

PERSONALITY MATTERS: THE MODERATING ROLE OF BIG FIVE PERSONALITY TRAITS IN CONSUMER GRUDGEHOLDING—AN ANALYSIS OF PAKISTAN’S AUTOMOBILE INDUSTRY

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ABSTRACT

This study investigates the phenomenon of consumer grudge holding in Pakistan's automobile industry, focusing on the direct effects of poor product quality and inadequate after-sale service. Drawing on the expanded theory of exit, voice, and retaliation, the research examines how these factors influence consumer dissatisfaction and subsequent behaviors such as brand exit, negative word-of-mouth, and retaliation. Additionally, the moderating role of the Big Five personality traits—extraversion, conscientiousness, neuroticism, agreeableness, and openness to experience—is explored to understand how individual differences shape consumer responses to dissatisfaction. Data were collected through a survey of 408 automobile owners in Pakistan, utilizing a purposive sampling technique. The findings reveal strong relationships between poor product quality, inadequate after-sale service, and consumer grudgeholding, with significant behavioral outcomes. Poor product quality leads to brand exit and raising voice while poor after-sale-service leads to brand retaliation as well. Moreover, personality traits were found to significantly moderate these relationships, highlighting the importance of considering consumer personality in managing brand relationships. This research contributes to the literature by providing a comprehensive understanding of grudgeholding behavior in the automotive sector and underscores the critical need for improving product quality and after-sale services to mitigate negative consumer reactions. Implications for policymakers and industry practitioners are discussed to enhance customer satisfaction and loyalty in Pakistan's burgeoning automotive market.

INTRODUCTION

Grudgeholding refers to the sustained retention of negative feelings or resentment toward a brand or company, often due to unresolved grievances. Rooted in consumer behavior research, this concept suggests that consumers may hold onto negative experiences with a product or service, allowing these emotions to influence future purchasing decisions—even after the initial issue has been addressed (Beverland et al. 2009; Bunker et al., 2009; Ghanam, 2016). Unlike temporary dissatisfaction, grudgeholding has a lasting impact, potentially altering a consumer’s attitude and loyalty toward a brand, leading to significant shifts in behavior (Aron et al., 2007; Ghanam, 2016; Kowalski et al., 2023). While the phenomenon has been explored across various industries, its relevance to the automobile sector, particularly in Pakistan, remains underexplored.

The automobile industry, characterized by high consumer investment and long product lifecycles, is especially susceptible to grudgeholding (Ahmed & Batool, 2017). Negative experiences stemming from poor product quality and inadequate after-sales service often lead to enduring resentment among consumers (Dahl & Peltier, 2015). These emotions can result in long-term consequences, including avoidance of the brand, reluctance to recommend it to others, and diminished loyalty. For the automobile industry, where financial stakes are high, understanding the implications of grudgeholding is critical to sustaining customer loyalty and safeguarding business performance (Beverland et al., 2009).

The Pakistani automobile industry, which began its journey in 1953 with the establishment of the National Motors plant by General Motors, has grown steadily over the decades. Dominated by major players such as Toyota, Honda, and Suzuki, the sector significantly contributes to Pakistan's economy, accounting for 3% of the GDP and generating substantial employment (Punjab Board of Investment & Trade). Despite its growth, the industry faces persistent challenges, including outdated technology and poor product quality, which impact consumer satisfaction and loyalty (Mustafa et al., 2018; Haque et al., 2021).

Key issues such as subpar after-sales service and product quality have fueled negative perceptions among consumers. For instance, the failure of the Revo car is often attributed to its poor quality and inability to meet consumer expectations (Khan & Ahmad, 2012). While existing studies have examined the consequences of such issues, little attention has been given to their long-term emotional effects, such as grudgeholding. This phenomenon represents a psychological process where consumers adopt a victim role, perpetuating negative emotions by revisiting perceived grievances (Bunker & Ball, 2008). Grudgeholding manifests in various consumer behaviors, including relationship termination, reduced commitment, complaints, and negative word-of-mouth communication (Walsh et al., 2019). Avoidance behavior, a direct consequence of grudgeholding, has been particularly highlighted in the literature (Bunker & Ball, 2008).

The relevance of grudgeholding extends beyond the individual level, with significant implications for marketing organizations. Research shows that consumer grudges can last for decades, as demonstrated by (Gordon, 2006), who found instances of grudges persisting for over 30 years. These prolonged emotional responses can lead to deteriorated consumer-marketer relationships, reduced revenue, and retaliatory actions. In the digital age, such behaviors are further amplified, with consumers readily expressing dissatisfaction online (Penttila, 2005).

In the context of Pakistan's automobile industry, where purchasing a vehicle involves a significant financial commitment, grudgeholding assumes heightened importance (Jabeen, 2019). Its prolonged nature suggests that it can erode consumer-brand relationships over time, making it a critical area for research (Mazhar & Hooi, 2021). Despite extensive literature on consumer dissatisfaction (Pascual et al., 2021; Fan et al., 2020), there is limited focus on how long-term emotional responses, such as grudgeholding, influence consumer behavior in the automobile sector. Addressing this gap could provide valuable insights into how negative consumer experiences persist and affect brand loyalty, enabling a more holistic approach to customer retention.

This study aims to bridge this gap by examining the relationship between poor product quality, inadequate after-sales service, and grudgeholding in Pakistan's automobile sector. Drawing upon Hirschman's theory of exit, voice, and loyalty, as well as its advanced version proposed by (Huefner & Hunt, 2000), this research investigates how consumers' emotional responses to grievances shape their attitudes and behaviors. The findings will offer actionable insights for automobile manufacturers, emphasizing the need to address immediate dissatisfaction and the long-term emotional consequences of consumer grievances.

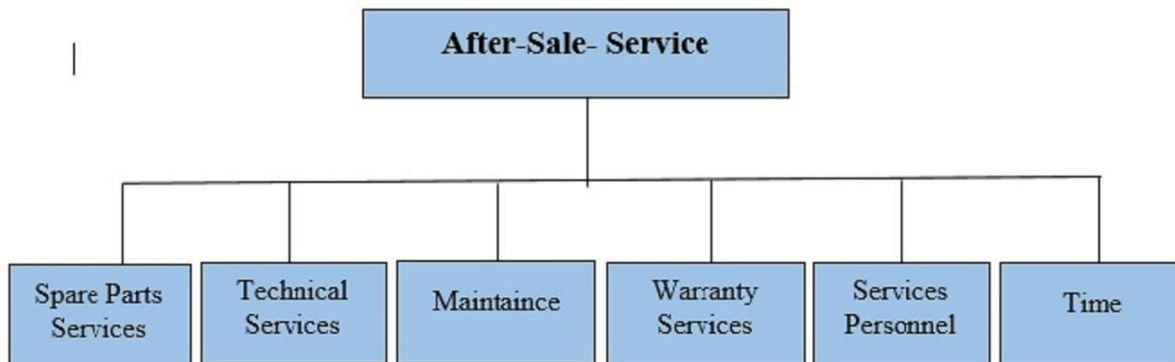
Understanding grudgeholding in the Pakistani automobile industry is crucial for fostering improved customer engagement, enhancing consumer loyalty, and achieving a sustainable competitive advantage. By exploring this phenomenon, the research aims to provide a comprehensive understanding of consumer behavior, enabling policymakers and businesses to implement more effective strategies for retention and growth.

