

INTENSITY OF DISSATISFACTION AND CONSUMER COMPLAINT BEHAVIORS

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ABSTRACT

The main objective of this paper is to present alternative conceptualizations of the relationship between intensity of dissatisfaction and consumer complaint behaviors (CCB). The main recommendation of this paper is for multidimensional operationalization of both the dependent variable (CCB) and the predictor variable (dissatisfaction). Four competing sets of models and hypotheses are presented: I) The intensity of dissatisfaction being directly related to the CCB activity; II) The relationship between intensity of dissatisfaction and the CCB being mediated by expectancy-value judgments of the CCB and attitude toward complaining; III) The relationship between intensity of dissatisfaction and the CCB being moderated by expectancy-value judgments, attitude toward complaining, and prior experience of complaining; IV) Four parallel predictors of CCB (i.e., intensity of dissatisfaction, expectancy-value judgments, attitude toward complaining, and prior experience of complaining).

INTRODUCTION

An important aspect of research on consumer satisfaction and dissatisfaction is the study of consumer complaint behaviors (CCB). In this paper CCB specifically refers to the intention to undertake a CCB. Much research has been done exploring the causes and antecedents of CCB (Bearden and Teel 1983; Landon 1977; Day 1984; Oliver 1987; Richins 1979, 1980, 1983a, 1983b; Singh and Howell 1985). Some research has also been published on the taxonomy of CCB (Day 1980, Day and Landon 1977; Singh 1988). Singh (1988) supports the notion of three major CCBs, namely Voicing, Private Party Action, and Third Party Action. Previous research has broadly speculated on the relationship between the intensity of dissatisfaction and CCB; few empirical results have, however, been reported. Much of previous

research has shown CCB to be a multidimensional construct (e.g. Day and Landon 1977, Day et al. 1981, Day 1980, Singh 1988). However, the relationship between the intensity of dissatisfaction and the CCB has been studied considering both CCB and intensity of dissatisfaction to be unidimensional constructs. Consequently, the objectives of this study are as follows: first, to conceptualize the relationship between these two constructs treating them as multidimensional constructs. Secondly, to conceptualize the multiplicity of effects of intensity of dissatisfaction in their interaction with the other antecedents of CCB such as expectancy-value (EV), attitude toward complaining, and prior experience of a CCB. These relationships are examined by considering four competing models (and hypotheses) entailing direct relationships, mediating and moderating effects. First, the literature on taxonomy of CCB is reviewed. Second, the literature on intensity of dissatisfaction and antecedents of CCB is reviewed. Finally, the alternative models and hypotheses are proposed.

TAXONOMY OF CONSUMER COMPLAINT BEHAVIORS

It is desirable to review the conceptual/theoretical literature on the taxonomy of CCBs where the researchers have been conceptualizing the various types of CCB and suggesting the multidimensionality of the CCB construct. Day and Landon (1977) proposed a two level hierarchical classification of the CCBs. The first level distinguishes action from no action, the second level distinguishes private actions from public actions. Public action includes three activities: seeking redress directly from businesses, legal action, and complaining to public agencies. Private action activities include: boycott of seller or manufacturer, and word of mouth communication to friends and relatives. Day (1980) suggested another basis for classification or complaint behavior using the

criteria of consumer motives, the distinction between seeking redress and the decision to change future behavior. Day (1980) proposes that the purpose of complaining should be the basis for classifying CCB into three broad categories:

1. Redress seeking: the motive is to seek specific remedy either directly or indirectly from the seller (e.g., complain to manufacturer, legal action, etc.)
2. Complaining: the motive is to communicate dissatisfaction for reasons other than seeking remedy (e.g., to affect future behavior, to persuade others by word of mouth communication)
3. Personal boycott: the motive being to discontinue purchase of the offending service, product, store, and/or manufacturer

Although Day (1980) suggested that this taxonomy be used in conjunction with Day and Landon (1977) taxonomy, the issue of which taxonomy be used for future research remained unresolved. Singh (1988) evaluated the taxonomy on (1) the basis of classification, and (2) usefulness of the taxonomy. Using LISREL V and confirmatory factor analysis, Singh (1988) empirically tested and proposed a comprehensive taxonomy in four different service categories: grocery shopping, auto repair, medical care and financial services. According to Singh, when dissatisfaction occurs, three types of CCB intentions are likely to occur:

1. Voice response: seeking redress from the seller, or not taking any action.
2. Private response: word of mouth communication to friends and relatives.
3. Third party response: taking legal action or filing a complaint with a Better Business Bureau (BBB).

