An Exploratory Study of Customer Complaint Behaviour (CCB) in Saudi Arabia

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Abstract

An exploratory study was conducted to obtain a better understanding of customer complaint behaviour (CCB) in Saudi Arabian electrical goods retailing. Recognising the purchasing presence of a large, non-Saudi resident population linked to guest workers, the study also sought to explore differences and similarities in CCB between Saudis and one non-Saudi group, in this case resident Filipinos. Drawing from the CCB literature, two questions were considered: When dissatisfied with a product, how do the customers proceed to complain? Do differences in complaining behaviour exist between Saudi and Filipino customers residing in Saudi Arabia? Using a single product category (electrical goods encompassing products ranging from electronics to whitegoods) and restricting responses to customers encountering a dissatisfying experience in this category, a mixed methods approach of focus groups, interviews with complaining customers and store managers, and observation of complainants, were used to gather data. The findings from the three methods were triangulated to bring out common themes as well as differences between the two groups. The mix of these research methods was able to distinguish subtleties within common themes. Accounts of experiences as well as observations of behaviour at complaint counters provided rich insights. While the expectations of customers deciding to complain appeared outwardly similar, Saudis often had stronger demands, both in terms of how they expected to be heard and in terms of remedies expected. Different styles of complaining can also be distinguished between the two groups, as well how they chose to complain. The research approach itself also provides insights into the suitability of particular research methods in different cultures while the exploratory findings justify further research into CCB in Saudi Arabia using methods and sample sizes that permit generalisation.

Key words: customer; complaining behaviour; Saudi Arabia; Filipino; Saudi; differences

Background and Purpose

Customer complaint behaviour (CCB) refers to an action taken by an individual, which involves communicating something negative regarding a product or service to the supplier or other perceived influential party (Jacoby and Jaccard, 1981, p6). Evidence of country- and product category- differences in CCB, is overwhelmingly drawn from Western economies. There is relatively little research on CCB in emerging economies which may have markedly different social and institutional conditions. Understanding the causes and forms of CCB in such economies is arguably a prerequisite for implementing effective complaints management processes in these countries.

Saudi Arabia is an emerging economy marked by growing forms of Western retail shopping in its major cities. It has a very large non-Saudi population making up around two thirds of the workforce. Filipinos constitute one large group of this international population, according to, CDS, Saudi Arabian Central Department of Statistic (CDS, 2009). Although permanent residence status for guest workers is absent, this does not prevent them living in Saudi Arabia for long periods, according to POEA (2009), the Filipino government's overseas employment statistics.

A search of the literature on CCB to determine whether CCB in Saudi Arabia was similar or dissimilar to that of Western countries revealed a gap in the research for all Arabian economies. No studies could be found that took into account customer differences in CCB related to either the status or nationality of the customer.

Given this absence, an exploratory study was considered necessary to learn if and how, when dissatisfied with a product, customers complain; and whether differences in complaining behaviour exist between Saudi and Filipino customers residing in Saudi Arabia. The first question derives from the premise of consumer dissatisfaction with a purchase experience and encompasses considerations of whether to complain and steps subsequently taken. Qualitative methods provide a suitable set of tools to elicit customer accounts of their thoughts and actions. The second question tackles a little-researched issue: how customers from a diversity of cultures respond to a standardised complaint process. In Saudi Arabia, as in the Gulf Cooperation Countries, a significant retail customer base is non-Saudi, mostly linked to large guest worker populations, yet little is known about their CCB when operating in this culturally different environment.

Marinov (2007) describes the Saudi retail sector as well developed, with a number of large modern retail chains (some Western) that are increasing retail competition. The return and exchange policy of retailers is not bound by any specific consumer-protection laws. For those with a returns policy, their conditions appear similar to those in Western economies, but there is a lack of understanding of regulations by Saudi consumers and sellers (Alqahtani, 2011) and suppliers are often perceived as having the upper hand. When consumers' expectations are not met, disputes occur between seller and buyer (Marinov, 2007).

Literature Review

Customer complaint behaviour (CCB) can be viewed as a process that begins with consumers evaluating their consumption experience, which may or may not result in dissatisfaction. Day (1984) describes a considered process resulting from a consumer's evaluation of the significance of a purchase, their perception of the cost of complaining, their assessments of chances of success, their product knowledge and knowledge of the complaint process. This evaluation shapes the consumer's attitude towards complaining and helps determine whether they will complain.