LITERATURE REVIEW

Antecedents of grudgeholding

Poor After-Sale-Service. Previous research confirms that the attribution of service failure is crucial in determining how specific emotions influence consumer behavior (Sanchez-Garcia & Curras-Perez, 2011). Negative service experiences, which may result in long-lasting grudges, can be financially detrimental to an organization. Often, corporate actions and policies contribute to the formation of these grudges, as consumers become increasingly frustrated with their interactions with large, impersonal companies (Aron et al., 2007). Manufacturers must engage with their products post-delivery to address potential deviations from design specifications, which can lead to field failures regardless of initial quality (Cohen & Lee, 1990). This involves user training, periodic maintenance, and occasional design improvements (Cohen & Lee, 1990). After-sales service encompasses activities crucial for building brand loyalty and credibility, including field support, technical assistance, spare parts distribution, customer care, accessory sales, and warranty support (Durugbo, 2020; Habib & Sarwar, 2021). Service failures are categorized into core service failures (inability to deliver primary service) and interactional service failures (failure to meet expectations due to service personnel behavior) (Yang & Mattila, 2012).

Figure 1
Aspects of After-Sale Service



Issues in after-sales services, such as delays in spare parts availability, insufficient employee training, and ineffective communication, significantly impact customer satisfaction and brand loyalty (Ali et al. 2020). As Unresolved issues and poor service can cause stress and anxiety, affecting customers' mental well-being (Zeithaml et al., 1996). Customers may feel betrayed by the brand, especially if they had high expectations or a long-standing relationship with the company. This sense of betrayal can lead to a loss of trust and loyalty (Grégoire & Fisher, 2006). In some cases, poor after-sales service can lead customers to develop strong negative feelings towards the brand. As Grudges resulting from service failure are particularly challenging for consumers to let go of, especially for older customers with higher discretionary income, who are more likely to spend on expensive items (Aron et al., 2007). This can manifest in aggressive behaviors such as complaining and retaliation (Zarantonello et al., 2016). Based on the above literature we conclude that:

H1: *There is a strong relationship between poor after-sale service and customer grudgeholding.*

Poor Product Quality. It has been found that products are more frequently the source of grudgeholding than services. Grudgeholders tend to remain upset long after the incident, with grudges often stemming from poor customer treatment and infrequent purchases. Nearly all grudgeholders attribute fault to the seller, engage in high levels of negative word-of-mouth, and continue purchasing similar products from other vendors (Haunt et al., 1988). Competitive success is ultimately contingent on customer satisfaction, primarily determined by the quality embodied in the products and actualized through their production processes (Cohen & Lee, 1990). The primary cause of grudgeholding was found to be product quality (Francis & Davis, 1990). Quality is often defined as "fitness for use," signifying the degree to which a product effectively fulfills the intended purposes of consumers. (Kahn et al. 2002). According to (Noranee et al., 2021), customers place a greater emphasis on the quality of the product rather than the quality of after-sales services. Cole & Flynn (2009) conducted a survey and despite the survey being conducted during a period of high concern about gas prices, 86 percent of respondents identified "quality" as the paramount factor influencing their considerations for their next car purchase. Product quality goals involve the criteria that form the basis for establishing objectives and setting desired performance levels (Chang et al., 2015). Garvin (1987) provided eight criteria to measure and evaluate Product Quality (PQ): "compliance," "serviceability," "features," "aesthetics," "perceived quality," "performance," "reliability," and "durability." The critical element affecting satisfaction is how consumers perceive the product's performance while using it. Unfavorable consumption and poor performance typically ensure consumer dissatisfaction unless mitigating circumstances exist (Mahapatra et al.,2010).

H2: *There is a strong relationship between Poor product quality and customer grudgeholding.*

Outcomes of Grudgeholding. Grudgeholding is a potentially emotional and attitudinal consequence of dissatisfaction, often leading to dysfunctional behaviors such as complaining, brand avoidance, and negative word-of-mouth (Aron, 2001). Particularly in the digital age, dysfunctional consumer reactions to unsatisfactory outcomes persist, now manifesting at accelerated speeds, with amplified volume, and on a broader scale than ever before (Aron, 2016). The Theory of Exit, Voice, and Loyalty, introduced by Hirschman (1970), provides a framework for understanding how individuals respond to dissatisfaction within an organization or with a product or service. It identifies three primary behavioral responses: (1) Exit represents the consumer's decision to withdraw from a relationship with the brand or organization. For example, a dissatisfied customer might stop purchasing the product or service entirely. Exit is seen as a direct and tangible response to dissatisfaction, signaling a loss of trust or faith in the brand (Hirschman, 1970; Kucuk, 2019). (2) Voice refers to consumers expressing their dissatisfaction in an attempt to influence the brand or organization to improve. Voice can take many forms, such as direct complaints to employees or managers, survey feedback, or public complaints via social media and review platforms. Voice is often an effort to initiate change while maintaining the relationship (Hirschman, 1970; Audrain-Pontevia & Kimmel, 2008). (3) Loyalty acts as a counterbalance to exit and voice. Loyal consumers may remain committed to the brand despite dissatisfaction, either out of trust that the brand will rectify the issue or because they value the relationship enough to

endure temporary dissatisfaction. Loyalty can moderate the likelihood of exit or voice behaviors (Evanschitzky et al., 2011; Yang & Mattila, 2012).

Hirschman's theory emphasizes that these responses are not mutually exclusive. Consumers may initially express dissatisfaction through voice, and if their concerns are not addressed, they might resort to exit. Conversely, strong loyalty might suppress both exit and voice, leading dissatisfied customers to tolerate issues without taking action (Evanschitzky et al., 2011). In the context of consumer grudgeholding, this theory serves as a foundation for understanding how consumers channel their negative emotions toward brands. Evanschitzky et al. (2011) extended Hirschman's framework, emphasizing that the severity of dissatisfaction, perceived alternatives, and emotional involvement influence these responses. For instance, a grudgeholding consumer may escalate from voice (complaints or negative word-of-mouth) to exit (ceasing purchases) and even to retaliatory behaviors if loyalty and resolution efforts are insufficient (Zarantonello et al., 2016; Wright & Larsen, 1997)

Huefner & Hunt (2000) expanded the theory of exit, voice, and loyalty by introducing an additional response frequently adopted by dissatisfied customers: retaliation. This concept refers to aggressive actions undertaken with the intention of seeking revenge. Although previously grudgeholding behavior was often viewed as a passive avoidance strategy, recent research highlights a more aggressive, though not necessarily direct, category of consumer responses: retaliation (Aron, 2016). The degree of consumer dissatisfaction is directly related to their responses, including the types and frequency of actions they take and the number of individuals they inform about the negative experience (Johnston, 1998). Although exit, voice, and retaliation are distinct consumer behaviors, individuals often exhibit a preferred response to dissatisfaction and may utilize multiple responses simultaneously (Huefner & Hunt, 2000; Wright et al., 1999). Grudge-holding leads to predictive avoidance and a desire for retaliation (Bunker & Ball, 2009). Based on expanded theory of exit, voice and retaliation following behavioral outcomes are considered:

Raising voice involves expressing dissatisfaction either to employees through complaints or negative word-of-mouth (NWOM) or to friends and family members in the form of NWOM (Huefner & Hunt, 2000). NWOM refers to consumer communication that criticizes a marketing organization or product, reflecting negative experiences and complaints. This type of communication can undermine brand reputation and diminish consumer perceptions of the company or its offerings (Audrain-Pontevia & Kimmel, 2008). Digital platforms have transformed the ways, times, and places in which consumers communicate (Naylor, 2016). The internet and social media have transformed how NWOM is generated and managed by consumers, prompting firms to adapt their responses accordingly (Arora et al., 2021). Consumers are more likely to share their negative experiences on social media, resulting in widespread NWOM with an intent to harm the business (Donthu et al., 2021). Excluded from this are instances where the intent is to warn others of potential consumer risk (Bapat & Williams, 2023).

