Complaining: A Function of Attitude, Personality, and Situation

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ABSTRACT

The random nature of situations where an acquired product or service contains a defect or deficiency means that consumers usually have no experience of seeking redress (i.e., complaining), or their experience may be from totally different situations. Because of this, most people have not formed a clear attitude about how to behave in the specific situation and they may also be uncertain about social norms for proper behavior. Hence, their behavior is guided by more general traits and dispositions as well as by situation-specific factors, which are bound to exert a relatively strong influence on behavior. This study confirms that the likelihood that consumers will complain over defects and deficiencies depends a lot on the situation and specifically on the size of the loss due to the defect and deficiency. However, some individuals refrain from complaining even in serious cases. This study shows that the propensity to complain depends on the person's attitude toward complaining and on personality traits (inclination to become dissatisfied). The two latter variables reinforce one another. © 2009 Wiley Periodicals, Inc.

INTRODUCTION

Why do people complain about products or services? Because they are dissatisfied, of course, but it is well documented that this is not the full answer (e.g., Morel, Poiesz, & Wilke, 1997; Singh & Wilkes, 1996; Stephens & Gwinner, 1998). In fact, research shows that a large majority of consumers refrain from seeking redress when they are dissatisfied by encounters in the marketplace (e.g., East, 2000; Oliver, 1997). This is unfortunate for several reasons. It leaves consumers with a less satisfying experience and, hence, less happy than they could have been if the cause of their dissatisfaction were solved. Further, it deprives companies and institutions of important information about substandard performance and of opportunities for improving their performance (Fornell & Wernerfelt, 1987). As a consequence, they may lose customers—both directly due to the customer's "exit" (Hirschman, 1970) and indirectly due to unfavorable word of mouth (Richins, 1983). Hence, it is important for both sides in market transactions that a proper understanding be developed of *why* people complain—or refrain from doing so—when they experience defects or deficiencies.

Extant research has identified a number of conceptually distinct types of behavioral responses to dissatisfying experiences, each with a distinct set of antecedents (e.g., Singh, 1988; Singh & Wilkes, 1996). This paper concentrates on one of these possible responses—consumer "voice." Hence, expressions such as "consumer complaint behavior" or "complaining" specifically refer to seeking redress directly from a business. By focusing on this particular consumer response to dissatisfaction, analytical depth is gained, but some breadth is sacrificed in the form of not mapping the full range of possible responses to consumer dissatisfaction (which includes, for example, airing one's dissatisfaction to other consumers or deciding not to buy from that producer, dealer, or service provider in the future). An in-depth understanding of consumer complaint behavior in the narrow sense discussed here is of indisputable practical importance for stakeholders in and around the marketplace, including companies, consumer organizations, and complaints boards.

In recent years, complaint research has focused mostly on psychological antecedents of complaining and non-complaining (e.g., East, 2000; Harris & Mowen, 2001; Kim et al., 2003; Zeelenberg & Pieters, 2004), whereas the material reasons why people complain receive much less attention. In the early days of complaint research, two to three decades ago, there was more focus on the importance of material reasons for complaining (i.e., the size of the loss or the importance or seriousness of the defect or deficiency; e.g., Bearden & Oliver, 1985; Day, 1984; Day & Landon, 1977; Didow & Barksdale, 1982), but usually the conception of the psychological reasons why some people are more likely to complain than others under the same material circumstances were relatively simple. Ignorance with regard to both material reasons and psychological antecedents is serious, but for different reasons. When ignoring the material reasons for complaining, the approach to consumer complaints easily becomes paternalistic, implying a view of consumers as hysterics in need of being comforted. In this perspective, redress for dissatisfied consumers becomes not a matter of fairness (for a recent case study showing that consumers often have good reasons for being dissatisfied and for complaining, see Marlowe & Rojo, 2005), but of cooling their "irrational" emotions as a means to reach the organization's own goals (e.g., to keep their business in the future). On the other hand, ignoring psychological reasons for complaining, and especially for non-complaining, may foster the false impression that if there is no "voice" there is no problem. Given the strong empirical evidence suggesting that most consumers do not complain when experiencing unsatisfying encounters in the marketplace (Oliver, 1997), this is a serious mistake, which can be costly in terms of lost customer loyalty and repurchase.

In this paper, actual complaining is modeled as a function of personal (or psychological) and situational (or contextual) factors. This is in line with the early work of Day and Landon (e.g., Day, 1984; Day & Landon, 1977) and Richins and Verhage (1985) and a few more recent empirical contributions such as Maute and Forrester (1993) and Velázquez et al. (2006). However, compared to these contributions, the model applied here contains a richer and more coherent conceptualization of psychological antecedents of complaining and non-complaining, benefiting from the extensive research on this issue (especially) in the last decade. Among the psychological antecedents, it includes some of the factors found to be most important in previous research, including the attitude towards complaining and the propensity to complain.