The criterion of classification is selected from the object toward which the CCB actions are directed. In these three categories, there is a progression of the amount of effort involved in complaining. For example, the voice response (including no action or boycott) is primarily directed against the seller. The third party

responses are directed toward seeking redress from the organizations (or courts) not directly involved in the dissatisfying experience. The private party objects are neither external to the consumer's social network nor are they directly involved in the dissatisfying experience. Singh summarizes the advantages of his taxonomy as follows:

"The findings suggest the researchers may find it advantageous to operationalize the CCB construct at the level of its individual dimensions. Further, some evidence seems to suggest that researchers investigating the antecedents (or consequences) of CCB may achieve higher levels of explanation and prediction if the dependent construct (CCB) is operationalized as a multidimensional phenomenon (e.g. Richins 1983a)."

INTENSITY OF DISSATISFACTION AND CCB RELATIONSHIP

Only a few studies have proposed an elaborate conceptualization of the intensity of dissatisfaction and consumer complaint behaviors relationship. While much of the conceptual research has suggested that CCB is a multidimensional construct, most of the empirical research has treated it as a unidimensional construct. Many of the studies have also treated the independent variable of intensity of dissatisfaction to be a unidimensional construct. There seems to be consensus among many researchers that while the intensity of dissatisfaction might be positively related to the CCB, it may be a necessary but not by itself a sufficient condition; that the exact nature of the CCB would depend upon the antecedents of CCB (Day 1984; Landon 1977; Oliver 1987; Singh 1990). A first model of the intensity of dissatisfaction-CCB relationship proposed by Landon (1977) was conceptualized like this:

$$\text{Complaint Behavior} = f (\text{Dissatisfaction, Importance, Benefit from Complaining, Personality})$$

where:

Dissatisfaction = f (Expectation-Product Benefit)

Importance = f (Product Cost, Search Time, Physical Harm, Ego Involvement)

Benefit from Complaining = f ((Pay off from Complaining) - Cost of Complaining))

E (Pay off from Complaining) = f (Importance, Nature of Defect)

E (Cost of Complaining) = f (Firm's Image, Complaining Experience, Nature of Defect)

Personality = (could be a function of the level of consumer discontent, internal and external attributions of product failure)

Overall, Landon summarized the model as follows:

"Consumers who are dissatisfied are more likely to complain than consumers who are not dissatisfied. It may be suggested that consumer dissatisfaction is not sufficient to cause complaint behavior . . . Consumers may complain if they feel they can get something out of it whether they have legitimate concern about performance or not" (p. 31).

This conceptualization was a good start but was inadequate for many reasons. First, CCB was conceptualized to be a unidimensional construct. Secondly, for some CCB (e.g., voice and/or private party action), dissatisfaction itself may be sufficient to initiate action, but for some other CCB (e.g., third party action), dissatisfaction may not be sufficient and may require an evaluation of the cost-benefits of the complaint behavior. Therefore, the nature of the CCB has to be specifically linked to the intensity of dissatisfaction and other antecedents of CCB. Thirdly, the description of the individual items in the predictor variables was too general and broad. For example, the measure of importance was a composite of product cost, search time, physical harm and ego involvement, thus making measurement extremely difficult. Similarly, the measures of payoff from complaining and cost of complaining were too complex to measure. The personality variable lacked specificity while much of the consumer research showed that it was not a good predictor of buyer behavior (Kassarjian

1971). Further, it would be better to measure dissatisfaction multidimensionally from intensity and other items rather than unidimensionally from the difference between expectations and product benefits. This conceptualization was not empirically tested to evaluate the contribution of each antecedent in causing the CCB.

Richins (1979) presented a very good comprehensive model of the consumer complaining process. The conceptualization involved three sets of "exogenous variables" or independent variables:

a) satisfaction/dissatisfaction evaluation based mainly on the comparison between perceived product performance and expectations; dissatisfaction was to occur if performance fell short of expectations. There was some further conceptualization of the dissatisfaction construct:

"Further, dissatisfaction is defined as having both cognitive and emotional aspects. In addition to the knowledge or belief that a product has performed in an unsatisfactory manner, the consumer may possess a degree of emotional arousal upon experiencing the dissatisfaction. This emotional arousal is probably interpreted by the consumer as anger or annoyance.

