# NATIONAL CHARACTER AND PURCHASE DISSATISFACTION RESPONSE

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#### **ABSTRACT**

This study employs the concept of national character and previously developed approaches for measuring consumer complaint intentions to investigate the relationship between national character and specific consumer responses to Sample data were purchase dissatisfaction. collected at a university in the U.S. and two universities in Taiwan. Significant relationships were found between national character and the type of complaining behavior in which consumers engage. American respondents were more likely to complain to a seller and to take legal action than Taiwan respondents were. Respondents in Taiwan were more likely to take no action in response to a dissatisfying purchase.

#### INTRODUCTION

Consumer dissatisfaction and consumer complaining behavior has received much attention from researchers and practitioners in recent years (Bearden and Teel 1983; Jacoby and Jaccard 1981; Rogers, Ross and William 1992; Singh 1988; Slama and Williams 1991). Consumer complaints provide firms with opportunities to improve their marketing programs so as to enhance consumer satisfaction and company profitability (Fornell and Westbrook 1984). On the other hand, complaints may give a company an unfavorable reputation, which might eventually undermine the firm or one of its products. Understanding consumer complaining behavior is critically important from both theoretical and practical perspectives.

Most research in the area of consumer complaining behavior have been done in the U.S., with U.S. residents as the subject of the studies. A couple of studies that examined Latin American consumers (Strahle, Hernandez, Garcia and Sorensen, 1992; Villarreal-Camacho 1983) found that dissatisfied Mexican and Puerto Rican consumers are less likely to seek redress than their American counterparts are. Consumer responses to dissatisfaction in different countries are quite likely to be different, because of cultural factors. In this study, we employ the concept of national

character to explain differences in consumer complaining intention in different nations. An approach based on national character should facilitate the building of a more general theory of consumer complaint behavior, making the integration and synthesization of studies possible (Clark 1990).

## CONSUMER COMPLAINING BEHAVIOR

Consumer complaining behavior (CCB) is generally considered to be a set of multiple responses arising out of purchase dissatisfaction (Singh 1988; Roger, Ross and Williams 1992). Several responses, ranging from doing nothing to taking legal action, can result from a dissatisfying purchase episode. Consumer complaining behavior has been classified in several ways (Bearden and Teel 1983; Day and Landon 1977; Day 1980). Singh (1988) suggested that consumer complaints consist of private action, voice, and third-party actions. Based on categories advanced by Singh (1988), Rogers, Ross and Williams (1992) conceptualize CCB alternatives as follows:

- 1. Do nothing -- internalize or ignore the dissatisfaction
- 2. Change future behavior -- do not buy the item or patronize the seller in the future
- 3. Private complaining -- warn family and friends about the product or seller
- 4. Voice complaint -- complain to manufacturer or retailer
- 5. Third party -- e.g., complain to consumer group, take legal action

This conceptualization is employed in this study.

Why do consumers complain? Researchers suggest that complaint intentions are influenced by an individual's attitude toward the act of complaining (Singh and Wilkes 1991). This attitude construct is seen as an overall affect and is contemplated to be affected by personality characteristics, demographic characteristics, and environmental influences, such as industry concentration (Hirschman 1970). Slama and Williams (1991) and McClure and Kiecker (1992)

found that consumer interaction style is associated with consumer complaining intentions. Consumers low in both assertiveness and aggressiveness are less likely to complain. Rogers, Ross and Williams (1992) found that personal values are related to CCB. Wisdom, freedom, family security, capability and cleanliness were the most common values related to CCB for females. Wisdom and salvation were the most common values for males. If their conclusions are correct, we would expect to find that CCB differs across national boundaries. It has been found that assertiveness and other values are different across cultures (Hall 1976; Hofstede 1980; Hofstede and Bond 1988).