Brand Exiting. In the light of Hirschman's theory of "Exit, Voice and Loyalty," previous studies explained exit as a situation when consumers refuse to purchase a brand's products or leave the market. It is referred to as exit (Kucuk, 2008). Mostly, exit has been explained in economic terms as economic loss for companies or ceased patronage by customers of a company (Steward, 2010). It is also referred to as brand avoidance. According to brand avoidance is the deliberate decision to refrain from purchasing or using a brand. Avoidance is considered a form of sustained exit within the framework of exit, voice, and loyalty (Huefner & Hunt, 1992). An angry customer

may hold a grudge against a firm by ceasing purchases and switching to a competitor, adopting an avoidance strategy (Nepomuceno et al., 2017).

Retaliation Against the Brand. Consumers may take matters into their own hands if they perceive unjust treatment and have not received a satisfactory resolution despite complaining, or if they believe that complaining would be ineffective and thus choose not to do so and get involved in destructive behaviors to cause damage to the brand (Wright & Larsen, 1997; Huefner & Hunt, 1994). Retaliation against sellers certainly occurs and can manifest in various forms such as theft, destruction, legal actions, disruption, and psychological tactics. Retaliation is an irrational response that does not address the underlying issues contributing to a customer's dissatisfaction with market exchange factors. It primarily serves a cathartic function rather than fostering any meaningful improvement in the situation. (Huefner & Hunt, 1994). Logically, a strong correlation exists between grudge-holding and retaliation (Bunker et al., 2009).

H3: *There is a strong relationship between poor after-sale service and brand exit.*

H4: *There is a strong relationship between poor after-sale service and raising voice against brand.*

H5: *There is a strong relationship between poor after-sale service and brand retaliation.*

H6: *There is a strong relationship between poor product quality and brand exit.*

H7: *There is a strong relationship between poor product quality and raising voice against brand.*

H8: *There is a strong relationship between poor product quality brand retaliation.*

Consumer Grudgeholding

The concept of grudgeholding was initially introduced by Twedit and subsequently developed into a conceptual framework and explored further through studies by Hunt et al. (1988), Hunt & Hunt (1990), Huefner & Hunt (1992, 1994), Hunt (1993), Aron (2001), and Aron et al. (2006, 2007, 2008). Grudgeholding is a critical concept as it encapsulates seemingly irrational, intensely emotional consumer behavior that can severely impact marketing entities. Any participant in the marketing channel—product and service marketers, retailers, and advertisers—risks losing customers, often without clear reasons, and may face negative word-of-mouth or retaliatory actions (Aron, 2001). In a study by Kowalski et al. (2023), more than 70% of the respondents indicated that they have either previously held or currently hold a grudge, which is a typical response to feeling wronged. Negative feelings are primarily the result of a bad experience with a product or service (Yang & Mattila, 2012). Grudges in the marketplace can arise for various reasons, including poor product quality, improper repairs, and inadequate or slow service. Some individuals may harbor grudges due to fundamental product failures (Bunker & Bradley, 2007). Hunt et al. (1988) discovered that most consumers hold grudges due to the treatment they received from marketing personnel.

Grudgeholding extends beyond merely avoiding or exiting a relationship; it represents an "extreme exit" characterized by intense negative emotions and a proactive intention to spread

negative word-of-mouth about the firm (Nordstrom & Egan, 2021). Grudgeholding is defined as the state in which individuals maintain a victim mentality and continually relive negative emotions associated with the hurtful incident. Nurturing a grudge involves a sustained commitment to remain angry about a specific offense (Bunker & Bradley, 2007).

In recent scholarly discourse, consumer negative sentiments towards companies following poor experiences and dissatisfaction have been categorized as brand hate, defined as a psychological state wherein customers harbor strong negative feelings and distance themselves from businesses that deliver unsatisfactory experiences on personal and social levels (Kucuk, 2016). Bryson et al. (2021) describe brand hate as involving intense negative emotional reactions directed at specific entities, often linked with critical incidents and personal relevance (Johnson et al., 2011; Zarantonello et al., 2016). This negative sentiment is associated with various adverse behaviors such as brand avoidance, negative word-of-mouth, and retaliatory actions (Pinto & Brandao, 2021).

Brand hate and consumer grudgeholding are terms that have been used interchangeably in literature and mostly studied as mediator (Delzen, 2014; Jabeen, 2024). Dissatisfaction plays a pivotal role in developing brand hate and consumer grudgeholding (Bryson & Atwal, 2018; Yang & Mattila, 2012). Both phenomena entail consumers developing strong negative emotions towards a brand or company due to perceived failures or mistreatment (Kucuk, 2016). These negative emotions often manifest in behaviors such as spreading negative word-of-mouth, discontinuing patronage, or engaging in retaliation (Pinto & Brandao, 2021; Zarantonello et al., 2016). Thus, for the purposes of this study, both terms are considered synonymous. However, this study primarily adopts the term consumer grudgeholding, acknowledging and incorporating previous literature that refers to the phenomenon as brand hate without replacing the term consumer grudgeholding. Grudgeholding, in this study, is conceptualized as a mediator which is in line with the study of (Bunker & Ball, 2009). A mediator explains how an independent variable influences a dependent variable (Tofghi, 2023). In this context, we propose that the negative consumer experience, particularly arising from poor service quality, influences grudgeholding, which in turn drives outcomes such as exit, voice, and retaliation. Grudgeholding thus functions as an emotional mechanism by which the negative effects of poor service are internalized and subsequently lead to these consumer behaviors (Bunker & Ball, 2009). This is consistent with the conceptualization of grudgeholding as an emotional reaction to dissatisfaction that propels consumer actions (Bunker & Bradley, 2007). A moderator, in contrast to a mediator, alters the strength or direction of the relationship between service quality and consumer behavior (Igartua & Hayes, 2021). However, in our model, we argue that grudgeholding does not merely modify this relationship; instead, it explains the pathway through which dissatisfaction leads to negative behaviors. Therefore, grudgeholding is better conceptualized as a mediator in this model. This distinction is significant as it enables us to explore the underlying psychological processes that connect service quality to retaliatory behaviors (Pinto & Brandao, 2021). The inclusion of direct effects from Quality and Service in the model remains, despite the mediation role of grudgeholding. We retain these direct effects to account for the possibility that some customer responses might still occur independently of the grudgeholding process. This approach aligns with the literature, where direct effects are considered alongside indirect pathways in models involving both emotional responses and direct consumer actions (Zarantonello et al., 2016). By preserving these direct effects, we ensure a more comprehensive understanding of how quality issues can simultaneously lead to both mediated and direct consumer behaviors.

