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Exploring the Effects of Consumers' Dissatisfaction Level on Complaint Behaviours

Effects of
Consumers'
Dissatisfaction

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Almost a decade ago, the first conference on consumer satisfaction (CS), dissatisfaction (CD), and complaining behaviour (CCB) was held. This conference presaged and, to some extent, stimulated the recognition by researchers and practitioners that the understanding of consumer satisfaction and the management of consumer dissatisfaction are pivotal points for designing effective marketing strategies[1-7]. Spurred by this conference, research into these issues has mushroomed into a significant body of literature (see Singh and Howell[8] for a review). Although some scholars criticise this literature as being "fragmented", much of it has been unquestionably cumulative[6,8,9]. Thus, today we know significantly more about the antecedents and effects of CS, CD and CCB than we did ten years ago. This increased understanding has led marketers to pay increasing attention to post-purchase phenomena. Practitioners have "discovered" post-purchase satisfaction and service as a "potent marketing tool"[10]. Researchers have recognised the understanding of CS, CD and CCB as critical to repurchase intentions and brand loyalty[11].

This article attempts to further our knowledge base in this area by focusing on the relationship between dissatisfaction and complaint behaviours. Although it appears intuitively obvious that the more the consumers are dissatisfied (CD), the more they would engage in complaint behaviours (CCB), empirical studies conducted thus far suggest that this relationship (i.e. CD → CCB link) is *not* particularly strong. Consequently, a recent study concluded that "it is apparent that satisfaction/dissatisfaction (CD) is not a sufficient condition for complaining (CCB) to occur"[12]. Other researchers report similar conclusions[10,13,14].

This conclusion is intriguing from theoretical as well as managerial perspectives. Theoretically, the notion that the dissatisfaction level perceived by consumers is not effectively translated into complaining actions implies that researchers are likely to find it rewarding to examine other variables (e.g. attitudes) in their efforts to understand the CCB phenomenon. In terms of management practice, the lack of a strong relationship between dissatisfaction and CCB raises several troublesome questions. Could it be that some very dissatisfied customers *do not* actually complain? If this is the case, then such latent dissatisfaction may mask declining market share and, consequently, interfere with market-feedback signals to managers. Are complaint handling mechanism cumbersome for customers? That is, if management provide

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complaint handling mechanisms which are difficult for customers to use, it is likely to hinder the conversion of dissatisfaction into CCB.

Because of the significance of the preceding theoretical and managerial questions, it is important that we fully understand the effects of consumers' dissatisfaction level on their complaint behaviours before resources are invested in exploring other plausible explanations. This article attempts to address this issue. More specifically, we propose and empirically examine several alternative hypotheses about the CD → CCB link. Note that, while much previous research unequivocally rejects a specific hypothesis about the CD → CCB link (i.e. of a *direct* relationship), alternative hypotheses have been neither proposed nor examined. Because a *direct* relationship is but *one* of many possible effects, it is important to explore other potential hypotheses about the role of CD in CCB. However, due to the absence of previous research, these hypotheses are developed from an exploratory standpoint. Further, unlike previous research, we view CCB from a *multidimensional perspective*. Four specific dimensions of the CCB construct are considered;

- (1) exit action (i.e. to shift patronage);
- (2) negative word-of-mouth (W-O-M) action (i.e. talk to *friends and relatives*);
- (3) voice action (i.e. complain to *seller/manufacturer*);
- (4) third party action (i.e. complain to third parties such as Better Business Bureau, Office of Consumer Affairs, etc.).

Furthermore, we empirically examine the suggested hypotheses using data obtained for the banking and financial services industry. Finally, we discuss implications of our research for researchers and managers.

Theoretical Background

In one of the earlier attempts to conceptualise consumer complaint behaviour (CCB), perceived consumer dissatisfaction (CD) was posited as a significant predictor of CCB[15]. Acknowledging that consumers may sometimes complain even when they do not have a legitimate concern about product performance, it was noted that, in general, CD is likely to be positively and significantly related to CCB. Furthermore, CD was said to result from a combination of the discrepancy between expectations and performance, and the *importance* of this discrepancy to the consumer[15]. Much research in understanding the CD → CCB relationship has ignored this notion about the importance of the discrepancy.

