

# THE EFFECTS OF DENOMINATIONAL DISSATISFACTION AND ANOMIE ON INVOLVEMENT AND COMPLAINT INTENTIONS: AN EXPLORATORY MODEL FOR RELIGIOUS SERVICES

Brent G. Goff, Auburn University  
Manton C. Gibbs, Indiana University of Pennsylvania

## ABSTRACT

This study examined the application of Singh's taxonomy of consumer complaint intentions to religious services utilizing confirmatory factor analysis. Also, denominational dissatisfaction, Lastovicka and Gardner's dimensions of involvement and two dimensions of anomie (religious and secular) were examined as determinants of voice, private and third party consumer complaint behavior utilizing path analysis. The effects of the exploratory causal model were discussed and implications for future research developed.

## INTRODUCTION

Complaint behaviors and the relationships of complaint behaviors with other constructs, particularly concerning services, are topics of increasing interest to consumer behavioralists. However, the classification of consumer complaint behaviors (CCB) (e.g., Day and Landon 1977; Day 1980; Singh 1988) has received limited attention. Recently, Singh (1988) developed a new three dimensional taxonomy of complaint intentions for services and confirmed it for groceries, auto repairs, medical care and financial services. However, more evidence must be compiled before this taxonomy can be considered invariant (Singh 1988). Consequently, Singh has called for additional research to collaborate his taxonomy on additional services and with data with a higher response rate (his response rates ranged from 15.5 to 17.6%). The dimensions of the taxonomy were labeled third party CCB (refers to complaint actions directed at some formal third party (e.g., Better Business Bureau)), private action CCB (refers to negative word of mouth and exit from the exchange relationship), and voice action CCB (refers to complaints directed toward

the seller and also no action taken by the consumer).

The relationship of the dimensions of this taxonomy to other constructs was not known and warranted investigation. Several studies have connected various operationalizations of CCB to demographics (e.g., Bearden and Teel 1980; Bearden, Teel and Crockett 1980), cognitive and behavioral variables (e.g., Richins 1983) and economic factors (Hirschman 1970). However, review of the literature reveals some research concerning the effects of dissatisfaction (e.g., Jacoby and Jaccard 1981; Westbrook 1987; Withey and Cooper 1989) on CCB in general but no research concerning the effects of dissatisfaction, anomie and involvement on the dimensions of Singh (1988)'s consumer complaint intention taxonomy. However, the effects of discontent and alienation on attitude toward the act of complaining (Singh 1985) and the effects of assertiveness and aggression on CCB (Richins 1987) have been assessed. Further, Engle, Blackwell and Miniard (1986 p.324) have suggested that the construct of anomie should be related to complaint behavior.

The purpose of this paper was to report the results of an exploratory study that examined the applicability of Singh's taxonomy of complaint intentions to religious services. In addition, the study also examined the relationships of dissatisfaction, certain dimensions of anomie and involvement to the dimensions of complaint intentions through an exploratory causal modeling approach utilizing path analysis. Inferred relationships resulted in the following structural equations:

$$Y_1 = b_{12}Y_2 - g_{11}X_1 - g_{12}X_2 - g_{13}X_3 + z_1 \quad (1)$$

$$Y_2 = -g_{21}X_1 - g_{22}X_2 - g_{23}X_3 + z_2 \quad (2)$$

$$Y_3 = b_{32}Y_2 - g_{31}X_1 - g_{32}X_2 - g_{33}X_3 + z_3 \quad (3)$$

$$Y_4 = b_{41}Y_1 + b_{42}Y_2 + b_{43}Y_3 + g_{41}X_1 + g_{42}X_2 + g_{43}X_3 + z_4 \quad (4)$$

$$Y_5 = b_{51}Y_1 + b_{52}Y_2 + b_{53}Y_3 + g_{51}X_1 + g_{52}X_2 + g_{53}X_3 + z_5 \quad (5)$$

$$Y_6 = b_{61}Y_1 + b_{62}Y_2 + b_{63}Y_3 + b_{64}Y_4 + b_{65}Y_5 + g_{61}X_1 + g_{62}X_2 + g_{63}X_3 + z_6 \quad (6)$$

The notations used are as follows:

$X_1$  = denomination (brand)

$X_2$  = religious anomie

$X_3$  = secular anomie

$Y_1$  = familiarity or extent of the consumer's subjective knowledge about and interest in the service class

$Y_2$  = normative importance or relevance of service

$Y_3$  = commitment or binding an individual to brand (denomination) choice

$Y_4$  = private action CCB or intentions to complain to friends or relatives

$Y_5$  = voice CCB reflecting feeling toward the service provider or intentions to complain which are directed toward people or objects involved directly in the dissatisfying relationship, including no action taken by the consumer

$Y_6$  = third party or intentions to complain to third party subjects external to the consumer's social network

Where for the purpose of path analysis:

$X_1, X_2, X_3$  are exogenous variables which refer to variables prior to and outside the model.

$Y_i$  = the number of dependent or endogenous variables determined within the system,  $i = 1, 2, \dots, n$

$b_{ik}$  = beta, which represents the relationship or association between two endogenous variables ( $Y$ ) where the  $i$ th  $Y$  is related to the  $k$ th  $Y$

$g_{ij}$  = gamma, which represents the relationship between  $i$ th endogenous variable and  $j$ th exogenous variable,  $j = 1, 2, \dots, m$

$z$  = zeta, which is an error term

Note that English letters for convenience were substituted for Greek notations. Also, note that  $b_{41}, \dots, b_{63}$ , in order to put the model in canonical

form, were assigned positive signs. No specific proposition was posited concerning the sign of these relationships represented here.

