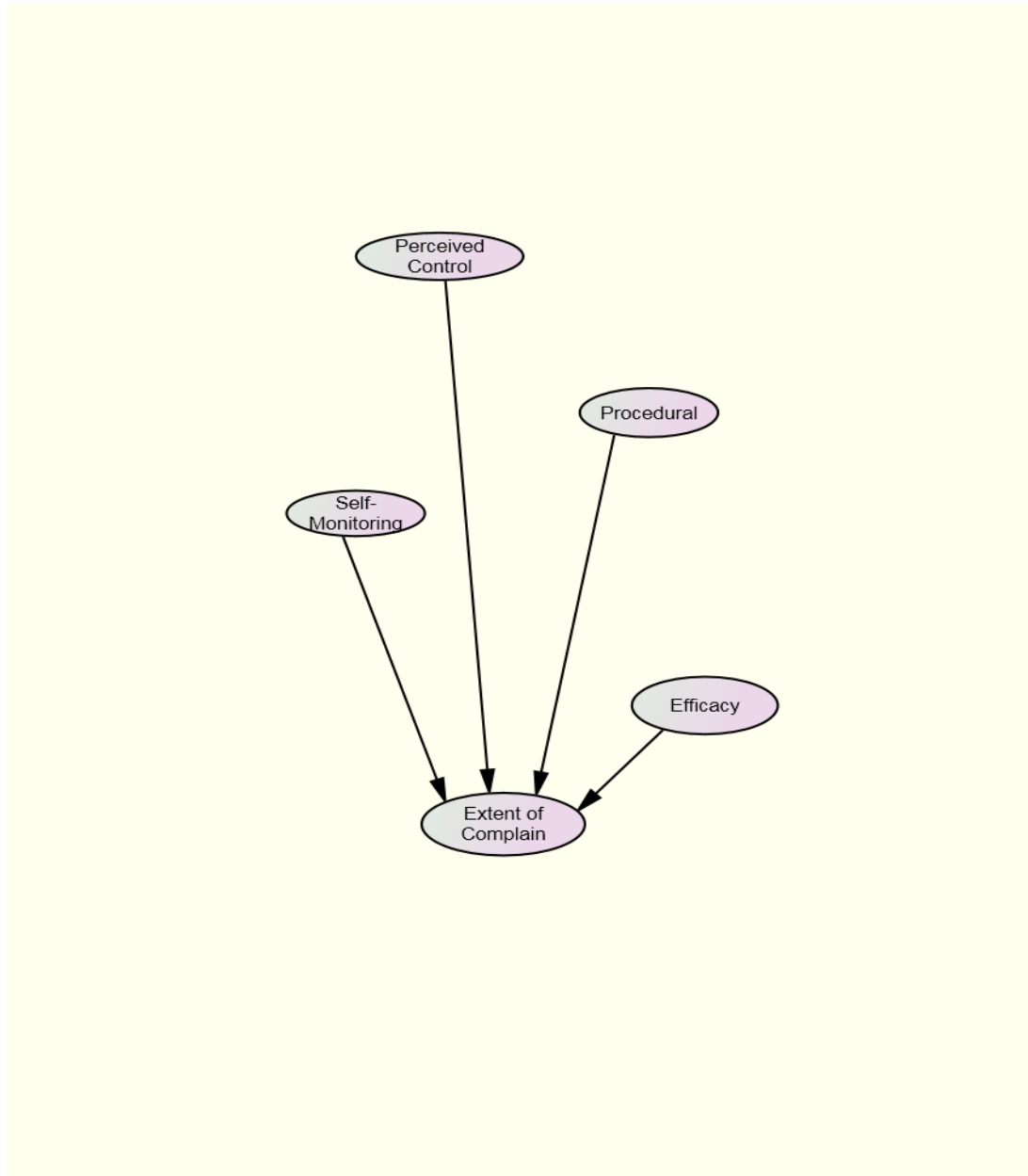


Figure II: AMOS Output on the Proposed Model

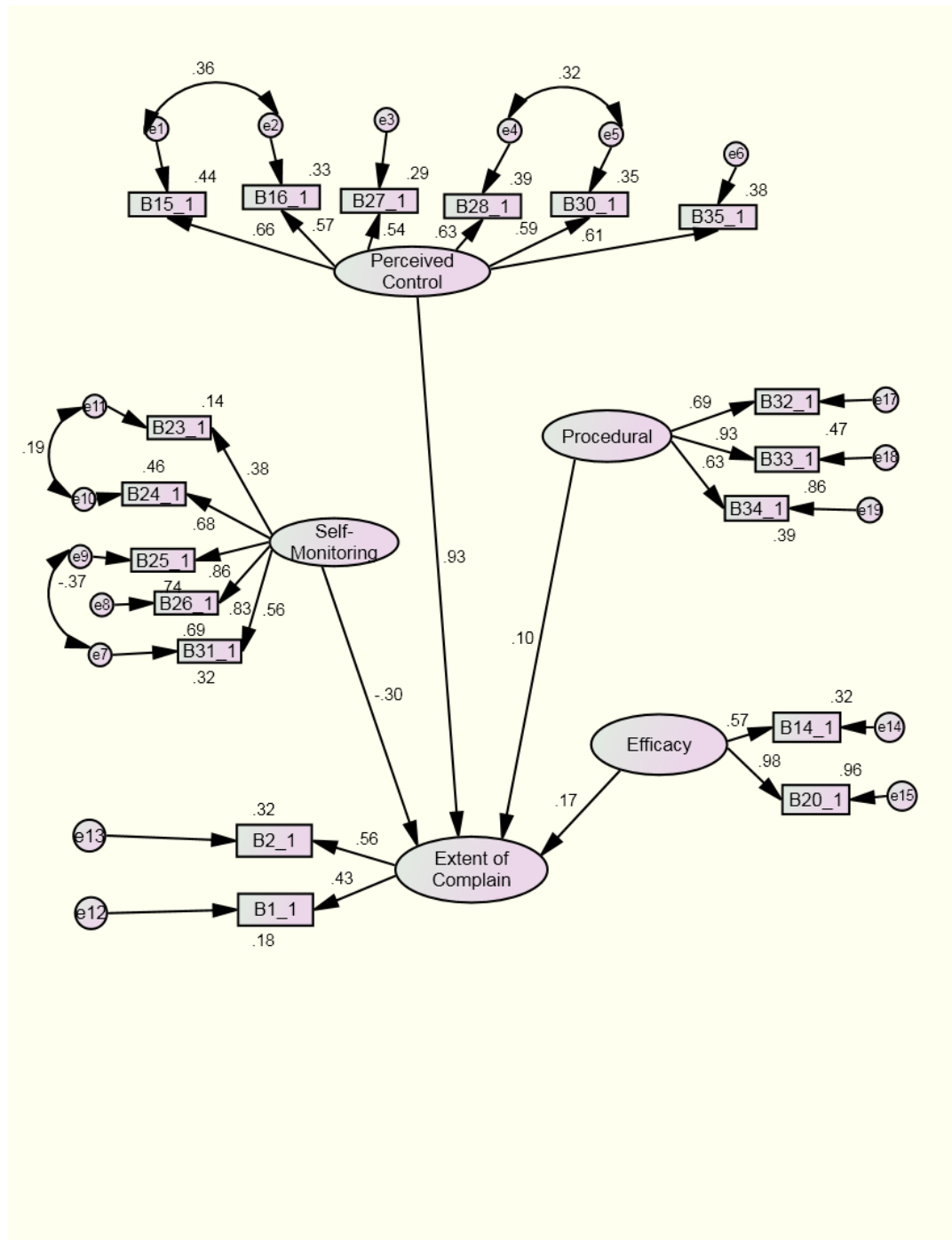


Table 6: Table of Fit Indices of the Proposed (Default) Model

	CFI	TLI	IFI	NFI	RMSEA	CMIN/DF
Proposed (Default) Model	0.743	0.692	0.747	0.685	0.115	3.805

Table 7: Maximum Likelihood Estimates (Regression Weights)

Hypothesis		Estimates	S.E	C.R	P
H1	Perceived Control -> Extent of Complain	0.809	0.158	5.109	0.000**
H3	Self-Monitoring → Extent of Complain	-0.249	0.090	-2.751	0.006**
H4	Procedural Perception → Extent of Complain	0.081	0.081	0.999	0.318
H5	Efficacy -> Extent of Complain	0.149	0.081	1.829	0.067*

* P:<0.10; **P:<0.001 (two-tailed)