

LOCUS OF CONTROL, FATALISM, AND RESPONSES TO DISSATISFACTION: A PILOT STUDY

Ellen R. Foxman, Washington State University
Peter V. Raven, Washington State University
Donald E. Stem, Jr., Washington State University

ABSTRACT

This study examines the relationship of two personality variables, locus of control and fatalism, to the extent and types of action consumers take when they are dissatisfied. Consumers who have an internal locus of control are found to be more active in responding to dissatisfaction. Responses to dissatisfaction vary with the nature of the purchase: consumers take different actions for nondurables (food), durables, and services. Fatalism may be culturally linked; consumers from cultures high in fatalism may respond less actively to dissatisfaction.

INTRODUCTION

Many studies of consumer satisfaction/dissatisfaction (CS/D) have focused on modeling the CS/D process (e.g., Beardon and Teel 1983; Hill 1986; Tse and Wilton 1988). Other studies have examined CS/D inputs and outputs, such as the nature of product or service deficiencies that trigger dissatisfaction, or the types of responses consumers may make when dissatisfied (e.g., Day et al. 1981; Richins 1983, 1987). Less attention has been paid to investigating the relationship of individual difference factors, such as personality characteristics, to complaining behavior and other responses to dissatisfaction.

Responses to dissatisfaction occur along a continuum of severity. Some dissatisfied customers choose to do nothing about their dissatisfaction, while others may change brands or stores, or stop buying the product class altogether. Some dissatisfied consumers will choose to tell their friends or relatives about their problem. A few consumers will complain to the store, manufacturer, or an outside service, such as the Better Business Bureau or a government agency; and even fewer will take legal action. It is also possible for consumers to have multiple responses to a single unsatisfactory consumption experience. Previous research has identified product- and situation-related factors that appear to affect the nature of these consumer responses, such as the likely costs/benefits of redress seeking (including purely psychological costs and benefits of alternative actions); and the market conditions, legal climate, and other circumstances that determine the probability of a successful outcome if action is taken (Day et al. 1981; Richins 1980). For example, if little is at stake, many consumers will make no response to dissatisfaction, others may take some type of action if it is convenient to do so, and still others might take some action as a matter of principle. This paper investigates the role that certain consumer-related factors might play in determining how consumers respond to dissatisfaction. The factors examined include two personality constructs, fatalism and locus of control, as well as several demographic variables.

Of special interest in this pilot study is any possible

interaction between locus of control, fatalism, and several consumer cultural origin variables. Marketing products and services internationally often creates uncertainties not present in domestic marketing. Not only does physical distance separate the consumer and the marketer, but cultural differences can further limit communication and understanding. This lack of communication can be quite harmful to the marketer if the consumer becomes dissatisfied with a product or service. For example, dissatisfied customers may boycott a store, change brands, boycott a product class, or engage in negative word or mouth behavior (Day et al. 1981; Richins 1983). These actions are difficult enough to deal with in domestic markets, and are likely to be even more difficult to handle internationally. Understanding the sources of cross-national variations in CS/D is an important step in reducing the uncertainty involved in marketing domestic products and services in other countries.

This paper reports the results of a pilot study conducted to determine the advisability of a full-scale comparative cross-national study examining the relationship of locus of control and fatalism and consumer responses to dissatisfaction in different countries. The purposes of the pilot study were to obtain preliminary evidence regarding (1) the relationship of fatalism and locus of control to dissatisfaction responses; and (2) the relationship of fatalism and locus of control to demographic and cultural origin variables.

CONCEPTUAL BACKGROUND

Responses to Dissatisfaction

Models of satisfaction/dissatisfaction generally describe a comparison of expectations with perceived performance, yielding one of three responses: indifference or neutrality if expectations are confirmed; satisfaction if expectations are positively disconfirmed; or dissatisfaction if expectations are negatively disconfirmed (Hill 1986). Attitudes may mediate CS/D, which in turn may mediate subsequent attitudes, intentions and possible complaint behavior or other responses to dissatisfaction (Beardon and Teel 1983).

The most studied response to dissatisfaction is complaining behavior. Complaining behavior is broadly seen as a result of the negative disconfirmation of consumer expectations, but the connection is not a simple one. Complaining has been shown to be related to lower levels of satisfaction, but only at a modest order of magnitude, and its antecedents are apparently much more involved than dissatisfaction alone (Day 1983; Oliver 1987). Whereas dissatisfaction is largely an affective response, complaining and other responses to dissatisfaction tend to be cognitive and behavioral in nature (Day 1983).