It is a weak point in extant research that it is often difficult to distinguish conceptually between the attitude toward complaining and the propensity to complain (e.g., Susskind, 2006). In particular, although "the propensity to complain" is obviously a *behavioral* disposition (e.g., Didow & Barksdale, 1982; Juhl, Thøgersen, & Poulsen, 2006), it is often operationalized in *attitudinal* terms (e.g., Bearden & Oliver, 1985; Richins & Verhage, 1985). In order to increase conceptual clarity, a new and more theoretically satisfying behavioral operationalization of the propensity to complain is proposed here, which makes both the concept and its operationalization more clearly distinct from the attitude toward complaining.

Among the potentially important situational factors, this article focuses especially on the size or seriousness of the loss due to a defect or deficiency. Hence, this research belongs to the tradition that emphasizes the importance of material reasons for complaining.

In the empirical section of this article, the proposed conceptual model is applied to survey data from a large representative sample of Danish consumers.

PREVIOUS RESEARCH

It is well documented that the most common consumer response to dissatisfaction is doing nothing (Oliver, 1997). The minority who choose to respond actively may voice a complaint to the offender and/or stop doing business with that party (Hirschman, 1970). Other common forms of active responding are spreading negative word of mouth to one's acquaintances or, less common, through mass media and filing a formal complaint with a third party, usually a complaints board or the court (Richins, 1983; Singh, 1988; Singh & Wilkes, 1996). In principle, a dissatisfied consumer can choose any combination of these actions. However, some actions tend to be perceived as substitutes (e.g., people seem to be less likely to spread negative word of mouth if they complain directly to the company (Nyer & Gopinath, 2005; Singh & Wilkes, 1996; but see Halstead, 2002)) or as sequential options (e.g., people usually file a complaint with a third party only after unsuccessfully voicing it to the "first party" (cf. Singh & Wilkes, 1996)). As

already mentioned, this article focuses specifically on complaining to the first party.

Consumers become dissatisfied when they experience product or service performance below expectations (Oliver, 1997). A category of particular practical interest involves situations where an acquired product or service contains a defect or deficiency. In such cases, sellers and service providers can benefit from direct complaints from consumers because they provide valuable feedback to the organization (Fornell & Wernerfelt, 1987), may reduce the amount of bad-mouthing (Nyer & Gopinath, 2005), and may reduce the risk that they will take their business somewhere else in the future (Oliver, 1997). However, because defects and deficiencies (one hopes) occur rarely and more or less randomly, they are difficult to study and therefore consumer complaint behavior becomes difficult to predict (and influence). However, due to the importance of knowledge in this area for companies and institutions wanting to facilitate complaints, for consumer policy, and for consumer education purposes there is a varied and growing body of research aimed at uncovering regularities in consumer complaint behavior (e.g., Andreasen, 1988; Kowalski, 1996; Oliver, 1997).

It is well documented that the probability that consumers will seek redress (i.e., complain) in the case of defective or deficient products or services depends on the costs and benefits involved, including the economic loss suffered by the consumer and the costs (including time and effort) of complaining (e.g., Andreasen, 1988; Didow & Barksdale, 1982; Kolodinsky, 1995; Oliver, 1997). Objective costs and benefits may be considered situational factors in a complaint context. It stands to reason that situational factors exert a strong influence on the likelihood of complaining. The relatively rare and random occurrence of defects and deficiencies means that consumers finding themselves in such a situation usually have no or little experience of complaining, or their experience may be from totally different situations. Because of lack of experience, most people probably have not formed a clear attitude about how to behave and they may also be uncertain about social norms for proper behavior in such situations. In low experience situations, it is likely that situation-specific factors (e.g., what is at stake, how difficult is it to complain, who else is present) exert a large influence on decision making and behavior (cf. Fazio, 1986).

However, there is also plenty of evidence suggesting that individuals differ in their propensity to complain in similar situations (e.g., Harris & Mowen, 2001; Morel, Poiesz, & Wilke, 1997; Stephens & Gwinner, 1998). Individual differences in the propensity to complain in the same situation are attributed to personal factors. Due to most consumers having little prior experience of complaining, they have rarely formed specific attitudes or norms for complaining in that particular situation or type of situation. Hence, their actions will depend on general traits and resources and on whether or not more general attitudes and norms are activated (Fazio, 1986).

Among the personal factors included in previous research are, in addition to psychological antecedents, background characteristics such as gender and age (e.g., Jacoby & Jaccard, 1981; Kowalski, 1996; Warland, Herrmann, & Willits, 1975) and personal resources such as education, income, and experience (e.g., Day, 1984; Jacoby & Jaccard, 1981; Singh & Wilkes, 1996). With the occasional exception of consumer experience, background characteristics and personal resources such as these usually have a relatively low predictive value.