Dissatisfaction with a purchase can take alternative paths to resolution. Individuals can differ significantly in their perceptions about when and how to complain. Consumers may choose to complain privately by changing brands, switching suppliers, or warning family and friends; complaining publicly, either directly by making a complaint to a retailer or manufacturer, or indirectly by reporting to an authority or bringing the complaint to the media or to a consumer group; or they may do nothing (Day and Landon, 1977; Singh, 1988). In order to reduce the effects of the wide range of institutional (Blodgett, Hill and Bakir, 2006), market (Andreasen, 1985; Hirschman, 1970; Kolodinsky, 1993; Singh, 1990a, 1991; Tronvoll, 2007) and product (Bolfing, 1989; Day and Landon, 1977) variables that can influence CCB, this study focused on one country (Saudi Arabia) and one important product category (consumer electrical goods encompassing electronics, electrical appliance, personal computing and white goods products) sold offline.

Filipino residents in Saudi Arabia are culturally different from Saudis. All guest workers are also largely reliant on working visas sponsored by an employer. These two differences may cause differences between groups in their CCB. That is, vulnerable consumers in a society (the relatively poor, those with restricted rights, or ethnic minorities) are likely to differ in their complaining behaviours (Andreasen, 1990) from mainstream consumers while cultural differences may cause differences in CCB (Brockner, R., Mannix, Leung and Skarlicki, 2000; Hernandez, Strahle, Garcia and Sorensen, 1991; Hui and Au, 2001; Ngai, Heung, Wong and Chan, 2007). Souiden and Ladhari (2011) note that complaining seems to be influenced by the consumer's cultural background. In East Asian cultures (Chiu, Tsang and Yang, 1988) "voicing" is not socially accepted and consumers choose instead to complain directly to the organisation involved. On the other hand, West African cultures discourage complaining behaviour (Blodgett et al., 2006).

Complainants can be classified by their response style. Based on a large random sample survey of American households, Singh (1990b) developed a typology that clustered core characteristics of complaining styles. *Passives* were consistent with non-complainers and least likely to take action; *voicers* were those likely to voice dissatisfaction and seek redress from the seller; *irates* were engaged in negative word of mouth or switched providers in addition to making a direct complaint to the offending provider; and *activists* were inclined to complain to third party agencies, not only to obtain redress but to also to achieve social outcomes.

While not explicitly linked to personality explanations of CCB differences, there are similarities with personality-based explanations of different complaining behaviours. In studies of CCB, extreme type A personalities are likely to voice complaints to the

provider or a complaint agency. They are likely to openly express their complaining behaviour and be straightforward about their expectations (Bennett, 1997). Extreme type B personalities are less competitive and less likely to openly express complaint behaviour, and may choose to exit and complain privately (Baron and Byrne, 1984; Bennett, 1997).

Aggression as a trait of type A personalities figures prominently in research into how consumers complain. Type A personalities are more likely to participate in aggressive encounters with providers than type B (Baron and Byrne, 1984; Culpeper, 2001).

Bennett (1997) found that aggressive complainers do not necessarily exit a relationship more than others; but this does not mean that the complaint has been handled properly: rather, the aggression expressed is directed at relieving the feelings of the complainer. Bandura (1973) comments that "discontent produces aggression not in those who have lost hope, but in the more successful members whose assertive efforts at social and economic betterment have been periodically reinforced [and] expect that they can effect change by coercive action" (p19).

According to Bolfing's (1989) study of dissatisfied hotel guests, assertive people were more likely to complain and to stand up for their rights (Fornell and Westbrook, 1979), while submissive people preferred to remain silent. Bolfing's (1989) found that vocal complainers had more assertive personalities and more self-confidence than hotel guests who complained to friends (WOM) or did not complain at all. Assertiveness is not part of aggressiveness as it does not involve the use of violent action (Phau and Sari, 2004); assertive people only become aggressive when their mode of complaint miscarries and they adopt another tactic.

