

Behavioral Response of Angry and Dissatisfied Customers – An Experience of Service Sector of Pakistan

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Abstract

The scope of our study is to analyze the negative behavioral response of angry and dissatisfied customers of service sector of Pakistan. From previous studies we found that anger and dissatisfaction are two different unfavorable states in which a customer finds himself after a failed service experience. The expected negative behavioral responses are negative word of mouth, complaint behavior, third party complaint behavior or switching behavior. The survey research of Pakistani customers revealed that there is not any significant difference in responses on angry and dissatisfied customers. In both states the preferred responses are negative word of mouth and switching. They might choose to complain to service provider but chances are lesser. Third party complaint behavior is not visible in Pakistan at all.

Key Words: Angry, dissatisfaction, behavioral response, service sector, feelings, thoughts.

1. Introduction

Service sector in Pakistan is expanding like all other emerging countries. According to the reports of CIA- world fact book 53.7% of the Pakistani economy is based on service sector (Central Intelligence Agency). As the service sector is expanding so as the interest of researchers in this particular field. Since 1980s the main focus of the marketing managers are searching for new and better ways to design service in a way that satisfies their customer in best way. Apart from all the attempts to retain the customer there are high chances that the service experience fails and customer gets dissatisfied.

When the service encounter fails there are chances that customer will either feel dissatisfied or may get angry. According to various studies conducted previously it is accepted that anger and dissatisfaction are two different states (Bougie, Pieters, & Zeelenberg, 2003). A huge question for the marketers of Pakistan is that how the customer may respond in case of service failure. Does the response differ for both states? The state in which customer finds him after a failed experience can be analyzed by studying their experience on five dimensions i.e. feelings, action tendencies, motivational goals, actions and thoughts. Our study is mainly focused on the fact that dissatisfied customers will either switch the service provider or spread negative word of mouth whereas angry customers try to damage the firm in some way. Either they will spread negative word of mouth or complain to the third party or at least switch the service provider. The possible customer responses are spreading negative word of mouth, switching to any other firm or complaining to the third party. Here the customer response depends on some other variables such as switching cost and chances that complaining to the service provider will solve the problem. The actual customer response can be found by analyzing all these dimensions.

This is a basic research aimed to mainly add something to the body of knowledge. Some of the main objectives of this research are to study the dissatisfied and angry customers of Pakistan, their possible reactions toward the service provider, to study the impact of time on customer response i.e. a customer may not have strong feelings of anger for a failed service experience that occurred one year ago as compared to the one that occurred last month and to study the impact of product type on customer response i.e. the customer may have different level of tolerance for low involvement product as compared to high involvement product. The research is important in current scenario of Pakistan where the service sector is growing tremendously and dissatisfaction is prevailing in the society due to instable economic conditions.

2. Literature Review

In service market customers are not only consuming the services but also co-producing it which causes a problem for the service providers as their performance does not only affect the service quality but also effect the satisfaction of other customers present on the workplace (Tax, Colagte, & Bowen, 2006). This makes the service market more critical and marketers realize the fact that better understanding of service market does not only satisfy the customer in a better way but also ensure higher returns (Zeithaml, Berry, & Parasur, 1996).

In the consumer decision making process post-purchase behavior is the last step and at this phase the customer will either be satisfied or dissatisfied. This state of being satisfied or dissatisfied influences the customers' post purchase actions (Kotler, 2003). According to the behavioral consequences model after consuming the service first step is the assessment of service experience (Zeithaml, Berry, & Parasur, 1996). Service evaluation is a result of customers' expectation about that particular service. After evaluating the service if the customer finds that service performance is below the adequate level he is dissatisfied and if the service performance was extremely below the expectations of the services there are chances that he will be angry. Although different situations results different responses, the marketers should learn to label these responses as specific emotional states (Haber & Runyon, 1986).

Here our area of interest is the states of dissatisfaction and anger. Dissatisfaction and anger are two expected undesirable responses a customer may generate and both are distinct emotions. Both emotional states i.e. anger and dissatisfaction differ widely on the five experiential contents that are feelings, thoughts, action tendencies, motivational goals and actions (Bougie, Pieters, & Zeelenberg, 2003). According to American Heritage Dictionary dissatisfaction is "a condition or feeling of being displeased or unsatisfied; discontent". (Dissatisfaction, 2004). So, customers feel dissatisfied when they find a service encounter unpleasant. In contrast to dissatisfaction anger can be defined as an affective state experienced as the motivation to act in ways that warn, intimidate or attack those who are perceived as challenging or threatening. "Anger is associated with sensitivity to the perception of challenges or heightened awareness of threats" (Kennedy, 1992).