The exogenous variable which may be most important in the satisfaction/dissatisfaction evaluation is product importance. While product importance may result in higher expectations for the product, it may on the other hand serve to augment dissatisfaction once a discrepancy between expectation and performance occurs." (p. 31)

b) Attribution evaluation had two parts: causal attribution and responsibility attribution. The consumer may take some of the blame for dissatisfaction upon himself (the cause) but may also assign responsibility for dissatisfaction (for redress) upon the store or the business. Richins did not find clear evidence on attributions in the existing research, "Landon and Emory (1974) found

that individuals were likely to complain about products when they attributed the cause of dissatisfaction to the manufacturer or retailer than to themselves. Settle and Golden (1974), however, found no relationship between attributions and complaint behavior" (p. 32). Attributions of causality and responsibility would determine evaluation of the probability that a manufacturer would remedy dissatisfaction and thus help consumers in deciding to undertake a CCB. Severity of dissatisfaction (including associated anger) is shown to be related to responsibility attribution; the more severe the consequences the more severe the external responsibility.

c) Recourse evaluation: it involved a computation of the cost-benefit analysis of a CCB. (In later research, this construct was termed the expectancy-value of CCB).

Richins' (1979) was a very comprehensive model that has often been overlooked by subsequent researchers. A positive aspect of this model was elaboration of the construct of dissatisfaction beyond the traditional confirmation of expectations paradigm.

Jacoby and Jaccard (1981) took the study of the dissatisfaction and CCB relationship a step further by highlighting those circumstances when a consumer may complain even though not dissatisfied. They stated, "Undoubtedly many (complaints) are made by dissatisfied users of the product. However, many also come from consumers who are: (1) satisfied users of the product, (2) non-users of the product, and even (3) non-purchasers of the product. The reasons underlying complaints differ from each of these types of consumers" (p. 5). This issue of non-users and non-purchasers also being potential complainers is an important one because it shows that CCB may occur for reasons beyond dissatisfaction with product performance. Some consumers may be unhappy with the businesses in general. Even the satisfied users might complain in some form or the other depending on the personality and overall attitude toward businesses. Dissatisfaction may also come from overpayment, unrealistic expectations and consumer inability to determine functional problems. It is necessary to

look at multiple causes of dissatisfaction and possible contributions to the CCB. Unfortunately, Jacoby and Jaccard did not go far enough by operationalizing the multidimensionality of the dissatisfaction construct.

Day (1980, 1984) extended the consumer satisfaction/dissatisfaction (C/SD) - CCB link by focusing attention on other antecedents of the CCB. Day (1980) maintained, "I think it is very likely that future research will show that the reported intensity of dissatisfaction has relatively little value in predicting CCB outcomes" (p. 214). Day (1984) proposed a conceptual model of the complaining/noncomplaining decision process. This model included a unidimensional dependent variable of complaining/noncomplaining, four predictor variables and one mediating variable. Day prefaced the model by stating:

"Rather, complaining behavior is logically subsequent to dissatisfaction and is a distinct set of activities which are influenced by a variety of personal and situational factors which appear to be unrelated to the intensity of dissatisfaction. Therefore, dissatisfaction is viewed as a state which motivates the consumer to consider engaging in one or more complaining activities but otherwise is not a factor in determining the outcome of the complaining/ noncomplaining decision process. In other words, the emotional state generated by dissatisfaction motivates the consumer to complain but the subsequent process depends not so much on how strong the emotions triggered by dissatisfaction were but on consumer's answers to such as the following." (p. 437).

The model postulated a unidimensional dependent variable (CCB) based on a scale containing responses to several personal and complaint activities. The construct was to be operationalized as a Guttman scale as per Bearden and Teel (1983). There were four predictor variables:

1. Significance of the consumption event; based on items like "amount of money

involved" etc.

2. Consumer's knowledge and experience: it involved items such as "number of previous purchases of the product type" etc.

3. Difficulty of seeking redress by complaining: it involved items such as "would take a lot of time" etc.

4. Chances for success in complaining: based on items such as "chances that full redress would be made (replacement, free repairs, refund of money)" etc.

In the model, there was one mediating variable: attitude toward the act of complaining, based on such items as, "complaining about anything to anyone is distasteful to me," and some other items reflecting attitude towards businesses and consumerism.

This conceptualization was a significant step forward for its emphasis on the mediating variable and other antecedents of the CCB, but there was a need to research further. First of all, the variable of intensity of dissatisfaction was not included as an independent variable. The importance of dissatisfaction was de-emphasized; the conceptualization of this variable as an emotion was inadequate. It would be better to develop a multidimensional conceptualization of dissatisfaction as suggested by Richins (1979) and Jacoby and Jaccard (1981).