## CONSTRUCTS, OPERALIZATIONS AND PROPOSITIONS

### Dissatisfaction

Dissatisfaction with religious services has several dimensions such as dissatisfaction with the minister, the music, the physical facilities, members of the congregation etc. However, dissatisfaction with the denomination (brand) ( $X_1$ ) was chosen for examination as the denomination delineates key doctrines, dogmas and rituals that form the basis for the norms that differentiate one brand of religion from another. Further, the various denominations appear to generate differing levels of internalized core values (Timmer and Kahle 1983) and differing intensities of brand loyalty and commitment (Gallop and O'Connell 1986). This suggested that the existing level of dissatisfaction with the denomination may interact with components of involvement in giving rise to complaint intentions. It has been asserted that the existing degree of dissatisfaction would decrease the level of involvement and increase intention to complain (e.g., Bearden and Teel 1983; Richins 1983). Dissatisfaction with the denomination was operationalized by 9 point Likert type scales where strongly disagree equaled 1 and strongly agreed equaled 9. See Table 1 for items and the alpha level.

### Anomie

Anomie is a well established and powerful sociological construct that is an important determinant of an individual's behavior. However, it has not received extensive attention in marketing even though it is closely associated with cultural and social influence which are general marketing topics. Anomie is generally considered to be normlessness or a weakened respect for the norms of society but can be construed as an absence of norms (Engle, Kollat and Miniard 1986). The theoretical underpinning of anomie ultimately resides in Emile Durkhiem's work (1897, 1912) concerning social facts (e.g., socialization,

morality, anomie and religion). Durkheim (1897) considered anomie to be a pathological loosening of moral authority upon the lives of individuals. This pathology resulted from insufficient internalized social morality or moral constraint (Ritzer 1983).

**Table 1**  
**Construct Scale Items and Cronbach's Alphas**

Denominational Dissatisfaction	KR 20 = .60
(DD1) I am satisfied with my current denomination.	
(DD2) I am not satisfied by my current denomination.	
Religious Anomie	alpha = .81
(RA1) Honesty is best in spite of the hardships it may cause.	
(RA2) People should obey God's laws no matter how much they interfere with their personal ambitions.	
(RA3) My religious beliefs are a very important influence in my life.	
(RA4) Spiritual values are more important than material things.	
(RA5) I try to do God's will.	
(RA6) I do things I don't want to if I feel it is God's will.	
Social Anomie	alpha = .65
(SA1) It's hardly fair to bring children into the world with the way things look for the future.	
(SA2) These days a person doesn't really know who he can count on.	
(SA3) It is hard to rear children nowadays because what is right today is wrong tomorrow.	
(SA4) Nowadays a person has to live pretty much for today and let tomorrow take care of itself.	
(SA5) The world is changing so fast that it is difficult to be sure that we are making the right decisions in the problems we face daily.	
Familiarity	alpha = .67
(FA1) I understand the features of denominations well enough to evaluate them.	
(FA2) I could talk for a long time about religions and denominations.	
(FA3) I am not at all familiar with denominational differences.	
(FA4) Denominational differences interest me.	
(FA5) If evaluating denominations, I would examine a long list of features.	
Normative Importance	alpha = .80
(NI1) My denominational affiliation helps me attain the type of life I strive for.	
(NI2) My denomination helps define and express the "I" and "Me" with in myself.	

**Table 1 (cont.)**

(NI3) My denomination helps me behave in a manner that I would like to behave.	
(NI4) I usually attend the same denomination.	
(NI5) Because of my personal values, I feel my denominational affiliation ought to be important to me.	
(NI6) I definitely have a "wanting" for denominational affiliation.	
(NI7) My involvement in a denomination allows others to see me as I ideally like them to see me.	
Commitment	alpha = .51
(C1) I would consider changing to a different denomination.	
(C2) If my denomination were not available, it would make little difference to me if I must choose another.	
(C3) If I received information that was contrary to my denominational choice, I would at all costs keep my choice.	
(C4) If I had to choose a denomination before formally joining, I might easily change my intended choice upon receiving discrepant information.	
Voice	alpha = .54
(CCB1) Forget the incident and do nothing.	
(CCB2) Definitely complain to the minister (priest) at your next meeting.	
(CCB4) Go back to the church immediately and ask the minister to take care of your problem.	
Private	alpha = .57
(CCB3) Decide not to attend that denomination again.	
(CCB5) Speak to your friends and relatives about your bad experience.	
(CCB6) Try to convince your friends and relatives not to affiliate with that denomination.	
Public Action	alpha = .91
(CCB7) Complain to a consumer agency and ask them to take action to remedy your problem.	
(CCB8) Write a letter to the local paper about your bad experience.	
(CCB9) Report to a consumer agency so they can warn others.	
(CCB10) Take some legal action against the church/denomination.	

In this study, two types of anomie were developed, one secular and one religious. A general representation of anomie was created from a set of Likert type scales derived from Likert, Gutman and dichotomous anomie measures developed by Pruden and Longman (1972), Form

(1975) and Rushing (1971) respectively. This general anomie had two dimensions, one religious ( $X_2$ ) and one secular ( $X_3$ ) in nature. It was then ascertained that certain religious fundamentalism (MMPI) scales loaded as reverse scores with the religious anomie scales providing a more complete measure of religious anomie (Table 1). Both anomie scales were comprised of nine point Likert type items where strongly disagree equals one and strongly agree equals nine. Some scholars suggest that religious and secular anomie should not only decrease the level of involvement (e.g., Christiano 1986; Srole 1956) but also increase intention to complain.