One of the basic experiential content of dissatisfaction and anger is feelings. Psychologists describe *feeling* as a complex process that is cognitive as well as affective. Feelings can be analyzed via sensations and usually are organic or experiential. The early researchers such as Brickman & Waeber (1974) stated that the customers make a comparative judgment of their expectations and actual experiences and this provides an input to their feelings. Customer after a failed service experience develops a negative feeling toward particular service provider. On affective side it gives rise to dislike where as dissatisfaction may cause some physical impact that is pain, unrest or poor taste (Hussain, 1974). Dissatisfied customer develop a feeling of unfulfillment.

Other aspect of dissatisfaction is *thoughts*. Thinking is most probably the most common type of human behavior and there is probably not a single moment in a person's life when he is not thinking. Psychologists define thinking as the "Internal manipulation of symbols" (Haber & Runyon, 1986). The process when customer compares their expectations with actual experience involves thought process. (Oliver, 1980) When a customer is exposed to a stimulus i.e. poor service encounter he starts thinking that what he had missed out.

The negative feelings and thoughts develop negative *emotivational goals* in the customers. Motive is defined as "the condition that provides a base to strengthen and direct the human behavior toward a particular goal" (Haber & Runyon, 1986). Dissatisfied customer is mainly motivated to find out who is responsible for that particular event and how to deal with that particular event. A research conducted by Dollard, Doob, Miller, & Mowrer, (1939) customer who faces barriers in their motivational goals have higher chances to develop aggressiv feelings toards the service provider.

The fourth experiential content of emotional states is *action tendencies*. Action tendencies may limit the outcome of a negative emotional state. According to (Zeelenberg & Pieters, 1998) action tendency is a sudden action taken by customers. It is the actual action taken by customer that may or may not be for a purpose. A customer in the state of dissatisfaction or anger will respond in a negative way. One of the means through which customers can respond to poor service quality is complaining. (Zeithaml, Berry, & Parasur, 1996). According to Day & Landon, (1977) a consumer has two possible options in case of bad service experience either he would respond to it or we do nothing. If he chooses to take some action he has to possible courses of action to express his dissatisfaction:

Private Response

A customer who is willing to complain and do not have courage to complain publically or don't have an option to whom he can complain he will opt to respond privately. For this he has two possible options:

1. *Warn friends and families (Private response)*: the consumer will say negative words about the service provider in his circle of friends and family. According to a study of TARP by Goodman (1999) that people are more likely to share bad service experience as compared to good service experience.
2. *Boycott the seller (Switching)* dissatisfied customers will not buy from the same service provider again. There are many reasons due to which a customer will not switch even after dissatisfaction. Studies on the issue reveals that major factors that affect switching behavior are switching cost, interpersonal relationship, availability and attractiveness of alternatives, service recovery and inertia (White & Yanamandram, 2007).
 - a. Switching cost is the expected cost of switching from one supplier to another (Heide & Weiss, 1995). This cost includes monetary losses, time losses and psychological losses (Dick & Basu, 1994).
 - b. Interpersonal relationship is the relationship between the front line employees of the organization and customers. The studies states that the stronger the relationship between the employees/service provider lesser the chances of switching (White & Yanamandram, 2007).
 - c. Attractiveness of the alternatives in the service sector is the expected performance of the other service providers compared to the existing service provider (Jones, 1998).
 - d. Service recovery refers to the efforts taken by the service provider in order to fix the problem in order to retain the customers. (Bell, 1994, Kelley & Davis, 1994)
 - e. Inertia i.e. the customers are sometimes lazy and not willing to accept any change due to which there are high chances that they will not switch on small incidents (Zeelenberg & Pieters, 2004).

Public Response

Sometimes customers despite of saying bad words about the firm in social circle or boycotting the firm they prefer to publically respond to the problem. For this they have following three options:

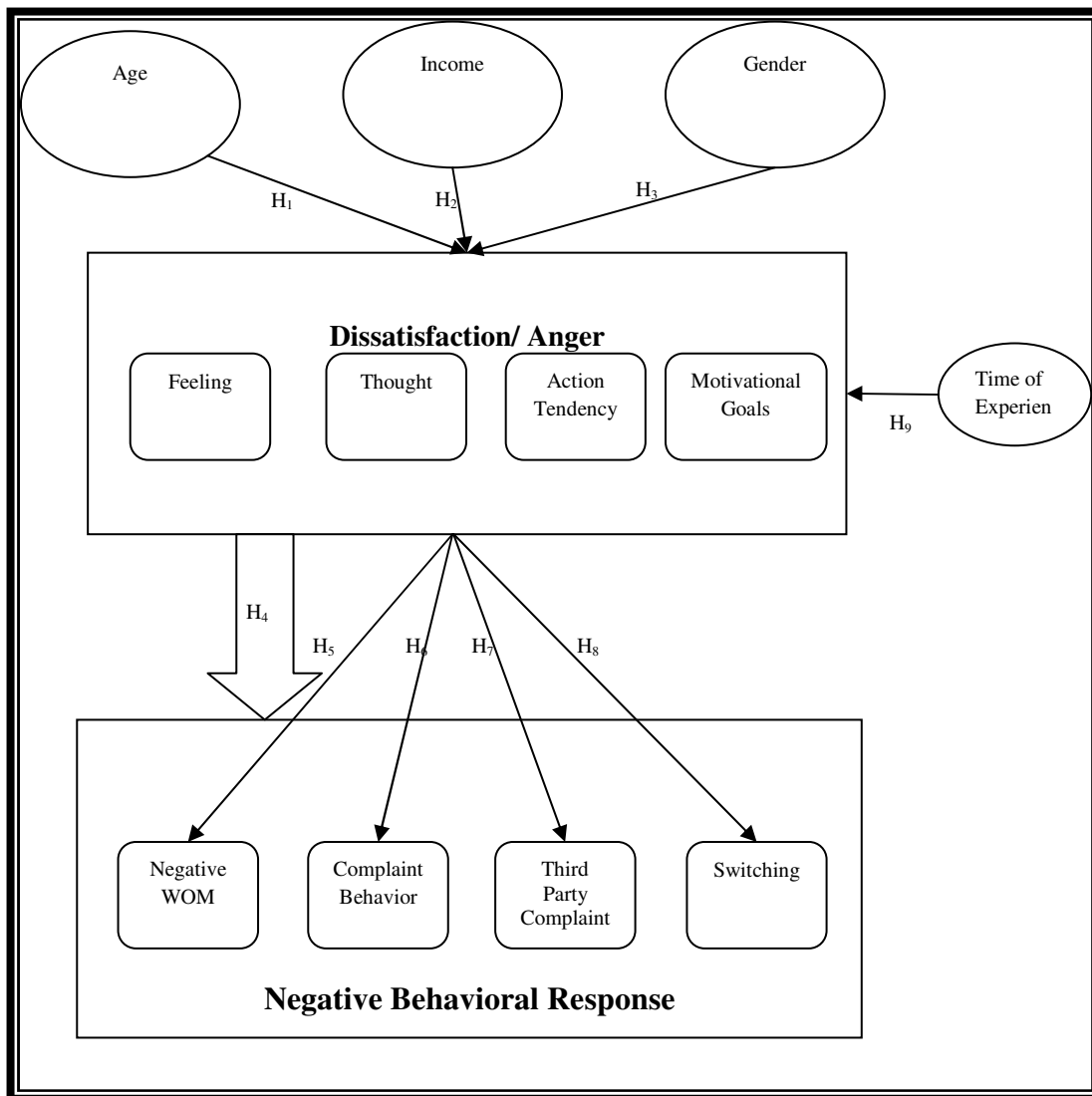
1. *Directly ask for readdress from company (Voice response)* i.e. the consumer directly contacts to the service provider and asks for compensation. A study Goodman (1999) the president of TARP revealed that 50% of dissatisfied customers complain to the front line employees where as only 11-5% of the dissatisfied customers complains to the head quarter or managers.
2. *Third-party response* i.e. the customer will take any legal action against the service provider (Solomon, 2003). Schibrowsky & Lapidus (1994) and Cornwell, Bligh, & Babakus (1991) in their study stated that the dissatisfied customers complain to the service provider and if they found that their problems are not heard or resolved there are chances that they would complain to third party such as consumer agencies.
3. *Legal actions*: the worst option taken by customers is going to courts for the problem resolution.

A study conducted by Kalamazz, Laroche, & Makdessian, (2008) about the consumer evaluation process and post purchase behavior, the angry customers are more likely to complain to the service provider or may involve in third party complaint behavior. Funches, (2011) in his study stated that angry customers spread negative word of mouth which damages the firm in long run. As the study by Aron, Judson, Aurand, & Gordon, (2006) state that people will stop purchasing or may never purchase from the firm about which they ever heard negative word of mouth from other people. Ekman, (1986) in his book says "When does an event begin? It does not begin there is always something before." And according to Howard when ever any organism is exposed to a signal he reacts to it. (Markin, 1969) Similarly, if a customer finds that the service provider failed to provide expected level of benefits he eventually develops negative behavioral intentions toward the service provider (Zeithaml, Berry, & Parasur, 1996).

The behavioral consequence model presented by Zeithaml, Berry, & Parasur, (1996) proposes that if the service quality is superior behavioral intentions will be favorable and the results on organization will be ongoing revenue, price premium and referred customers but if the customer finds the service quality unfavorable he will develop unfavorable behavioral intentions that will defect the customer and the firm will face decreased spending from the customers, the customer will quit purchasing from them and eventually firms have to spend more amount to attract new customers.