Based on the mediation analysis, the following hypotheses are proposed.

H9: *Customer grudgeholding mediates the relationship between poor product quality and brand exit.*

H10: *Customer grudgeholding mediates the relationship between after-sale service and brand exit.*

H11: *Customer grudgeholding mediates the relationship between poor product quality and raising voice.*

H12: *Customer grudgeholding mediates the relationship between after-sale service and raising voice.*

H13: *Customer grudgeholding mediates the relationship between poor product quality and retaliation against brand.*

H14: *Customer grudgeholding mediates the relationship between after-sale service and retaliation against brand.*

Consumer Personality

The Big Five personality traits model (Costa & McCrae, 2000) has developed as a parsimonious and robust model to understand the connection between personality and multiple academic behaviors (Poropat, 2009). Conscientiousness is characterized by being organized, disciplined, and enthusiastic. Neuroticism refers to the degree of emotional stability, anxiety, and motivation control. Extraversion is observed through assertiveness, talkativeness, and sociability. Openness is displayed in an inclination for variety, novelty, and a robust intellectual level. Lastly, agreeableness refers to being cooperative, sympathetic, and helpful.

According to Agarwal et al. (2016), personality traits and attitudes can determine how customers will react to service failures. Consumer brand hate might arise from individual personality traits rather than being solely attributed to factors related to the company. Based on this assumption, recent studies have analyzed the relationship between consumer personality types and brand hate. Kucuk (2019) examined consumer personality traits through the Big Five personality model and the Agentic vs. Communion model as determinants of consumer brand hate. Kucuk (2019b) further explored the relationship between consumer brand hate and the Big Five personalities and suggests that each consumer possesses unique personality, influencing their capacity to experience love or hate for a brand. Certain personality traits may have a greater potential to evoke feelings of dislike compared to others when all other factors are equal (Kucuk, 2019a). For instance:

Extraversion. Consumers high in extraversion, characterized by assertiveness and sociability, are more likely to express dissatisfaction and seek confrontation when expectations are not met (Brown & Peterson, 1993). Their assertiveness drives them to retaliate actively, making them prone to grudge-holding when faced with poor product quality or inadequate service.

Conscientiousness. Highly conscientious individuals value organization, discipline, and high standards (Costa & McCrae, 1992). When substandard products or service failures violate these standards, they may hold brands accountable and experience prolonged resentment due to their strong sense of responsibility (Rust et al., 2004).

Neuroticism. Individuals with high neuroticism experience emotional instability and heightened sensitivity to negative experiences (McCrae & Costa, 1991). This makes them more likely to feel intense frustration or anger in response to service failures, leading to persistent grudge-holding (Skarlicki et al., 1999).

Agreeableness. Consumers low in agreeableness, who are less cooperative and more competitive, are more likely to retaliate and harbor grudges (Graziano & Tobin, 2002). In contrast, those high in agreeableness tend to forgive more easily and seek reconciliation rather than retaliation.

Openness to Experience. Consumers low in openness prefer routine and resist change (Matzler et al., 2006). When faced with service failures, they are less adaptable and more likely to hold grudges due to rigid expectations. In contrast, those high in openness are more adaptable and tolerant, reducing the likelihood of retaliatory behavior.

This theoretical exploration highlights how each of the Big Five dimensions shapes consumers' propensity to engage in grudge-holding, moving beyond empirical findings to provide a deeper understanding of why these traits influence reactions to service failures. The Big Five personality traits were chosen due to their empirical robustness and widespread use in consumer behavior research (Costa & McCrae, 1992). This model provides a comprehensive framework for understanding stable, individual differences that influence responses to dissatisfaction, such as grudgeholding and retaliation (Kucuk, 2019b). Unlike narrower models, the Big Five captures a broad spectrum of traits with demonstrated cross-cultural validity (Poropat, 2009), making it particularly suited for exploring interpersonal differences in a diverse market like Pakistan's automobile industry. Personality is emphasized because prior studies show that consumer reactions are not solely determined by product or service quality but are moderated by dispositional traits, such as neuroticism and conscientiousness, which shape behaviors like complaint intensity and brand disengagement (Agarwal et al., 2016). This study extends prior work by systematically integrating personality traits as moderating variables, enhancing understanding consumer responses beyond situational factors. Hence we propose that:

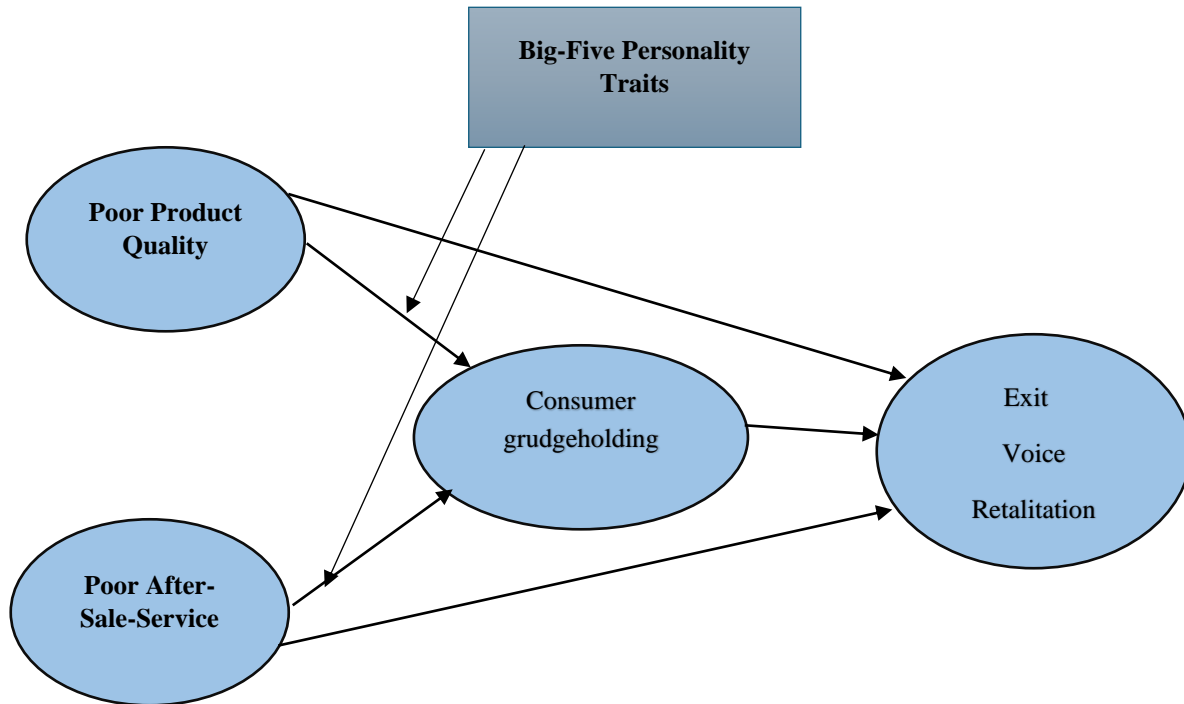
H15: *The Big Five personality traits influence the relationship between substandard product quality and consumer grudgeholding. This relationship is intensified for consumers exhibiting high levels of extraversion, conscientiousness, and neuroticism, and low levels of agreeableness and openness to experience.*

H16: *The Big Five personality traits influence the relationship between inadequate after sale service and consumer grudgeholding. This relationship is intensified for consumers exhibiting high levels of extraversion, conscientiousness, and neuroticism, and low levels of agreeableness and openness to experience.*

PATH MODEL

The path model for this study is outlined below.