Some empirical studies have examined the hypothesis about the direct effect of dissatisfaction level (i.e. importance of discrepancy) on CCB. In a longitudinal study concerning automobile service problems, the path coefficient between CD and CCB was of the order of -0.35 (-0.39 in initial sample and -0.33 upon replication)[5]. As such, in this particular study, CD could only explain about 12 per cent of the variance in CCB. Subsequently, this study was partially replicated utilising students' problems with an MBA programme as the contextual setting[12]. In this replication, the estimate of the underlying relationship

between CD and CCB was -0.40 . Similarly, in a different study, this relationship was of the same order of magnitude (correlation of -0.38) [16]. The remarkable consistency of these results leads several researchers to conclude that the *direct* relationship between CD and CCB is in the range of -0.30 to -0.40 , and accounts for no more than 20 per cent of the variation in CCB.

In addition, researchers have consistently observed that dissatisfied consumers do not necessarily voice their complaints to sellers. In a comprehensive study conducted in 1976, it was found that the percentage of dissatisfied consumers who voiced complaints were in the range of 10 per cent for a wide variety of products and services [17]. Furthermore, a significantly large number of consumers (30-80 per cent) reported doing nothing about their dissatisfaction. More recent studies support these basic findings, although the percentage of “no-action” consumers is somewhat lower, typically around 20 per cent. The presence of such dissatisfied but inactive consumers lends credence to the view that CD is only weakly related to CCB.

Because of the preceding results, contemporary researchers view the role of CD in a manner somewhat different from that proposed in the early CCB studies [12, 15, 18]. This view holds that (1) CCB is logically subsequent to CD, but (2) CCB, as a distinct set of activities, is influenced by a variety of situational and personal factors which appear to be *unrelated* to the intensity of CD. In other words, CD is perceived as a state that *triggers* a “set of activities” that may lead to CCB, but CD in and of itself does *not* play a major role in determining CCB.

Although empirical studies appear to support the preceding view, these studies should be evaluated in the light of some common limitations. Firstly, some of these studies have tended to ignore the suggestion about the “importance of discrepancy” elaborated in the early CCB studies [14]. That is, they either do not measure the intensity of CD or do not analyse CCB as a function of this intensity. Consequently, these studies often describe the frequency of complaint behaviours for different products/services, but fail to examine CCB variation due to CD intensity. Thus, questions such as, “how are different types of CCB influenced by dissatisfaction intensity?” remain unaddressed.

Secondly, studies that do indeed examine the dissatisfaction intensity → CCB relationship are somewhat limited because of their simplistic operationalisation of the CCB construct. Typically, these studies have examined the preceding relationship by utilising a *one-dimensional* operationalisation of complaint records, that is, measuring CCB along a *single* dimension representing more or less complaining [5, 12]. By contrast, several researchers have argued persuasively for a *multidimensional* conceptualisation of the CCB construct. Furthermore, in a recent study it was empirically demonstrated that the one-dimensional view of the CCB construct is untenable, and a multidimensional structure is congenial with data [4]. Examples of these dimensions were given above, i.e. *voice* actions, *exit* actions, *negative word-of-mouth* (W-O-M) actions. It is plausible that the various dimensions of CCB may possess differential relationships with dissatisfaction intensity. By treating CCB as a one-dimensional construct, these differential effects are likely to be obscured.

Thirdly, previous studies have tended to be motivated by uncovering a *linear* relationship between CD and CCB. While these studies suggest a rather weak linear relationship between CD and CCB, the possibility of a *non-linear* relationship remains unaddressed. Lastly, although various empirical studies demonstrate the absence of a strong CD→CCB link, this finding does *not* necessarily imply that the two states are not related via other mechanisms. While as yet untested, several other roles of CD can be envisaged. One especially interesting possibility is a *moderating* role of CD, where CD moderates the effects of some antecedents (e.g. attitude towards complaining) on CCB.