Richins (1983a) performed an empirical study focusing on one CCB (i.e., negative word of mouth (WOM) or private party action). The results showed that severity of problem (a surrogate of the intensity of dissatisfaction) had direct effect on the complaint behavior. The items included in the measurement of severity of problem related to product performance, the cognitive aspects of dissatisfaction. However, the intensity of dissatisfaction was not directly measured. The relationship between the severity of problem and WOM was stated to be direct but relationship was tested indirectly with causal regression analysis in order to explore the effects of other antecedents of the CCB such as attributions, probability of achieving the remedy, and the probability of trouble involved in seeking the remedy.

Oliver (1987) investigated the relationship

between CS/D (consumer satisfaction/dissatisfaction) and the CCB action with LISREL analysis and concluded that the antecedents of complaining were far more complex than dissatisfaction alone and that "until a more extensive study involving these suggested antecedents is made, explained variance estimates of 15% will probably not be exceeded" (p. 221). Oliver's study was a good step forward as it provided an estimate of explained variance. However, the intensity of dissatisfaction was not directly measured nor were comparisons made amongst the other antecedents of the CCB.

Singh (1988, 1990) made some good contributions to the CS/D literature on the taxonomy of the CCB and on developing profiles of dissatisfied consumers.

Having reviewed the literature on dissatisfaction - CCB relationship, we now review the literature on other important antecedents of CCB such as expectancy-value judgments of a specific CCB, attitude toward complaining, and prior experience of undertaking a specific CCB.

Expectancy-Value of Attitude Toward the CCB

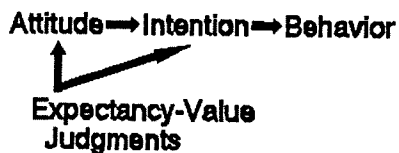
This construct has been frequently mentioned as an antecedent of the CCB (Richins 1979, Day 1984, Oliver 1987, Singh 1990). Some researchers have conceptualized it as the cost-benefit analysis of undertaking a CCB (Landon 1977, Day 1984, Richins 1980, 1983a). It is important to discuss this construct as per Fishbein and Ajzen (1975). According to them, expectancy-value variable is an antecedent of affect (or overall attitude), $EV \rightarrow \text{attitude}$. Sometimes they have used the two variables interchangeably, $\text{Attitude (Affect)} \equiv EV$. The sequence of the steps suggested is as follows:

$EV \rightarrow \text{Affect} \rightarrow \text{Intention} \rightarrow \text{Behavior}$.

Bagozzi (1981, 1982) has shown the difference between attitude and expectancy-value judgment; the two need not be used interchangeably. Attitude is composed of global reactions, is more direct in its effect on intention, is unidimensional and is affective. Expectancy-value judgments are more complex, multidimensional, cognitive/evaluative/rational, and have both direct

and indirect effects on intention; the indirect effect is through the attitude (or affect). It is only intention that has a direct effect on behavior. There is little evidence of attitude having a direct effect on behavior; but it is behavior that might have a direct effect on attitude (Bagozzi 1981). The relationship according to Bagozzi (1982) looks like this (Figure 1):

Figure 1



Expectancy-value judgments may be conceptualized as desired consequences or the act and evaluations of those consequences (Bagozzi 1982). In the context of the CCB process, the implication is that the expectancy-value (or cost-benefit analysis of complaining) has a dual impact on the CCB intention, one through the attitude toward the act of complaining (indirect), and secondly direct effect on CCB intention. As shown by Bagozzi (1981) EV → Intention relationship (both direct and indirect) is valid for those with prior experience of the behavior.

Richins (1980) showed the predictive validity of the costbenefit analysis in predicting the complaint actions. Fornell and Didow (1980) showed that consumer perceptions of possible alternatives available in a given situation were useful predictors of complaint actions. Richins (1983b) suggested that consumer evaluation of "retailer responsiveness" to a specific action was a key predictor of complaint action. Day (1984) proposed the inclusion of two separate predictor variables (i.e., difficulty of seeking redress/complaining, and the chances of success in complaining).

As a further refinement, Bagozzi (1982) suggested the development of specific expectancy-value measures of an action. A major

advantage of this methodology is the potential for trade-off analysis for each CCB. For example, some consumers may decide not to undertake third party action because of the prohibitive cost in time, money and effort. Following this scheme, Singh (1990) analyzed the expectancy-value judgments for each CCB activity. Expectancy-Value can be a powerful mediator and a moderator between the intensity or dissatisfaction and the CCB activity.