CCB is also related to the economic framework of Hirschman (1970). Complaint intentions are related to the evaluation of (1) the probability of a consequence, and (2) the value of the consequence. If the dissatisfying incident involves large-scale economic loss for the consumer, the consumer is more likely to voice a complaint to retailers or manufacturers or to take third-party action and less likely to take no action or private action only. On the other hand, if the dissatisfying incident causes only trivial damage to the consumer, the consumer is less likely to take any action other than private actions, and he may actually do nothing.

### NATIONAL CHARACTER

Researchers of consumer behavior know that culture is an important factor in determining consumer behavior. How do we measure culture? One can take either a culture-centered approach or a personality-centered approach (Clark 1990). The first approach employs data about collective behavior, such as wealth distribution, the divorce rate, or average hours of watching TV. All of these can tell us something about a country. However, it seems difficult to employ this approach in interpreting consumer behavior, such as complaint intentions.

The second approach measures individual consumers. In comparing survey answers, the patterns of values and beliefs that differentiate countries from each other can be identified. This procedure provides us with dimensions of culture on which we can locate various countries. This

type of research enables us to develop hypotheses about consumer behavior such as complaint intentions. Employing this approach, Hofstede (1980) analyzed questionnaires from 117,000 IBM employees in 53 cultures. The data revealed that cultural differences can be captured in four dimensions: power distance, individualismcollectiveness, masculinity, and uncertainty avoidance. These dimensions have been proposed and employed in marketing literature (Clark 1990; Kale and Barnes 1991).

The basic issue involved in power distance is human inequality. Inequality can occur in areas such as prestige, wealth, and power. This dimension refers to the less powerful members of organizations and institutions (like the family) accepting and expecting unequal distribution of power. The inequality is defined from below, not from above, suggesting that a society's level of inequality is endorsed by its followers as much as by its leaders.

It is likely that larger inequalities in power are reflected in larger inequalities in other areas. Such differences in other areas in turn feed back into power distance and reinforce it. We can therefore expect to find that differences between societies in the power distance norm are associated with degree of inequality in consumer complaining behavior.

Consumers as individuals are in a less powerful situation when facing a seller, whether a retailer or a manufacturer. In a country with large power distance, consumers are likely to perceive unsatisfactory goods and services as a fact of life and less prone to complain. Hence we would expect that the larger the power distance a country has, the more likely consumers are to take no action and less likely they are to take any action, being it private action, warning friends and family members, or complaining to the seller or a third party.

The dimension of individualism versus collectivism refers to the degree to which individuals are integrated into groups. In a individualist society, ties between individuals are loose. Everyone is expected to take care of himself or herself. In a collectivist society, strong family and extended family ties exist. People in the group are expected to look after each other. Collectivism here does not refer to the political

system; it refers to the social group, not the country.

In an individualist society people believe in individual decisions. Everyone is considered to have the right to hold personal opinions. As consumers, individuals who are dissatisfied with the purchase of a product do not think that they have to consider others' opinions before they take action. Hence, they are more likely to complain to the seller or to a third party. On the other hand, in a collectivist society, individual initiative is socially discouraged. Consumers are less likely to complain to the seller or to a third party. However, we would expect that consumers in a collective society would warn family or friends more often than consumers in a individualist society.

dimension of masculinity versus The with sex role, which is femininity deals fundamental in any society. Sex role patterns are socialized. Socialization is the process by which cultural norms are transferred from one generation to the next. It starts in the family, proceeds in peer groups and in schools, and is constantly The common nourished through the media. pattern for male is assertiveness, aggressiveness, achievement, self-reliance, and competitiveness. Common female traits are modesty, humility, nurturing, and responsibility. Males tend to be thing- and money- oriented, while females tend to be people-oriented.

Assertiveness has been found to be related to consumer complaint behavior (Slama and Williams 1990). In a society high in masculinity score, consumers are more likely to want to get things straight, resulting in more consumer complaints to the seller and third parties. On the other hand, in a society low in masculinity score, consumers are less likely to complain.