The preceding evaluation is not meant to disparage the contribution of previous researchers. Instead, the objective is to identify some gaps in the understanding of CD→CCB relationship. The identification of these gaps in no way undermines the current understanding about the role of CD. However, it does afford perspectives that have not heretofore been empirically examined. Future research along these lines may shed new light on the CD→CCB link. From an exploratory standpoint, the present research develops the following hypotheses for empirical investigation.

Hypotheses

On the basis of the preceding critical review of the literature, specific hypotheses can be developed for empirical verification. However, these hypotheses are exploratory in the sense that they are not based on rigorous theory. Instead, they are motivated by confronting data with some as yet untested possibilities about the CD→CCB link. Additionally, we explicitly consider four distinct dimensions of CCB, namely, voice, exit, W-O-M, and third party actions.

We propose to examine essentially two basic hypotheses. The first explores the presence of a non-linear relationship between dissatisfaction intensity and the individual dimensions of CCB. The non-linear relationship is plausible because of “floor” and “ceiling” effects. That is, it is likely that a particular consumer is less likely to expend the effort to complain until some *minimum* threshold of dissatisfaction intensity is reached (i.e. the “floor” effect). At the other extreme, it is plausible that once some *maximum* level of dissatisfaction is achieved, additional increases in dissatisfaction intensity are not reflected in proportionately higher amounts of complaint activity (i.e. the “ceiling” effect). Thus, we propose the following hypothesis.

H_1 : The intensity of dissatisfaction has a non-linear relationship with each of the individual dimensions of complaint behaviours.

Because of the exploratory nature of this study, we do not specify any particular form for the non-linear relationship (e.g. exponential, etc.). Furthermore, we felt that it would be premature to utilise rigorous statistical analysis to evaluate this hypothesis given the initial nature of this study and our inability to specify a priori the form of this relationship. As such, we employ contingency tables in order to examine this hypothesis. Readers should view this hypothesis and the results reported hereafter as exploratory research that intends to provide impetus to future research and offers a foundation for further theorising.

The second hypothesis proposes to examine the moderating role for dissatisfaction intensity. In particular, we investigate whether the relationship between attitude towards complaining and complaint behaviours is moderated by the intensity for dissatisfaction. Several studies have found that the attitude construct is a significant predictor of complaint behaviours[9, 19]. The present study extends this body of literature by investigating if the predictive and explanatory power of the attitude construct changes with different levels of dissatisfaction intensity.

H_2 : The intensity of dissatisfaction moderates the relationship between attitude towards complaining and each of the individual dimensions of complaint behaviours.

Because the dependent variable in the preceding hypothesis (CCB) is categorical (i.e. yes/no type), we use discriminant analysis to investigate H_2 . In order to test for the moderating role, we divide the sample into sub-groups based on the dissatisfaction intensity. Discriminant analysis is then performed in each subgroup with the attitude construct as the independent construct and the CCB dimension as the dependent construct. The moderating role of dissatisfaction intensity is supported if the discriminant results vary across subgroups.

The Study

Overview of Study

The results of this study are based on data collected for households who had a recent dissatisfying experience with banks and financial institutions (excluding insurance). The choice of a specific service category was motivated by two considerations:

- (1) previous studies show that complaint behaviours vary significantly across different products and services[17]; as such, it was important to control for this confounding effect by choosing a *specific* target producer or service category;
- (2) services are known to entail far higher consumer dissatisfaction than products[20]; as such, the focus on *services* was felt desirable in order to provide useful insights into a significant consumer issue.

A *critical-incident* approach was used to obtain different measurements. That is, initially the respondents were asked to recall a specific dissatisfying experience involving banks that they remembered most clearly. Thereafter, several questions were asked about this incident to measure the variables of interest. The questionnaire included items for dissatisfaction intensity, attitude towards the act of complaining, the nature of the episode, complaint behaviours and several other items pertaining to their dissatisfaction.