Attitude Toward Complaining

This variable fits in with the Fishbein and Ajzen (1975) scheme presented earlier. Attitude (or an affect) has a direct effect on intention. This variable has been considered an important antecedent of CCB by many researchers (Jacoby and Jaccard 1981, Day 1984). Some researchers have measured it as the level of consumer discontent (Lundstrom and Lamont 1976). Others have operationalized it as an attitude toward complaining and used it as a predictor of the CCB intention (Richins 1980, Bearden, Crockett and Teel 1980, Bearden and Mason 1984). Singh (1990) used a two part measure, attitude toward complaining (personal norms) and attitude toward complaining (social benefits), to predict consumer dissatisfaction response styles. Day (1984) suggested the inclusion of attitude toward complaining as a mediator along with four other predictor variables. It is also desirable to consider it as a moderator variable as it may contribute to the variance in interaction with the intensity of dissatisfaction.

Prior Experience of Complaining

Day (1984) included consumer knowledge and experience as one of the four predictor variables. It is composed of five items: number of previous purchases of the product type, number of previous purchases of the same brand, product knowledge, expertise, self perceptions of being an efficient consumer, and previous complaining experience. This variable was mainly conceived as experience with the product. Consumer experience with complaining was only a small component of this variable. It was also conceptualized as a general construct not specific to a particular CCB. Singh

(1990) used a behavioral measure of prior experience based on the number of times a consumer undertook a specific CCB (i.e., voice, private party, or third party action). Bagozzi (1981) showed that the EV attitude → Intention relationship was more valid for those respondents who had prior experience with the behavioral activity. In the context of the Fishbein-Ajzen (1975) paradigm, prior experience seems to act as a moderating variable between attitude → intention. It can be hypothesized that consumers with greater prior experience with a CCB would account for a stronger relationship between the intensity of dissatisfaction and the CCB than those with a lower level of prior experience with complaining.

Some Other Antecedents

There are many other antecedents of CCB such as consumer alienation, demographic and personality characteristics of the consumers. While these might be successfully used for developing profiles (Singh 1990), their usefulness in predicting the CCB or explaining the variance is not clear.

In summary, it is useful to focus attention on four predictor variables, intensity of dissatisfaction, expectancy-value judgments, attitude toward complaining, and prior experience of complaining. We may now proceed to discuss the various models and competing hypotheses to explain the relationships.

MODELING THE CCB-DISSATISFACTION RELATIONSHIP

Modeling Dissatisfaction

In the C/SD literature much has been written on the conceptualization of satisfaction but relatively less has been written on the conceptualization and operationalization of dissatisfaction. For the most part, dissatisfaction has been understood to be the opposite end of satisfaction. Consequently, dissatisfaction has been operationalized as a function of the difference between (Expectation - Benefit (product)). This is a unidimensional view of dissatisfaction. It is based on negative confirmation of expectations and does not go beyond the paradigm.

It is better to treat dissatisfaction as a multidimensional construct arising from multiple sources. Richins (1979) suggested that dissatisfaction could also be a function of the attributions of blame and responsibility. Some researchers have talked about the affective content of dissatisfaction (Day 1984, Westbrook 1987). Consumer perception of inequity may also contribute to dissatisfaction (Oliver and Swan 1989). In addition, dissatisfaction may stem from unhappiness with the macro-marketing business system (some of those items if not all may also be included in measuring attitude toward complaining). Finally, dissatisfaction may also be the result of situational factors such as salesperson-buyer dyadic interaction. Further research is necessary on the modeling of dissatisfaction as a multidimensional construct.

The next issue concerns the terminology, whether we should be looking at the intensity (or anger) of dissatisfaction, or the degrees of dissatisfaction, or the levels of dissatisfaction. For the most part, limiting of the definition of intensity to anger (Day 1984) may be inappropriate because dissatisfaction is not a fleeting emotion or mood, it is a lasting cognitive-affective evaluation. It is best to conceive of intensity as degrees of dissatisfaction. It is hoped that a multidimensional-multidegree conceptualization of dissatisfaction would explain more of the variance in the multidimensional construct of CCB. The following section explains the various competing models and hypotheses.

COMPETING MODELS AND HYPOTHESES

The relationship between the intensity of dissatisfaction and CCB may be hypothesized in the following four categories as alternative explanations of the relationship.

Direct Positive Relationship

$$CCB_i = f(\text{Intensity of Dissatisfaction})$$

This model suggests that there is a direct positive relationship between the intensity of dissatisfaction and CCB. The rationale for this model can be traced to several studies that showed that dissatisfaction is a necessary condition for

CCB to occur (Landon 1977; Richins 1979; Jacoby and Jaccard 1981). This model is especially relevant for CCB (voice) and CCB (private party action). The following two sub-hypotheses may be proposed:

H:1a) The intensity of dissatisfaction has a positive relationship with the CCB (voice).