There are many ways of responding to dissatisfaction, such as boycotting the store, changing brands, changing product type, and engaging in negative word-of-mouth (Day et al. 1981; Day and Landon 1977). Day and Landon (1976) identified general antecedents to complaining behavior, including an individual's propensity to complain, opportunities for dissatisfaction, opportunities to obtain redress and/or register complaints, and disparity in consumer knowledge. In a more recent study, Richins (1983) has described factors that predispose individuals to negative word of mouth when dissatisfied, including nature of the dissatisfaction, and perceptions of blame and retailer responsiveness.

There has been some research linking individual differences to one response to dissatisfaction, complaining behavior. Complaining has been found to be related to the sex of the complainer (Duhaine and Ash 1980), situational and personal factors, including knowledge, experience, and attitude toward complaining (Day 1984), and socioeconomic class and income (Friedmann 1974; Jacoby and Jaccard 1981). Morgansky and Buckley (1987) have also found values, lifestyle, and demographics to be important in explaining differences in consumer complaining. These authors suggest that it is the high value consumers place on uniqueness, individuality, or a sense of independence that allows them to be complainers. Locus of control and fatalism, as variables which capture the extent of control consumers perceive themselves to have over their world, logically would seem related to the ways in which consumers deal with dissatisfaction. Little research has focused on this relationship, however.

Locus of Control and Fatalism

Individuals differ in the extent to which they perceive themselves to be in control of their own lives (Rotter 1966). Individuals with a strongly external locus of control believe that their own wishes, intentions, and actions have less effect on their lives than do external factors which are beyond their control. Individuals with a strongly internal locus of control believe that they influence their own lives to a greater degree than do external factors. Individuals with an internal locus of control have been found to be more active than external locus of control individuals in acquiring information and using it actively to deal with a problem; they are also more vigilant and cognitively alert to environmental cues (Sandler et al. 1983).

The concept of fatalism appears to be related to, though not identical with, that of locus of control (Schneider and Parsons 1970). People rated high on fatalism, like external locus of control individuals, believe that they have little control over the things that affect their lives, that outside influences affect their lives, and that there is nothing they can do about it. The fatalism construct appears to be somewhat more narrow in scope than the locus of control construct.

Locus of control and fatalism logically should be related to the ways in which consumers respond to dissatisfaction. While there is insufficient prior research on which to base formal hypotheses, we expect that individuals with a highly external locus of control and high fatalism will be less likely to exhibit active, public

responses to unsatisfactory purchase or consumption experiences. That is, fatalistic, externally oriented individuals who are dissatisfied should be less likely than non-fatalistic, internally oriented individuals to engage in negative word-of-mouth, actively complain, or take legal action.

Cultural Origin

Some studies have described and offered explanations for cross-cultural variations in how consumers respond to dissatisfaction. Comparing attitudes towards complaining in Canada and in Great Britain, Friedmann found differences that he attributed to political efficacy, education, occupation, socioeconomic level, and income. Day et al. (1981) found differences in consumer complaining behavior between Canada and the United States. They attributed these differences to differences in the two countries' economic systems, specifically: (1) the general standard of living and the effectiveness of the marketing system; (2) the degree of government regulation and control of manufacturing and marketing practices; and (3) the availability of information or expert support to help consumers make wise choices, seek redress, or complain. Most cross-cultural CS/D studies have compared American consumers with European consumers (Friedmann 1974; Richins and Verhage 1985). Few have examined differences in Asian and American consumer responses to dissatisfaction.

Other studies have examined locus of control and fatalism cross-culturally. In Denmark and the United States, some differences were found, not necessarily in the degree of external control, but in the categories of control, such as luck (fate), politics, respect, academics, and leadership/success (Schneider and Parsons 1970). McGinnies et al. (1974) found Swedish students were more external than Japanese students, who were more external than those from Australia, the United States, and New Zealand. These researchers suggested that Americans may be more internal than Orientals in general, as the Chinese believe in luck or fate to a far greater extent than do Americans and this may also be true for Japanese.