Sample

Although the population of interest is households which have had a recent dissatisfying experience with banks and financial institutions, sampling frames for such a population are not available[21]. A substitute procedure, which is

fairly common in CCB research, was adopted wherein a random sample of households is asked to preselect themselves based on whether or not they can recall a recent dissatisfying experience. A random sample of 1,000 households was selected for mailing the questionnaire packet. The covering letter indicated that the survey was conducted by local university professors, promised complete anonymity of responses, and heightened the need for candid answers. In total 172 responses were received after follow-up with reminder cards and telephone callbacks using the "criss-cross" directory. It has been noted that in the adopted procedure, response rate is of the same order as the level of consumer dissatisfaction with the focal industry[21]. Previous studies suggest that the percentage of users dissatisfied with banks and trust companies is around 18-20 per cent[20]. This compares favourably with the 17.2 per cent response rate obtained in this study.

The demographic profile of the responding sample is shown in Table I. Because the survey instructions asked that the questionnaire be filled by that person in the household who deals most frequently with banks and financial institutions, it is difficult to compare the sample demographic characteristics with some given population (e.g. census characteristics). Of the respondents, 47 per cent were male, 69 per cent married, 30 per cent between the ages of 25 and 35 and about 34 per cent above 50 years of age; 69 per cent had college or higher education, 32 per cent were professionals and 25 per cent white-collar workers, and the median income was in the range of \$30,001-50,000. Some of the responses had to be deleted because they were incomplete. There were 104 usable responses.

<i>Sex</i>		<i>Race</i>	
Males	47	White	92
Females	53	Black	3
		Hispanic/other	5
<i>Age (years)</i>		<i>Income (\$ per year)</i>	
≤ 25	9	≤ 20,000	31
> 25, ≤ 30	30	> 20,000, ≤ 30,000	22
> 35, ≤ 50	34	> 30,000, ≤ 50,000	31
> 50	34	> 50,000	16
<i>Education</i>		<i>Occupation</i>	
High school	22	Professional	32
Trade school	9	White collar	25
College	44	Blue collar	15
Graduate school	25	Unemployed/retired	28
<i>Marital status</i>			
Single	12		
Married	69		
Divorced/widowed	19		
Separated			

Table I.
Demographic
Characteristics of the
Responding Sample (All
Values are Percentages)

Measurements

Complaint behaviours. A seven-item, two-category scale was used to measure the complaint behaviours that respondents recalled they had taken after a dissatisfying experience. The exit and private CCB responses were measured by one item each, while voice actions were assessed by two items. The remaining two items measured third party actions (i.e. legal actions or Better Business Bureau). All items were obtained on a "Yes/No" scale. In addition, respondents were allowed to provide multiple CCB responses. This is consistent with current thinking that people often engage in multiple complaint processes (e.g. voice and exit). However, less than 10 per cent of the sample indicated having taken any third party action. This precludes the possibility of meaningful generalisations from further analysis of third party actions. As such, these actions were not subjected to hypothesis testing.

Dissatisfaction intensity. The perceived intensity of dissatisfaction was measured by a ten-category percentage scale. Respondents were asked: "Overall how dissatisfied were you *before* you did anything about the problem?" (emphasis original). Although multiple-item scales for this construct are now available, this particular measure was selected because of its simplicity. Readers would note this as a limitation of this study.

Attitudes towards complaining. Previous studies formed the basis for developing an eight-item measure for this construct [9,18]. Responses were obtained on a six-category, "strongly agree-strongly disagree" Likert scale. A maximum-likelihood common-factor analysis indicated the presence of two factors that explained 55 per cent of the total variance ($\chi^2 = 20.98$, $df = 13$, $p = 0.073$). The first factor corresponds to *personal norms* (PN) concerning complaining, while the second factor reflects the *social* dimension (SO) of this construct. A typical item for the PN dimension is, "It bothers me quite a bit if I don't complain about poor service from a bank". Compare this with a typical item from the SO dimension, "People have a responsibility to tell banks when a service they receive is unsatisfactory". The alpha reliabilities of the two dimensions are 0.72 and 0.66 respectively.