Singh's (1990b) typology contrasts with others that focus on the recipient of complaint. For example, Goetzinger (2007) categorises complaints into voicing a complaint to the seller, private complaining to family or friends, collective complaining to the public through offline/online channels, and third-party complaining to other parties and spread by them. Day and Landon (1977) categorise complaining action into public, private or no action taken. Broadbridge and Marshall (1995) support this classification. Public action covers both direct communication to a supplier seller and indirect public action such as complaining through media. Private action involves boycotting or warning family and friends; the default is taking no action.

Comparing Western and non-Western CCB is a growing area of research (Hernandez et al., 1991; Liu and McClure, 2001; Villarreal-Camacho, 1983), revealing different behaviours among different cultural groups. As Liu and McClure (2001) observe, knowledge of complaint behaviour in a Western cultural context may not be transportable to non-Western contexts. The inconsistency of findings across different nationalities (Han, Keng and Richmond, 1995; Mayer and Morganosky, 1987) has been attributed to cultural differences (Ngai et al., 2007).

Research into CCB has recently focused on Asian markets (e.g., Chiu et al., 1988; Huang, Huang and Wu, 1996; Liu and McClure, 2001; Meng, Wang, Peters and Lawson, 2010; Ngai et al., 2007). In East Asian cultures consumers prefer to complain to firms, as "voicing" is not socially acceptable (Chiu et al., 1988). South

Korean customers, for instance, are likely to engage in private complaint while American consumers are more likely to complain publicly (Liu and McClure, 2001). Mexicans respond more strongly to dissatisfaction than do Chinese consumers (Meng et al., 2010). Such findings point to cultural causes, although other situational factors may also operate (Meng et al., 2010).

A few studies examine the CCB of different cultural groups residing in one country. In the United States, American consumers are more likely to take public action than Puerto Ricans (Hernandez et al., 1991) and more likely to take action than Mexicans (Villarreal-Camacho, 1983). Baker, Meyer and Johnson (2008) found that Black customers evaluated a service failure more severely when no other Black customers were present, an indication that the presence of similar others in a shopping environment will influence complaint behaviour – a finding relevant to minority customer groups in the Saudi environment.

This brief review demonstrates (a) that the understanding of CCB involves understanding how customers evaluate a post-purchase dissatisfying experience and that this may differ with the cultural and situational context of the customer; and (b) that responses may also differ, based on these differences.

Methodology

Focus groups, interviews and observation were the data collection methods. The multiple methods were to draw out new insights and understandings (Axinn and Pearce, 2006). Information provided from one approach might not be identified using an alternative (Axinn, Fricke and Thornton, 1991). This triangulation (Creswell and Miller, 2000) also sought convergence among multiple and different sources of information to identify themes or categories. All research was conducted in Jeddah, home to more than three million people (CDS, 2010) and a major commercial centre with a large multi-cultural population. Non-probability, purposive quota sampling was used for the focus group and interview recruitment to recruit sufficient Saudi and Filipino participants of both genders.

Leaders in each community provided recommendation letters to facilitate requests to members of each community to participate in the focus groups. Interviews and observations were conducted at two large electrical goods stores whose managers agreed to participate and also be interviewed. Intercept interviews and observations were conducted on separate days for wider coverage of complainants. Arabic was the preferred language for the Saudi focus groups and interviews, and English for the Filipino. NVivo 9® was used for all transcripts to assist in the coding and development of themes.

Findings

The findings reported here focus on comparing Saudi and Filipino complaining behaviour. They derive from an analysis of each group's responses under each method of data collection and from cross-group analysis.

Focus Groups

Separate Saudi male and female groups were necessary to meet social restrictions, but the transcripts were analysed as one group because the focus was on national complaint behaviour. The Filipino group was of mixed gender (Table 1). Approaches to the recruitment of participants varied. Gatekeepers such as religious leaders and social network coordinators were contacted to assist with focus group formation. Recording was rejected by the Saudi female group and note-taking was used instead. Saudi males and the Filipinos agreed to being taped. A reflective diary was kept by the moderator to record observational notes (Silverman, 2004).

