RESPONSES TO DISSATISFACTION: A CROSS-CULTURAL COMPARISON

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ABSTRACT

This study examines the relationship between two personality characteristics, locus of control and fatalism, country of origin, and consumer responses to dissatisfaction. Asian and non-Asian subjects are found to differ in their characteristic responses to dissatisfaction, and these differences may be related to cultural variation in locus of control and fatalism. Managerial implications of the findings are discussed.

INTRODUCTION

Managing dissatisfaction and consumer complaints is an important domestic marketing function (Fornell and Wernerfelt 1987; Fornell and Westbrook 1984), yet one that many firms appear to neglect when marketing overseas. One difficulty these firms may have is in understanding how their foreign markets respond dissatisfaction. This exploratory study compares complaining behaviors between people with different personality scores on locus of control and fatalism, and generalizes these responses by relating them to ethnic subcultures with these characteristics. Its objectives are to improve theoretical understanding of responses dissatisfaction and consider implications for managing complaints, both domestically and in foreign markets.

LITERATURE REVIEW

Complaining

Dissatisfaction is primarily an affective response, while complaining and other responses to dissatisfaction tend to be cognitive and behavioral in nature (Day 1983; Oliver 1987). Complaining has been thought to be a result of dissatisfaction, and the type of complaining behavior appears related to the intensity of dissatisfaction (Beardon and Teel 1980; Yi 1990). However, the antecedents of complaining are more involved than dissatisfaction alone and include an

individual's propensity to complain, the opportunities for complaining, norms complaining, and disparity in consumer knowledge (Chiu, Tsang, and Yang 1988; Day and Landon 1976). Research has linked individual differences to complaining, including gender of the complainer (Duhaime and Ash 1980), situational and personal factors (Day 1984), socioeconomic class and income (Jacoby and Jaccard 1981), values, lifestyle, and demographics (Morgansky and Buckley 1986). Attribution theory has also been used to help explain complaining behavior.

Taxonomy of Complaining Behaviors

Singh (1988) has proposed an empiricallytested taxonomy of responses to dissatisfaction that appears to significantly improve on previous taxonomies (e.g., Day and Landon 1976; Day 1984). Singh's (1988) three dimensional taxonomy is based on whether the object toward which the response to dissatisfaction is directed is external or not external to the consumer's social circle and on the level of involvement of the object with the unsatisfactory exchange. Voice responses are directed to external objects which are directly involved with the dissatisfaction and include seeking redress from the seller or manufacturer. Private responses are directed toward objects which are not socially external from the consumer, and which are not directly involved with the exchange. These responses include negative word of mouth. The final category is Third Party responses, which are directed toward socially external objects not directly involved with the unsatisfactory experience, such as complaining to the Better Business Bureau or taking legal action.

Culture

Cultural differences in complaining have also been examined, but most studies have considered only culturally similar societies, such as Canada and Western Europe. For example, Freidmann (1974) compared complaining in Canada and Great Britain, finding differences that he attributed to

political efficacy, education, socioeconomic level, occupation, and income. Differences in complaining behavior were also found between Canadian and United States consumers (Day et al. 1981). Other studies compared American and European complaining behavior (e.g., Freidmann 1974; Richins and Verhage 1985) and North Americans and Mexicans (Villarreal-Camacho 1983). Few studies have compared complaining behavior between consumers from very different cultures.

Recently, however, several studies have examined complaining behavior between consumers from cultures of different regions and traditions, such as Americans and Asians. For example, Chiu, Tsang, and Yang (1988), in an experiment, found that Chinese students avoid direct confrontation complaining in an effort to avoid losing face. This was in contrast to Western complaining, which was based more on normative social behavior.

Foxman, Raven, and Stem (1990) found that Asians responded less actively to dissatisfaction than did Americans by resorting to word of mouth, boycotts and the like, rather than seeking redress or contacting authorities. Further, Asians were found to have higher beliefs in fatalism and a more external locus of control than non-Asians. Belief in fatalism and/or an external locus of control was related to the type of complaining behavior.

Locus of Control/Fatalism

Locus of control concerns the extent to which people believe they are in control of their own lives. Those with an internal locus of control (internals) believe their intentions and actions control their own lives more so than external factors. People with an external locus of control (externals) believe outside influences have more control over their lives than they, themselves. Individuals with an internal locus of control tend to be more active in acquiring information and more alert to environmental cues (Sandler et al. 1983).