Results

Hypothesis H_1 : Non-linear Relationship

Initially, overall descriptive statistics were examined. Over 77 per cent of respondents reported that they had voiced their problems to banks. Exit (28 per cent) and negative word-of-mouth (W-O-M) (38 per cent) were less frequent CCB responses. The sample had an overall dissatisfaction level (6.4) somewhat above the mid-point of the scale (i.e. 5). However, the large standard deviation in this measure (value = 3.13) suggested considerable variance in perceived dissatisfaction. The respondents felt somewhat *more positive* about other people complaining, that is, the social (SO) dimension of attitude towards complaining (mean = 4.52), than they were about complaining themselves, that is, the personal-norm (PN) dimension (mean = 3.98). Both values, however, were above the mid-point of the scale (3.5).

The hypothesis for the non-linear relationship between CD intensity and CCB was tested by developing a contingency table for the frequency of different CCB at different levels of CD. Because cell sizes in the individual categories of the dissatisfaction measure were relatively small (<10), two adjacent categories were combined. This resulted in five levels for dissatisfaction intensity.

The results are summarised in Table II, which provides interesting insights into the CD → CCB relationship. Voice responses were only *moderately* affected by the level of dissatisfaction, although overall a linearly increasing relationship was evident. For instance, when dissatisfaction level was *low* (i.e. less than 20 per cent), 72 per cent of the respondents reported taking voice actions. At *high* dissatisfaction level, the percentage of respondents taking voice actions increased to 85 per cent. *In contrast*, negative W-O-M and exit responses depicted a markedly different relationship. Specifically, dissatisfied consumers were generally *less* motivated to take either exit or W-O-M actions, even when their dissatisfaction level was moderately high (e.g. 70-80 per cent). In particular, less than 35 per cent of the respondents reported taking exit or W-O-M actions for *all* dissatisfaction levels less than 80 per cent. However, once the dissatisfaction intensity rose to the highest category (i.e. 90-100 per cent), the incidence of exit and W-O-M actions jumped to 56 per cent. This is indicative of a non-linear relationship between dissatisfaction intensity and exit/W-O-M CCB.

These results suggest that while it is true that the more dissatisfied the consumers, the more likely they are to use voice options, such simple linear processes are *not* adequate to explain exit and negative W-O-M actions. Instead, exit and W-O-M actions are triggered by some *threshold effect*, that is, once consumers exceed a particular dissatisfaction level (90-100 per cent in our study), their propensity to use such actions increases substantially.

Hypothesis H₂: Moderating Relationship

For testing this hypothesis, the dissatisfaction intensity variable was divided into three subgroups. The *low* intensity group consisted of respondents who

Dissatisfaction intensity ^a (%)	Cell size	Complaint behaviours ^b		
		Exit	W-O-M	Voice
< 20	18	0	11	72
30-40	9	22	33	55
50-60	23	13	35	78
70-80	20	20	35	70
90-100	34	56	56	85

^a Intensity was obtained on a scale of 0-100 per cent. 100 per cent referred to completely dissatisfied.

^b Values in the table are percentages of the corresponding cell sizes who stated they had taken a particular CCB action.

Table II.
Test for the Non-linear
Relationship between
Dissatisfaction Intensity
and CCB

CCB response	Dissatisfaction intensity ^a	Wilks's lambda ^b	Percentage variance explained	Classification accuracy (%)
Voice	Low	0.98 (0.76)	2	56
	Medium	0.70 (0.00)	30	75
	High	0.88 (0.07)	12	62
Exit	Low	0.95 (0.54)	5	68
	Medium	0.99 (0.99)	—	56
	High	0.87 (0.06)	13	56
W-O-M	Low	0.91 (0.38)	9	72
	Medium	0.83 (0.07)	17	69
	High	0.94 (0.30)	6	73

^a This variable was divided into three subgroups; Low ($n=25$) for intensity < 40 per cent, Medium ($n=32$) for intensity between 50 and 70 per cent, and High ($n=45$) for intensity > 80 per cent.