Table 1 Focus Group Characteristics

Saudi Case Participants	Gender	Age	Occupation
FG1-1	Male	30	Contract Specialist
FG1-2	Male	32	Banker
FG1-3	Male	31	Civil Engineer
FG1-4	Male	35	Key Account Manager
FG1-5	Male	24	Student
FG2-1	Female	26	Housewife
FG2-2	Female	21	Student
FG2-3	Female	27	Housewife
FG2-4	Female	24	Medical Postgraduate Student
FG2-5	Female	50	Housewife
Filipino Case Participants			
FG3-1	Male	27	Hotel and Restaurant Staff
FG3-2	Male	34	Construction Engineer.
FG3-3	Male	55	Education institute
FG3-4	Female	36	Office Clerk
FG3-5	Female	49	Education institute

Focus group discussion focused around four themes: (a) what did they think of doing when a product problem arose; (b) complaint behaviour and recall of their emotional state when complaining; (c) expectations concerning what the complainer wanted from the retailer/supplier as well as from the immediate service staff; and (d) their assessment of the complaint handling by the business.

a. What to do

In all groups the most common response centred on the need to contact the seller. In each group this was the first step proposed by the majority (Table 2). Some participants said their focus was on achieving a product exchange or refund; others talked to family and friends before choosing a course of action. More Filipinos discussed the importance of reading the instructions carefully as a first response to ensure there were grounds for complaint, reflecting an awareness of being in a foreign country.

Table 2. Deliberations Prior to Complaint – Focus Groups

	Number of times mentioned in the group discussion:		
Element	Case 1: Filipino (n=5)	Case 2: Saudi (n=10)	Total all participants (n=15)
A need to discuss with the seller	4	7	11 (73%)
How to achieve an exchange product	2	3	5 (33%)
How to obtain a refund	1	3	4 (27%)
Need to read instructions carefully before acting	2	1	3 (20%)
Talk to friends/family before acting	1	2	3 (20%)

b. Complaint behaviour and associated emotional response

Participants' perceptions of their behaviour in response to the problem formed the second thematic category (Table 3). There was a divergence between those describing themselves as angry and soft complainers. "Soft" in this context describes behaviour that is quiet, calm, polite, and considerate. A more aggressive type of complaint behaviour was also described where the complainer was more intense, would shout and be visibly upset. More Filipinos considered themselves soft, and more Saudis considered themselves angry and aggressive complainers. Both male and female Saudis cited angry behaviour, whereas only male Filipino participants did. According to Bandura (1973), people whose strength of confidence in social and economic advancement has been periodically reinforced expect that they can effect change by being aggressive. This was most evident among Saudi males. The strong Saudi link to "feeling cheated" may link to feeling angry and adopting an aggressive complaint style.

Notably, Filipino group members discussed the culture and values behind their behaviour, particularly in terms of respect for others.

Table 3. Complaint Behaviour and Associated Emotional Responses: Focus Groups

_	Number of times mentioned in the group discussion:		
Element	Case 1: Filipino (n=5)	Case 2: Saudi (n=10)	Total all participants (n=15)
Angry	2	8	10 (67%)
Soft complainer	4	4	8 (53%)
Aggressive complainer	1	5	6 (40%)
General negative feeling	4	4	8 (53%)
Felt cheated	2	5	7 (47%)
Culture and value derived	3	0	3 (20%)

There was similarity between Saudi males and females in their responses:

I lose my temper very easily if the seller tries to deceive and cheat me. Really, I am a person who gets angry easily. As a woman, they may not listen to me if I did not show them my power. Sometimes I ask my father to come with me as additional power, because if they see a male complaining, they solve the problem. (Saudi Female)

c. Expectations

The expectations for complaint handling formed a third theme (Table 4). The majority of participants expected effective customer service (47%) and that they would be treated with respect (80%).

Table 4. Service Expectations - Focus Groups

	Number of times mentioned in the group discussion		
Element	Case 1: Filipino (n=5)	Case 2: Saudi (n=10)	Total all Participants (n=15)
Expect Effective Customer Service	5	2	7 (47%)
Expect Respect	1	5	6 (40%)
Expect Respect with Action	3	3	6 (40%)
Expect Compensation	0	5	5 (33%)
Expect an Apology	1	2	3 (20%)

A few notable differences were revealed. All Filipinos expressed an expectation of effective customer service; only two of ten members of the Saudi group did. Five Saudi participants reported expectations of compensation, whereas no Filipino raised a concern for, or expectation of, compensation.