Figure 2
Path Model



METHODOLOGY

Data Collection Process

This study employs a quantitative research approach with a cross-sectional research design. To fulfill the study's objectives, this study employed purposive sampling to target respondents who own at least one vehicle and have expressed negative feelings toward an automobile brand. This approach was chosen to ensure the inclusion of individuals with direct experiences of grudgeholding, as they are best positioned to articulate the antecedents and behavioral outcomes of this phenomenon. By focusing on participants with relevant experiences, the study aimed to capture deeper insights into the factors driving grudgeholding and the responses it elicits (Etikan et al., 2016; Palinkas et al., 2015). We adapted items from various studies to measure the variables and employed a seven-point Likert scale. The scale for assessing poor product quality was adopted from (Ahmad & Mohsin, 2012), for poor after-sale service drew from (Ahmad & Mohsin, 2012), (Syahril et al., 2019; Izogo & Ogba, 2015). The grudgeholding scale was sourced from (Hegner et al., 2017), and the scale for outcomes of brand exit was taken from (Huefner & Hunt, 2000; Romani et al., (2012); raising voice and retaliation was adapted from (Huefner & Hunt, 2000). The scale for personality traits was taken from (Sameeni et al., 2024). The final dataset for analysis comprised 408 responses with 53.3% response rate. A major part of the dataset was represented by males with a percentage of 79% and the remaining 21% were female. Respondents fall into

different age groups, 11.3% of respondents were between (20-29), 36.5% were between (30-39), 27.67% were between (40-49), 10.53% between (50-59) and 13.9% were above 60 years. About the educational background: 6.12% have studied up to a bachelor's degree, 44.11% have done so, 27.2% have master's degrees, 9.6% have PhDs, and 13% have mentioned other various professional training and diplomas. 33.33% of those in their present career were students, 51.22% were employed, and 15.43% ran their businesses. Structural Equation Modeling (SEM), facilitated by AMOS software and moderated multiple regression (MMR) facilitated by SPSS were employed for data analysis.

ANALYSIS AND RESULTS

Confirmatory factor analysis

We employ confirmatory factor analysis (CFA) to assess the validity of the proposed constructs. The findings from the overall CFA indicate a satisfactory fit: ($\chi^2/df = 2.961$, CFI = .903, SRMR = .042, RMSEA = .069). Furthermore, the loadings for all items exceeded the established benchmark of .60. As illustrated in Table 2, All the Cronbach's alpha and Composite Reliability (CR) values span from .919 to .956 and .921 to .956, respectively, and are above the threshold value of .70 (Bagozzi & Yi, 1988). Also, the AVE values ranged from .577 to 0.743, surpassing the benchmark figure of 0.50. Accordingly, these results showed that the convergent validity of the hypothesized model was adequate. Finally, to verify discriminant validity, we adhered to the procedure outlined by (Fornell & Larcker, 1981) and determined the square root of the Average Variance Extracted (AVE). As presented on the diagonal in Table no. 1, none of the inter-correlations among the study variables, the correlations are higher than the AVE square roots, demonstrating the discriminant validity.

Table 1
Reliability and Validity of Scale

	Scale	Factor Loading	CA	CR	AVE
Poor product quality adoptd by Ahmad & Mohsin (2012)	1. (Brand X) cars are of poor quality.	.772	.935	.935	.743
	2. (Brand X) cars are of inconsistent quality.	.790			
	3. (Brand X) cars are not durable.	.955			
	4. (Brand X) cars are not reliable.	.858			
	5. (Brand X) cars have poor features.	.920			

Poor After-sale-service adopted by Ahmad & Mohsin (2012)	6.	Spare parts of (brand X) cars are not easily available.	.696		.956	.577
			.761			
	7.	Spare parts of (brand X) cars are high priced.	.767			
	8.	Technical support for (brand X) cars is not easily available.	.806			
	9.	Technical support for (brand X) cars is high priced.	.816			
			.736			
	10.	Routine maintenance cost is not reasonable for (brand X) cars.	.757			
	11.	The (brand X) cars warranty do not cover many items.	.751			
	12.	Warranty claims can be handled smoothly by service personnel of (brand X) cars.	.768			
			.771			
	13.	The (brand X) cars has limited warranty options available.				
	14.	Service centre of (brand X) cars do not have modern facilities.	.747	.956		
			.749			
	15.	Service personnel don't have technical skills to solve problems with the product.	.751			
	16.	Service personnel of Service centre of (brand X) are never polite.	.770			
	17.	Service personnel of Service centre of (brand X) do not solve problems right the first time.	.755			
			.745			
	18.	Service personnel of (brand X) do not smoothly perform routine maintenance procedures on the product.				
	19.	Service centre of (brand X) cars do not provides an environment free from danger.	.798			
		.841				

	<p>20. Service personnel do not correctly inform of the time to repair of the product.</p> <p>21. The services are not performed within the promised time.</p>	.872			
<p>Grudge-holding adopted by Hegner et al. (2017)</p>	<p>22. I am disgusted by brand X Cars.</p> <p>23. I do not tolerate brand X Cars.</p> <p>24. I do not tolerate brand X company.</p> <p>25. The world would be a better place without brand X.</p> <p>26. I am angry about brand X.</p> <p>27. Brand X is unpleasant.</p> <p>28. I dislike brand X.</p>	.860 .908 .827 .879 .867 .754 .704	.933	.945	.586
<p>Raising Voice adopted by Huefner & Hunt (2000)</p>	<p>29. I warned my friends and family so they would not have same problem.</p> <p>30. I complained to the showroom manager.</p> <p>31. I complained to the service center manager.</p> <p>32. I complained directly to headoffice.</p> <p>33. I try to influence a lot of people in not purchasing this brand.</p>	.822 .783 .902 .878 .765 .812	.912	.915	.556
<p>Brand Exit adopted by Romani et al.'s (2012) & Huefner & Hunt (2000)</p>	<p>34. I left the business and purchase the cars elsewhere.</p> <p>35. I stopped buying the brand and have never bought it again.</p> <p>36. I only stop at that store when I absolutely have to.</p> <p>37. I canceled an order.</p> <p>38. I reject services /products of brand X.</p>	.814 .875 .839 .808 .701 .681 .782	.948	.904	.599

	39. I refrain from buying X's products or using its services.				
Brand retaliation adopted by Huefner & Hunt (2000)	40. I theft the business and purchased the products elsewhere.	.695		.921	.596
	41. I told everyone possible ti hurt th businss.	.713			
	42. I threatened an employee thst I would go to their supervisor if the problem wasn't corrected.	.787			
	43. I threatened to tell everyone if problem wasn't resolved.	.831			
	44. I used name calling in venting my frustration.	.803			
	45. I intentionnally left a mess so that employees have to do extra work.	.699			
	46. I disturb other customers so that they leave and business hurt.	.771			
	47. I intentionally damage products in store.	.810			
	48. I damaged some part of the building or facilities of the brand which hurt me.	.876	.919		
	49. I asked for a lawsuit that asked for more than just damages.	.794			
	50. I placed a fake order in order to run up business expenses.	.740			
	51. I struck an employee	.821			
		.754			
		.764			
	.756				