This hypothesis is derived from Best and Andreasen (1977), Andreasen (1985), and Day and Landon (1977). These studies show that voice action does not involve too much effort and is not difficult to undertake, thus the other antecedents of CCB may not intervene in this relationship. If a consumer does not want to undertake the CCB (third party action), then he may try to obtain a quick redress by voicing complaint to the local retailer.

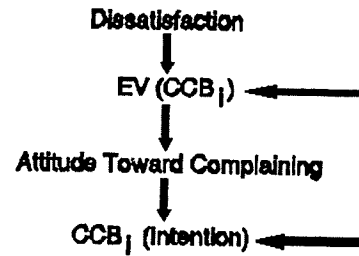
H:1b) The intensity of dissatisfaction has a positive relationship with the CCB (private party action).

This hypothesis may be supported from Richins (1983a), where it was shown that the greater the severity of the problem, the greater the negative word of mouth activity. This type of CCB does not involve too much effort or cost-benefit analysis, a consumer may engage in private party action to deal with the intensity of dissatisfaction. Again, the other antecedents of the relationship may not play a significant role in causing this CCB.

Mediating Roles of the Expectancy-Value and Attitude Toward the Act of Complaining

$CCB_i = f$ (Intensity of Dissatisfaction, and mediation of Expectancy-Value of CCB_i and attitude toward complaining)

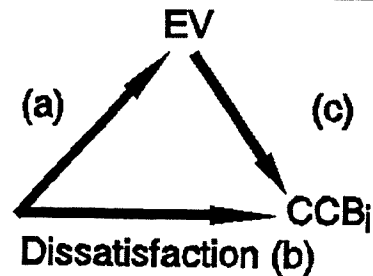
Visually, the model looks like this:



This model is justifiable on the basis of a paradigm patterned after Fishbein and Ajzen (1975) and Bagozzi (1981, 1982). This diagram shows two mediators of CCB, E-V judgments, and attitude toward the act of complaining. The E-V judgments have a direct and an indirect impact on CCB_i (Intention). The indirect effect of EV is through the attitude toward complaining variable.

An explanation of the concept of mediation is in order here. A mediating relationship assumes that an antecedent precedes the dependable variable and suggests causation (Baron and Kenny 1986, James and Brett 1984). "Mediation is generally thought of in terms of causal mediation, which connotes transfusion of influences from antecedents to consequences and an attempt to explain how antecedents produce consequences. Second, mediation relations may assume any number of functional forms including nonadditive, nonlinear, and nonrecursive forms" (James and Brett 1984, p. 319). Mediation implies a strong relationship between the predictor and criterion variable (Baron and Kenny 1986). Visually the mediation can be shown from paths in the following Figure 2:

Figure 2



Statistically it implies that: (a) the relationship between dissatisfaction and EV is significant, (b) the relationship between dissatisfaction and CCB_i is significant, (c) the relationship between EV and CCB_i is significant. Perfect mediation holds if the independent variable has no significant effect on the dependant variable when the effect of mediator is controlled. It means that the path (b) is no longer significant after paths (a) and (c) are controlled. Conceptually it suggests that dissatisfaction has a significant effect on CCB through the causal mediation of EV. The same logic can be applied to the mediation of attitude toward complaining. Day (1984) conceptualized the solitary mediation variable in the attitude toward complaining. However, the probability of EV mediation is stronger than the mediation of attitude toward complaining which is a general concept whereas E-V is a multidimensional CCB specific measure. Attitude may act as a mediator between dissatisfaction and CCB_i, and it may also act as a mediator between EV and CCB_i, and EV may act as a mediator between dissatisfaction and CCB_i.

Accordingly, the following hypotheses may be proposed:

H:2a) The relationship between the intensity of dissatisfaction and CCB (voice) is mediated by the expectancy-value of the CCB (voice).

Expectancy-value mediation is especially valid for CCB (voice). Consumers may prefer to undertake this action because of the low cost in money, time and effort but relatively high benefits. It may be far more expedient to voice a complaint and seek redress from a local retailer than to undertake third party action. Private party action does not really accomplish much concrete results for the consumer except adverse publicity for businesses. On the other hand, third party action involves high cost in time, money and effort. A related hypothesis may be proposed.

H:2b) The relationship between the intensity of dissatisfaction and the CCB (third party) is mediated by expectancy-value of CCB (third party).