### **Involvement**

Measures of involvement were derived from Lastovicka and Gardener (1979). They empirically developed scales for three components of involvement that they labeled (familiarity ( $Y_1$ ), normative importance ( $Y_2$ ) and commitment ( $Y_3$ )). The familiarity dimension referred to the extent of the consumer's subjective knowledge about and interest in the service class. Normative importance alluded to the degree of personal relevance of the service to the consumer and linked the product class to both terminal and instrumental values. Also, it has been suggested that the normative importance dimension influenced evaluative beliefs and decision rules. Commitment was defined as a pledging or binding of an individual to his/her brand choice. Thus defined, commitment has been regarded as a brand (denomination) rather than a product (religion) phenomena. The level of commitment provided an indication of how connected patronage and use of the brand were to the consumer's self concept (Lastovicka and Gardener 1979). The primary effect of commitment was to make behavior less changeable or more consistent. The scales used to operationalize the three components of involvement were derived from Lastovicka and Gardener (1979) but were operationalized by nine point Likert type items where strongly disagree equals one and strongly agree equals nine. The use of Likert type scales for these components has precedence with (Gill, Grossbart and Laczniak 1988) See Table 1 for items and Cronbach's alphas.

Development of normative importance should

precede and positively effect both the degree of familiarity (proposition 1) and the level of commitment (proposition 2). Westbrook (1987) and Dichter (1966) have proposed a connection between involvement and word of mouth communications suggesting a possible linkage between involvement and CCB. It follows, therefore, that all three dimensions of involvement could effect intentions to complain.

**Proposition 1:** Normative importance of the service ( $Y_2$ ) precedes the familiarity dimension ( $Y_1$ ) and the development of personal relevance or normative importance of the service to the consumer ( $Y_2$ ) will positively effect the familiarity dimension or the extent of the consumer's subjective knowledge about and interest in the service class ( $Y_1$ ).

**Proposition 2:** Normative importance of the service ( $Y_2$ ) precedes the commitment dimension ( $Y_3$ ) and the development of personal relevance or normative importance of the service to the consumer ( $Y_2$ ) will positively effect the consumer's commitment dimension or in the binding of the individual to his or her denomination or brand ( $Y_3$ ).

### **Consumer Complaint Intentions**

Singh (1988) has proposed and empirically tested a three dimensional taxonomy of complaint intentions. The first dimension, private CCB ( $Y_4$ ), referred to intentions to complain to subjects not directly involved in the dissatisfying relationship but who were within the consumer's social network (e.g. relatives, friends, etc.). The second dimension, voice CCB ( $Y_5$ ), reflected feelings toward the seller or service provider and represented intentions to complain directed towards objects directly involved in the dissatisfying relationship. No-action responses were included as they represented a response toward the service provider. The third dimension, third party CCB ( $Y_6$ ), referred to intentions to complain to subjects external to the consumers social network and who were not directly involved in the dissatisfying relationship (private and public institutions such as newspapers, Better Business Bureau, legal entities, etc.).

Singh's measures were used to operationalize the three CCB dimensions. Respondents were asked "if you became very dissatisfied with your denominational affiliation, how likely are you to.... (see Table 1 for the items of each scale and accompanying Cronbach alpha). All complaint intentions were operationalized by nine point scales where highly unlikely equaled 1 and highly likely equaled 9.

One of the primary purposes of the study was to test Singh's taxonomy of complaint intentions for religious services. Hence, it was posited that complaint intentions for religious services were comprised of three dimensions; namely, private CCB, voice CCB and third party CCB as specified by Singh's taxonomy (proposition 3). Also, it was felt that these CCB options may not be mutually exclusive responses and that consumers may intend to engage in more than one option. It was postulated that third party CCB was a more radical step in CCB (Best and Andreasen 1977) as it required more extensive public exposure, social perceived risk and effort than voice CCB or private CCB. Therefore, in general it was felt that private CCB (proposition 4) and voice CCB (proposition 5) would precede third party CCB and would have a positive relationships with third party CCB.

Proposition 3: Consumer complaint intentions for religious services are comprised of three CCB dimensions: private ( $Y_4$ ), voice ( $Y_5$ ) and third party ( $Y_6$ ).

Proposition 4: Private action CCB or intentions to complain to friends or relatives ( $Y_4$ ) precedes and has a positive effect on intentions to complain to third party subjects external to the consumer's social network ( $Y_6$ ).

Proposition 5: Voice CCB or intentions to complain which are directed toward people or objects involved directly in the dissatisfying relationship and reflect feelings toward the service provider ( $Y_5$ ) precedes and has a positive effect on consumer's intentions to complain to third party subjects external to the consumer's social network ( $Y_6$ ).