A study presented by Solnick & Hemenway, (1992) states that sometimes consumer complaint behavior acts as a substitute to switching behavior but that is not necessary, both behaviors can occur simultaneously. Most of the marketers believe that customers switch only if they are dissatisfied and before switching they will express their dissatisfaction (García & Pérez, 2011) but it is not always true. Sometimes customers switch even without complaining or showing any kind of dissatisfaction (Colgate & Hedge, 2001). A study on effects of dissatisfaction by García & Pérez, (2011) states that a person feels dissatisfied may develop an emotion of regret or anger. Both the emotions are different and influences the customer’s response in different manner. The study revealed that in tourism industry anger has a stronger relation with complaint behavior than regret, whereas regret has a stronger relation with negative word of mouth as compared to angry customer. An other research by Eccles & Durand, (1998) states that the dissatisfied customers avoid to complain to the service provider as they feel that it will waste their time and doesn’t cause any positive result. A dissatisfied customer is more likely to spread negative word of mouth. Eccles & Durand (1998) also state that the customer who complain are more likely to be the loyal customers.

3. Theoretical Frame Work



4. Methodology

We conducted an explanatory research can be known as causal study as we studied the cause of negative behavioral response and effect of demographics on our interval variables. The target population of our study was all the customers of Pakistan from age 20 and above who faced a bad service experience in their lives at any time. According to CIA the world fact book the population of Pakistan that belongs to this age group is almost 104 million. From this population we selected the sample size of 170 respondents to check the impact of anger and 165 to check the impact of dissatisfaction.

For data collection we used questionnaire developed by Bougie, Pieters, & Zeelenberg, (2003) as our tool. We used non probability sampling. Due to shortage of time limited resources the types of non probability we used convince sampling. We also used retrospective sampling technique in which respondents were asked to recall a bad service experience and fill the questionnaire by keeping that service experience in mind.

We asked the respondents to fill self administered questionnaire and for location diversity we used online data collection technique in which the questionnaire were emailed to people from different backgrounds. For the representation of respondents who don't have an access to internet we also sent the printed questionnaire. After the data collection the data was entered in IBM SPSS 19 that was further used for analysis purpose.

5. Analysis- Dissatisfied

The analysis of the data gathered revealed that the demographics of our sample are not normally distributed. Female representation was more than males, majority of the respondents were from the age group of 20-30. The income was slightly skewed toward lower income groups. The analysis of the open-ended question for service provider name revealed that the majority of the respondents were dissatisfied of restaurant industry; telecom industry was on second number. When the respondents were asked to recall the bad service experience they easily recalled the events happened recently therefore the data for the time of experience is not normally distributed.