Big-Five Personality Traits adopted by Sameeni et al. (2024).	Extraversion		.919	.912	.575
	52. Sometimes I don't stand up for my rights as I should.	.861			
	53. I have a laid-back style in work and play.	.798			
	54. I act forcefully and energetically.	0.76			
	55. I like loud music.	0.84			
	56. I have felt overpowering joy.	0.82			
	Conscientiousness				
	57. I'm known for my common sense	0.77	.909	.936	.587
	58. I sometimes act thoughtlessly.	0.76			
	59. I have good judgment.	0.80			
	60. I have many skills.				
	61. I'm not a very orderly or methodical person.	0.73 0.84			
	62. I'm picky about how jobs should be done.	0.79			
	63. I ignore a lot of silly little rules.	0.87			
	64. I follow my ethical principles strictly.	0.86			
	65. I'm not very ambitious.	0.75			
	Neuroticism				
	66. I seldom feel nervous.	0.82			
	67. When I'm around people, I worry that I'll make a fool of myself.	0.76 0.73 0.78	.929	.921	.533
	68. I often feel that I am not as good as others	0.80			
	69. I feel awkward around people.	0.75			
70. It doesn't bother me too much if I can't get what I want.	0.69				
Agreeableness					
71. Often, people aren't as nice as they seem to be.	0.87	.922	.910	.544	
	0.75				

72. I'm easy-going when it comes to dealing with people.	0.78			
73. I sometimes get into arguments.	0.83			
74. I'm not a show-off.	0.74			
75. When making laws and social policies, we need to think about who might be hurt.	0.79			
76. Human need is more important than economics.	0.86			
Agreeableness				
77. Often, people aren't as nice as they seem to be.		.905		.523
78. I'm easy-going when it comes to dealing with people.	0.73		.951	
79. Sometimes get into arguments. I'm not a show-off.	0.70			
80. When making laws and social policies, we need to think about who might be hurt.	0.83			
81. Human need is more important than economics.	0.84			
Openness to experience	0.76			
82. I'm always in control of myself.				
83. I like the old-fashioned methods I'm used to.		.922		.534
84. I believe variety is the spice of life.	0.78		.915	
85. Our ideas of right and wrong may not be right for everyone in the world.	0.76			
86. I believe that it's better to stick to your own principles than to be open-minded.	0.73			
87. People should honor traditional values, not question them.	0.82			
	0.75			

Table. 2 elucidates the means, standard deviations (SD), and correlations between respondent's demographics (i.e., gender, age, professional status, and education), which shows no significant correlations with our major variables. Knowing this, we were satisfied that the demographics in our study possibly did not serve as tricky omitted variables in the analysis. Hence, the results without demographics are reported (Spector & Brannick, 2011). All the inter-correlations among variables were in the suggested directions.

Table 2
Descriptive Statistics and Inter-Correlations:
Means, Standard Deviation, and Correlations

	Mean	SD	1	2	3	4	5	6	7	8	9	10
1.Gender	1.21	.41	1									
2.Age	2.79	1.20	.133**	1								
3.Professional status	1.82	.68	.018	.142**	1							
4.Education	2.79	1.12	.004	.017	-.016	1						
5.PPQ	4.81	1.57	-.062	-.084	.036	.003	.862					
6.PASS	4.92	1.27	-.039	-.090	-.036	.043	.472**	.760				
7.RV	4.49	1.39	.015	.019	.012	-.078	.314**	.399**	.772			
8.BE	3.99	1.41	.017	.094	.013	.013	.431**	.362**	.423**	.781		
9.RAB	2.98	1.48	.011	-.067	-.085	.062	.392**	.411**	.386**	.438**	.779	
10.GH	5.01	1.56	.001	-.071	-.090	.040	.365**	.481**	.342**	.410**	.349**	.831**

Note: N=408, **p<.01, PPQ=Poor Product Quality, The bold values are the square root of AVE.

Tests of Hypotheses

After CFA analysis, the measurement model was converted into path model to check the direct and indirect paths. Table 3 underscore the nuanced impacts of poor product quality and poor after-sale service on grudgeholding and various facets of customer behavior and perceptions as delineated by the study's path model analysis. Poor product quality exhibits a statistically significant positive association with customer grudgeholding ($\beta = 0.144$, $p < 0.001$), supporting Hypothesis (H1). Additionally, poor product quality demonstrates a significant positive effect on brand exit ($\beta = 0.152$, $p < 0.001$) and raising voice ($\beta = 0.174$, $p < 0.001$), confirming Hypothesis (H2 and H3). However, the analysis reveals no statistically significant relationship between poor product quality and brand retaliation (RAB) ($\beta = 0.02$, $p = 0.07$), thereby failing to support Hypothesis (H4). Poor after-sale service significantly predicts positive relationship with customer grudgeholding ($\beta = 0.352$, $p < 0.001$), corroborating Hypothesis 5 (H5). Furthermore, poor after-sale service exhibits a significant relationship with brand exit ($\beta = 0.152$, $p < 0.001$), providing support for Hypothesis (H6). Moreover, poor after-sale service positively predicts raising voice ($\beta = 0.183$, $p < 0.001$), aligning with Hypothesis (H7). Lastly, poor after-sale service significantly predicts brand retaliation (RAB) ($\beta = 0.321$, $p < 0.001$), supporting Hypothesis 8 (H8).

Table. 3(b) underscore the role of Grudgeholding (GH) as a mediator in the relationships between Poor Product Quality (PPQ) and Poor After-Sale Service (PASS) with Brand Exit (BE), Raising Voice (RV), and Retaliation against Brand (RAB). There is a significant indirect effect of Poor Product Quality (PPQ) on Brand Exit (BE) via Grudgeholding (GH) ($\beta = 0.079$, $SE = 0.022$, $LLCI = 0.043$, $ULCI = 0.120$, $p = 0.011$), supporting the mediated relationship. Similarly, Poor After-Sale Service (PASS) influences Brand Exit (BE) indirectly through Grudgeholding (GH) (β

= 0.071, SE = 0.022, LLCI = 0.038, ULCI = 0.110, p = 0.007), indicating a significant mediated effect. Poor Product Quality (PPQ) has a significant indirect effect on Raising Voice (RV) through Grudgeholding (GH) ($\beta = 0.079$, SE = 0.022, LLCI = 0.043, ULCI = 0.120, p = 0.011), supporting the mediated relationship. Poor After-Sale Service (PASS) also shows a significant indirect effect on Raising Voice (RV) through Grudgeholding (GH) ($\beta = 0.071$, SE = 0.022, LLCI = 0.038, ULCI = 0.110, p = 0.007), indicating a mediated relationship. There is, no significant indirect effect of Poor Product Quality (PPQ) on Retaliation against Brand (RAB) through Grudgeholding (GH) ($\beta = 0.003$, SE = 0.022, LLCI = -0.043, ULCI = 0.120, p = 0.061), suggesting that the indirect pathway is not supported. Poor After-Sale Service (PASS) has a significant indirect effect on Retaliation against Brand (RAB) through Grudgeholding (GH) ($\beta = 0.071$, SE = 0.022, LLCI = 0.038, ULCI = 0.110, p = 0.007), supporting the mediated relationship.