Several researchers have studied the link between personality traits and complaining (e.g., Bolfing, 1989; Fornell & Wernerfelt, 1987; Harris & Mowen, 2001). A particularly important factor in this connection is the individual's sensitivity to unsatisfying experiences (Kowalski, 1996). Dissatisfaction is a mental reaction to a perceived negative gap between what a person expects from a product or service and what he or she actually experiences (Oliver, 1997). Both expectations and experience are subjective perceptions, which means that they can vary from person to person. From this it also follows that the resulting "inner state"—or the level of dissatisfaction—can vary among individuals experiencing exactly the same defect or deficiency. Complaining is an actionoriented response to a state of dissatisfaction, and individuals also differ in their propensity to respond in an action-oriented way. Hence, Kowalski (1996) suggests a distinction between the inclination to experience dissatisfaction and the propensity to express one's dissatisfaction. Both seem to be linked to certain, but different, personality traits. Research has found that the inclination to be dissatisfied is related to personality traits such as negative affectivity (NA)¹ and agreeableness, while the propensity to express one's dissatisfaction is related to personality traits such as extraversion and to self-presentational concerns.

Others have based their predictions about individuals' propensity to complain on more domain specific dispositions, such as attitudes, social norms, and perceived self-efficacy (e.g., Day, 1984; East, 2000; Jacoby & Jaccard, 1981; Richins & Verhage, 1985; Riley et al., 2000; Singh & Wilkes, 1996). These accounts are based on the assumption that the consumer has considered the issue sufficiently to form an attitude toward complaining and that they hold norms and self-efficacy beliefs that can be applied to the situation. As previously argued, due to most consumers' lack of experience of complaining in a specific situation, where they happen to experience a defect or deficiency, these attitudes, norms, and beliefs are most likely of a fairly general nature.

There is convincing evidence in the cited literature backing the assumed contribution of both personality traits and attitudinal variables to variations in complaining. Here, however, it is proposed that the two types of variables are likely to interact, rather than to have totally independent, additive influences on complaint behavior. For instance, consumers with a strong inclination to become dissatisfied are likely to experience stronger affect than others when encountering defects and deficiencies in products and services (Kowalski, 1996). Strong affect has been found to strengthen the attitude—behavior relationship (e.g., Smith, Haugtvedt, & Petty, 1994).² One reason may be that strong affect increases the felt involvement in the situation, which has also been found to strengthen the attitude—behavior relationship (e.g., Kokkinaki & Lunt, 1997; Verplanken, 1989).

Negative affectivity is a personality trait which makes some people "particularly sensitive to the minor failures, frustrations, and irritations of daily life" (Watson & Clark, 1984, p. 465). The authors find the evidence backing the claim that this trait influences dissatisfaction particularly convincing and therefore they often refer specifically to this trait rather than to personality traits behind dissatisfaction in general.

About other possible consequences of strong emotions for complaint behavior, see Stephens and Gwinner (1998).

HYPOTHESES

Based on the literature review, the following eight hypotheses are proposed. The literature unequivocally suggests that the basic reason consumers complain over products or services is that they are dissatisfied (e.g., Morel, Poiesz, & Wilke, 1997; Singh & Wilkes, 1996; Stephens & Gwinner, 1998). Dissatisfaction is not a dichotomous phenomenon but a feeling that can differ in intensity (Johnston, 1998). Hence, it is hypothesized that:

H1: The stronger the felt dissatisfaction over a defect or deficiency, the more likely it is that the consumer will complain.

Further, it is strongly suggested by extant research that the probability that a consumer will complain in a specific situation depends on the costs and benefits involved, including the economic loss suffered by the consumer and the costs (including time and effort) of complaining (e.g., Andreasen, 1988; Didow & Barksdale, 1982; Kolodinsky, 1995; Oliver, 1997). Hence, it is hypothesized that:

H2: Because consumers become more dissatisfied the more serious the defect or deficiency (i.e., their perceived loss), they are more likely to complain over serious defects or deficiencies than over minor things.

When it comes to explaining individual variations in the propensity to complain in identical situations (i.e., the personal factor), extant research has pointed at attitudes toward complaining, social norms, and perceived self-efficacy (e.g., Day, 1984; East, 2000; Jacoby & Jaccard, 1981; Riley et al., 2000; Singh & Wilkes, 1996). Hence, it is hypothesized that:

H3: Consumers holding a positive attitude toward complaining, who perceive that complaining is socially encouraged, and/or who feel efficacious about complaining have a higher propensity to complain in general and are therefore are also more likely to complain in specific cases of defective or deficient products or services.