Not many empirical studies have been

published on CCB (third party) except Best and Andreasen (1977) and Ursic (1985). The latter study showed that dissatisfied consumers did not undertake court action unless the chances of winning litigation were high and the benefits of winning exceeded costs of filing and fighting the lawsuit. For more than any other CCB, the expectancy-value could be the predominant mediator of the third party action.

H:2c) The relationship between the intensity of dissatisfaction and CCB (private party) is mediated by attitude toward complaining.

For private party action (i.e., informing friends or negative word of mouth) attitude toward complaining (i.e., personal, social norms, attitude toward businesses) would be a potent mediator. Jacoby and Jaccard (1981) maintained that many non-users of the product, non-purchasers of the product, and consumers with low level of dissatisfaction may complain because of negative opinion of businesses.

H:2d) The relationship between the intensity of dissatisfaction and CCB (third party action other than court action) is mediated by attitude toward complaining.

The motivation to take court action may be determined by expectancy-value judgments, but the motivation to complain to the media, the federal trade commission and the Better Business Bureau may be partly caused by one's sense of social justice, and by one's opinion on lack of ethics in business practices (i.e., attitude toward complaining).

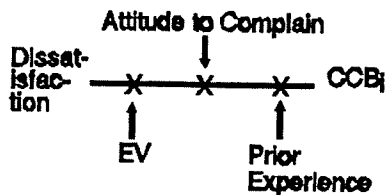
Moderating Roles of Expectancy-Value, Attitude Towards Complaining, and Prior Experience

The moderating effect of these variables may be described as follows:

$$CCB_i = f(\text{Intensity of Dissatisfaction, Intensity of dissatisfaction} \times \text{E-V of CCB}_i, \text{Intensity of dissatisfaction} \times \text{Attitude toward Complaining, Intensity of dissatisfaction} \times \text{Prior Experience of a CCB}_i).$$

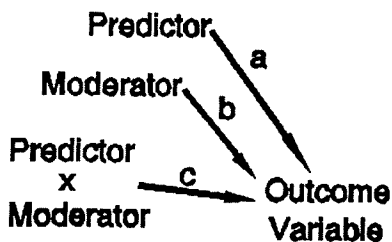
The intensity of dissatisfaction is the main predictor variable while the remaining three are the moderating variables. Visually, the relationship may be represented as follows in Figure 3:

Figure 3



Here it is important to highlight the meaning of the concept of moderators (or moderation) and differentiate it from the concept of mediators (or mediation). Moderators are those variables that moderate the relationship between an independent variable and a dependent variable. The implication is that the relationship between the two variables is contingent upon a third variable (Arnold 1982). Moderation deals with the interaction between the predictor variable and the moderator variable and its significant effect on the dependent variable. The following Figure 4 explains (as shown in Baron and Kenny 1986, p. 1174).

Figure 4



As Baron and Kenny (1986) state: "The

moderator hypothesis is significant if the interaction (Path C) is significant. There may also be significant main effects for the predictor and the moderator (Paths a and b) but these are not directly relevant conceptually to testing the moderator hypothesis" (p. 1174). In addition it would be desirable if the moderator is uncorrelated with both the predictor and the criterion variable to provide a clearly interpretable interaction term. The moderators always function as predictor variables whereas mediator events shift roles from effects to causes; the moderator and the predictor variables operate at the same level, whereas in mediation the predictor variable precedes mediator (Baron and Kenny 1982). Furthermore,

"Moderator variables are typically introduced when there is an unexpectedly weak or inconsistent relation between a predictor and a criterion variable (e.g., a relation holds in one setting but not in another, or for one subpopulation but not for another) . . . Mediation on the other hand, is best done in the case of a strong relation between the predictor and the criterion variable" (Baron and Kenny 1982, p. 1178).

The direct relationship between the intensity of dissatisfaction and CCB_i may not be strong but may be contingent on other predictor variables such as E-V, attitude towards complaining, and prior experience. Modeling after Kohli (1989) who applied contingency theory from organizational behavior to salesperson's job satisfaction, the relationship between the intensity of dissatisfaction and the CCB_i may be delineated as shown in Table 1.

Consequently, the following hypotheses may be proposed:

Expectancy-Value Moderator

H:3a) The relationship between the intensity of dissatisfaction and the CCB_i (voice) is stronger for those consumers whose expectancy-value for voice is high than for those consumers whose expectancy-value for voice is low.