## CHOICE OF THE SERVICE CLASS

Services in general tend to generate greater customer dissatisfaction than products (Best and Andreasen 1977) and a test of Singh's taxonomy on a service with special characteristics seemed appropriate. Religious services were chosen for several reasons. First, according to Durkheim only one social fact could cause another (Ritzer 1983) and religion was viewed by Durkheim as the ultimate nonmaterial social fact. Consequently, Durkheim felt that examination of religion allowed new light to be shed upon the entire theoretical system (Ritzer and Bell 1981). Second, there had been little, if any, examination of CCB concerning religious services and the credence and experiential (Zeithmal 1981) aspects of this service class made it attractive. Third, there has been a rapid decline in consumer participation in organized religion (Smith 1984) and a weakening of organized religion's ability to impact secular values (e.g., Gallop and Polling 1980; Tamney and Johnson 1985) which indicated substantial variance in the levels of involvement, dissatisfaction and anomie within large segments of the population. Further, validation of Singh's taxonomy for organized religious services has important theoretical and operationalization aspects. Singh's voice dimension includes the intention to "forget about the incident and do nothing" with direct complaint activities to the manufacture/retailer. This facet is particularly relevant for religious services, where consumers may feel a moral obligation to not complain. Some consumers may employ a strategy to maintain cognitive consistency (McGuire 1972) by attempting to counteract the effects of dissatisfying experiences.

## METHOD

### Data

Data for the study were obtained by a survey research methods. First, a preliminary version of a questionnaire concerning denominational affiliation change, dissatisfaction, complaint intentions and several other consumer behavior variables thought to be related to complaint behavior, brand switching and dissatisfaction was pretested on 312 undergraduate students. Next,

based on refinements suggested by the pretest, a revised questionnaire was administered to 600 members of the Arkansas Household Research Panel in the fall of 1989. This resulted in a response rate of 59% or 329 responses. The Arkansas Household Research Panel is a stratified random sample based upon the 8 census districts of Arkansas and is representative of Arkansas and may be fairly representative of the South.

### Analysis

First, Singh's taxonomy was tested using confirmatory factor analysis and the results compared to competing taxonomies. Next, the dissatisfaction, anomie and involvement summated scales were created using exploratory factor analysis and reliability (Cronbach's alpha) results as a guide. Then, path analysis (LISREL 6.6) was used in an exploratory fashion to develop a theory model relating anomie and dissatisfaction to involvement and complaint intentions. A saturated recursive model, consistent with the preceding propositions, was used as the initial model in a series of nested reduced models to examine the relationships existing among the constructs (Aaker and Bagozzi 1979). Paths were deleted one at a time. The path with the least significance (smallest t-value) was deleted from the model. Then, the reduced model was tested and its theoretical relevance and goodness of fit indicators were examined.

## RESULTS

### Factor Analysis Results

To test Singh's taxonomy his methodology was followed carefully (see Singh 1988 for details). For example, the items were placed in the questionnaire in the same order that Singh reported and the item CCB1 ("forget about the incident and do nothing") was reverse coded (see table 2 for covariance structure). A confirmatory maximum likelihood factor analysis was performed to test the taxonomy using a three dimensional orthogonal congeneric model. The theta delta matrix was not positive definite for the oblique solution so an orthogonal solution was developed. All matrices are positive definite for the orthogonal solution.

The oblique solution had a chi square (32 df) = 69.15 ( $p = .000$ ) with an adjusted goodness of fit index of (.903) and a root mean square residual of (.320). CCB1, CCB3 and CCB7 were set to 1 in order to fix the scale of measurement for private CCB, voice CCB and third party CCB respectively. The orthogonal solution had a chi square (35 df) equal to 80.55 ( $p = .000$ ) with an adjusted goodness of fit index of (.872) and a root mean square residual of (.443). The taxonomy could not be confirmed for the data at the .01 level and consequently proposition 3 was not supported. However, the goodness of fit index (.953) indicated that relatively slight amounts of practical variations were left unexplained by the model. Therefore, this model may be a plausible explanation of the phenomena (Westbrook 1987).

Next, a two dimensional conceptualization that was proposed by Day and Landon and tested by Singh (1988) was investigated. Measures CCB3, CCB5 and CCB6 comprised a private dimension and the balance of the CCB measures constituted a public dimension. CCB3 and CCB7 were set at 1 to fix the scale of measurement for the private and public dimensions respectively. This approach is similar to the one used by Singh (1988). The two dimensional oblique congeneric model resulted in a chi square (34 df) equal to 195.89 ( $p = .000$ ) with an adjusted goodness of fit index of (.735) and a root mean square residual of (.689). Next, item CCB1 was deleted from analysis as Day and Landon treated "forget about the incident and do nothing" as a response separate from a private or a public complaint response. This reduced oblique congeneric model resulted in a chi square (26 df) equal to 181.91 ( $p = .000$ ) with an adjusted goodness of fit index of (.761) and a root mean square residual of (.720). An attempt was made to model Day's (1980) taxonomy of redress, complaining and boycott. Unfortunately, the model did not fit the data well enough to permit a maximum likelihood analysis. None of the models seemed to fit the data adequately ( $p > .01$ ) based on the overall chi square test. However, use of the overall chi square test does have acknowledged problems (e.g., Bagozzi 1983; Bentler and Bonnet 1980; Fornell and Larcker 1981). The Singh model seemed to fit the data better than the Landon and Day (based on adjusted goodness of fit indexes and examination of the modification

Table 2A  
Covariance Matrix for the CCB Intentions  
Items (Religion Data)

	CCB3	CCB5	CCB6	CCB1	CCB2	CCB4	CCB7	CCB8	CCB9	CCB10
CCB3	7.759									
CCB5	1.948	7.937								
CCB6	2.257	1.784	4.100							
CCB1	-0.615	0.696	0.254	7.562						
CCB2	-0.259	0.802	0.274	1.027	8.129					
CCB4	-0.588	1.321	0.816	0.956	4.471	7.702				
CCB7	1.024	1.277	2.036	0.081	-0.080	1.046	4.079			
CCB8	1.135	0.813	2.209	0.022	0.085	0.928	3.036	3.758		
CCB9	1.459	1.211	2.151	0.289	0.226	0.885	3.150	2.852	4.307	
CCB10	1.288	0.845	1.794	-0.026	0.495	0.848	2.290	2.217	2.363	3.028