Some people are particularly sensitive to the small annoyances and irritations of everyday life, which means that they have a particularly strong inclination to become dissatisfied. Defects and deficiencies are likely to produce stronger feelings of dissatisfaction in these individuals and therefore they have a higher propensity to complain (cf. Kowalski, 1996). Hence, it is hypothesized that:

H4: The propensity to complain over defects and deficiencies increases with the individual's inclination to be dissatisfied.

The stronger affect experienced by consumers who have a strong inclination to become dissatisfied produces an increased alertness and perhaps also a higher situational involvement when they are confronted with defects and deficiencies in products and services. Therefore, their attitude toward complaining is more predictive of behavior (cf., e.g., Kokkinaki & Lunt, 1997; Smith, Haugtvedt, & Petty, 1994; Verplanken, 1989). Hence, it is hypothesized that:

H5: The relationship between the consumer's attitude toward complaining and behavior increases with his or her inclination to become dissatisfied.

Extant research suggests that the propensity to complain in the future, and therefore the likelihood that a consumer will complain in specific cases of defective or deficient products or services, increases with complaining experience (e.g., Singh & Wilkes, 1996). Hence, it is hypothesized that:

H6: The propensity to complain over defects and deficiencies increases with the individual's complaining experience.

Attitudes based on direct experience have been found to be more accessible and therefore stronger and more predictive of behavior than attitudes based on indirect experience only (e.g., Fazio, 1986; Fazio & Zanna, 1981). Hence, it is hypothesized that:

H7: The strength of the relationship between the consumer's attitude toward complaining and behavior increases with his or her complaining experience.

There are strong theoretical arguments (e.g., Day, 1984; Day & Landon, 1977; Maute & Forrester, 1993; Richins & Verhage, 1985) that the likelihood that a consumer will complain over a defect or deficiency is co-determined by personal factors (i.e., psychological factors and resources) and situational factors (i.e., how much is at stake? How costly in terms of money, time and effort is it to voice the complaint? Is complaining socially accepted or disapproved?). Hence, it is hypothesized that:

H8: The likelihood that a consumer will complain over a defect or deficiency is co-determined by personal factors and situational factors.

The hypothesized relationships are summarized in the model in Figure 1. In order not to clutter the picture unnecessarily, interactions between variables are not shown. Also not shown are possible interdependencies between exogenous variables. Notice further that it is assumed that the effects of general personality traits and attitudinal variables on specific complaining behavior are mediated through the general propensity to complain. To the extent that situation-specific manifestations of general constructs are formed or activated in the relevant situation, this will create an additional path from the general disposition to behavior. This is assumed to be the case for dissatisfaction but, as argued above, not for any of the other general constructs in the model.

METHOD

The hypotheses were tested by means of a survey study, which included a quasiexperimental element in which respondents were exposed to six different scenarios (cf. East, 2000). A random sample of 1202 Danish adults were contacted in April 2002 for a short interview in which they were asked to participate in a

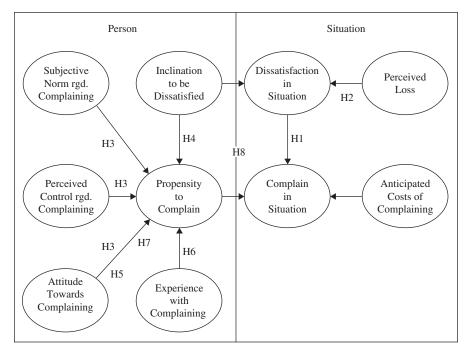


Figure 1. Determinants of consumer complaint behavior.

postal survey. Those who agreed (85%) received a questionnaire and a stamped return envelope. After one reminder, a total of 684 questionnaires were returned. Fifty-one questionnaires could not be used in the following analyses due to item nonresponse, which reduced the sample size to 635. The gender distribution was 61% female and 39% male, the mean age was 46 (standard deviation = 15.461), average household size was 2.4, and 49% had at least completed high school.

The questionnaire first contained questions about the individual's prior complaining experience and knowledge about complaints boards. Next came the scenario part followed by questions about general attitude, subjective norms, and self-efficacy regarding complaining. Demographic and background information were collected in the recruitment interview.

A within-subjects design was applied in the quasi-experimental part of the survey. Subjects were exposed to six scenarios in which an acquired product (cheap socks, a carpet, a fridge, cheap trousers and sweater, a glass of honey, a bookcase, in that order) had some defect or deficiency, and the participants were asked to imagine themselves in each hypothetical situation and to report their feelings of satisfaction or dissatisfaction and their likely actions in terms of complaining to the shop or not. The hypothetical situations were sparsely described (see the full description in the lower part of Table 1) in order to suppress other possible sources of situational variation than the cost of the item and, hence, the seriousness of the loss suffered by the consumer due to the defect or deficiency.

As a manipulation check, a separate sample, from the same population (Danish residents) as the main study, was used to test whether the described situations

Table 1. Possible Determinants of the Individual's Propensity to Complain (N=635).