The fourth dimension is uncertainty avoidance. Uncertainty about the future is something with which people in all cultures must cope. People try to cope with uncertainty with technology, law, and religion. Tolerance for uncertainty varies considerably among people in different countries. In a society in which avoidance of uncertainty is strong, people tend to be more resistant to change, more fearful of failure, and less likely to take risk. They consider conflict to be undesirable and have less tolerance for criticism than people scoring low

on uncertainty avoidance. Consumers, when dissatisfied with a purchase, might wish to be compensated for it. However, facing the uncertainty of seller resistance and considering the undesirability of open conflict, consumers high in uncertainty avoidance might avoid complaining to the seller or a third party. In a society of low uncertainty avoidance, on the other hand, the tolerance of uncertainty and open conflict is high, and consumers are more likely to complain to the seller or a third party.

The scores for the four dimensions for the U.S. and Taiwan are shown in Table 1 (Hofstede 1980). The scores in each dimension range from 1 to 100 for the 66 countries analyzed in Hofstede's study. In comparison with Taiwan, the U.S. scores high on individualism and masculinity and low on power distance and uncertainty avoidance. Based on the arguments presented above, all the scores in the four dimensions indicate that, in comparison with Taiwan consumers, American consumers are less likely to do nothing and more likely to complain to the seller, take third-party action, or both when they are dissatisfied with a purchase.

From the perspective of individualism versus collectivism, we would expect the respondents in Taiwan to be more likely to warn friends and family more frequently than respondents in the U.S. However, from the perspective of power distance, consumers in Taiwan might view dissatisfied purchases as facts of life and deem them not worth mentioning to friends or family members. Hence, it is difficult to predict whether respondents in the U.S. should be more likely to warn their friends and family than respondents in Taiwan.

Table 1
Scores of the U.S. and Taiwan
in the Four Dimensions of Cultural Values

	U.S.	Taiwan
Power Distance	40	58
Individualism	91	17
Uncertainty Avoidance	46	64
Masculinity	62	45
(Source: Hofstede, 1980	0)	

#### HYPOTHESES

Based on the above arguments, we can formulate the following hypotheses:

H1: American consumers are less likely than Taiwan consumers to do nothing when they are dissatisfied with a purchase.

H2: American consumers are more likely than Taiwan consumers to stop buying the brand involved, stop shopping at the store involved, or both when they are dissatisfied with a purchase.

H3: American consumers are as likely to complain to family or friends as Taiwan consumers are.

H4: American consumers are more likely to voice their complaints to retailers or manufacturers than Taiwan consumers are.

H5: American consumers are more likely to complain to a third party than Taiwan consumers are.

H6: The higher the price of the product involved, the more likely a consumer in either country is to take action about purchase dissatisfaction.

## DESIGN OF THE STUDY

The method employed by Slama and Williams (1991) and Rogers, Ross and Williams (1991) is utilized in this study to measure consumer complaint behavior. Respondents were first asked to indicate the frequency with which they have engaged in various complaint behavior when dissatisfied with a purchase. They were then presented with four scenarios describing dissatisfied purchase situations and asked to indicate the likelihood of their engaging in each complaint behavior for each situation.

The four scenarios presented to the student sample in the U.S. involved automobile repair, purchase of a jacket, a toaster and fast food. The first three of these scenarios were used in Slama and Williams (1991) and Rogers, Ross and

Williams (1992). The last scenario is reproduced in Table 2. All of the descriptions in the four scenarios were similar except that the products were different and the price of the purchase were different and were given. All the items of complaining responses listed in the four scenarios were essentially the same.

Table 2 Scenario for Hamburger Purchase

Assume that you ordered a hamburger at a fast food store. You asked that no mustard should be put in the hamburger. However, after you paid for it, you found that a lot of mustard was in the hamburger. On telling it to the clerk, you were told that nothing would be done for you. What is your likelihood of doing each of the following?