In summary, there exists some research examining cross-cultural variations in consumer responses to dissatisfaction. There are also studies which focus on cross-cultural differences in locus of control and fatalism. This pilot study seeks to extend knowledge of CS/D first as explained above, by looking for the relationship that should logically exist between locus of control, fatalism, and the way in which consumers respond to dissatisfaction. We then seek evidence regarding the usefulness of cultural variation in these personality traits in helping to explain the different patterns of consumer response to dissatisfaction cross-culturally. Specifically, we expect to find that:

- (1) Locus of control, fatalism, and responses to dissatisfaction are related.
- (2) Locus of control and fatalism differ across cultures.
- (3) Cross-cultural differences in locus of control and fatalism are related to cross-cultural variations in how consumers respond to dissatisfaction.

The immediate value of this study lies in providing preliminary evidence about these expectations and about study design, prior to proceeding with full-scale data collection in the U.S. and several Asian countries. The insights gained from the full study should increase our understanding of the role personality factors play in CS/D processes and also be of significant value to managers charged with developing marketing strategy for Asian target markets.

METHODOLOGY

The Sample

The sample was a convenience sample ($n = 547$) of undergraduate students enrolled in a marketing class at a large western university. Their characteristics are fairly representative of such a population. Nearly all were between nineteen and twenty-five years old, and there were slightly more males than females. The majority of respondents were Caucasian, with just over 5% Asians responding. Measures of cultural origin indicated that most students were U.S. or Canadian citizens and had been born in North America (Canada or the U.S.). About 5% had been born in Asia. Students' parents typically had homes in the country in which students were born, though the match was not exact. Christianity was the predominant religion represented, with "none" being indicated second. Demographic characteristics of the sample are summarized in Table 1.

Measures

Responses to Dissatisfaction. Responses to dissatisfaction were measured using the response continuum presented by Duhaime and Ash (1980). The nine possible responses listed in the questionnaire ranged from "no action taken" to "I contacted a lawyer, went to small claims court, or otherwise took legal action." There was also a space for respondents to write in actions taken other than those indicated. Respondents were asked to "please indicate the action(s) you took if you were dissatisfied or unhappy ... during the past six months by placing a Y (for YES) in the appropriate space...."

Since consumers may respond to dissatisfaction differently depending on the nature of the purchase with which they are dissatisfied, consumers' dissatisfaction behaviors with respect to food products, durable goods, and services were assessed separately. The measure employed in the present study thus yields frequency data for each of the nine possible responses across each of the three product categories.

Locus of Control. Locus of control was measured using the twenty-three item scale developed by Rotter (1966). The Locus of Control scale is a "forced choice" instrument -- for each item, respondents are required to indicate which statement of a pair of statements they most agree with. Agreement with an "external" statement is given a score of one, while agreement with an "internal" statement is given a score of zero. Individual item scores are summed to yield an individual's overall score for the measure. High scores thus indicate highly "external" individuals. The Locus of Control scale has been extensively evaluated for reliability and validity in

previous studies (Lefcourt 1976, 1977, 1981; Phares 1976). These studies indicate that the scale has good reliability, but that locus of control may not be a unidimensional

Table 1
Characteristics of student sample ($n = 547$).

Characteristic	Percent
Sex: Female	43.7%
Male	56.3
Race:	
Caucasian	90.2%
Black	2.5
Asian	5.3
Hispanic	1.1
Other	0.9
Place of Birth:	
N. America	91.4%
W. Europe	2.9
Asia	5.0
S. America	0.7
Parents' Place of Birth:	
N. America	87.5%
W. Europe	5.9
Asia	5.5
S. America	1.1
Citizen of:	
N. America	94.7%
W. Europe	1.4
Asia	3.7
S. America	0.2
Religion:	
Christian	83.2%
Buddhist	0.8
Muslim	1.0
Jewish	1.0
Other	2.4

construct (Schneider and Parsons 1970).

Fatalism. The extent to which an individual believes in fatalism was measured using a scale developed by Farris and Glenn (1976), consisting of four seven-point items anchored at each end with "Strongly Agree/Strongly Disagree." Respondents were asked to indicate the extent to which they agreed with the following statements:

- Making plans only brings unhappiness because the plans are hard to fulfill.
- It doesn't make much difference if people elect one or another candidate, for nothing will change.
- With things the way they are today, an intelligent person ought to think about the present, without worrying about what is going to happen tomorrow.
- The secret of happiness is not expecting too

much out of life and being content with what comes your way.