Table 2B  
Covariance Matrix for the Path Analysis (Religion Data)

	Y <sub>1</sub>	Y <sub>2</sub>	Y <sub>3</sub>	Y <sub>4</sub>	Y <sub>5</sub>	Y <sub>6</sub>	X <sub>1</sub>	X <sub>2</sub>	X <sub>3</sub>
Y <sub>1</sub>	2.826								
Y <sub>2</sub>	0.936	2.587							
Y <sub>3</sub>	0.001	1.015	2.867						
Y <sub>4</sub>	0.074	-0.649	-1.249	3.695					
Y <sub>5</sub>	0.292	0.240	-0.374	0.389	4.099				
Y <sub>6</sub>	-0.357	-0.290	-0.270	1.486	0.366	2.475			
X <sub>1</sub>	-0.340	-1.131	-1.428	1.269	-0.018	0.268	3.489		
X <sub>2</sub>	-0.787	-1.182	-0.524	0.333	-0.105	0.273	0.835	1.668	
X <sub>3</sub>	-0.472	-0.115	-0.056	0.357	-0.524	0.228	0.707	0.117	2.747

indexes) and Day alternatives. Consequently, the Singh taxonomy was used in the subsequent path analysis which permitted the testing of propositions 4 and 5.

#### Path Analysis Results

Starting with a full model consistent with the propositions (Table 3) a set of nested models were examined (Table 4). Model 10 (Table 3) was selected for reporting based upon theoretical relevance and the best p-value ( $p = .66$ ). The model had a chi square (11 df) equal to 8.61 with an adjusted goodness of fit index of (.988) and a root mean square residual of (.077). The squared multiple correlations for the structural equations were: Y<sub>1</sub> ( $r = .193$ ), Y<sub>2</sub> ( $r = .360$ ), Y<sub>3</sub> ( $r = .257$ ), Y<sub>4</sub> ( $r = .192$ ), Y<sub>5</sub> ( $r = .052$ ), Y<sub>6</sub> ( $r =$

.285). The coefficient of determination for the model was .536. The following significant relationships emerged. Normative influence (Y<sub>2</sub>) had a positive effect on familiarity (Y<sub>1</sub>), confirming proposition 1, while religious anomie (X<sub>2</sub>) and secular anomie (X<sub>3</sub>) had negative effects. Normative influence (Y<sub>2</sub>) was negatively effected by dissatisfaction (X<sub>1</sub>) and religious anomie. Normative importance (Y<sub>2</sub>) had a positive effect on commitment (Y<sub>3</sub>), confirming proposition 2, while dissatisfaction had a negative effect. Commitment (Y<sub>3</sub>) had a negative effect on private CCB (Y<sub>4</sub>) and dissatisfaction (X<sub>1</sub>) had a positive effect. Commitment (Y<sub>3</sub>) and secular anomie (X<sub>3</sub>) had a negative effect on voice CCB (Y<sub>5</sub>). Familiarity (Y<sub>1</sub>), had a negative effect on third party CCB (Y<sub>6</sub>)

Table 3  
Full and Reduced Path Analysis Models

---

Full Model

$X_1, X_2,$  and  $X_3$  exogenous

$$Y_1 = .24*Y_2 + .10X_1 - .34*X_2 - .17*X_3 + z_1 \quad R = .19 \quad (1)$$

$$Y_2 = -.18*X_1 - .62*X_2 + .03X_3 + z_2 \quad R = .36 \quad (2)$$

$$Y_3 = .26*Y_2 - .35*X_1 + .04X_2 + .08X_3 + z_3 \quad R = .26 \quad (3)$$

$$Y_4 = .08Y_1 - .08Y_2 - .31*Y_3 + .21*X_1 - .02X_2 + .08X_3 + z_4 \quad R = .19 \quad (4)$$

$$Y_5 = .03Y_1 + .16Y_2 - .18*Y_3 + .01X_1 + .01X_2 - .19*X_3 + z_5 \quad R = .05 \quad (5)$$

$$Y_6 = -.13*Y_1 + .02Y_2 + .08Y_3 + .45*Y_4 + .07Y_5 - .09X_1 + .10X_2 + .04X_3 + z_6 \quad R = .29 \quad (6)$$

b=beta, g=gamma, z=zeta

---

Reduced Model 10

$X_1, X_2,$  and  $X_3$  exogenous

$$Y_1 = .24*Y_2 + .10X_1 - .34*X_2 - .17*X_3 + z_1 \quad R = .19 \quad (1)$$

$$Y_2 = -.18*X_1 - .62*X_2 + .00X_3 + z_2 \quad R = .36 \quad (2)$$

$$Y_3 = .25*Y_2 - .35*X_1 + .00X_2 + .08X_3 + z_3 \quad R = .26 \quad (3)$$

$$Y_4 = .07Y_1 - .00Y_2 - .32*Y_3 + .22*X_1 - .00X_2 + .08X_3 + z_4 \quad R = .19 \quad (4)$$

$$Y_5 = .00Y_1 + .16Y_2 - .19*Y_3 + .00X_1 + .00X_2 - .19*X_3 + z_5 \quad R = .05 \quad (5)$$

$$Y_6 = -.13*Y_1 + .00Y_2 + .08Y_3 + .45*Y_4 + .07Y_5 - .09X_1 + .09X_2 + .00X_3 + z_6 \quad R = .29 \quad (6)$$

b=beta, g=gamma, z=zeta

---

while private CCB ( $Y_4$ ) had a positive effect, confirming proposition 4. Proposition 5 concerning a positive effect of voice CCB ( $Y_5$ ) on third party CCB ( $Y_6$ ) was not supported although the sign was in the right direction.