^b Significance level for Wilks's lambda is in parentheses.

Table III.
Test for the Moderating
Role of Dissatisfaction
Intensity: Discriminant
Analysis Results

reported dissatisfaction feelings of less than or equal to 40 per cent on a percentage scale of 0-100 per cent. The *medium* intensity group had dissatisfaction of 50-70 per cent, whereas the *high* group reported levels of 80 per cent or more. The group sizes were 25, 32 and 45 respectively. Following this, for *each* of the preceding subgroups, several discriminant analyses were performed, with the SO and PN dimensions of attitude towards complaining as the independent variables, and a specific CCB (e.g. voice) as the dependent variable. For the moderating hypothesis to be supported, the discriminant analysis results must vary across subgroups for individual CCB.

The results are summarised in Table III, which reveals that the dissatisfaction intensity does moderate the attitude → CCB relationship. For instance, the attitude dimensions could explain only 2 per cent of the variance in voice behaviours when the dissatisfaction level was *low*, but this value increased to 30 per cent under *medium* dissatisfaction intensity. The classification accuracy also increased significantly, from 56 to 75 per cent. At a *high* dissatisfaction level, the explained variance diminished to 12 per cent with 62 per cent classification accuracy.

For the exit and W-O-M CCB, similar variations were also found, although the results were relatively less pronounced than for voice CCB. For instance, in a pattern similar to voice CCB, the explained variation between attitude towards complaining and negative W-O-M increased from 9 to 17 per cent as the dissatisfaction level increased from low to medium. Finally, for exit CCB, stronger effects were obtained between the low and the high dissatisfaction levels, with explained variation increasing from 5 to 13 per cent.

In sum, the preceding results indicate that the extent to which consumers' attitudes towards complaining are translated into complaint behaviours depends

upon the level of their dissatisfaction. In general, the *higher* the dissatisfaction level, the *stronger* the relationship between attitudes and behaviours. Surprisingly, for negative W-O-M, the stronger relationship between attitudes and behaviours occurs for medium rather than high dissatisfaction. As such, these results extend previous understanding by clarifying and revealing mechanisms by which the level of dissatisfaction is likely to factor into consumers' decision to complain. Next, we discuss the results and draw implications for managers and practitioners.

Discussion

This study set out to pose and examine some possibilities about the CD → CCB relationship. Heretofore, it has been thought that while a *direct* linear relationship between CD and CCB is tenable, the strength of this relationship is *not* encouraging[12,18]. Because this has important implications for researchers and managers, this study sought to deepen our understanding about the CD → CCB link. Specifically, two possibilities for CD's role in CCB were proposed:

- (1) CD has a *non-linear* relationship with CCB;
- (2) CD *moderates* the relationship between attitude towards complaining and CCB.

In addition, unlike much previous research, this study viewed CCB as a multi-dimensional construct rather than as a one-dimensional variable. Data about respondents' dissatisfaction with banks and financial institutions (not including insurance) were collected in order to explore the veracity of these proposals.

In regard to the *non-linear* hypothesis, our results appear to provide a mixed interpretation. Voice behaviours tended to relate linearly with dissatisfaction intensity. In contrast, exit and W-O-M CCB were suggestive of non-linear relationships with dissatisfaction. Specifically, the relationships tended to evidence a *threshold* effect. That is, once consumers' dissatisfaction intensity exceeded a particular threshold, they tended to use exit and W-O-M actions more frequently. Such threshold effects have not been reported previously. This is in part due to the fact that previous studies of CD → CCB relationship have either focused only on voice behaviours, or have been limited to uncovering only linear relationships. For instance, in a study of MBA students, three types of complaint behaviours were measured: complaining to an administrator, faculty member, or an MBA student adviser. At least two of these items reflect voice behaviours. As such, this study is likely to have over-emphasised CD → voice CCB relationship[12].