A Cronbach's alpha of 0.58 indicated the reliability of the fatalism scale was approximately the same as others have reported (John et al. 1986).

Cultural Origin. Cultural origin was measured using three separate single items. Respondents were asked to indicate the country in which they were born, the country in which their parents were born, and the country of which they were a citizen. It was felt to be too simplistic to assume that respondents' culture was equivalent to where they were born or where they held their citizenship. Some research has suggested, for example, that culturally determined behaviors can be linked to parents' place of birth (Reilly and Wallendorf 1984; Wallendorf and Reilly 1983).

Study Design

The questionnaire was pretested in two stages. First, five students (including both Asians and Americans) evaluated the questionnaire in informal interviews. The questionnaire was modified in response to student comments regarding question form and sequence, the ease with which questions could be answered, and other details of construction. The revised questionnaire was then pretested with a mixed group of students ($n = 47$) from the U.S. and from Asian countries. The results of this second stage were used to further modify the questionnaire. The final version of the questionnaire was administered to the sample during class. Students were debriefed regarding the purpose of the study after they had completed the questionnaires.

ANALYSIS AND RESULTS

The data were analyzed using Chi-square analysis and Spearman correlation analysis. The results are discussed below in terms of our research expectations. Initial correlation analyses used the nine separate responses to dissatisfaction described above; results of these analyses were mostly not statistically significant. When frequency of occurrence of dissatisfaction responses was examined, it was determined that some types of response occurred relatively rarely.

To get a better overall picture of relationships among the variables of interest, responses to dissatisfaction for each product category were aggregated and characterized as either "covert" or "overt" in nature. Covert responses included taking no action, not buying the brand again, ceasing to use the product, and no longer dealing with the retailer or company. Overt responses included negative word of mouth, requesting a refund or adjustment, complaining to the store or company, complaining to a public agency or the Better Business Bureau, and taking legal action.

Locus of control and fatalism were not significantly related to covert responses to dissatisfaction for any of the product categories among any of the respondent groups. The following discussion therefore focuses on overt responses to dissatisfaction.

Locus of Control and Fatalism Across Cultures

Respondents were classified as having high or low fatalism and internal or external locus of control based on median splits of the data for each measure. Separate Chi-square analyses using each of the cultural origin variables were then performed, with the respondents' various origin responses classified as North American, South American, Western Europe, or Asia. The analyses of locus of control by culture origin revealed no significant differences

Table 2
Chi-square analyses of beliefs in fatalism using alternative cultural origin variables.

	Place of Birth	Parents' Place of Birth	Citizenship
Chi Square	9.43	10.27	16.00
P-value	0.02	0.01	0.01
N. America			
Low Fatalism	217 43.8%	208 44.1%	224 43.5%
High Fatalism	279 56.3%	264 55.9%	291 56.5%
S. America			
Low Fatalism	2 50.0%	4 66.7%	--- ---
High Fatalism	2 50.0%	2 33.3%	--- ---
W. Europe			
Low Fatalism	9 56.3%	15 46.9%	7 87.5%
High Fatalism	7 43.8%	17 53.1%	1 12.5%
Asia			
Low Fatalism	4 15.4%	5 16.7%	2 10.5%
High Fatalism	22 84.6%	25 83.3%	17 89.5%

among groups. However, all three separate analyses of fatalism by culture indicated statistically significant differences among groups. The findings of these analyses are summarized in Table 2. Examination of cells in Table 2 suggests two things: that the South American and Western Europe groups were too small to support any firm conclusions; and that Asians were clearly and consistently much more fatalistic than North Americans, no matter which cultural origin variable was used.

Relationship of Locus of Control, Fatalism, and Responses to Dissatisfaction Across Cultures

Locus of control and fatalism were significantly and positively related ($r = .40$, $p < .01$) as expected, but only Tables 6 through 8 present correlation matrices for Asian respondents using the three cultural origin variables. Again, results are similar but not identical. There was no significant correlation between locus of control and fatalism among Asian respondents. Locus of control and fatalism, however, were each related to overt responses to

Table 3
Correlation of Locus of Control, Fatalism, and Overt
Dissatisfaction Behaviors Among Respondents Born in North America¹

	Locus of Control	Overt Fatalism	Overt Food	Overt Durable Service	
Locus of Control	---	0.40 ^a	-0.07 ^b	-0.01	0.04
Fatalism		---	0.03	-0.03	0.00
Overt Food			---	0.45 ^a	0.40 ^a
Overt Durable				---	0.48 ^a

^a p < 0.01 ^b p < 0.05

¹ Overt behavior includes warning others, requesting adjustment, complaining, contacting agency, contacting legal help.