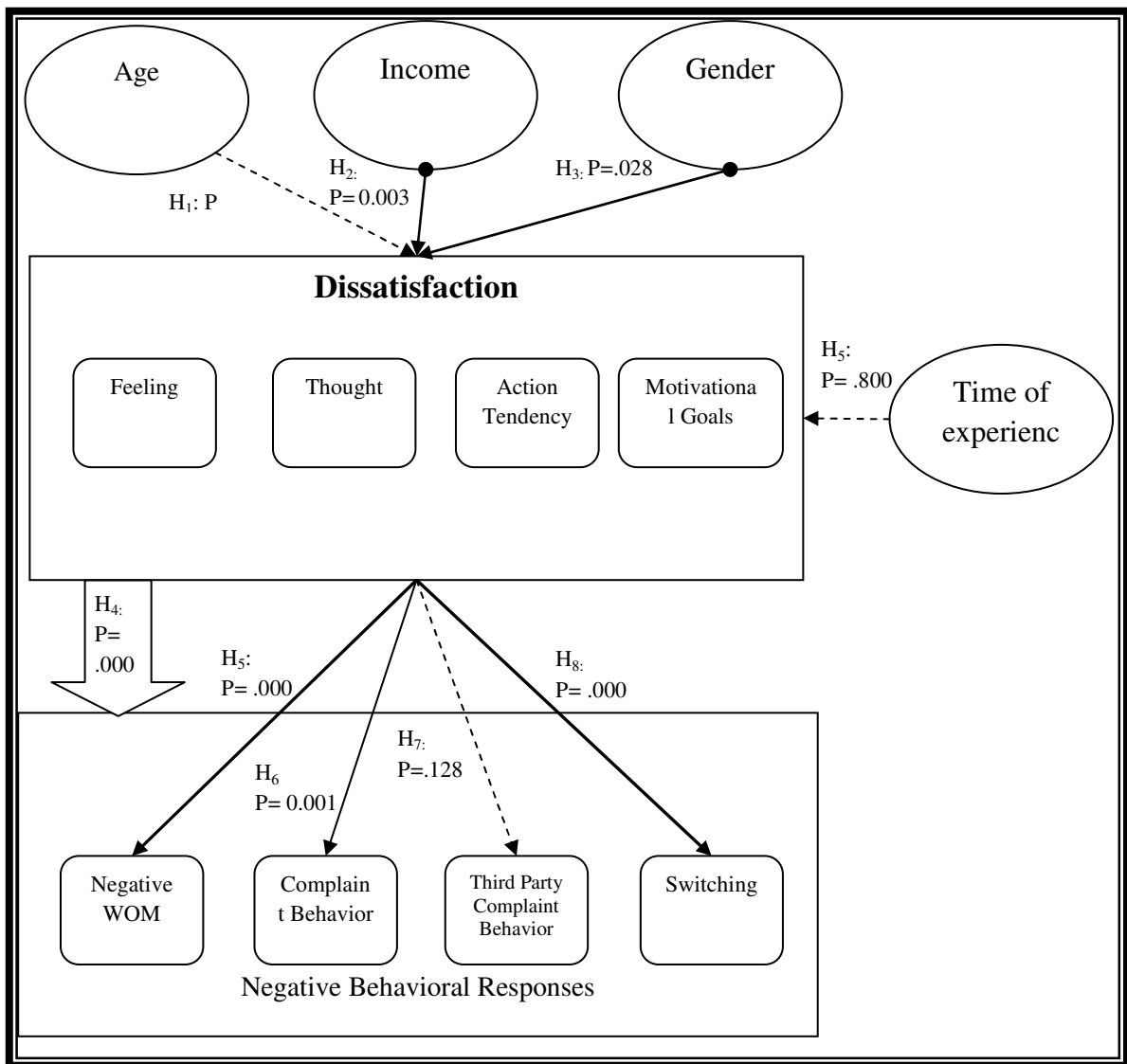
Service Sector	Percentage of Respondents
Hotels/ restaurants	50%
Telecom	22.4%
Other	19.4%
Hospitals	14.5%
Bank	6.1%
Education sector	3.6%
Retailing	3.6%

Dissatisfaction level that is the independent interval variable is normally distributed hence we applied Pearson correlation. Results are shown in Table 1 elaborates that the relationship between dissatisfaction level and negative behavioral responses is perfectly significant and moderately strong. The impact of dissatisfaction level on the dimensions of negative behavioral response showed that the relationship between dissatisfaction level with negative word of mouth and switching is perfectly significant and moderately strong. The strength of relationship between dissatisfaction and negative word of mouth is 32.4% and the strength of relationship between dissatisfaction and switching is 37.3%.

The relationship between dissatisfaction and complaint behavior is significant and its strength is 24.6%. The most weak relationship of dissatisfaction is with third party complain behavior. The relationship is not significant and is only 11.9% strong. All these relationships illustrated the fact that in Pakistan dissatisfied customer will most likely switch or spread negative word of mouth. They will not complain to the service provider and that is problematic for the service providers as they will never know the problems and they have to use proactive approach instead of defensive one. The weak relationship of dissatisfaction with third party complaint behavior is due to the fact that in Pakistan people are unaware of third parties to whom they can report and those that are known are not trustworthy. The dimension wise analysis showed that feeling has a perfectly significant relationship with negative word of mouth that is 34.5% strong. Feelings are significantly related with switching behavior and the relationship is 24.1% strong. Weakest relation of feelings is with complaint behavior i.e. 18.3% strong whereas the relationship of feelings with third party complaint behavior is not significant at all.

The relationship between thoughts and negative word of mouth and switching is perfectly significant and 29.2% and 28.7% strong respectively whereas the relationship of thoughts with complaint behavior and third party complaint behavior is not significant. Action tendency that is third dimension of dissatisfaction is does not have a significant relationship with negative word of mouth but has a significant relationship with complaint behavior, third party complaint behavior and switching that is 17.9% , 23% and 15.6% strong respectively. This shows that people with higher action tendency are more likely to complain either to service provider or third party and may switch the service provider.

Figure 1 Dissatisfied customer's behavioral response model results



Motivational goals do not have a significant relationship with third party complaint behavior but has a perfectly significant relation with switching behavior that is 30.8% strong. The relationship between motivational goals and complaint behavior and negative word of mouth is significant and 18.2% and 15% strong respectively.

The hypotheses presented in the theoretical framework were tested by using one way ANOVA as our interval variables were normally distributed. Figure **Error! Reference source not found.** shows the outcome model. The brief outcome of the analysis is as follows:

- H_1 was rejected proving that age does not have any effect on dissatisfaction level.
- H_2 was accepted and has shown that people from higher income group were more likely to turn dissatisfied as compared to respondents from lower income group.