The presence of the non-linear relationships for exit and W-O-M actions can be supported by a combination of effort and involvement arguments. When the perceived dissatisfaction is *low*, it is plausible that consumers are not motivated to expend great effort on CCB responses. Under these conditions, private and exit responses are at some minimal baseline level. In the case of *medium* dissatisfaction perceptions, consumers could be somewhat involved in the CCB process. This may lead to some consumer effort, at least to seek *redress*. Voice CCB responses are appropriate in this stage. At the same time, the involvement

is not high enough to justify investing additional effort in other CCB actions, such as exit and negative W-O-M. However, when the dissatisfaction felt is *high*, consumers may become highly involved in complaining and may be willing to allocate significant time and effort to CCB activity. Dissatisfied consumers may then engage in multiple CCB responses. Thus, private and exit actions may be evoked, along with voice, and possibly third party CCB.

Clearly, the preceding is a *post-hoc* explanation of results and should be subject to further empirical verification. In addition, it should be noted that the finding for non-linear relationship presupposes that the dissatisfaction intensity was measured using an interval scale. Because the interval nature of this scale cannot be firmly established, readers should view these results with some caution.

The *moderating* role hypothesis for dissatisfaction intensity also received partial support. The moderating effects were most pronounced in the case of voice behaviours. In particular, under medium (and high) dissatisfaction, the attitude-voice CCB relationship was strong and significant, but became weak and non-significant under low dissatisfaction intensity. Likewise, moderating effects were obtained for exit and negative W-O-M actions, although the effects were not as pronounced as for voice actions. Additionally, other differences also surfaced. Specifically, the attitude-exit relationship was significant only under *high* dissatisfaction, whereas the attitude-W-O-M link achieved significance only for *medium* dissatisfaction. Previous studies have *not* considered any moderating effects of CD on CCB processes. Thus the support obtained for such effects sheds new light on the potential role of CD on CCB processes. Future researchers could investigate potential CD moderating effects on the attitude-CCD relationship, as well as other known antecedents of CCB. The attributions of blame, costs and benefits of complaining and other predictors can be targeted for such investigations[6,8,18].

Managerial Implications and Recommendations

The results of this study offer several implications for managers and practitioners. However, these implications must be viewed in the context of the exploratory nature of this study. In addition, since the study focused on dissatisfying experiences involving banking and other financial institutions (not involving insurance), straightforward generalisations to other products and/or services are, at best, risky.

The presence of a linear, but weak, relationship between dissatisfaction level and voice CCB poses several implications and challenges for practitioners. Recent studies have underscored the need for managing customer dissatisfactions in order to sustain competitive advantage and retain loyalty of served segments[10]. Dissatisfactions, however, can be “managed” *only* if consumers voice their complaints. The results of this study indicate that while dissatisfied consumers do voice, the relationship is *not* particularly strong. The implication of this finding is that managers’ ability to manage dissatisfaction among their customer base is likely to be dependent on several factors (e.g. personality, attitudinal) which interface in the conversion of perceived dissatisfaction to voice actions. Clearly, the knowledge of such factors and the understanding of the underlying

mechanisms is critical for dissatisfaction management. At the same time, managers can proactively act to strengthen the relationship between dissatisfaction level and voice CCB. In particular, a two-pronged strategy can be recommended to managers.

Firstly, managers could institute programmes that reduce consumers' efforts involved in voicing complaints. This should result in increased covariance between CD and voice CCB. Several customer-oriented companies (e.g. General Electric, Procter and Gamble) have implemented such programmes by providing a single contact (e.g. a toll-free number) for handling any and all of consumers' complaints[10,22]. This certainly reduces consumers' effort in complaining. The success of this programme is evident from GE's experience. GE's toll-free centre is open 24 hours a day, 365 days a year and receives over 15,000 *calls a day*. In addition, GE has stored in the company's database over 750,000 answers to possible customer enquiries problems. The database is available to customer service representatives at a touch of a button. This is likely to facilitate a fast and knowledgeable response to the dissatisfied consumer; thus, encouraging consumers to voice their dissatisfaction.