Table 3
Hypothesis Testing

Table 3 (a): Direct Paths

Direct Effects	Estimate	S. E.	P-Value	Results
PPQ → GH	.144	.040	***	Supported
PASS → GH	.352	.049	***	Supported
PPQ → BE	.152	.043	***	Supported
PASS → BE	.423	.055	***	Supported
PPQ → RV	.174	.052	***	Supported
PASS → RV	.183	0.42	***	Supported
PPQ → RAB	.162	0.53	0.07	Not Supported
PASS → RAB	.321	0.46	***	Supported

Table 3 (b): Indirect Paths

Indirect Effects	Estimate	S.E.	LLCI	ULCI	P-Value	Results
PPQ → GH → BE	.079	.022	.043	.120	.011	Supported
PASS → GH → BE	.071	.022	.038	.110	.007	Supported
PPQ → GH → RV	.079	.022	.043	.120	.011	Supported
PASS → GH → RV	.071	.022	.038	.110	.007	Supported
PPQ → GH → RAB	.003	.022	.043	.120	.061	Not Supported
PASS → GH → RAB	.071	.022	.038	.110	.007	Supported

Note: PPQ= Poor Product Quality, PASS= Poor After-Sale-Service, GH= Grudgeholding, BE= Brand exit, RV= Raising voice, RAB =Retalitaion against brand

Moderation Analysis:

Our study examines the moderating role of Big Five personality traits on the relationship between service failures (poor product quality and poor after-sale service) and consumer grudge-

holding, which subsequently influences behaviors such as exit, voice, and retaliation. Based on the structure of our theoretical framework, this analysis represents moderated mediation. Moderated mediation occurs when the mediating effect of a variable (consumer grudge-holding) on an outcome (exit, voice, retaliation) is influenced by a moderator (Big Five personality traits) (Hayes, 2017). In other words, the strength or direction of the mediation effect changes depending on personality traits such as extraversion, conscientiousness, neuroticism, agreeableness, and openness to experience. This approach helps explain whether service failures lead to consumer grudge-holding and how personality traits shape this process and influence subsequent retaliatory behaviors.

As Hayes (2017) outlines, distinguishing between moderated mediation and mediated moderation is crucial to avoid misinterpretation. In our model, personality traits moderate the pathway between service failures and consumer grudge-holding, making it a clear case of moderated mediation. This nuanced understanding provides a richer interpretation of how individual differences affect consumer responses to negative experiences.

The moderated multiple regression revealed significant interactions between poor product quality and dimensions of the Big Five personality traits, indicating that these traits moderate the relationship with consumer grudgeholding. Specifically, for consumers high in extraversion, each unit increase in poor product quality corresponds to a 0.25 unit increase in grudgeholding ($\beta = 0.25$, $p < 0.001$). Similarly, conscientiousness and neuroticism intensify this relationship, with coefficients of 0.20 ($\beta = 0.20$, $p = 0.001$) and 0.30 ($\beta = 0.30$, $p < 0.001$) respectively. Conversely, agreeableness and openness to experience show a significant negative moderation effect ($\beta = -0.15$, $p = 0.003$), ($\beta = -0.10$, $p = 0.013$) respectively, indicating lower the agreeableness and openness to new experience, high the grudgeholding. Hence supporting the hypothesis (H15). Similarly, inadequate after-sale service interacts significantly with the Big Five traits to influence consumer grudgeholding. High levels of extraversion ($\beta = 0.22$, $p < 0.001$), conscientiousness ($\beta = 0.18$, $p = 0.003$), and neuroticism ($\beta = 0.28$, $p < 0.001$) intensify this relationship. In contrast, negative values shows that high levels of agreeableness ($\beta = -0.18$, $p = 0.001$) and openness to experience ($\beta = -0.12$, $p = 0.003$) mitigate the relationship between inadequate after-sale service and grudgeholding supporting the hypothesis (H16).

DISCUSSION AND CONCLUSION

The primary objective of this study is to investigate how, within the context of Pakistan's automotive industry, substandard products and inadequate after-sales support prompt customers to adopt behaviors outlined in the expanded theory of exit, voice, and retaliation (Huefner & Hunt, 2000), both directly and indirectly through the mediating role of customer grudge-holding. The findings of this study elucidate the intricate interactions among these factors and their impact on customers' negative emotions and behaviors.

The results indicate that both poor product quality and inadequate after-sale service are strongly associated with consumer grudgeholding. These findings align with previous research, which highlights that substandard product quality and ineffective after-sales support can lead to consumer dissatisfaction and negative emotional responses (Cohen & Lee 1990; Garvin, 1987). The emphasis on product quality as a critical determinant of customer satisfaction is particularly notable, as consumers prioritize the reliability and performance of their vehicles (Noranee et al. 2021). Moreover, the importance of efficient after-sale service in maintaining customer loyalty and

satisfaction underscores the necessity for manufacturers to invest in post-purchase support (Durugbo, 2020; Habib & Sarwar, 2021).

Table 4
Moderation Analysis

Predictor Variables	Coefficient (B)	Standard Error (SE)	t-value	p-value	LL/UL
Poor Product Quality and Consumer Grudgeholding					
Poor Product Quality × Extraversion	0.25	0.05	5	0.001**	[0.14, 0.36]
Poor Product Quality × Conscientiousness	0.2	0.06	3.33	0.001**	[0.15, 0.35]
Poor Product Quality × Neuroticism	0.3	0.07	4.29	0.001**	[0.08, 0.32]
Poor Product Quality × Agreeableness	-0.15	0.05	-3	0.003**	[-, -0.44, -0.16]
Poor Product Quality × Openness to Experience	-0.1	0.04	-2.5	0.013**	[-0.25, -0.05]
Inadequate After-Sale Service and Consumer Grudgeholding					
Inadequate After-Sale Service × Extraversion	0.22	0.05	4.4	0.001**	[0.12, 0.32]
Inadequate After-Sale Service × Conscientiousness	0.18	0.06	3	0.003**	[0.06, 0.30]
Inadequate After-Sale Service × Neuroticism	0.28	0.07	4	0.001**	[0.14, 0.42]
Inadequate After-Sale Service × Agreeableness	-0.18	0.05	-3.6	0.001**	[-0.28, -0.08]
Inadequate After-Sale Service × Openness to Experience	-0.12	0.04	-3	0.003**	[-0.20, -0.04]

The study extends the understanding of consumer grudgeholding by examining its direct outcomes, such as raising voice (complaints and negative word-of-mouth), brand exit, and retaliation against the brand. The expanded theory of exit, voice, and retaliation (Huefner & Hunt, 2000) provides a robust framework for interpreting these behaviors. Consumers who experience poor product quality and after-sale service are likely to voice their dissatisfaction through complaining to staff, and on various channels, including social media, which amplifies the reach and impact of their negative experiences (Arora et al., 2021). The findings also suggest that grudgeholding can lead to brand exit, where consumers cease purchasing products from the offending brand, and retaliation, involving aggressive actions to damage the brand (Wright &

Larsen, 1997). However, unlike the previous studies, this research found that consumer which is dissatisfied with product quality adopt only exit or, at most, they are involved in raising their voices; they do not go further to take revenge by adopting retaliation, neither directly nor by the mediating effect of grudge holding. However, if customers are dissatisfied with after-sale-service, they try to to harm the brand as much as they do in order to take revenge.