### DISCUSSION

This study examined the nature and structure of CCB intentions for religious services. The results advanced the view that CCB phenomena required multidimensional conceptualization and suggested that a causal order existed among CCB intentions. The findings also suggested that current taxonomies need improvement for application to religious denominational services.

Results of the confirmatory factor analysis of Singh's taxonomy revealed significant t-values for all of the loadings (measures fixed to 1 did not have t-values) which indicated that these items did tap the corresponding latent constructs. However, the low reliabilities for both the private and voice dimensions suggested the need to improve these measurements. Specifically, as Singh (1988) suggested, his private dimension may need

additional formalization. Examination of the normalized residuals, modification indexes and subsequent exploratory models (unreported) revealed a tendency for CCB 6 to cross load on third party CCB and for CCB 3 to cross load (negative load) on voice CCB. Further, based on examination of the corrected item-total correlations and the lambdas, the voice dimension may be better conceptualized if "forget about the incident and do nothing" was not posited as a voice response. Instead, development of a separate fourth dimension (utilizing 3 or more measures), similar in nature to Hirschman (1970)'s loyalty construct, may provide a more appropriate taxonomy for religious services.

The path analysis results suggested that dissatisfaction with the denomination, religious and secular anomie and dimensions of involvement had significant interrelationships. Further, the above constructs had important direct and indirect effects on intention to complain.

Dissatisfaction with the denomination patronized decreased personal relevance (normative influence) of the service class to the consumer and commitment to the denomination, which was not

---



Table 4  
Summary of Nested Models

Model	deleted path	X <sup>2</sup>	d.f	p-value	A.G.F.I.	RMSR
Full	—	6.58	2	.037	.993	.070
2	g <sub>52</sub>	6.59	3	.086	.993	.070
3	g <sub>51</sub>	6.60	4	.158	.993	.070
4	g <sub>42</sub>	6.64	5	.249	.992	.071
5	b <sub>62</sub>	6.69	6	.350	.992	.071
6	b <sub>51</sub>	6.78	7	.453	.992	.072
7	g <sub>32</sub>	6.99	8	.538	.991	.074
8	g <sub>63</sub>	7.52	9	.583	.990	.076
9	g <sub>23</sub>	7.90	10	.638	.989	.077
10*	b <sub>42</sub>	8.61	11	.658	.988	.077
11	b <sub>41</sub>	9.61	12	.651	.986	.087
12	g <sub>62</sub>	10.90	13	.619	.983	.088
13	g <sub>43</sub>	11.89	14	.616	.981	.089
14	b <sub>63</sub>	13.51	15	.563	.978	.094
15	g <sub>33</sub>	15.41	16	.495	.974	.102
16	b <sub>65</sub>	17.37	17	.430	.969	.112
17	g <sub>11</sub>	20.17	18	.323	.962	.131
18	g <sub>61</sub>	24.10	19	.192	.953	.143
19	b <sub>52</sub>	27.68	20	.117	.943	.155

surprising. Disconfirmed expectations concerning primary service benefits or relationships should result in reduced positive attitude toward the brand and reduced brand loyalty. However, the finding that dissatisfaction directly increased only private CCB was notable. Apparently the most likely response to dissatisfaction with the denomination was to engage in negative word of mouth and boycott activities. This finding was consistent with the dropping out effect experienced by many mainline protestant denominations in recent years and confirms Withey and Cooper's (1989) finding that dissatisfaction enhances the possibility of exit.

Dissatisfaction further indirectly effected CCB by weakening commitment to the denomination. A strong commitment to a particular denomination inhibited both private CCB and voice CCB (reducing commitment enhanced them). Apparently, the reduction in commitment facilitated negative word of mouth, boycott activities and direct complaint. The moderating effects of commitment on the relationship of dissatisfaction with private CCB and voice CCB tend to support Ferrell's (1983) contention that loyalist behavior may be transitory eventually giving way to other CCB actions. Also the results suggested that voice CCB should be taken seriously by religious service providers as it

indicates a reduction in brand loyalty.

The direct effects of anomie on involvement should be important to religious practitioners and consumer behavior theorists. Apparently, failure to assimilate religious and secular norms impaired the general level of knowledge about the service class and familiarity with the brands comprising the service class. This finding suggested that denominations may have to engage in fairly overt proselyting tactics in order to inform individuals with high levels of anomie about specific denominational differences. Further, the existence of religious anomie (rejection of the norms and values embodied by the service) diminished personal relevance. This finding was consistent with a linkage between key benefits of the service and the level of involvement as suggested by Howard (1989). Also, the results of this study suggested that anomie acts as a suppressor to involvement for organized religious services confirming the findings of Christano (1986). A rejection of a primary benefit offered by the service class (internalize core values) would naturally lead to a lack of personal relevance of the service and a lack of desire for information and knowledge about the brands with in the service class.