Secondly, managers should attempt to *satisfy* customers who voice. Because consumers engage in multiple CCB responses (especially under high CD), satisfied "voicers" may indeed convey positive (instead of negative) word-of-mouth communication to friends and relatives. For this reason, strategies that help effectively redress customer dissatisfactions and hence satisfy such customers are critically important. Some initial studies in the field appear to indicate that the preceding strategies rest to a large degree on the "quality" of the exchange between the dissatisfied customer and the customer service representative (or other contact person). Jan Carlzon, the President of Scandinavian Airline System, has referred to these exchanges as "moments of truth". To manage such "moments of truth" effectively, two strategies may be especially useful. The first involves training and compensation of customer-contact people. Some companies in consumer goods and services industries have implemented this strategy by adopting the "Disney's approach" in dealing with customers[22,23]. In this approach, customer contact personnel are trained to convey a "family atmosphere" and a "strong sense of company philosophy and values". The second strategic thrust aims at involving top management in customer dissatisfaction management. In many companies, top management focuses heavily on product innovation and strategy. In contrast, customer service and dissatisfaction management are often neglected or, at best, given lip-service with no real agenda or action programmes. At more innovative companies, however, change is occurring at the top. For instance, at Xerox Corporation, top executives spend one day a month taking complaints from customers about machines[22].

Earlier research has established that exit and negative W-O-M actions undermine managers' efforts to resolve consumer dissatisfactions. Our results show that a threshold effect is operative for such actions. The implication of this result is that beyond some threshold value of dissatisfaction, managers are likely to encounter the full brunt of multiple CCB actions, consequently posing

heavy demands on their ability to manage consumer dissatisfactions. While this threshold occurred at a relatively high level in this study, it should *not* be interpreted that this threshold remains even approximately the same in other dissatisfying contexts or for that matter invariant across different individuals. Rather, it is likely that such thresholds will vary significantly for different products, services, and individuals. It has been suggested that this threshold stems from the consumers' effort allocation to complaint activity. If this theoretical foundation is plausible, it can be recommended that managers should attempt to make complaining to sellers (i.e. voice) as effortless an activity as possible. If, indeed, consumers perceive that voice requires little, if any, effort and other resources (e.g. time), then it is likely to push the thresholds for exit and negative W-O-M to higher limits since these actions will be perceived to be relatively more demanding. Thus, the encouragement and facilitation of voice may possibly help to make exit and negative W-O-M less attractive options, and, consequently, provide managers with an avenue to manage such traditionally "difficult" CCB options. This appears to heighten the need for implementing programmes that assist consumers in voicing and effectively redress voiced complaints (as discussed above).

In addition, the obtained support for the moderating mechanism heightens the importance of dissatisfaction management. It appears from our results that *increasing* dissatisfaction level also acts as a "facilitator" of both behavioural processes, such as the attitude-CCB relationships examined here. Consequently, managers are likely to find that if dissatisfaction levels continue to rise, many different processes may become operative, resulting in increased consumer activity directed against the company (e.g. CCB). In view of the well documented adverse impact of CCB on the bottom line, this increased complexity is likely to make the manager's job of managing dissatisfactions at once more critical and difficult. Consequently, we recommend that, in order to achieve long-term profitability, managers must:

- (1) attempt to initially satisfy as many customers as possible;
- (2) if dissatisfaction occurs, ensure that customer dissatisfaction does not generally exceed moderate levels;
- (3) encourage and facilitate customers' use of the voice option so that dissatisfactions can be effectively managed.

We have offered several practical approaches that can be utilised or are being implemented by enlightened companies.

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