Fatalism appears to be closely related to locus of control. As with externals, people believing in fatalism accept that they have little control over the things that affect their lives and that outside influences affect their lives and there is nothing

they can do about it. Fatalism as a concept appears to be more narrow in scope than locus of control. Fatalism has been considered a subset of locus of control, but there does appear to be some difference between the relationship of fatalism and locus of control in Americans and Asians. Foxman, Raven, and Stem (1990) found a significant correlation between fatalism and locus of control in Americans, but only a non-significant correlation in Asians. At this time, both locus of control and fatalism appear to offer methods of differentiating consumer complaining behavior and may be ways by which managers may manage complaining behavior when marketing products overseas. In addition, the fatalism measure is shorter and probably easier to administer to different cultures than is the locus of control measure.

Attribution theory has been advanced as an explanation for consumer complaining behavior (Folkes 1988; Yi 1990). The type of complaining behavior may be explained by the psychological distance of attribution, which has been considered an extension of locus of control (Landon 1977). When the cause of dissatisfaction is attributed to the consumer him/herself, perhaps by the way in which the product was purchased or used, the consumer appears to be less likely to complain than when the cause of dissatisfaction is attributed to the manufacturer or seller. Indeed, several authors have suggested that consumers in some other cultures (e.g., Mexico, Puerto Rico, and China) may be more likely to blame themselves for product failure than the seller or manufacturer and, therefore, may be less likely to complain (e.g., Chiu, Tsang, and Yang 1988; Hernandez et al. 1991: Villarreal-Camacho 1983).

This study replicates and expands on a previous study (Foxman, Raven, and Stem 1990), which found no differences between cultural groups on locus of control, but did indicate that Asians were more fatalistic than Americans. While locus of control and fatalism were not related to covert responses to dissatisfaction for either Asians or Americans in that study, there were relationships between these constructs and overt responses to dissatisfaction. These results suggested some interesting relationships that required further examination.

In this study, several changes were made to

explore the possible relationships indicated in the Foxman, Raven, and Stem (1990) article. Specifically, we used a different measure for locus of control because evidence indicated that the Rotter locus of control was multi-dimensional and because Asians and North Americans responded differently to the measure. It was believed that a different measure might clarify the relationships that seemed to exist between locus of control and responses to dissatisfaction. The current study also focuses on a specific regional group (Asians). which earlier research had identified as being more External and fatalistic. This study also attempts to simplify the taxonomy of responses dissatisfaction.

HYPOTHESES

The hypotheses are derived from limited empirical work, but provide a basis for discussion. The first hypothesis suggests that people with an internal locus of control (Internals) will have different response patterns to dissatisfaction than will people with an external locus of control (Externals). Because individuals with an external locus of control perceive that the world acts upon them (rather than they acting upon the world), we expect that Externals will react more passively to unsatisfactory purchase experiences. Specifically:

Hypothesis 1:

- a. Externals will respond to dissatisfaction by taking No-Action more often than will Internals.
- b. Externals will respond to dissatisfaction by engaging in more Private complaining behaviors than Internals.
- c. Internals will engage in more Voice behaviors than Externals.
- d. Internals will engage in more Third Party complaint behaviors than will Externals.

The second hypothesis relates the pattern of responses to dissatisfaction to fatalism. While fatalism may be considered a subset of locus of

control, it was inversely related with overt responses to dissatisfaction, compared to locus of control (Foxman, Raven, and Stem 1990). Using Singh's (1988) taxonomy, is expected that passive responses to dissatisfaction, such as private complaining behaviors, will be related to a higher level of fatalism.

Hypothesis 2:

- a. People with higher beliefs in fatalism will take No Action more often than those with lower beliefs in fatalism.
- b. People with higher beliefs in fatalism will take Private action more often than will those with lower beliefs in fatalism.
- c. Those with lower beliefs in fatalism will take Voice action more often than those with higher beliefs in fatalism.
- d. People with lower beliefs in fatalism will take Third Party action in response to dissatisfaction more often than will those with higher beliefs in fatalism.

Finally, we address the differences between Asian and American consumers in the actions each is likely to take when dissatisfied. This hypothesis stems from prior research, which found an inverse relationship (weak for North Americans, stronger for Asians) between locus of control or fatalism and overt responses to dissatisfaction (Foxman, Raven, and Stem 1990), and from the potential interest by international marketing practitioners in understanding cultural responses to dissatisfaction.