	Mean	SD	Cronbach's Alpha
Attitude toward complaining			0.77
It reduces my frustration over an unsatisfactory product if I complain.	2.24	1.20	
I am probably more inclined to return an unsatisfactory product than most others.	3.33	1.10	
It irritates me if I refrain from complaining over an unsatisfactory product or service.	2.52	1.24	
I feel it is my duty to complain if I am dissatisfied with a product or service.	2.59	1.18	
By complaining I can avoid that others experience the same disappointment.	2.04	1.06	
Subjective norm concerning complaining			0.69
Most people whose opinions matter to me expect that I complain when I am dissatisfied with a product or service.	2.68	1.18	
Most people whose opinion matters to me would complain if they were dissatisfied with a product or service.	2.55	0.97	
Perceived efficacy			0.73
If a company rejects a complaint it is difficult to figure out where to proceed.	2.36	1.17	
When a seller has put a lawyer on the case it is useless to complain to the official complaints boards.	3.52	1.10	
You only get sufficient knowledge about the official complaints boards if you are a member of a consumer organization.	2.99	0.89	
There is too big a distance between the official complaints boards and the ordinary consumer.	2.37	0.95	
Even if an official complaints board fights for you, you are not getting anywhere.	2.95	0.94	
It is too expensive to complain to the official complaints boards.	2.92	0.90	
It is difficult to find out which cases the different complaints boards are dealing with.	2.46	1.03	
Experience with complaining			
In buying situations (of 7 mentioned)	0.58	0.87	
Inclination to become dissatisfied	2.97	0.46	0.61
You bought three pairs of socks labeled "Grade B." After a month, you realize that two of the pairs have a hole on the heel even though each of the pairs has been worn for less than a week.	2.32	0.87	

(Continued)

Table 1. (Continued)

	Mean	SD	Cronbach's Alpha
You have bought a glass of honey labeled "genuine bee honey" in a supermarket. The product is correctly labeled in every way. However, you don't think the honey tastes like genuine bee honey.	2.45	0.92	
In a shop, you bought a cheap black sweater and a pair of cheap trousers that you intend to use together. First time you wear the sweater and trousers it turns out that the color of the sweater comes off strongly on the trousers.	2.86	0.82	
About half a year ago, you bought a carpet with a rubber padding, which you fitted yourself. Now you realize that the rubber padding sticks to the floor.	3.18	0.83	
You bought a bookcase on sale. The shop delivers the bookcase to your home unassembled. When you start to assemble it in the evening, you discover a number of large scratches in the wood that you did not notice in the store.	3.32	0.70	
You bought a new refrigerator from a dealer, who installs it for you. After the installation, you discover a two-inch scratch in the paint on the fridge's front door.	3.71	0.53	

Note: Questions about attitudes, norms, and perceived control are measured on a 5-point scale where 1 is "completely agree," 3 is "neither agree nor disagree," and 5 is "completely disagree." In the introduction to the questions about dissatisfaction, the respondent is asked to imagine that he/she is in the described situation and how satisfied or perhaps rather dissatisfied he/she would be in the situation described. The answers were registered on a 4-point scale, with 1 = "almost indifferent," 2 = "slightly dissatisfied," 3 = "dissatisfied," and 4 = "very dissatisfied." Note that in the following analyses, some scales are reversed so that a higher score always indicates a more favorable position toward complaining.

actually varied in terms of the perceived seriousness of the loss. The validation sample consisted of students enrolled in an M.Sc. course in economic psychology at a Danish university (n = 57, all Danish speaking, 36/64% male/female, mean age = 25, SD = 1.42). Participants in the validation study were presented with the same situation descriptions as in the main study and were asked to evaluate each situation in terms of the seriousness of the loss by means of three 5-point semantic differential scales (A trivial matter-Very serious, No loss-Large loss, Totally unimportant-Very important). Since construct reliabilities for all six cases are acceptable (Cronbach's alphas 0.72 - 0.91), the three items were averaged. Table 2, bottom row, shows the seriousness-of-the-loss scores ordered from lowest to highest. As expected, the described situations differ significantly with regard to the perceived seriousness of the loss $[F_{\text{repeated_measures}} = 108.466 (5),$ p < 0.001]. Further, except the "socks" and "glass of honey" pair ($t_{\text{paired samples}} = t_{\text{paired samples}}$ 1.124, p = 0.27), all pairs of situations differ significantly ($t_{\rm paired\ samples} > 2.74$, p < 0.01) with regard to the perceived seriousness of the loss. Hence, the manipulation of the perceived seriousness of the loss worked as intended.

The individual's general "propensity to complain" is reflected in the total number of complaints across the six situations. Hence, in contrast to the more common attitudinal measures, a behavior-based measure of the propensity to

Table 2. Complaining, Dissatisfaction, and Seriousness of the Loss in Six Hypothetical Situations (N = 635).