- H₃ was accepted. The male are more likely to get dissatisfied as compared to females.
- H₄ was accepted and proved that the higher the dissatisfaction level higher will be the negative behavioral responses of the customers.
- H₅ was accepted showing that higher the dissatisfaction level higher will the negative word of mouth
- H₆ was accepted that illustrates the fact that the change in dissatisfaction level of customer will cause a change in complaint behavior. The relationship between both variables is direct.
- H₇ was rejected as the third party complaint behavior is not affected of dissatisfaction level and this is because of the lack of third parties in Pakistan.
- H₈ was accepted and proved that higher the dissatisfaction level among customers higher will we the chances that customer will switch to the competitor.
- H₉ was rejected that shows the time of experience does not cause any differential effect on the customer dissatisfaction level.

6. Analysis - Anger

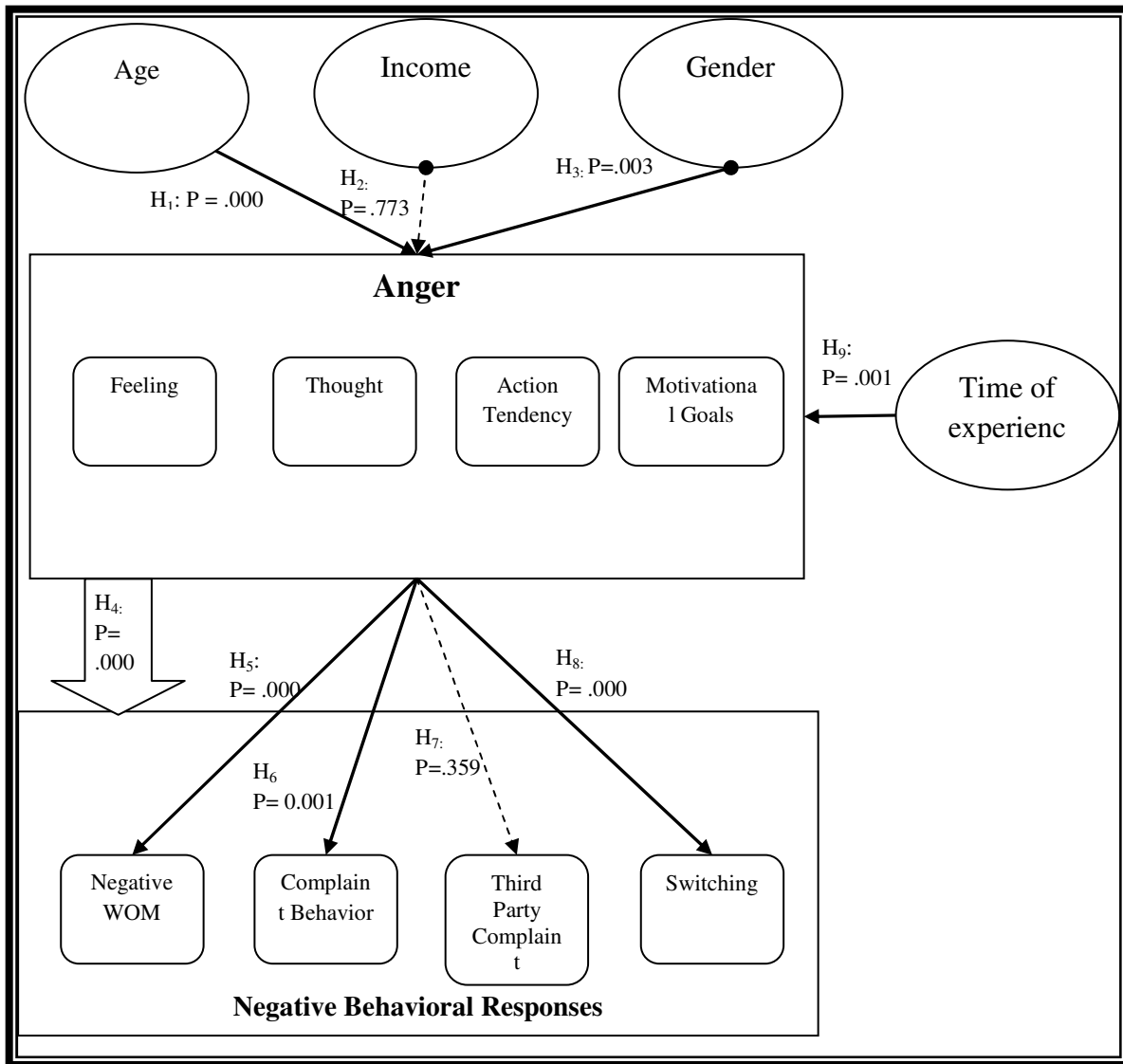
The analysis of the data gathered revealed that the demographics of our sample was not normally distributed. Female representation was more than males, majority of the respondents were from the age group of 20-30. Majority of the respondents were from the income group of 25,001-50,000 but the income was slightly skewed toward higher income groups. When the respondents were asked to recall the bad service experience they easily recalled the events happened recently therefore the data for the time of experience is not normally distributed. The analysis of the open-ended question for service provider name revealed that the following ranks of service sectors having angry customers:

Service Sector	Percentage of Respondents
Telecom	31.8%
Hotels/restaurants	28.8%
Other	16.5%
Hospitals	10%
Retailers	7.1%
Education sector	2.9%
Bank	2.9%

Anger level that is the independent interval variable is normally distributed hence we applied Pearson correlation. Results showed that the relationship between anger level and negative behavioral responses is perfectly significant and moderately strong. The impact of anger level on the dimensions of negative behavioral response showed that the relationship between anger level with negative word of mouth and switching is perfectly significant and moderately strong. The strength of relationship between anger and negative word of mouth is 49.9% and the strength of relationship between anger and switching is 40.5%.

The relationship between anger and complaint behavior is significant and its strength is 25%. The most weak relationship of anger is with third party complain behavior. The relationship is not significant. All these relationships illustrated the fact that in Pakistan angry customer will most likely switch or spread negative word of mouth. They will avoid complaining to the service provider and that is problematic for the service providers as they will never know the problems and they have to use proactive approach instead of defensive one. The weak relationship of anger with third party complaint behavior is due to the fact that in Pakistan people are unaware of third parties to whom they can report and those that are known are not trustworthy.

Figure 2 Angry customer's behavioral response model results



The dimension wise analysis showed that feeling has a perfectly significant relationship with negative word of mouth that complaint behavior and their strength is 33% and 30.4% respectively, whereas the relationship of feelings with third party complaint behavior and switching is not significant at all. The relationship of thoughts with negative word of mouth and switching is perfectly significant and 40.5% and 29.8% strong respectively. The relationship of thoughts with complaint behavior is significant and 13.9% strong but relationship with third party complaint behavior is not significant. Action tendency that is third dimension of anger is does not have a significant relationship with complaint behavior and third party complaint behavior but has a perfectly significant relationship with negative word of mouth and switching that is 43.5% and 27.6% strong respectively. Motivational goal has a perfectly significant relationship and 34.5% strong whereas the relationship with complaint behavior and third party complaint behavior is highly significant that is 22.6% and 18.9% strong. The relationship of anger with switching behavior is significant and 13.3% strong.

The hypotheses presented in the theoretical framework were tested by using one way ANOVA as our interval variables were normally distributed. Figure 5-1 shows the outcome model. The brief outcome of the analysis is as follows:

- H₁ was accepted proving that age does have a differential effect on anger level. People from age group of 31-40 have more chances to get angry.
- H₂ was rejected and has shown that income does not affect anger in customers.

- H₃ was accepted. The male are more likely to get angry as compared to females.
- H₄ was accepted and proved that the higher the anger level higher will be the negative behavioral responses of the customers.
- H₅ was accepted showing that higher the anger level higher will the negative word of mouth
- H₆ was accepted that illustrates the fact that the change in anger level of customer will cause a change in complaint behavior. The relationship between both variables is direct.
- H₇ was rejected as the third party complaint behavior is not affected of anger level and this is because of the lack of third parties in Pakistan.
- H₈ was accepted and proved that higher the anger level among customers higher will we the chances that customer will switch to the competitor.
- H₉ was accepted that shows that time of experience do cause a differential effect on the customer anger level.

7. Comparative Analysis of Anger and Dissatisfaction as a Determinant of Negative Behavioral Response

As the data for the service providers' name was gathered through open ended question which revealed the fact that majority of the respondents were disappointed of PTCL. PTCL being a part of the public sector is not paying any attention to its customer loyalty programs. By comparing the finding of previous section we can conclude that there is not a major difference in the responses on angry or dissatisfied customers. In Pakistan regardless of the fact that the customer is angry on dissatisfied he will not choose to take some legal action or to complain to third party. As they don't know any third party and if known those are not trust worthy. Both, angry and dissatisfied are most likely to spread negative word of mouth, or switch the service provider. Complaining to the service provider is also an option but all the customers don't opt it.