Hypothesis 3:

- a: Asians are more likely to take No-Action and Private Action than non-Asians.
- b. Non-Asians are more likely to take Voice Action and Third-Party Action than Asians.

The methods used in testing the hypotheses are described in the next section.

METHODOLOGY

Sample

The sample consisted of undergraduate students enrolled at a large western university. Students were administered the questionnaire as part of a marketing class assignment. In general, these students constituted the non-Asian portion of the sample. In order to obtain a sufficient number of Asian responses for statistical analyses, students were asked to administer the questionnaire to Asians not in the class. Responses were randomly checked to assure validity and that there were no duplication of respondents. This procedure resulted in 268 Asian respondents and 273 non-Asian, mostly American, respondents, for a total sample size of 541. Table 1 indicates the demographic characteristics of the sample.

Table 1
Demographics

<u>Characteristic</u>	Percentage*
Female	44.2
Male	54.5
Single	92.6
Married	5.4
Divorced	0.6
Separated	1.1
Annual Family Income:	
Less than \$20,000	25.3
\$20,000 - \$40,000	26.4
More than \$40,000	48.3
Religion:	
Protestant Christian	27.8
Catholic Christian	20.7
Buddhist	11.3
Other	38.0

^{*} Percentages may not add to 100% due to missing values.

Measures

Race and/or ethnic origin have been measured in various ways, perhaps none satisfactory for every purpose. The U.S. Census, for example, has utilized a variety of ways to identify race or ethnicity (Gelernter 1989). For this reason, three

different items were used to identify respondents as Asian: self-reported race of "Asian;" birthplace in Asia; and parents' birthplace in Asia. Previous research has indicated parent's birthplace to be linked to culturally determined behaviors (Reilly and Wallendorf 1984; Wallendorf and Reilly These items skirt around difficult and unresolved issues of acculturation and the meaning of race, and it was expected that analyses might differ depending on which item was used to classify respondents. The data were originally analyzed separately using each of the different items to classify individuals as Asian or non-Asian. These analyses yielded no statistically significant differences in results. We then classified respondents Asian if they answered positively to any of the three items. This classification scheme also resulted in no statistically significant differences from the others. To avoid unnecessary repetition, only the results of this last analysis are presented.

The questionnaire consisted of measures of actions likely to be taken when consumers are dissatisfied. Similar items were used for both convenience and durable goods. Levenson's IPC scale and a scale for Fatalism were incorporated into the questionnaire. The measures are briefly discussed individually.

Responses to Dissatisfaction. Responses to dissatisfaction were measured by nine items for both convenience goods, described as food or other inexpensive items purchased at grocery stores, drug stores, fast food outlets, etc., and for durable goods, described as clothing, stereo equipment, furniture, or other products purchased at a department or specialty store. Respondents were asked how they generally behave when dissatisfied with a purchase and recorded their responses on a five-point scale anchored by "Very Unlikely/Very Likely." Examples of items include: "How likely are you to take no action at all?" "How likely are you to warn your family and/or friends about the brand or product?" "How likely are you to contact the store or company to complain?" These items were similar to those used previously, but were modified to fit the context of the present study (e.g., Singh 1988).

Locus of Control. Various measures of locus

of control have been offered, including the Rotter I-E Scale. the Intellectual Achievement Responsibility (IAR) Questionnaire, Levenson's Internal, Chance, and Powerful Others scale (Lefcourt 1981). While the Rotter (1966) scale has probably been used most often in measuring internal-external locus of control, there is some concern that it actually measures a multidimensional construct. Levenson's IPC scale attempt to account multidimensionality and for the resistance to the forced responses of the Rotter measure. As a result, Levenson's IPC scale was used in this study.

Levenson's IPC Scale

Levenson's (1981) IPC scale is an attempt at measuring three dimensions of the locus of control, "belief in the basic unordered and random nature of the world and belief in the basic order and predictability of the world, coupled with the expectancy that powerful others are in control" (p. 15). The Levenson IPC scale is presented as a Likert-type scale and has the advantage of negligible correlation with the Marlowe-Crowne Social Desirability Scale (Levenson 1981).