	Socks	Glass of Honey	Sweater and Trousers	Carpet	Bookcase	Fridge
Would complain to the shop (%)	21.7	32.0	55.7	81.3	90.7	98.0
Average dissatisfaction Seriousness of the loss ^a	$2.32 \\ 1.95$	$2.45 \\ 2.10$	$2.86 \\ 3.14$	$3.18 \\ 3.42$	$3.32 \\ 3.87$	$3.71 \\ 4.10$

 $^{^{}a}N = 57.$

complain is employed (e.g., Bearden & Oliver, 1985; Richins & Verhage, 1985). The level of the person's dissatisfaction with each of the six hypothetical situations was measured on a 4-point scale. The person's general inclination to become dissatisfied with products and services is reflected in the mean score on the six dissatisfaction items. The scores on individual dissatisfaction items, normalized by calculating their deviation from the person's mean dissatisfaction score, reflect how unsatisfying each situation is perceived to be. The individual variation in dissatisfaction across the six situations is assumed to reflect the perceived seriousness of the loss due to the defect or deficiency.

The translated items, mean values, and standard deviations, as well as Cronbach's alpha for aggregate constructs, are shown in Table 1. An alpha ≥ 0.70 is usually taken to indicate an acceptable construct reliability (Nunnally, 1978). Hence, construct reliabilities are acceptable in this case, with the exception of the inclination to become dissatisfied, the construct reliability of which leaves something to be desired. This needs to be kept in mind when interpreting the results. The percentages stating that they would complain to the retailer and the average level of dissatisfaction in each of the six situations are shown in Table 2.

RESULTS

Table 1 shows that, in the analyzed sample, there is a slightly positive attitude toward complaining, and social norms are perceived to be slightly supportive as well. However, as predicted, few respondents have any personal experience of complaining in the types of situations covered in the quasi-experimental part of the survey. The level of dissatisfaction differs significantly between the hypothetical situations [$F_{\text{repeated_measures}} = 367.22$ (5), p < 0.001], and it varies in concert with the seriousness of the loss, as established by means of the validation sample (see Table 2).

Table 2 also shows that the likelihood that consumers will complain over defects and deficiencies depends on the situation [Cochran's Q=1311.76~(5), p<0.001]. A visual inspection of Table 2 further confirms that the likelihood of complaining is higher the more serious the loss due to the defect or deficiency is. Notice also the identical rank orders of the situations in terms of all three criteria: ability to provoke complaints, level of dissatisfaction, and seriousness of the loss. Hence, the likelihood of complaining was successfully manipulated by designing situations that differed in seriousness from the point of view of the consumer and, hence, provoked different levels of dissatisfaction. Notice also

Table 3. General Disposition and Specific Dissatisfaction as Courses of Complaining in Hypothetical Situations; Logistic Regression Analysis with Correlated Data (N=635; Observations per Individual = 6).^a

	В	Wald	Sig.	$\operatorname{Exp}(b)$
General propensity to complain ^b	1.710 3.748 -2.593	57.438	0.000	5.530
Normalized specific dissatisfaction		84.083	0.000	42.436
Const.		-43.813	0.000	0.075

 $^{^{\}rm a}$ -2 log likelihood = 1915.843, p < 0.001. The dependent variable is coded 1 for "yes" and 0 for "no" to complaining.

that the identical ranking of the situations in these criteria is consistent with H1 and H2.

The more rigorous hypothesis tests begin by separating the influence of situational factors and personal factors on complaining in the specific situations. Personal factors are captured by the total number of complaints across the six situations, and they are used as a measure of the individual's general propensity to complain. Scores on individual dissatisfaction items, adjusted for the influence of general personality traits by measuring them as deviations from the person's mean dissatisfaction score, are used to measure how serious each situation is felt to be by the individual.

Since complaining in each specific situation is measured on a dichotomous scale, logistic regression analysis is used in the first step. In order to study the relationship between situation-specific perceptions and behavioral responses, the situations were pooled. Latent GOLD version 2.0 (Vermunt & Magidson, 2000), which incorporates a logistic regression model for the analysis of correlated data (Hosmer & Lemshow, 2000), was used for this analysis. The results are shown in Table 3.

Table 3 shows that both predictors (i.e., personal factors and situational factors) have a positive and highly significant influence on complaining, thus confirming H8. Further, consistent with H1, complaining is strongly and positively related to the strength or intensity of the dissatisfaction generated by the situation. Transsituational personality traits and dispositions also account for a substantial amount of variation in complaining, as indicated by the positive and highly significant parameter for the general propensity to complain. However, the relative size of the odds ratios [Exp(b)] indicates that complaining depends considerably more on situation-specific factors than on general personality traits and dispositions. This is consistent with previous research (e.g., Bearden & Oliver, 1985; Richins & Verhage, 1985).