	Very likely	Somewhat likely	Not very likely	Unlikely	Never
Do nothing about the incident.	5	4	3	2	1
Stop going to the store.	5	4	3	2	1
Tell family or friends.	5	4	3	2	1
Complain to the store manager.	5	4	3	2	1
Complain to the Better Business					
Bureau.	5	4	3	2	1
Write to a newspaper.	5	4	3	2	1
Contact a lawyer or take legal					
action.	5	4	3	2	1

Problems arise in international marketing studies. In Taiwan very few college students drive cars because of the high price of automobiles in Taiwan and the limited parking space. Students use motorcycles as their main mean of transporta-

tion. Hence, motorcycle repair is employed as a scenario corresponding to auto repair in the U.S. Another element that has to be considered in a cross-cultural study is the degree of economic damage to a consumer in a particular purchase episode. Five hundred dollars might mean two weeks' living expenses to an American student, but it means one month's living expenses to a student in Taiwan. To make the scenarios comparable, the prices of the purchases were adjusted. The products and the prices of the purchases are shown in Table 3.

Table 3
Products and Their Prices in the Four
Scenarios

U.S.		Taiwan	
Product	Price	Product	Price
Auto repair Jacket Toaster Hamburger	\$500 \$150 \$29.95 Not Specified	Motorcycle repair Jacket Toaster Hamburger	\$300 \$90 \$24 Not Specified

For the U.S. sample, a questionnaire containing the dissatisfaction scenarios together with the complaining response items was distributed to students at a southwestern university. Students waiting in line to adjust their course schedules were selected at random and given the questionnaire along with a stamped return They were asked to fill in the envelope. questionnaire later and drop it in the mail. increase the response rate one dollar was given to each student who agreed to participate. total of 200 questionnaire were distributed to female students and 170 to male students. A total of 158 responses from female students and 116 responses from male students were collected. The response rate for female students was 79%; that for male students was 68%. Those living in the U.S. for less than ten years were excluded from the analysis, resulting in 149 female and 109 male respondents.

The Chinese version of the questionnaire was distributed to students in the department of management science and the department of hotel management at two universities in Taiwan. A total of 108 male responses and 204 female responses

was collected.

## **RESULTS**

Previous research suggests that men and women differ in their complaint behavior (Roger and Williams 1990; Rogers, Ross and williams 1992). Accordingly, the responses of men and women were compared separately.

The first part of the questionnaire asked respondents about their past complaining behavior. As predicted, both male and female consumers in Taiwan were more apt to do nothing in response to a dissatisfying purchase, as indicated in Table 4. However, male respondents in Taiwan were more likely to stop buying the brand when they were dissatisfied. All male and female respondents in both countries were more likely to take private action than to voice their dissatisfaction to sellers. They were least likely to complain to a third party. One interesting result is that although the U.S. is a very individualist society and Taiwan is a high collectivist society, the tendency of consumers in the two countries to warn their family or friends was not different.

The complaining intentions for the vehicle repairs scenario are shown in Table 5. Again the respondents in Taiwan were more likely to take no action. Males in Taiwan were also more likely to stop buying the brand than their U.S. counterparts were. American respondents were more likely to complain to the Better Business Bureau or take legal action than respondents in Taiwan.

The complaining intentions for the jacket purchase scenario are shown in Table 6. The respondents in Taiwan were more likely to take no action and were more likely to stop shopping at the store than the American respondents were. American respondents were more likely to complain to higher-level management. Respondents in Taiwan were more likely to write to a newspaper. Female respondents in the U.S. were more likely to take legal action than their counterparts in Taiwan were.