Respondents were asked to indicate their level of agreement to questions on a five-point scale anchored by Strongly disagree/Strongly agree. There were 8 questions for each of the three subscales, but the questions were intermingled. Examples of questions on the Internal scale are: "Whether or not I get to be a leader depends mostly on my ability" and " When I make plans, I am almost certain to make them work.' Examples of the Powerful Others items include: "I feel like what happens in my life is mostly determined by powerful people" and "Getting what I want requires pleasing those people above me." Examples of items in the Chance portion include: "To a great extent my life is controlled by accidental happenings" and "When I get what I want, it's usually because I'm lucky." Average scores for each subscale were computed as well as an overall average score for the IPC scale. The Powerful Others and Chance scales were reverse coded such that smaller values indicated Externality and larger values Internality. Recoding also allowed the three scales to be summed and

averaged to form the IPC scale.

Fatalism

The fatalism scale consisted of five items to which respondents were asked to indicate the extent of their agreement on a five point Likert scale anchored by "Strongly disagree/Strongly agree" (Farris and Glenn 1976). Examples of items include: "Making plans only brings unhappiness because the plans are hard to fulfill" and "With things the way they are today, an intelligent person ought to think about the present, without worrying about what is going to happen tomorrow." The responses were averaged to yield a fatalism score, with higher scores indicating a greater belief in fatalism.

The measures were analyzed for internal consistency (reliability) by Cronbach's alpha. The IPC scale had a satisfactory reliability (.79), but the Fatalism scale's reliability (.55), although within earlier guidelines (Nunnally 1967), was lower than the 0.7 suggested for early research (Nunnally 1978). Although previous studies have also found a low reliability for this scale (John et al. 1986; Foxman, Raven, and Stem 1990), the measure was used for confirmation of the locus of control scale and because it represents a simpler version of the Chance scale. The individual scales of the IPC scale were also tested for reliability. The Internal (.66) and Chance (.61) scales were slightly below the suggested minimum, but the Powerful Others (.71) scale was satisfactory.

In addition to reliability analysis, the measures were assessed for multidimensionality using principle components factor analysis. Eigenvalues and the scree plot of the eigenvalues indicated three factors for the IPC measure. These factors represented the I, P, and C scales, confirming Levenson's (1981) findings, and accounted for about 35% of the variance. The Fatalism measure had only one factor.

RESULTS

Responses to Dissatisfaction

As suggested by Singh (1988), responses to dissatisfaction were collapsed into three categories for both convenience and durable goods. Voice

responses are those in which the complainer seeks redress from the seller. Singh (1988) suggests that taking No-Action should also be included as a Voice response because this response may reflect major feelings toward the seller. However, for the purposes of this study, we separated out the No-Action response in the belief that it would provide richer information. Private responses are those individuals within directed towards complainer's social circle. These responses include discontinuing use of the product or brand, discontinuing patronizing the store, and negative word of mouth with friends or relatives. Third Party responses involve legal action or contacting the Better Business Bureau.

Tests of Hypotheses

Hypothesis 1. The first hypothesis suggests that people with an external locus of control will be more likely to take No-Action and to engage in private complaining behaviors, while Internals will be more likely to use Voice and Third Party responses. This hypothesis is only partially supported.

Table 2
Internality and Complaining Actions

SCALE MEANS 1				
COMPLAINING ACTION		AL INTERNA	L df	T
No Action-cn ²	3.07	2.92	537	1.33
Voice-cn	2.92	3.16	536	-2.59***
Private-cn	3.40	3.45	536	-0.95
Third Party-cn	1.88	1.70	537	2.24**
No Action-dur	2.40	2.15	538	2.29**
Voice-dur	3.37	4.15	538	-4.44***
Private-dur	3.45	3.57	538	-1.90**
Third Party-dur	2.30	2.13	536	1.90**

The IPC scale was split into Internal and External based on medians. The means reported are of the split scales.

Responses to dissatisfaction were compared with high and low Internal scores on the IPC scale, based on median splits, and resulted in 254

Internals and 287 Externals. The comparative results are shown in Table 2. Significant differences were found between Internals and Externals. Internals had higher means on Voice and Private responses. Externals had higher means for taking No-Action, but the results were significant only for durable goods. The hypothesis is only partially supported in that while Internals were more likely to engage in Voice responses than were Externals, they were also more likely to engage in Private responses, in contrast to our prediction.