Hypotheses 3 to 7 focus specifically on the influence of personal factors. They are tested in the next step, in which the personality and dispositional roots of a general propensity to complain were investigated by means of multiple regression analysis (SPSS version 11). Hence, the dependent variable is now the propensity to complain, that is, an index counting the number of times the respondent would complain in the six hypothetical situations. Besides all variables referred to in our hypotheses, the influence of demographic variables that correlate with complaining in one or more of the hypothetical situations were

^b The number of times the person would complain in six hypothetical situations.

Table 4. Determinants of the General Propensity to Complain in Hypothetical Situations; Multiple Regression Analysis (N = 634).

	В	Std. Error	Beta	t	Sig.
(Constant)	3.35	0.13		25.738	0.000
Age	0.01	0.00	0.10	3.073	0.002
Experience with complaining (dichotomized)	0.09	0.08	0.04	1.144	0.253
Inclination to become dissatisfied (ID)	0.41	0.05	0.34	8.422	0.000
Attitude towards complaining	0.48	0.05	0.40	9.783	0.000
Experience \times ID	0.27	0.09	0.12	3.130	0.002
$Attitude \times Experience$	-0.29	0.09	-0.14	-3.390	0.001
$Attitude \times ID$	0.07	0.03	0.07	2.096	0.037

Note: Adjusted $R^2 = 0.39$.

controlled for.³ However, in order to conserve degrees of freedom and not clutter the picture unnecessarily, nonsignificant predictors were removed one by one and the analysis rerun. All continuous independent variables were standardized before forming the product terms (cf. Aiken & West, 1991). Table 4 reports the results of the final regression analysis, in which only variables producing a significant direct or interaction effect are included.

Consistent with H3, respondents have a higher propensity to complain the more positive their attitude toward complaining. And, consistent with H4, they have a higher propensity to complain the stronger their general inclination to become dissatisfied (i.e., the higher their average dissatisfaction score). Contrary to expectations, and to H6, there is no direct influence of prior experience on the propensity to complain. However, it should be noted that previous research is also equivocal with regard to this relationship (e.g., prior experience was a significant predictor of complaining in only one of three cases reported by Singh & Wilkes, 1996). A possible reason for this counterintuitive result is that only a small number of people in any random sample (such as ours) has complaint experience, which suggests that it may at least partly be due to a "floor effect," that is, that variation is censored downward. Another possibility, emphasized, for example, by Goodman-Delahunty (2001), is that what counts is not prior complaint experience as such, but successful complaint experience. Of course, focusing only on successful complaint experiences would further reduce the number of experienced subjects in a random sample. Still, future research should investigate this possibility. Subjective social norms and perceived selfefficacy were left out of the final model because they produce neither direct nor interaction effects in the present case.

H7 predicts that attitudes about complaining are more predictive of behavior among experienced than among inexperienced consumers. Table 4 confirms that the consumer's complaining experience acts as a moderator for the relationship between attitude and behavior. However, contrary to expectations, the relationship between complaining attitudes and behavior is stronger among

The following demographic variables correlate significantly with complaining in at least one of the hypothetical situations: age, gender, income, education, marital status, and membership in humanitarian or environmental organizations. However, only the first of these gives a significant contribution to the prediction of complaining when the rest of the predictors are included.

inexperienced than among experienced consumers. At the same time, there is an unexpected interaction effect between inclination to become dissatisfied and prior experience, the former factor having a stronger effect on behavior among the experienced than the non-experienced. Again, one can speculate that the results might have been different had the focus been on *successful* complaint experience only. In particular, if a majority of the registered complaint experiences were negative, that might explain why consumers are less likely to act on their attitudes when they have experience than when they have not. Negative experience probably leads to secondary dissatisfaction (Oliver, 1997), which could explain the positive interaction of experience with the consumer's inclination to be dissatisfied.

H5 predicts that, because consumers who have a strong inclination to become dissatisfied experience stronger affect when facing defects and deficiencies in products and services, their attitudes are more predictive of behavior. A significant interaction in the expected direction between the two constructs confirms this hypothesis.

Finally, Table 4 shows that older consumers have a higher propensity to complain than younger. Other studies have found this age effect as well (e.g., Kowalski, 1996), which may reflect that resources of relevance for complaining tend to increase with age. However, there are also studies which have reported the opposite age effect (e.g., Warland, Herrmann, & Willits, 1975).

DISCUSSION

Complaints from customers can be irritating, time-consuming, and costly, and—if the press becomes interested—the company or institution's reputation may suffer. On the other hand, reactions from dissatisfied customers give the company or the institution a chance to learn from and to correct problems and errors. In this way, customer dissatisfaction can be eliminated or at least reduced, and the same can be said for the risk of future disappointments. And whereas there is a high risk that non-complaining dissatisfied consumers will air their dissatisfaction to others, consumers who are satisfied with the way their complaints were handled are more likely to recommend the company to others and to become loyal customers (Oliver, 1997).