I am expecting them to try their best to take action and respond to my complaint. (Saudi Male)

I expect full respect from the retailer. They must know every single case. Some of the salesmen here, they do not know how to handle complaints. So they must know the procedure and how to redress customer complaints. (Filipino Female)

I expect the retailer/supplier to be more compassionate and appealing to their customers, especially in having solutions to complaints regarding their products. They should be aware of their products and ensure the highest standards and provide effective customer service management. (Filipino Male)

The group differences highlight possible cultural differences in terms of the expectation for effective customer service and for compensation.

d. Complaint handling

The fourth theme was participants' perceptions of how complaints were handled by retailers or other parties to whom they complained. Responses were grouped as

perceptions of poor or good complaint handling (Table 5). While this attracted strong views from the Saudis, only two Filipinos ventured either a positive or negative perception. The more common view was echoed by a Filipino Male: "I was satisfied with the way the customer service representative handled my complaint and provided resolution". Such a statement reflects neither good or bad complaint handling. Variations in complaint handling experienced in different situations may have hindered generalization in terms of overall perceptions, evident in the view of another Filipino male: "Some complaints are poorly managed".

Regardless of cultural group, complaints were most often directed towards the seller, although Filipinos were more dispersed in their actions.

Table 5. Perceptions of Complaint handling: Focus Groups

	Number of t discussion:	Number of times mentioned in the group discussion:		
Element	Case 1: Filipino (n=5)	Case 2: Saudi (n=10)	Total all Participants (n=15)	
Good complaint handling	1	7	8 (53%)	
Poor complaint handling	1	5	6 (40%)	
Participants complain to:				
Seller	2	8	10 (67%)	
Manufacturer	2	1	3 (20%)	
Quit without complaint	1	2	3 (20%)	
Third party complaint	1	0	1 (7%)	

Individual Interviews with Consumers

The managers of two large electrical retail stores gave the researcher permission to approach persons who were observed to complain at the service desks. Seven Saudis and seven Filipinos were interviewed. The researcher approached participants when they had left the counter. A few brief open-ended questions were asked to facilitate discussion. Each interview lasted approximately 30 minutes and was recorded when permitted; otherwise the researcher took notes. The interviews covered a diverse demographic group (Table 6). Findings were collated by cultural group and then compared.

Table 6: Interview Sample. Demographic Characteristics

Saudi Participants	Gender	Age	Occupation	Interview location (Jeddah)
Interview -1S	Male	25	Student	Extra Store
Interview- 2S	Male	30	Retail Supervisor	Pioneer Store
Interview -3S	Male	32	Fully Employed Manager	Extra Store
Interview - 4S	Male	19	Student	Extra Store
Interview - 5S	Female	40	Banker	Pioneer Store

Interview -6S	Male	29	IT Specialist	Extra Store
Interview -7S	Male	42	Fully Employed Manager	Extra Store
Filipino Participants	Gender	Age	Occupation	Interview location (Jeddah)
Interview -1F	Male	28	Graph Artist	Pioneer Store
Interview -2F	Male	40	Salesman	Pioneer Store
Interview -3F	Male	52	Technician	Extra Store
Interview – 4F	Female	42	Wedding Hall Staff	Extra Store
Interview – 5F	Female	35	Domestic Helper	Pioneer Store
Interview - 6F	Male	21	Student	Pioneer Store
Interview -7F	Male	32	Salesman	Pioneer Store

(a) Complaint behaviour

This theme focused on the self-reported behaviours of participants with regard to complaining. As in the focus groups, many Saudis described aggressive behaviour, while most Filipinos described themselves as soft complainers. A more aggressive type of complaint behaviour can be seen in the form of action against the seller.

I would describe my complaining behaviour as something which is not calm, and aggressive in some situations. I do shout at the person handling my complaint if he does not listen well to me. (Saudi male)

Although some Filipinos described themselves as aggressive, it was not common. The majority of Filipino customers reported less aggressive complaint behaviours.

I try to explain softly and politely to the salesman or provider my right to get what I have paid for. I speak with them with respect because I am seeking respect from them too. (Filipino male)

Table 7. Complaint Behaviour Style: Interview Findings

	#Saudi (n=7)	# Filipino (n=7)
Type of Complaint Behaviour		
Aggressive	4	2
Soft	3	5

The majority of Filipino participants explained their complaining style by reference to their culture, which may be the result of being particularly conscious of their own culture while living within a different one. Conversely, Saudis may not refer to their culture as they are residing in their native country.