Secular anomie did reduce voice CCB directly. This finding suggested that a lack of social constraint may have discouraged the anticipation of finding a successful remedy to the perceived problem(s) and/or discouraged direct confrontation with the service provider. It is probable that individuals high in secular anomie may wish to avoid direct contact with religious service providers because voicing a complaint has high psychological costs or concerns differences in values that cannot be easily reconciled (Best and Andreasen 1977). This path could also result from a feeling that complaining to the service provider was fruitless (Hirschman 1970) or not worth the effort (Singh 1990). Further, anomie may decrease the importance of redress or the desire to correct the dissatisfaction and continue the relationship.

Both religious and secular anomie had an indirect effect on third party CCB through reducing familiarity. The more familiar one was with the denominations in the service class the less likely they were to engage in third party CCB. It

may be that familiarity with the denominations in the service class facilitated a tolerance for dissatisfying service providers. Familiarity with service alternatives may also reduce concern about protecting other consumers. Also, extensive knowledge of the service class may reduce the tendency to publicly expose or punish dissatisfying service provider as more knowledgeable consumers may have greater awareness of the dissatisfying characteristic of other denominations. Finally, more knowledgeable consumers may attribute less causal agency and experience less anger, disgust and contempt (negative affect) toward the dissatisfying service provider (Westbrook 1987) and were therefore less likely to engage in third party CCB.

The results also offered insight into the possible interrelationships among the components of involvement. If religion as a service class was personally relevant (normative influence) it tended to increase the subjects familiarity with denominations within the service class. It seemed reasonable that interest in the service class would evolve into increased knowledge about the brands in the service class and their characteristics. Personal relevance also increased commitment to a particular denomination. Again this result is not surprising as brand loyalty has commonly been considered a function of fulfilling customer need (Assael 1987) and religion as a service class tends to exhibit high brand loyalty ratings (Gallop and Polling 1980).

As proposed earlier, private CCB effected 3rd party CCB. Apparently, consumers intend to engage in negative word or mouth and exit actions before soliciting the aid of third parties. The voice to 3rd party CCB relationship was not confirmed but the sign was correct. The explained variance of voice CCB was very low ( $r = .052$ ). If the determinants of voice CCB were stronger predictors of the phenomena the path may have been significant. An alternative explanation suggests that voicing complaint to the service provider may indicate hope for redress or improvement and continuation of the relationship. Engaging in third party action strongly suggests not only a discontinuance of the relationship by the consumer but a hostile attitude and negative affect toward the service provider. Intention to voice a complaint may not result in intention to engage in

third party action for large segments of consumers.

## IMPLICATIONS FOR FUTURE RESEARCH

The findings have implications for future research. Further exploration and revision of CCB taxonomies needs to be done for goods and services likely to engender involvement and for those high in experiential and credence properties. An appropriate starting point may be extending Singh's taxonomy to include constructive responses to dissatisfaction. Particularly the phenomena of not overtly complaining needs development and further study. In addition, refinement of measurement also appears warranted.

Supplementary study of the determinants and antecedents of CCB is needed with particular attention given to CCB intentions. Several possible but testable hypotheses were suggested in the preceding discussion, also, the degree to which CCB intentions predict actual behavior needs extensive empirical verification. As does the effects of moderator variables on the relationship of dissatisfaction with CCB constructs. Finally, more research is needed concerning the effects of anomie on various marketing variables.

## REFERENCES

- Aaker, David A. and Richard P. Bagozzi (1979), "Unobservable Variables in Structural Equations Models: with an Application in Industrial Selling," *Journal of Marketing Research*, 16, (May).
- Assael, Henry (1987), *Consumer Behavior and Marketing Action*, 3rd ed., Boston, MA: PWS-Kent Publishing Company.
- Bagozzi, Richard P. (1983), "A Holistic Methodology for Modeling Consumer Response to Innovation," *Operations Research*, 31, (1), 128-76.
- Bearden, William O. and Jesse E. Teel (1980), "An Investigation of Person Influences on Consumer Complaining," *Journal of Retailing*, 56, (Fall): 3-20.
- Bearden, William O. and Jesse E. Teel (1983), "Selected Determinants of Consumer Satisfaction and Complaint Reports," *Journal of Marketing Research*, (February), 21-8.
- Bearden, William O., Jesse E. Teel and Melissa Crocket (1980), "A Path Model of Consumer Complaint Behavior," in *Marketing in the 80's*, eds., Richard P. Bagozzi et. al. Chicago: American Marketing Association, 101-04.
- Bentler, Peter M. and Douglas G. Bonnet (1980), "Significance Tests Goodness of Fit in the Analysis of