Table 4
Correlation of Locus of Control, Fatalism, and Overt
Dissatisfaction Behaviors Among Respondents With Parents Born in North America¹

	Locus of Control	Fatalism	Overt Food	Overt Durable	Overt Service
Locus of Control	---	0.40 ^a	-0.07 ^b	-0.03	0.04
Fatalism		---	0.05	-0.01	0.01
Overt Food			---	0.46 ^a	0.39 ^a
Overt Durable				---	0.50 ^a

^a p < 0.01 ^b p < 0.10

¹ Overt behavior includes warning others, requesting adjustment, complaining, contacting agency, contacting legal help.

Table 5
Correlation of Locus of Control, Fatalism, and Overt
Dissatisfaction Behaviors Among Respondents With North American Citizenship¹

	Locus of Control	Fatalism	Overt Food	Overt Durable	Overt Service
Locus of Control	---	0.39 ^a	-0.10 ^b	-0.00	0.06 ^b
Fatalism		---	0.02	-0.03	-0.00
Overt Food			---	0.44 ^a	0.41 ^a
Overt Durable				---	0.48 ^a

^a p < 0.01 ^b p < 0.10

¹ Overt behavior includes warning others, requesting adjustment, complaining, contacting agency, contacting legal help.

Table 6
Correlation of Locus of Control, Fatalism, and Overt
Dissatisfaction Behaviors Among Respondents Born in Asia¹

	Locus of Control	Fatalism	Overt Food	Overt Durable	Overt Service
Locus of Control	---	-0.20	-0.28 ^b	-0.15	0.22
Fatalism		---	0.23	-0.19	-0.53 ^a
Overt Food			---	0.75 ^a	0.69 ^a
Overt Durable				---	0.54 ^a

^a p < 0.01 ^b p < 0.10

¹ Overt behavior includes warning others, requesting adjustment, complaining, contacting agency, contacting legal help.

Table 7
Correlation of Locus of Control, Fatalism, and Overt
Dissatisfaction Behaviors Among Respondents With Parents Born in Asia¹

	Locus of Control	Fatalism	Overt Food	Overt Durable	Overt Service
Locus of Control	---	-0.20	-0.28 ^b	-0.15	0.22
Fatalism		---	0.23	-0.19	-0.53 ^a
Overt Food			---	0.75 ^a	0.69 ^a
Overt Durable				---	0.54 ^a

^a p < 0.01 ^b p < 0.10

¹ Overt behavior includes warning others, requesting adjustment, complaining, contacting agency, contacting legal help.

Table 8
Correlation of Locus of Control, Fatalism, and Overt
Dissatisfaction Behaviors Among Respondents With Asian Citizenship¹

	Locus of Control	Fatalism	Overt Food	Overt Durable	Overt Service
Locus of Control	---	-0.08	-0.05	-0.03	0.01
Fatalism		---	0.05	0.06	-0.56 ^a
Overt Food			---	0.74 ^a	0.56 ^a
Overt Durable				---	0.44 ^b

^a p < 0.01 ^b p < 0.10

¹ Overt behavior includes warning others, requesting adjustment, complaining, contacting agency, contacting legal help.

dissatisfaction for a different product category. Locus of control was negatively correlated with overt responses to dissatisfaction with food products; that is, the more external a respondent's locus of control, the less likely it was that he/she would complain. Fatalism was negatively correlated with overt responses to dissatisfaction with services; that is, Asians with high fatalism scores were less prone to complain about services. As with Americans, overt responses to dissatisfaction were intercorrelated among the three product classes examined.

DISCUSSION AND IMPLICATIONS

The findings of this pilot study were limited by the use of a student sample with a limited number of Asian respondents. They have, however, provided sufficient evidence to justify undertaking the full-scale cross-national study. Fatalism was found to differ across cultures and to be related in the expected direction to the ways in which consumers respond to dissatisfaction. Additionally, these relationships differed between Asian and North American groups.