The only difference in the behavioral responses of both states is the strength of their relationship. As shown is Table 3 the overall strength of the relationship between negative behavioral response and anger is 40.6% whereas the strength of dissatisfaction with negative behavioral response is 42.1%. Negative word of mouth is more likely to be spread by angry customer as compared to dissatisfied customers. Similarly complaint behavior is higher in angry customers as compared to dissatisfied customers. The chances of third party complaint behavior are not significant in both states i.e. anger or dissatisfaction. The switching behavior is more common in angry customers as compared to dissatisfied customers. One of the possible reasons of this result is the loyalty of customers. Only loyal customers stay with the organization in case on minor dissatisfaction which if not treated properly will make them angry whereas non loyal customers will switch even at very minor service failure.

8. Demographic Factor Effect

The effect of demographics on state of anger or dissatisfaction revealed that male members are more likely to get angry or dissatisfied as compared to females and this is true for both i.e. anger as well as dissatisfaction. From Table 5 we can see that in anger income does not cause any differential effect where as in dissatisfaction age does not cause a difference. In anger people from age group of 31-40 are more likely to get angry whereas in dissatisfaction people from higher income group are more likely to get dissatisfied. The effect of demographical factors on negative behavioral and its dimensions was tested. The study revealed that third party complaint behavior is not affected by gender, income or age group. Negative word of mouth has no relationship with age or income whereas our study reveals that male members are more likely to spread negative word of mouth. Complaint behavior has no relationship with income but is affected by gender and age. Male members and people from age group of 41-50 are more likely to register complaint. Switching behavior is more common in male members, people from age group of 42-50 and has high income. Switching behavior has a direct relationship with income i.e. as the income increases the chances to switch after a failed service experience also increase.

9. Managerial Implication

In Pakistan then there is not any huge difference in reactions of angry and dissatisfied customers due to lack of alternatives, less information about third parties and consumers rights. This is a positive sign for the service providers who want to achieve greater market share and create a competitive advantage. Such marketing managers can achieve better results by just paying a little attention to their customer care section. Telecom sector should concentrate on their services as they are the growing sector of Pakistan and has the highest complaint rates.

One of the critical findings of our study is the fact that Pakistani customers instead on complaining to the service provider prefer to express their emotions privately i.e. spreading negative word of mouth or switching. So the firms that want to improve their service quality have to encourage complaining behavior in their customers. In this way they will get a chance to retain their customer and improve their service quality.

10. Future Study Recommendation

The model of Bougie, Pieters, & Zeelenberg, (2003) is not very reliable in Pakistan. Dimensions of anger and dissatisfaction should be restudied by keeping Pakistani scenario in mind. Pakistani customers who are on one side willing to damage something don't even complain to the service provider and sometimes don't even switch. In our study we found that Pakistani customers don't have third party complaint behavior, and complaining to the service provider is also not a preferred option. The reasons of this behavior in Pakistan are recommended to be studied further.

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Tables

Table 1 Pearson’s Correlation of Dissatisfaction with Negatives Behavioral Response

Relationship of anger with negative behavioral response 42.1%		Dissatisfaction				Motivational goal
		Feelings	Thought	Action tendency		
Negative Behavioral Response	Negative word of mouth	42.4%	34.5%	29.9%	NS	15%
	Complaint behavior	24.6%	18.3%	NS	17.9%	18.2%
	Third party complaint behavior	NS	-17.2%	NS	23%	NS
	Switching	37.3%	24.1%	28.7%	15.6%	30.8%

Table 2 Pearson’s Correlation of Anger with Negatives Behavioral Response

Relationship of anger with negative behavioral response 40.6%		Anger				Motivational goal
		Feelings	Thought	Action tendency		
Negative Behavioral Response	Negative word of mouth	49.9%	33%	40.5%	43.5%	34.5%
	Complaint behavior	25%	30.4%	13.9%	NS	22.6%
	Third party complaint behavior	NS	NS	NS	NS	18.9%
	Switching	26.3%	NS	29.8%	27.6%	13.3%

Table 3 Comparative Analysis of Strength of Correlation

	Dissatisfaction	Anger
Negative Behavioral Response	42.1%	40.6%
Negative Word of Mouth	42.4%	49.9%
Complaint Behavior	24.6%	25%
Third Party Complaint Behavior	NS	NS
Switching	37.3%	26.3%

Table 4 Impact of demographical factors on state of anger or dissatisfaction

	Anger	Dissatisfaction
Age	31-40	No effect
Income	No effect	Higher income group
Gender	Male	Male

Table 5 Impact of Demographics on Negative behavioral response

Negative Behavioral Response		Demographical Factors		
		Age	Income	Gender
Negative Behavioral Response	Negative word of mouth	No effect	No effect	Higher in males
	Complaint Behavior	High in age group 41-50	No effect	Higher in males
	Third Party Complaint behavior	No effect	No effect	NO effect
	Switching	High in 41-50 age group	High in High income group	Higher in males