- Covariance Structures," *Psychological Bulletin*, 88, (3), 588-606.
- Best, Author and Alan R. Andreasen (1977), "Consumer Response to Unsatisfactory Purchases: A Survey of Perceiving Defects, Voicing Complaints, and Obtaining Redress," *Law and Society Review*, 11, (Spring), 701-742.
- Christiano, Kevin J. (1986), "Church as a Family Surrogate: Another Look at Family Ties, Anomie, and Church Involvement," *Journal of Scientific Study of Religion*, (September), 339-54.
- Day, Ralph L. (1980), "Research Perspective on Consumer Complaining Behavior," in *Theoretical Developments in Marketing*, Charles Lamb and Patrick Dunne, eds. Chicago: American Marketing Association, 211-15.
- Day, Ralph L. and E. Laird Landon, Jr. (1977), "Towards a Theory of Consumer Complaining Behavior," in *Consumer and Industrial Buying Behavior*, Arch Woodside, Jagdish Sheth, and Peter Bennet, eds. Amsterdam: North-Holland Publishing Company.
- Dichter, Forest (1966), "How Word-of-Mouth Advertising Works," *Harvard Business Review*, 44, (Nov.-Dec.), 147-57.
- Durkheim, Emile (1897), *Suicide*, New York: Free Press.
- Durkheim, Emile (1912), *The Elementary Forms of Religious Life*, New York: Free Press.
- Engle, James F., Roger D. Blackwell and Paul W. Miniard (1986), *Consumer Behavior*, 5 ed., Chicago: The Dryden Press.
- Ferrell, Dan (1983), "Exit, Voice, Loyalty, and Neglect as Responses to Job Dissatisfaction: A Multidimensional Scaling Study," *Academy of Management Journal*, 26, (4), 596-607.
- Form, William H. (1975), "The Social Construction of Anomie," *American Journal of Sociology*, 80, 1170.
- Fornell, Claes and David V. Larcker (1981), "Evaluating Structural Equations Models with Unobservable Variables and Measurement Error," *Journal of Marketing Research*, 18, (February), 39-50.
- Gallop, George Jr. and David Polling (1980), *The Search for America's Faith*, Nashville: Abingdon.
- Gallop, George Jr. and George O'Connell (1986), *Who Do Americans Say that I Am?*, Westminster Press, Philadelphia, Pennsylvania.
- Gill, James D., Sanford Grossbart and Russell N. Laczniak (1988), "Influence of Involvement, Commitment and Familiarity on Brand Beliefs and Attitudes of Viewers Exposed to Alternative Ad Claim Strategies," *Journal of Advertising*, 17, (1), 33-43.
- Hirschman, Albert O. (1970), *Exit, Voice and Loyalty: Responses to Decline in Firms, Organizations, and States*, Cambridge, MA: Harvard University Press.
- Howard, John A. (1989), *Consumer Behavior in Marketing Strategy*, Englewood Cliffs, NJ: Prentice Hall.
- Jacoby, Jacob and James J. Jaccard (1981), "The Sources, Meaning, and Validity of Consumer Complaint Behavior: A Psychological Analysis," *Journal of Retailing*, 57, (Fall), 4-24.
- Lastovika, John L. and David M. Gardner (1979), "Components of Involvement," in *Research Plays for High Stakes*, John C. Maloney and Bernard Silverman, eds., Proceedings of the American Marketing Association 53-73.
- McGuire, William J. (1972), "The Current Status of Cognitive Consistency Theories." in Joel B. Cohen, ed., *Behavioral Science Foundations of Consumer Behavior*, New York: Free Press.
- Merton, Robert (1964), "Anomie, Anomia, and Social Interaction: Contexts of Deviate Behavior." in M. B. Clinard, ed., *Anomie and Deviate Behavior*, New York: Free Press.
- Pruden, H. O. and D. S. Longman (1972), "Race, Alienation and Consumerism," *Journal of Marketing*, 60, (July),
- Ritzer, George and Richard Bell (1981), "Emile Durkheim: Exemplar for an Integrated Sociological Paradigm?" *Social Forces*, 59, (June): 966-95.
- Ritzer, George (1983), *Sociological Theory*, New York: Alford A Knopf, Inc.
- Richins, Marsha (1983), "Negative Word-of-Mouth by Dissatisfied Consumers: A Pilot Study," *Journal of Marketing*, (Winter), 68-78.
- Richins, Marsha (1987), "A Multivariate Analysis of Responses to Dissatisfaction," *Journal of Academy of Marketing Science*, 15, (Fall): 24-31.
- Rushing, William A. (1971), "Class, Culture and Social Structure and Anomie," *American Journal of Sociology*, 76, 861.
- Singh, Jagdish (1988), "Consumer Complaint Intentions and Behavior: Definition and Taxonomical Issues." *Journal of Marketing*, (January), 93-107.
- Singh, Jagdish (1990), "Voice, Exit and Negative Word-of-Mouth Behaviors: An Investigation Across Three Service Categories," *Journal of Academy of Marketing Science*, 18, (Winter), 1-16.
- Smith, Tom W. (1984), "America's Religious Mosaic," *American Demographics*, (June), 19-23.
- Srole, Leo (1956), "Social Integration and Certain Corollaries: An Exploratory Study," *American Sociological Review*, 21, 709-16.
- Tamney, Joseph B. and Stephen D. Johnson (1985), "Consequential Religiosity in Modern Society," *Review of Religious Research*, (June), 367-75.
- Timmer, Susan Goff and Lynn R. Kahle (1983), "Ascribed and Attained Demographic Correlates of Values," in *Social Values and Social Change: Adaption to Life in America*, ed., L. R. Kahle. New York: Praeger. 96-114.
- Westbrook, Robert A. (1987), "Product/Consumption-Based Affective Responses and Postpurchase Process," *Journal of Marketing Research*, 24, (August), 258-70.
- Withey Michael J. and William H. Cooper (1989), "Predicting Exit, Voice, Loyalty, Neglect," *Administrative Science Quarterly*, 34, 521-539.

Ziethmal, Valerie A. (1981), "How Consumer Evaluation Processes Differ Between Goods and Services," in *Marketing of Services*, J. H. Donnelly and W. R. George, eds. Chicago: American Marketing Association, 186-90.

**Send correspondence regarding this article to:**

Brent G. Goff  
Department of Marketing and Transportation  
College of Business  
Auburn University  
Auburn, AL 36849

---