The complaining intentions for the toaster purchase scenario are shown in Table 7. Respondents in Taiwan again were more likely than their American counterparts to take no action. American respondents were more likely to complain to higher-level management. Taiwanese

	Table 4	
General	Complaining	Intentions

		Male			Female	
	U.S.	Taiwan	Z-value	U.S.	Taiwan	Z-value
Do nothing	2.97	3.25	-2.04*	3.12	3.37	-2.22*
	(1.08)	(0.93)		(1.10)	(0.97)	
Stop buying the brand	3.81	4.23	-3.25**	3.82	3.95	-1.20
	(1.04)	(0.83)		(1.06)	(0.95)	
Warn family or friends	3.98	4.01	-0.24	3.96	4.05	-0.95
	(0.87)	(0.81)		(0.93)	0.91)	
Complain to	2.35	2.17	1.31	2.27	2.08	1.63
manufacturer	(1.04)	(1.00)		(.91)	0.92)	
Complain to the Better	1.49	1.37	1.06	1.34	1.29	0.65
Business Bureau	(0.80)	(0.76)		(0.72)	(0.65)	
Write to a newspaper	1.27	1.26	0.09	1.09	1.19	-1.98*
	(0.48)	(0.60)		(0.37)	(0.56)	
Contact a lawyer or	1.34	1.19	1.54	1.15	1.09	1.31
take legal action	(0.81)	(0.62)		(0.45)	(0.39)	

Table 5 Complaining Intentions for vehicle repairs

	Male			Female		
	U.S.	Taiwan	Z-value	U.S.	Taiwan	Z-value
Do nothing	1.56	2.09	-4.29**	1.75	2.15	-3.64**
-	(0.78)	(1.04)		(1.00)	(1.03)	2.0.
Stop buying the brand	4.22	4.55	-2.49*	4.54	4.57	-0.43
- · •	(1.15)	(0.77)		(0.87)	(0.69)	2.10
Warn family or friends	4.74	4.72	0.29	4.81	4.71	1.83
•	(0.66)	(0.45)		(0.52)	(0.54)	
Complain to	4.34	4.55	-1.70	4.53	4.57	-0.50
manufacturer	(0.98)	(0.77)		(0.76)	(0.69)	
Complain to the Better	3.82	3.30	2.94**	3.83	3.15	4.94**
Business Bureau	(1.33)	(1.26)		(1.26)	(1.30)	
Write to a newspaper	2.60	2.85	-1.54	2.52	2.62	-0.75
	(1.11)	(1.29)		(1.19)	(1.21)	
Contact a lawyer or	3.79	2.43	7.59**	3.59	2.27	9.55**
take legal action	(1.32)	(1.29)		(1.34)	(1.17)	

<sup>\*</sup>Significant at p < 0.05. \*\*Significant at p < 0.01.

<sup>\*\*</sup>Significant at p < 0.01.

Table 6 Complaining Intentions for Jacket Purchase

		Male			Female	
	U.S.	Taiwan	Z-value	U.S.	Taiwan	Z-value
Oo nothing	1.88	2.58	-4.68**	1.90	2.54	-5.44**
<i>y</i>	(0.89)	(1.25)		(1.04)	(1.17)	
top shopping at the	4.19	4.74	-4.85**	4.11	4.63	-5.39**
store	(1.02)	(0.56)		(1.01)	(0.71)	
Varn family or friends	4.64	4.63	0.14	4.66	4.58	1.19
	(0.55)	(0.54)		(0.66)	(0.73)	
mplain to higher	4.72	4.27	4.57**	4.77	4.03	8.61**
evel management	(0.62)	(0.81)		(0.61)	(1.01)	
omplain to the Better	3.06	3.07	-0.08	3.05	2.84	1.59
Business Bureau	(1.14)	(1.13)		(1.27)	(1.17)	
rite to a newspaper	2.27	2.55	-2.02*	2.05	2.33	-2.56**
* ***	(0.48)	(0.60)		(0.37)	(0.56)	
ontact a lawyer or	2.53	2.26	1.62	2.30	1.94	2.87**
ake legal action	(1.17)	(1.20)		(1.27)	(1.00)	