Whether Saudi or Filipino, most complaints were initially directed to the seller (Table 8) because there was "no point" in complaining to a third party given limited consumer protection regulations. A tendency was noted for customers, regardless of cultural background, to complain and then switch to a competitor (Table 9). Saudi

participants felt that online channels and social networking offered an effective tool for complaining, putting pressure on a business because of the potential to engage a great number of people in the complaint. Four Saudis but no Filipinos described using social networks. This is consistent with Singh's (Singh, 1990a) classification of "irate" complainers. Three Saudis expressed either feeling cheated or feeling very negative towards the seller, attitudes which may link to "irate" behaviours.

In most cases, Saudi customers preferred talking to managers if they did not obtain redress from staff members (Table 8). Four Saudi participants said that to be treated seriously about a complaint, and to put the person who received the complaint under pressure to resolve the issue, intensive follow-up was required:

This was done with intensive follow-up. I kept calling them. (Interview 3S)

This may account for the upward escalation to the manager among Saudis, whereas Filipinos usually stopped at the seller or manufacturer.

Table 8. Whom to Complain to: Interview Findings

_	#Saudi (n=7)	# Filipino (n=7)
Complain to		
Seller	5	5
Social network	4	0
Manager	4	0
Manufacturer	1	3
Third party	0	0
Suggested action:		
Intensive follow-up required	4	0

Switching appeared to play a prominent role in CCB for both groups (Table 9). Saudi and Filipino participants demonstrated commonality, with the majority complaining and switching to a competitor. Saudis also complained without switching while Filipinos were more likely to switch to a competitor without complaining (Table 9).

Table 9. The Role of Switching: Interview Findings

	#Saudi (n=7)	# Filipino (n=7)
Action if dissatisfied		
Complaining without switching	1	0
Complain and Switch	5	5
Switch without complaint	0	2

(b) Expectations

Many participants expressed an expectation of respect and attention, combined with action. They wanted to feel that someone had taken notice and resolved their complaints. Only Saudis tended to expect an apology and compensation, but both Filipino and Saudi customers expected respect and active attention (Table 10):

We usually expect to be compensated but unfortunately compensation is never happening in Saudi Arabia. Apology and better service is the only expected action in Saudi Arabia if it is a good company. (Saudi male)

I expect that the retailer or the supplier will take everything from the point of view of the consumer and not of the business. I expect that they will accommodate all complaints as a part of the provision of a high level of customer service. They should pay attention to customers with respect. (Filipino male)

A higher proportion of Filipino customers expected effective customer service. Participants described their expectations from making a complaint. Both Saudi and Filipino participants expected attentive listening from the person receiving the complaint as part of effective customer service:

I am expecting from the person who is receiving my complaint to listen carefully because this leads to better response and appropriate action (Filipino customer)

Table 10. Expectations of the Person Complaining: Interview Findings

	#Saudi(n=7)	# Filipino(n=7)
Expectations		
Expect apology from person who receives complaint	2	0
Expect compensation	3	0
Expect effective customer service	3	4
Expect respect and attention with action	5	3
Expect refund	2	3

(c) Complaint handling

Elements discussed by participants relating to a recent unsatisfactory purchase experience determined if they were satisfied with the way their complaints were handled (Table 11). The results were generally split between good and poor handling, with the greater number reporting poor handling, regardless of culture group. Some felt the seller was not professional enough:

Those people should work much more professionally...companies are not paying attention on what is going on there. They do not recruit professional complaint handlers. So a lot of work needs to be done. In some cases I was looking for refund but I find the policy is not giving refunds. (Saudi female)

Table 11. Evaluation of Complaint Handling: Interview Findings

	#Saudi (n=7)	# Filipino (n=7)
Reported poor complaint handling	5	4
Reported good complaint handling	2	3

Some interviewees noted that more respect was given to Western customers than to Saudi or Filipino customers, possibly because Western customers might write to the head office of a European or American company:

Saudis will never contact the mother company abroad while Westerners are easily able to reach those manufacturers. So they are dealing with the expatriates, professionally with caution. (Saudi male)

Summary of the Interview Findings

As in the focus groups, interviewees presented a spectrum of views and behaviours cutting across cultural boundaries, but often with particular emphasis in one cultural group. Aggressive and soft complaining styles are found in both Saudi and Filipino interviewees, but the softer style is more common among Filipinos. The initial focus of a complaint with both groups, as for the focus group participants, is the seller. While Saudi interviewees escalated their complaint to management, Filipinos did not. Saudis were also prepared to use social networks to increase pressure. While complaining and switching were common to both groups, only Filipino interviewees raised the matter of switching without complaining.