Hypothesis 2. The second hypothesis is mostly supported. It predicts that No-Action and Private complaining behaviors will be related to a higher level of fatalism, and that lower levels of belief in fatalism will be related to Voice and Third Party actions. Table 3 summarizes the t-tests of responses to dissatisfaction based on high and low fatalism scores. There were significant differences between respondents who scored high or low on the Fatalism scale in all responses to dissatisfaction, except Third Party responses of durable goods.

Table 3
Fatalism and Complaining Actions

SCALE MEANS 1

COMPLAINING ACTION		HIGH FATALISM	df	T
No Action-cn ²	2.89	3.11		-1.95**
Voice-cn	3.17	2.89	536	2.93***
Private-cn	3.53	3.35	536	3.16***
Third Party-on	1.69	1.86	537	-2.01**
No Action-dur	2.07	2.53	538	-4.21***

3.70

3.40

2.21

538 5.70***

538 4.08***

536 -0.28

4.18

3.66

2.19

Voice-dur

Private-dur

Third Party-dur

Respondents with high beliefs in fatalism did take No-Action more often than did those with lower beliefs in fatalism, but contrary to the

² cn refers to convenience products and dur to durable products.

^{*} P<.10; **P<.05; ***P<.01

Scale means were computed after median split divided respondents into low and high fatalism categories

cn refers to convenience products and dur to durable products.

^{*} P<.10; **P<.05; ***P<.01

hypothesis, respondents with high fatalism scores did not engage in more Private complaining actions than did those with low fatalism scores. In fact, just the opposite occurred: respondents with low fatalism scores used more Private actions in responding to dissatisfaction than did those with high fatalism scores.

People with high fatalism scores were less likely to express dissatisfaction with Voice responses for both convenience and durable goods, but were more likely to use Third Party responses for convenience goods. Third Party responses of people with high fatalism scores were also numerically more likely for durable goods, but the difference was not significant.

Hypothesis 3. The third hypothesis suggests that differences in responses to dissatisfaction can be exhibited by race and/or ethnic origin and is only partially supported. Table 4 shows these effects. There were essentially no differences between Asians and non-Asians in their responses to dissatisfaction for convenience (low involvement) goods, except that Asians were more likely to take Third Party actions. This was contrary to our predictions.

Table 4
Complaining by Race

SCALE MEANS ¹				
COMPLAINING ACTION	NON-ASIAN	ASIAN	df	Т
No Action-cn ²	3.00	2.98	537	0.21
Voice-cn	3.00	3.08	536	-0.78
Private-cn	3.45	3.41	536	0.68
Third Party-cn	1.60	1.91	537	-3.80***
No Action-dur	2.01	2.46	538	-4.12***
Voice-dur	4.26	3.76	538	5.76***
Private-dur	3.62	3.45	538	2.67***
Third Party-dur	2.18	2.22	536	-0.44

Scales were 5 point Likert-type scales.

There were mixed results for durables goods. Asians were more likely to take No-Action than non-Asians, as predicted, but, contrary to our

predictions, Asians also took more Private Actions. As predicted, non-Asians reported taking Voice Action more often than Asians, but they also took Private Action more often than Asians, which is contrary to our predictions. There was no significant difference in Third Party responses for durable goods.

These results indicate a difference in responses between Asians and non-Asians and these differences depend on the type of product (convenience/durable). This suggests that purchase importance, involvement, and/or perhaps cost affects response to purchase dissatisfaction. Asians were more likely to take No-Action for durables or Third Party Action for convenience goods, while non-Asians were more likely to take Voice Action or Private Action, but only for durables. The No-Action response of Asians is consistent with the findings of Foxman, Raven, and Stem (1990), but the Third Party Action findings contradict that study. Perhaps this contradiction may be explained by the possibility of Asians losing "face" by engaging in Voice and Private Actions, while taking No-Action does not result in a loss of face (Chiu, Tsang, and Yang 1988). Third Party Actions may also not involve face in that they involve some disinterested arbitrator, rather personal contacts.

DISCUSSION

Analytical results indicate that Asians appear to differ from non-Asians in the personality characteristics of locus of control and fatalism and in their responses to dissatisfaction. Compared to non-Asians (mostly Americans), Asians seem to have greater externality, i.e., a belief that others have more control over their destiny than do they. They also have a greater belief in fatalism. Asians are more likely to take No-Action or Third Party Action than are non-Asians.