The study also revealed potential problem areas that must be dealt with before data collection is undertaken on the full cross-national study. The fact that locus of control and fatalism scores are significantly correlated for North Americans but not for Asians suggests that one or both of those scales is not performing as well for Asians as it has been established to perform for Americans. Pretests and possible scale modification thus must be a prerequisite for the full study. This is particularly important for the fatalism measure, which in the present study possessed marginally acceptable reliability.

One other measurement that needs additional scrutiny before a full-scale study is the continuum of consumer responses to dissatisfaction. This measure was developed for use in the United States. It is possible that it is culturally bound; if so, it also may need some modification for use by Asian respondents.

Lastly, the fact that differences in locus of control, fatalism, and dissatisfaction responses were observed between North Americans and Asians suggests it is possible that differences on these variables might exist among various Asian cultures. The full-scale study, therefore, should if possible collect data from more than one Asian country. As in the pilot study, other variables that might affect responses to dissatisfaction should also be included in the survey instrument, such as sex, religion, age, income, and education.

Most consumer responses to dissatisfaction are not directly or immediately visible to marketers: only four of the nine possible actions are likely to gain a company's immediate attention. U.S. companies that wish to manage CS/D constructively may set up procedures and lines of communication that encourage consumers to respond more actively and measurably. If individual factors like locus of control or fatalism vary systematically across cultures and are related to the nature of dissatisfaction responses, however, then management strategies that are effective in encouraging U.S. consumers may be ineffective for Asian consumers. Marketers need to know whether this is true: they will not be able to deal satisfactorily with dissatisfaction in Asian cultures if they cannot detect its

existence.

REFERENCES

- Aiello, Albert, Jr., John A. Czepiel, and Larry J. Rosenberg (1977), "Scaling the Heights of Consumer Satisfaction: An Evaluation of Alternative Measures," in *Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, ed. Ralph L. Day, Bloomington: Indiana University, 43-50.
- Andreason, Alan R. (1976), "A Taxonomy of Consumer Satisfaction/Dissatisfaction Measures," in *Conceptualization and Measurement of Consumer Satisfaction and Dissatisfaction*, H. Keith Hunt ed., Cambridge, Mass.: Marketing Science Institute.
- Beardon, W.O. and J.E. Teel (1980), "Investigation of Personal Influences on Consumer Complaining," *Journal of Retailing*, 56 (fall), 3-21.
- _____ and Jesse E. Teel (1983), "Selected Determinants of Consumer Satisfaction and Complaint Reports," *Journal of Marketing Research*, 20 (February), 21-28.
- Day, Ralph L. (1983), "The Next Step: Commonly Accepted Constructs for Satisfaction Research," in *International Fare in Consumer Satisfaction and Complaining Behavior*, eds. Ralph L. Day and H. Keith Hunt, Bloomington: Indiana University, 113-117.
- _____ (1984), "Modeling Choices Among Alternative Responses to Dissatisfaction," *Advances in Consumer Research*, XI, 496-499.
- _____ and E. Laird Landon, Jr. (1976), "Collecting Comprehensive Consumer Complaint Data by Survey Research," *Advances in Consumer Research*, 3, 263-268.
- _____ and E. Laird Landon, Jr. (1977), "Toward a Theory of Consumer Complaining Behavior," in *Consumer and Industrial Buying Behavior*, eds. A. G. Woodside, J. N. Sheth, and P. D. Bennett, New York: North Holland, 425-437.
- _____, Klaus Grabicke, Thomas Schaetzle, and Fritz Staubach (1981), "The Hidden Agenda of Consumer Complaining," *Journal of Retailing*, 57, 3 (Fall), 86-106.
- Duhaime, Carole and Stephen B. Ash (1980), "Satisfaction, Dissatisfaction and Complaining Behavior: A Comparison of Male and Female Consumers," in *Refining Concepts and Measures of CS and Complaining Behavior*, H. Keith Hunt and Ralph L. Day (eds.), Bloomington, Indiana University.
- Farris, Buford E. and Norval D. Glenn (1976), "Fatalism and Familism among Anglos and Mexican Americans in San Antonio," *Sociology and Social Research*, 60 (No. 4, July), 393-402.
- Friedmann, Karl A. (1974), "Complaining: Comparative Aspects of Complaint Behavior and Attitudes Toward Complaining in Canada and Britain," *Sage Professional Papers in Administrative and Policy Studies*, Beverly Hills: Sage Publications.
- Gilly, Mary C. and Betsy D. Gelb (1982), "Post-Purchase Consumer Processes and the Complaining Consumer," *Journal of Consumer Research*, 9, 323-327.
- Hill, Donna J. (1986), "Satisfaction and Consumer Services," *Advances in Consumer Research*, 13, 311-