The difference in consumer reactions to product quality versus service quality could be attributed to the personal and relational nature of service interactions. Research suggests that service failures often involve a direct interaction between the consumer and an employee, making the experience more emotionally charged and personal (Smith et al., 1999; Xu et al., 2019). When a service failure occurs, consumers may perceive it as a deliberate affront or neglect by the individual representing the brand, leading to feelings of anger and a desire for retaliation (Bechwati & Morrin, 2003). This aligns with attribution theory, which posits that consumers are more likely to assign blame to individuals in service contexts and respond emotionally, as opposed to the more detached reactions elicited by product quality issues (Weiner, 2000).

In contrast, poor product quality is often perceived as a systemic issue rather than a personal one. Consumers may view product failures as an expected risk of purchase rather than a deliberate wrongdoing by the brand (Bitner et al., 1990; Zainol & Lockwood, 2014). As a result, their response tends to be less emotional and more pragmatic, focusing on resolving the issue or discontinuing future purchases (exit). This lower emotional intensity may explain why grudgeholding does not mediate the relationship between dissatisfaction with product quality and retaliation.

Furthermore, the amplified role of social media in voicing service grievances may also contribute to the observed pattern. Studies have shown that dissatisfied consumers often find it easier and more impactful to vent their frustrations about service failures on public platforms, which can simultaneously provide emotional relief and harm the brand's reputation (Bach & Kim, 2012). This public expression could serve as a substitute or complement to direct retaliation.

The moderating role of the Big Five personality traits on the relationship between consumer grudgeholding and its determinants is a novel contribution of this study. The results reveal that consumers exhibiting high levels of extraversion, conscientiousness, and neuroticism are more likely to develop grudgeholding tendencies when faced with poor product quality and after-sale service. Conversely, low levels of agreeableness and openness to experience intensify this relationship. These findings suggest that personality traits significantly influence how consumers process negative experiences and their propensity to hold grudges (Kucuk, 2019b; Sameeni et al., 2024). Understanding these personality dynamics can help automobile manufacturers tailor their customer service strategies to mitigate negative reactions.

This study provides a comprehensive analysis of the factors contributing to consumer grudgeholding in Pakistan's automobile industry. The findings underscore the critical importance of maintaining high product quality and effective after-sale service to prevent consumer dissatisfaction and negative behaviors. The study also highlights the significant role of consumer personality traits in moderating these relationships, offering valuable insights for targeted customer relationship management.

MANAGERIAL IMPLICATIONS

The following are the managerial implications of this research.

Automobile manufacturers must prioritize improving the quality of their vehicles by implementing rigorous quality checks, extensive testing, and integrating consumer feedback into the design and manufacturing processes. In the Pakistani context, adopting internationally recognized quality standards and addressing locally reported issues—such as durability in diverse terrains or fuel efficiency—can significantly reduce product failures and enhance consumer trust.

Effective after-sales service is equally critical for mitigating consumer dissatisfaction. This requires investing in comprehensive training programs for service staff, focusing on both technical expertise and customer relations. Ensuring a consistent supply of spare parts and establishing well-equipped service centers in both urban and rural areas can enhance accessibility and consumer satisfaction. Leveraging digital platforms to provide consumers with real-time updates on service requests and repair timelines can further improve the customer experience.

Understanding the influence of personality traits on consumer responses is essential for tailoring customer service strategies. For instance, empathetic communication and personalized problem-solving approaches can be particularly effective for consumers with higher neuroticism, who may respond more intensely to dissatisfaction. Customer service teams should be trained to recognize and adapt to such differences, ensuring that grievances are resolved to reduce frustration and foster loyalty.

A robust complaint management system is essential for promptly and systematically addressing consumer issues. By tracking and analyzing complaints, companies can identify recurring problems, implement corrective measures, and proactively improve products and services. Additionally, educating consumers about proper vehicle use and maintenance through accessible mediums such as manuals, workshops, and digital content can help reduce product-related issues, especially those caused by misuse or a lack of awareness.

Finally, active reputation management is crucial in today's digital age. Companies should engage with consumers on social media and other online platforms to address their concerns publicly and transparently. Prompt responses to negative word-of-mouth or online complaints can demonstrate accountability and help rebuild consumer trust. In the Pakistani market, where community and peer recommendations hold significant sway, such efforts can substantially impact brand loyalty and public perception.

These actionable strategies, tailored to the local context, can help automobile manufacturers enhance product quality, refine after-sale services, and build stronger relationships with their customers, ultimately ensuring sustained growth and competitive advantage.

LIMITATIONS OF THE STUDY

This research has several limitations that should be acknowledged for a balanced interpretation of the findings.

Firstly, this study is restricted to the automobile industry and does not compare consumer grudgeholding behaviors across other sectors, such as electronics or services. Insights from different industries could help determine whether the observed patterns are specific to the automobile sector or have broader applicability, potentially enriching the understanding of grudgeholding behavior. Additionally, the research focuses exclusively on Pakistan's automobile industry, where cultural, economic, and industrial contexts may differ significantly from those in other regions. This specificity may limit the generalizability of the findings to other countries or industries. Comparative studies conducted in different regions or sectors would provide a more comprehensive perspective on consumer grudgeholding. The cross-sectional research design employed in this study adds another limitation, as it captures consumer attitudes and behaviors at

a single point in time. While this approach offers valuable insights, it does not account for temporal changes, such as evolving consumer perceptions or the long-term impacts of poor product quality and inadequate after-sale service. To address this, future research could adopt longitudinal designs, providing a more dynamic understanding of how consumer behaviors develop over time. Moreover, the reliance on self-reported data introduces potential biases, including social desirability and recall bias. Participants may have underreported negative experiences or exaggerated positive ones, which could affect the accuracy of the findings. Incorporating alternative data collection methods, such as observational or experimental approaches, could mitigate these biases and enhance the robustness of future research. This study primarily investigates negative consumer behaviors, such as brand exit, raising voice, and retaliation, leaving room to explore positive outcomes. For instance, examining the conditions under which consumers forgive brands or regain loyalty following effective recovery efforts could offer a more balanced understanding of consumer responses to dissatisfaction.

The diversity of the sample also poses a limitation. Variables such as socioeconomic status, education level, and regional differences were not explicitly analyzed, which may influence the generalizability of the findings. Employing a stratified sampling approach in future studies could capture a broader spectrum of consumer experiences and provide deeper insights into these variations. Furthermore, the study does not explicitly consider broader economic conditions, such as inflation or economic downturns, which could exacerbate dissatisfaction and influence grudgeholding tendencies. Exploring these macroeconomic factors could significantly enhance the understanding of consumer behavior under varying external pressures. While demographic details such as age and gender were mentioned, their impact on grudgeholding behaviors was not deeply analyzed. Differences such as younger consumers' tendency to voice dissatisfaction online more frequently than older consumers highlight the need to further explore these dynamics in future research.

Despite these limitations, this study provides valuable insights into the interplay between product and service quality, consumer personality traits, and grudgeholding behaviors. These findings serve as a foundation for future research and practical interventions in the automotive industry and beyond.

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