The expectations of the persons complaining were broadly similar, but only Saudis raised the matter of apology and compensation, as distinct from a refund. The majority of interviewees from both groups agreed that complaint handling was poor.

Interviews with Store Managers

Interviews with two store managers provided a seller's perspective on CCB and potential group differences between Saudi and Filipino consumers. No demographic data were collected other than the store locations. The managers were asked in person by the researcher if they would participate and the research was explained. The recorded conversations were transcribed, a content analysis conducted and the data coded. Themes specific to differences between Saudi and Filipino customers were revealed, supporting the focus group data.

A few brief open-ended questions regarding customer complaint behaviours and experiences with complaints from customers were asked to initiate discussion. The managers described procedural aspects and limitations, and the complaint behaviours of customers. Saudi customers were characterised as notably more aggressive, seeking out or talking to the manager. Filipino customers demonstrated certain group-specific tendencies, such as a tendency to be polite complainers who did not ask for the manager, and more likely to have read the manual or instructions before complaining:

Overall, the non-Arabian complainers are softer than the Saudis. Both of them complain to the sellers but non-Arabs complain politely. I am sure most of the Filipinos or Westerners read the instruction manuals and ask friends before complaining. They never ask for the manager...Saudi consumers are expected to ask for the manager if they did not get redress...Westerners or Filipinos are not expected to do so. (Manager 2)

The other store manager described similar differences, particularly in demeanour:

Saudi consumers come in top of the list in terms of the aggressiveness with which they complain. Saudis are aggressive and impatient when they get dissatisfied...Some Saudis even go to the manager to express their complaint aggressively...The non-

Arabian complainers are softer than the Saudis. They complain to the sellers politely. They come here after they have done their best with reading the manuals and the packaging labels. They rarely go to the manager. (Manager 1)

The managers also noted differences in Westerners, who were seen as softer complainers and more knowledgeable:

The Westerners complain much softer than Saudis. Westerners have much more knowledge about the item features before purchasing...I think this knowledge makes dealing with Westerners much easier than locals. (Manager 2)

Observations of Customer Complaints

The aim of observing complainants in the stores was to capture details that might be ignored in the focus groups or interviews (Kertzer and Fricke, 1997), to extend the understanding of consumers beyond what they reported (De Geer, Borglund and Frostenson, 2004) and to assist in validating the findings derived from other methods (Matthews and Ross, 2010).

The researcher spent approximately five hours observing at each customer service or complaint counter. The focus was on the verbal and body language of complainers and store representatives. The researcher remained in the background. Individuals were not approached to determine their nationality, and were categorised by appearance and language spoken, meaning that persons fluent in Arabic and similar in dress and appearance could not be distinguished. Nor could a complainant be visually confirmed as Filipino, but attention was focused on complainers who "looked to be Filipinos". Notes were taken from the point at which a customer approached the service desk. Fifteen complaints made at the service desks were observed and recorded for analysis.

Observation Findings

All desk staff were Saudi males. The procedure required that an invoice or receipt be presented and that original packaging was returned along with the product. A sevenday return policy existed at one store, and a three-day return policy at the other. One store included an on-the-spot service check for laptops and the option of paying to have the product fixed if the warranty had expired. Apparent nationality and gender of the persons involved in each encounter provide the basis of classification/discussion.

Apparent Saudis

Three Saudi males displayed aggressive behaviours, expressing feelings of being cheated or threatening punitive action. One male settled his complaint with the store manager; another had a smooth transaction because he had the receipt. Saudi females who were accompanied by a male were observed to be equally as, or even more, aggressive in their complaint behaviour than their escort (3 incidents).

Apparent Filipinos

Males and females of apparent Filipino origin were quieter and softer than Arabians (3 incidents). Service employees were seen to ignore, or fail to give attention to, these customers due to their quiet demeanour (2 incidents). The service personnel were not professional in talking to one, who then became angry and aggressive. Two males eventually spoke to the store manager. The transactions of two persons who had receipts, original packaging, etc. went smoothly.