Table 7 Complaining Intentions for Toaster Purchase

	Male			Female		
	U.S.	Taiwan	Z-value	U.S.	Taiwan	Z-value
Do nothing	2.18	2.49	-1.94	2.41	2.70	-2.15*
20	(1.13)	(1.22)		(1.26)	(1.21)	
Stop buying the brand	4.43	4.47	-0.37	4.38	4.42	-0.38
otop outjumg	(0.80)	(0.76)		(0.95)	(0.83)	
Warn family or friends	4.45	4.50	-0.53	4.44	4.48	-0.36
,, , , , , , , , , , , , , , , , , , , ,	(0.77)	(0.64)		(0.87)	(0.79)	
Complain to higher	4.40	4.17	$2.06^{*}$	4.42	3.95	4.48**
level management	(0.85)	(0.79)		(0.94)	(1.03)	
Complain to the Better	2.75	2.95	-1.27	2.73	2.83	-0.73
Business Bureau	(1.21)	(1.11)		(1.23)	(1.23)	
Write to a newspaper	2.00	2.48	-3.37**	1.91	2.38	-4.16 <sup>**</sup>
	(0.92)	(1.12)		(0.94)	(1.15)	
Contact a lawyer or	1.97	2.08	-0.69	1.95	1.95	0.06
take legal action	(1.11)	(1.09)		(1.09)	(1.01)	

Significant at p < 0.01.

<sup>\*</sup>Significant at p < 0.05. \*\*Significant at p < 0.01.

	Male				Female		
	U.S.	Taiwan	Z-value	U.S.	Taiwan	Z-value	
Do nothing	2.19	3.15	-5.31**	2.18	3.04	-6.05**	
	(1.31)	(1.33)		(1.30)	(1.34)		
Stop going to the	3.53	3.55	-0.09	3.57	3.56	0.05	
store	(1.15)	(1.05)		(1.14)	(1.09)		
Warn family or friends	3.49	3.54	-0.32	3.70	3.59	0.82	
	(1.28)	(1.08)		(1.29)	(1.16)		
Complain to the store	4.30	3.67	4.14**	4.34	3.56	6.28**	
manager	(1.04)	(1.22)		(1.15)	(1.17)		
Complain to the Better	1.99	2.14	-1.02	1.95	2.07	-0.98	
Business Bureau	(1.00)	(1.14)		(1.16)	(0.99)		
Write to a newspaper	1.63	1.94	-2.54*	1.49	1.88	-4.17*	
	(0.77)	(0.99)		(0.83)	(0.92)		
Contact a lawyer or	1.36	1.69	-3.36**	1.36	1.73	-4.62**	
take legal action	(0.70)	(0.70)		(0.76)	(0.74)		
*Significant at p < 0.0 **Significant at p < 0.							

Table 8 Complaining Intentions for Hamburger Purchase

respondents were more likely to write to a newspaper than American respondents were.

The complaining intentions for the hamburger purchase scenario are shown in Table 8. Again, respondents in Taiwan were more likely than American respondents to take no action. American respondents were more likely to complain to the store manager. Most of the American and Taiwanese respondents felt it unlikely or impossible that they would write a newspaper or contact a lawyer over a hamburger purchase. However, American respondents were less likely to take legal action. This contradicts the results of the other three scenarios, leading us to question the validity of the measurement. There are two possible explanations for this contradictory results. One is the usage of Oriental languages. In Orient, "yes" sometimes means "yes," and sometimes it really mean "no" (Ruthstorm and Matejka, 1990). As indicated by Hall (1976), there are high-context cultures and low-context cultures. In a high-context culture, the meaning of words has to be taken from its context. People tend not to say things as clearly as people in a low-context culture. Hence, when both U.S.

respondents and Taiwanese respondents have the same level of intention to complain about a hamburger purchase, U.S. respondents might indicate that they would "never" take legal action, while Taiwanese respondents might indicate that they are merely "unlikely" to take legal action.