The likelihood that a consumer will complain when experiencing product or service defects or deficiencies depends on the person as well as the situation. In this study, a random sample of ordinary consumers were exposed to a range of hypothetical situations, all of which included a physical product defect or deficiency. The product cases varied with regard to the seriousness of the loss suffered in the situation. As expected, it was found that the likelihood that consumers will complain depends a lot on this aspect of the situation. That the perceived seriousness seems to explain the lion's share of the variation in complaining is, in fact, good news. If companies and institutions can count on consumers complaining over serious defects and deficiencies, then it is of less concern that they refrain from doing so in unimportant cases.

However, some individuals refrain from complaining even in cases they perceive as serious. This is the most important group of people to target in an effort to encourage complaint behavior. This study shows that the propensity to complain depends on the person's attitude toward complaining and on his or her

personality. The impacts of a positive attitude toward complaining and personality traits that make the individual especially inclined to become dissatisfied seem to be mutually reinforcing. Unexpectedly, the impact of the attitude toward complaining seems to be weakened (rather than strengthened) by experience, whereas the opposite is true for the inclination to become dissatisfied (i.e., personality). This suggests that once they have crossed the line and complained in the past, people tend to be controlled more by affect (i.e., their emotional experience of dissatisfaction) and less by their reasoning about complaining. However, until these interaction effects are replicated in other studies, they should be interpreted with caution.

Limitations

Since the situations are hypothetical, the relative importance of situation versus personal factors for complaining obviously depends on how much situations were allowed to vary. A large situational impact could be the product of choosing an excessively large range of situational variation. However, this is not likely to be the case here. In their everyday lives, consumers often experience small dissatisfactions not unlike the ones in the lower extreme of the range in this study, and some consumers undoubtedly experience defects and deficiencies entailing much bigger losses than the ones in the top end in this study, such as malfunctions with a car, the family house, or—in the far extreme—errors in connection with vital services such as surgery.

The seriousness of the loss is only one of a number of situational variables that have been found to influence the likelihood that consumers will complain over a defect or deficiency. Other important variables are how easy or difficult it is to complain, possible monetary costs of complaining, and social approval or disapproval of complaining (e.g., Day, 1984; Day et al., 1981; East, 2000). However, the seriousness of the loss is obviously the most fundamental situational characteristic in this connection, and including this variable was sufficient to demonstrate the importance of situational variables for complaining.

Implications

Companies and institutions that want to encourage customers to contact them when they have something to complain about should focus in particular on building a positive attitude toward complaining. Positive attitudes can be built by means of information encouraging customers to report any dissatisfaction to the company or store, by making it easy to do so, and by rewarding such feedback from customers. These ideas, of course, are not new (see, e.g., Oliver, 1997). They are already widely implemented. This research gives further support to these endeavors.

Consumers' affective reactions to defects and deficiencies in products and services are rarely seen as a meaningful target of influence. Also, it is generally perceived as irrational and as leading to less than optimal results to let oneself get carried away by strong emotions. However, judged from the results of this study, emotionality may sometimes be a resource that adds energy and strength to positive attitudes toward standing up for one's rights. Further, as argued by Frank (1988), it can sometimes be adaptive to react in an emotional way when facing offense. *Sometimes* defects and deficiencies in products and services are

the result of carelessness or dishonesty. Producers or service providers are not always driven by good faith; some are driven by laziness and the desire for an easy take. Such individuals and organizations will typically not be particularly kind toward a customer who complains. If the complainant—by reacting in an emotional way—produces the expectation that he or she will carry a complaint case further than what is economically rational, it could change the counterpart's attitude toward corrective action, because he/she senses that the nuisance, costs, and risk of bad publicity produced by the case will become larger than originally anticipated. If the expectation that some consumers "overreact" has a disciplining effect and leads to a reduction of the number of defects and deficiencies, then it also benefits society as a whole.

CONCLUSIONS

This study finds that consumer complaint behavior is co-determined by personal and situational factors. The manipulated situational factor was the seriousness of the experienced loss. Within the moderate range of variation covered by the scenarios used, the seriousness of the perceived loss was a much stronger predictor of consumer complaint behavior than personal factors. This suggests that complaining is not mainly a psychological overreaction by unstable or irrational individuals, but a rational response based on serious evaluation of the seriousness of the defect or deficiency, among other things. The personal factor in complaining consists of a general evaluative element—attitude toward complaining in general—as well as various personality traits influencing the person's inclination to become dissatisfied. The two—evaluative and affective—elements interact positively in their influence on the propensity to complain.

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