- 315.
- Jacoby, Jacob and James J. Jaccard (1981), "The Sources, Meaning, and Validity of Consumer Complaint Behavior: A Psychological Analysis," *Journal of Retailing*, 57, 4-23.
- John, Joby, Patriya Silpakit Tansuhaj, L. Lee Manzer, and James W. Gentry (1986), "Fatalism as an Explanation of Cross-Cultural Differences in the Perception of Uncertainty in the Marketplace," University of Wisconsin-Madison, Working Paper.
- Lefcourt, Herbert M. (1976), *Locus of Control: Current Trends in Theory and Research*, John Wiley and Sons, New York.
- McGinnies, Elliott, Lena A. Nordholm, Charles D. Ward, and Duangduen L. Bhanthumnavin (1974), "Sex and Cultural Differences in Perceived Locus of Control Among Students in Five Countries," *Journal of Consulting and Clinical Psychology*, 42, no. 3, 451-455.
- Mirels, Herbert L. (1970), "Dimensions of Internal Versus External Control," *Journal of Consulting and Clinical Psychology*, 34, No. 2, 226-228.
- Morgansky, Michelle Ann and Hilda May Buckley (1986), "Complaint Behavior: Analysis by Demographics, Lifestyle, and Consumer Values," *Advances in Consumer Research*, 14, 223-226.
- Moyer, Mel S. (1984), "Characteristics of Consumer Complaints: Implications for Marketing and Public Policy," *Journal of Public Policy and Marketing*, 3, 67-84.
- Oliver, Richard L. (1987), "An Investigation of the Inter-relationship Between Consumer (Dis)Satisfaction and Complaint Reports," *Advances in Consumer Research*, 14, 218-222.
- Phares, E. Jerry (1976), *Locus of Control in Personality*, General Learning Press, Morristown, New Jersey.
- Reilly, Michael D. and Melanie Wallendorf (1984), "A Longitudinal Study of Mexican-American Assimilation," Kinnear, Thomas C., ed., *Advances in Consumer Research: Volume 11*, Provo, UT: Association for Consumer Research, 735-740.
- Richins, Marsha L. (1983), "Negative Word of Mouth By Dissatisfied Consumers: A Pilot Study," *Journal of Marketing*, 1 (Winter), 68-77.
- ____ (1987), "A Multivariate Analysis of Responses to Dissatisfaction," *Journal of the Academy of Marketing Science*, 15, 3 (Fall), 24-31.
- ____ and Bronislaw J. Verhage (1985), "Cross-Cultural Differences in Consumer Attitudes and Their Implications for Complaint Management," *Research in Marketing*, 2 (no. 3), 197-206.
- Rotter, Julian B. (1966), "Generalized Expectancies for Internal versus External Control of Reinforcement," *Psychological Monographs*, vol. 80, no. 1, whole No. 609, 1-28.
- Sandler, I., F. Reese, L. Spencer, and P. Harpin (1983), "Interaction and Locus of Control," in *Research with the Locus of Control Construct*, v.2, Herbert M. Lefcourt ed., New York: Academic Press.
- Schneider, John M. and Oscar A. Parsons (1970), "Categories on the Locus of Control Scale and Cross-Cultural Comparisons in Denmark and the United States," *Journal of Cross-Cultural Psychology*, vol.1, no. 2 (June), 131-138.
- Tse, David K. and Peter C. Wilton (1988), "Models of Consumer Satisfaction Formation: An Extension," *Journal of Marketing Research*, XXV (May), 204-212.
- Wallendorf, Melanie and Michael D. Reilly (1983), "Distinguishing Culture of Origin From Culture of Residence," Bagozzi, Richard P. and Alice M. Tybout, eds., *Advances in Consumer Research: Volume 10*, Ann Arbor, MI: Association for Consumer Research, 699-701.
- Westbrook, Robert A. (1980a), "Intrapersonal Affective Influences on Consumer Satisfaction with Products," *Journal of Consumer Research*, 7 (June), 49-54.
- ____ (1980b), "A Rating Scale for Measuring Product/Service Satisfaction," *Journal of Marketing*, 44 (Fall), 68-72.