The other explanation is that the respondents in Taiwan were asked to answer the questionnaire in class and were not offered the opportunity to refuse to answer the questionnaire. It is likely that there were some respondents who finished the questionnaire without given much thought to each On the other hand, the American respondents had the freedom not to send back the questionnaire. They were given one dollar. Many of them might have felt obliged to answer the questions as accurately as possible. Hence, the quality of the responses by the American respondents is likely to be higher than that of the responses by the Taiwanese respondents. higher scores from the respondents in Taiwan just reflect the fact that some respondents did not give much thought to their answers.

It is interesting to note that in all four of the scenarios, American respondents are more likely to

voice their complaints to the higher management of retail stores or to manufacturers than they were to stop buying the brand involved. On the other hand, respondents in Taiwan were more likely to stop buying the brand than to complain to the higher management of retail stores or to manufacturers.

As the price of the purchase increased, the respondents were more likely to take action, as indicated by the scores in Table 3 to Table 7. This holds true for all possible actions that the respondents could take. This relationship also holds true across the two cultures.

Overall, the first hypothesis, that of no action, the third hypothesis, of warning family or friends, the fourth hypothesis, of complaining to the retailer or manufacturers and the sixth hypothesis, that concerning the relationship between price and complaint intentions, are supported by the data. The fifth hypothesis is partially supported by the data. American respondents are more likely to take legal action than Taiwanese respondents are. However, Taiwanese respondents are more likely to write to a newspaper. The second hypothesis, that regarding no longer buying the brand, is false. Taiwanese respondents are more likely to stop buying a brand than American respondents are.

It appears that Hofstede's four dimensions of cultural values can be employed to predict across national boundaries many actions dissatisfied consumers might take. However, we failed to predict that Taiwanese respondents would be more likely to take private action and to write to a Complaining higher-level to newspaper. management and taking legal action are both forms of direct confrontation; in contrast, no longer buying a brand and writing to a newspaper do not require face-to-face confrontation. American confrontation; respondents opt for direct Taiwanese respondents take indirect routes in responding to a dissatisfying purchase.

## CONCLUSIONS AND DISCUSSIONS

The managerial implications of this study for companies doing business in different countries are obvious. Consumers in Taiwan are more likely to just exit, instead of voicing their complaints to the management. A U.S. company doing business in Taiwan should not be complacent about receiving

fewer consumer complaints than they get in the U.S. In Taiwan it requires more effort to find out what consumers really think. Conversely, a company from Taiwan doing business in the U.S. should not be discouraged by receiving more consumer complaints than it is accustomed to in Taiwan. The company should look upon complaints as opportunities to improve their operations.

This study attempts to employ Hofstede's four dimensions of cultural values to predict consumer complaint intentions. Although the predictions were correct in most of the cases, we did not predict the intentions perfectly. One possible explanation for this is that both Hofstede's four dimensions of cultural values and Singh's three dimensions of CCB are the products of academic work in western culture. Although Hofstede's sample included Oriental people, the tool in itself is culturally bound. In his study, Singh used U.S. residents only to derive the three dimensions of CCB. The applicability of these three dimensions to people in other cultures can be doubted.

To facilitate comparison across cultures, the samples and the scenarios in this study were matched as closely as possible. However, it is very difficult to match many factors scientifically. Subjective decisions still have to be made. Even if the sample and the scenario were matched perfectly, there are still possible gaps across national boundary in the style of answering questions. When comparing results from crosscultural studies, the interfering factors should be kept in mind.

Finally, this study employed a sample composed only of students. Students are indeed consumers, but their complaint behavior is likely to be different from that of others, such as elderly or middle-aged consumers. This study used samples from two nations only. To build a more general theory of CCB, more samples from more nations are clearly needed.

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