Western Female

The final observation was of a Western female. The personnel treated this woman with more respect and attention than the non-Westerners who had visited the desk.

Implications and Further Research

Two broad questions prefaced this study: how do customers proceed to complain in Saudi Arabia; and are there differences in complaint behaviour between Saudi and Filipino customers in the same market?

In all cases the starting point was dissatisfaction with a purchase. In the interviews and observations, the decision whether to complain was already determined, although interviewees could refer to previous situations and two Filipinos did mention switching suppliers without complaint. The focus groups suggested that not complaining is a minority response. The common theme across the three samples of Focus Groups, Interviews and Observations was to approach the seller in the first instance.

Differences emerged between Filipino and Saudi complaint behaviour. Filipinos appeared to check their grounds for complaint, and to be more aware of the complaint process prior to complaining, than Saudis. In an expatriate group, this greater awareness may be linked to the need to learn how to function within a different society – and also to their perceived vulnerability, clearly an area for further research.

Members of both groups were prepared to escalate their complaint if not satisfied, but differed in their perceptions about whom best to complain to. Saudis preferred to escalate to the store manager. Filipinos were also prepared to take this action, but less commonly than escalating to the manufacturer or switching. Saudis were more prepared to use social networks to escalate their complaining.

The expectations of both groups also differed. Effective customer service was the starting point, but Saudi customers often set higher levels, such as expecting a show of respect, an apology and compensation beyond a refund. Accordingly, discussion of complaint handling in terms of being good or bad elicited stronger views from Saudis than Filipinos.

The style of complaining emerges as a strong point of difference. In all three sets of findings the Filipino style was relatively calmer, more polite and more considered than the Saudi style. More Saudis, in both focus groups and interviews, described being angry and/or aggressive as their complaining style. In terms of personality types discussed in the literature review (Baron and Byrne, 1984; Culpeper, 2001), Saudi complainers revealed type A characteristics and Filipinos type B, another area for

further research. Across the three sets of findings, "irates" or "activists" seem best to describe Saudi complainants, while "voicers" describes Filipino complainants. Whether "irates" and "activists" are more inclined to an angry and aggressive style of complaining and an emotional response of feeling cheated, is also worthy of further research.

Implications for Business Marketing Practice

As an exploratory study, our findings should not be generalised to changing business practices without further research. The tentative findings suggest Saudi retailers need to understand that their customers have different complaining styles and expectations and that these may relate to nationality differences. Given the large non-Saudi guest worker market in that country, businesses have an opportunity to develop marketing strategies (including customer relationship management) that take nationality differences into account.

Organisations should strive to gain a better understanding of differences in customer complaint behaviour and the causes of those differences between customers if they want to improve their customer service management. The International Organization for Standardization (ISO) introduced ISO 10002 (ISO, 2004) as an international guide to the design and implementation of an effective complaints management process, which required businesses adopting the guide to address such aspects as providing appropriate personnel training, recognising the needs and expectations of complainants, and providing complainants with an open, effective, and easy-to-use grievance process. One of the challenges to the effective implementation of this standard for businesses in Saudi Arabia is the lack of clarity about why dissatisfied customers do or do not complain, as well as the manner in which they complain. This exploratory study suggests that Saudi retail businesses are ill-prepared to adopt such a standard with service personnel requiring training in cross-cultural communications.

Results of this study find that many customers' problems are not resolved at the service desk, requiring resolution at a managerial level. Filipinos, whether more recent or longer established in Saudi Arabia, do not change their ways of complaining, retaining a basic cultural response. Organisations may serve to support a change to less costly types of complaint behaviour by promoting direct public complaints at the complaint services point.

To alleviate dissatisfaction by new cultural groups which have their preferred channel for resolution, varied resolution options should be made easily available. The marked differences in their complaint process also require retailers to provide their complaint handling staff with culturally targeted resolution script. The dissatisfaction of new cultural groups such as the Filipinos would be better alleviated if targeted actions were taken.

To prepare for the adoption of best practices in complaint handling, retailers will need to have a better understanding of the differences in their customers, and their differing expectations. They will also need to address service personnel poorly trained in how to handle complaints and in understanding differences in complaint style. Managing customer expectations of the complaint process and its outcomes will also be a key to curbing the costs of complaining behavior.

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