Responses to dissatisfaction differed between respondents with high and low Fatalism and Internal scores. Respondents with low Fatalism and/or high Internal scores were more likely to respond to dissatisfaction by either Voice or Private responses. These responses are consistent with theory and with our hypothesis. Internals take positive action, such as complaining to the store, seeking reparation, and other positive and

[&]quot;cn" refers to convenience products and "dur" to durable products.

^{*} P<.10; **P<.05; ***P<.01

active responses to compensate them for being dissatisfied with products.

On the other hand, respondents with an external locus of control and/or high belief in fatalism responded to dissatisfaction either by taking No-Action at all, or by Third Party The Third Party response were responses. contrary to our expectations and requires further explanation. Persons with an external locus of control and/or high fatalism beliefs may feel that they have little control over the outcomes of complaining if they take positive action themselves and, therefore, do relatively little of it. There may also be cultural feelings that direct confrontation is not desirable because complaining to a store, or taking other more active responses, may cause them or the store to lose face (Chiu, Tsang, and Yang 1988). However, when dissatisfaction is so great as to warrant complaint procedures, these people may feel that more effective action could be taken by third party authorities, such as the Better Business Bureau or legal experts. This explanation is consistent with higher beliefs in fatalism, powerful others, and an external locus of control.

and complaining Personality measures behavior appear to have a complex relationship, compounded by culture and product class. Locus of control, as measured by the Levenson IPC scale, appears to be a robust measure and may be useful in further cross-cultural studies. The Singh (1988) taxonomy of complaining behaviors is a of looking at responses wav dissatisfaction, but may not be complete. incorporation of No-Action into the Voice response seems to detract from the richness of the measure and its managerial usefulness, especially in a cross-cultural context. For that reason, the No-Action response was separated from the Voice response in this study.

CONCLUSIONS

From a managerial viewpoint, it is apparent that people with greater beliefs in fatalism and/or who are more external in their locus of control, such as Asians, respond to dissatisfaction differently than do people with lesser beliefs in fatalism and/or greater internality of locus of control, such as Americans, in that they are less likely to actively seek retribution from the store or

to use negative word of mouth.

Managers of firms distributing products overseas should emphasize to their distributors the importance of providing a means for relaying the Voice actions of consumer dissatisfaction to the manufacturer. Turning Private actions into Voice actions should be an objective for firms in both the domestic and foreign marketplaces, in order to improve consumer satisfaction. Accomplishing this objective, while much more difficult in a foreign context, is no less important than in a domestic context.

The problem of consumers taking No-Action transcends cultures, but may be more important in Asian cultures and, by extension, other cultures with a more external locus of control and/or greater belief in fatalism. This can be a most difficult problem to resolve and yet managerially, perhaps one of the more important. How can No-Action responses be transformed into Voice action so that a firm can resolve a complaint and attempt to win back a customer? What mechanisms can managers employ to aid transformation from No-Action to Voice responses to dissatisfaction? In the United States, the marketing concept has been advocated, if not adopted, by many successful firms and mechanisms put in place to facilitate the expression of Voice responses to dissatisfaction. This is not true of much of the world, including many Asian countries (Frazier, Gill, and Kale What will it mean for 1989: Kale 1986). managers if a No-Action response does or does not convert to Voice action? These questions remain unanswered by this study.

As with any study, this research has several limitations. First, the measures of locus of control and especially that of fatalism have lower reliabilities than desired and may limit the generalizability of the study (Diamond 1985; Parameswaran and Yaprak 1987). The Asian and non-Asian respondents in this study consisted primarily of students. The length of stay in the U.S. was determined for Asians (Table 5), but the level of acculturation is not known. This may limit the generalizability of the results to consumers in Asian countries. On the other hand, the sample may well be representative of certain subcultures within the U.S., which may increase its usefulness to domestic marketers. The study also utilized self-report retrospective measures; actual responses to dissatisfaction may not be entirely consistent with respondents' reported actions. In spite of these, the study does add to our understanding of cross-cultural complaining behavior and suggests useful managerial applications.

Table 5
Asians Length of U.S. Residence

Length of U.S. Residence	Percentage *
Less than 1 year	13.4%
1 - 5 years	48.5
6 - 10 years	15.9
11 - 15 years	15.5
More than 16 years	6.7

^{*} n=250 due to missing values

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