Table 1

| Moderator Variable | Dependent Variable | R ² | Level of Moderator Variable | Regression Coefficient | Independent Variable |
|--|---|----------------|-----------------------------|------------------------|------------------------------|
| Expectancy-Value _i | CCB _i (voice, private, third party) | R ² | Low High | ^ | Intensity of Dissatisfaction |
| Attitude Towards Complaining | CCB _i (voice, private, third party) | R ² | Low High | ^ | Intensity of Dissatisfaction |
| Prior Experience with the Act of Complaining | CCB _i (voice, private, third party) | R ² | Low High | ^ | Intensity of Dissatisfaction |

H:3b) The relationship between the intensity of dissatisfaction and the intention for CCB (private party) is stronger for those consumers whose expectancy-value for CCB (private party) is high than those consumers whose expectancy-value for CCB (private party) is low.

H:3c) The relationship between the intensity of dissatisfaction and the intention for CCB (third party) is stronger for those consumers whose expectancy-value for CCB (third party) is high than for those consumers whose expectancy-value for CCB (third party) is low.

Attitude Toward Complaining Moderator

H:4a) The relationship between the intensity of dissatisfaction and the CCB (voice) is stronger for those consumers whose attitude toward complaining is high than for those consumers whose attitude toward complaining is low.

H:4b) The relationship between the intensity of dissatisfaction and the CCB (private party) is stronger for those consumers whose attitude toward complaining is high than for consumers whose attitude toward complaining is low.

H:4c) The relationship between the intensity of dissatisfaction and the CCB (third party) is stronger for those consumers whose attitude toward complaining is high than for those consumers whose attitude toward complaining is low.

Prior Experience of the Act of Complaining Moderator

H:5a) The relationship between the intensity of dissatisfaction and the CCB (voice) is stronger for those consumers whose prior experience of the CCB (voice) is high than for those consumers whose prior experience of CCB (voice) is low.

H:5b) The relationship between the intensity of dissatisfaction and the CCB (private party) is stronger for those consumers whose prior experience of CCB (private party) is high than for those consumers whose prior experience of CCB (private party) is low.

H:5c) The relationship between the intensity of dissatisfaction and the CCB (third party) is stronger for those consumers whose prior experience of CCB (third party) is high than for consumers whose prior experience of CCB (third party) is low.

The main advantages of this conceptualization are as follows:

First, the CCB is treated as a multidimensional construct. Each CCB is analyzed separately.

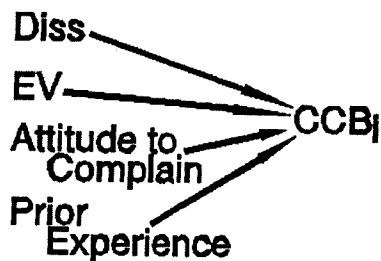
Secondly, the effect of various moderator variables and their interaction with the intensity of dissatisfaction can be separately analyzed.

Intensity of Dissatisfaction, Expectancy-Value, Attitude Toward Complaining, and Prior Experience, All Being Parallel Predictors of CCB_i

$$CCB_i = f(\text{Intensity of dissatisfaction, Expectancy-Value of } CCB_i, \text{ Attitude Toward Complaining, and Prior Experience of } CCB_i)$$

This conceptualization can be portrayed as follows in Figure 5:

Figure 5



All the four predictor variables act as simple parallel predictors, each having an additive effect on the CCB. This conceptualization is more in line with some of the earlier studies (Richins 1979, Landon 1977, Day 1984). All the four antecedents explain some of the variance in the CCB separately and collectively. The main advantages of this scheme are simplicity and the possibility of exploring the unique effect of each predictor variable.

RECOMMENDATIONS FOR FURTHER RESEARCH

Concentrate on:

1. Multidimensionality of CCB and develop a model for each CCB
2. Study the multidimensionality of dissatisfaction. Dissatisfaction is not just a bipolar end of satisfaction. There are many sources of dissatisfaction e.g. product performance, negative confirmation of expectations, attributions of blame and responsibility, inequity, unhappiness with

macro-marketing system, and salesperson-buyer dyadic interaction. Richins (1987) has provided only one guideline in that direction. More studies need to be done to conceptualize and test the multidimensionality of dissatisfaction. This is a vast open area for further research.

3. We need to move away from nomenclature or terminology in the study of consumer complaint behaviors to an information processing approach.

4. We need to study the other antecedents of CCB i.e. expectancy-value of each CCB, attitude toward complaining and prior experience of complaining as mediators and moderators. We need to develop specific items and scales of these antecedents - specific to each CCB. So far, we have not made any progress in developing a CCB specific attitude to complain scale.

5. We need to study the four models presented here in varying contexts i.e. products and services and with different samples.

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