

EVENTS OF 9/11/2001: CRISIS AND CONSUMER DISSATISFACTION RESPONSE STYLES

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ABSTRACT

Research investigating customer complaining behavior has typically focused on the customer's reactions to a dissatisfying purchase. Complaining behavior is usually measured either after (a) having the subject reflect back on an actual dissatisfying experience that they had, or (b) exposing subjects to experimental stimuli in which they encounter "artificial" dissatisfying situations. In the current study we focused on measuring—within three weeks—actual complaining behavior that occurred following purchase or non-purchase in an unusual or crisis situation (gas price gouging and the events of 9/11) and compared the types of complaining behaviors to the types of complaining behaviors reported by Singh (1990). Our results indicate that complaining response styles are indeed different given such a situation. For example, our sample indicated a larger percentage of passives and voicers and a lower percentage of irates and activists than did the Singh (1990) study. In general, it would appear that an unusual or crisis situation does result in a different dissatisfaction response style.

INTRODUCTION

September 11, 2001 was a day of great tragedy, concern, and uncertainty for the United States and for the world. Just hours after terrorists crashed airliners into the World Trade Center, the Pentagon, and rural Pennsylvania, prices of essential services including gasoline, rental cars, and hotel rooms increased dramatically and spurred consumer anxiety (O'Reilly 2001).

Nationwide, consumers experienced wildly fluctuating gas prices with the price of gasoline increasing two dollars per gallon in some locations (Naughton 2001). Lines at gas stations were up to 30 cars long and many station owners feared their supplies would be quickly depleted (Sofradzija and Green 2001).

In the aftermath of the terrorist attacks, the public was angry - not only about terrorism, but also because businesses appeared to have exploited anxiety and chaos for profit (State Journal Register 2001). Price gouging at the pump was a common topic of conversation on news shows, in homes, and at offices. As consumer frustration levels increased, government agencies were called upon to take action. Several states began looking for violations of existing price gouging laws (State Journal Register 2001). In Illinois, Attorney General Jim Ryan filed a civil suit on behalf of Illinois consumers. Officials in other states took similar action under applicable state laws.

The unique circumstances created by the September 11th terrorist attacks and their aftermath provided the context for our study of consumer complaint behaviors in response to gas price charges in a crisis situation. The element of national tragedy/disaster and its effect on complaining behavior makes this study distinct. What changes in identified complaint behavior could be expected following events of September 11th magnitude?

BACKGROUND

A review of literature pertaining to complaining behavior reveals a dedicated effort to

more fully understand types of complaining behavior and the factors that contribute to that behavior. Complaining behaviors have been profiled, as well as described and attributed to a number of factors.

Perhaps the most promising typology of consumer dissatisfaction response styles has been proposed by Singh (1990). Singh examined these typologies in relation to demographic characteristics, as well as episode-specific variables, the most important being the nature of product or service involved. The typology identified four response styles including: passives, voicers, irates, and activists. In Singh's study, *passives* comprised 14% of the sample and were characterized as the least likely to complain about a dissatisfying experience to anyone - friends or family, the retailer, or third parties. Thirty-seven percent of the sample was classified as *voicers*, those most likely to complain to the retailer. The third group, *irates*, comprised around 21% of respondents. The *irates* were the group most likely to engage in negative word of mouth communication, switch patronage, and complain to the retailer. The final group of 28% was termed *activists* and depicted as "consumer activists" who complain for the greater social good.

Repurchase intentions, perceptions of fairness, and feelings of purchase regret have also been studied in prior research that examined complaining behavior (Clemmer and Scheneider 1996; Tsiros and Mittal 2000). Importantly, the events of 9/11 provided an unprecedented opportunity for a "real world" measurement of these variables under conditions where situational duplication is near impossible. Such a crisis situation may result in different relationships among these variables than that reported in prior research as well.

A key approach that prior research has utilized to understand consumer-complaining behavior is attribution theory. For example, in a 1984 study, Folkes found that consumer perceptions of fault in a product failure situation ultimately influence the consumer's response. Folkes (1984) further reported that complaining behavior might depend on the perceived stability and controllability of the purchase situation. Following the terrorism

events, the uncertainty of the day undoubtedly left consumers with questions regarding both the stability and controllability of the situation. These and other issues related to attribution are discussed further in the next section.

This study centers on consumer dissatisfaction responses in times of crisis. More specifically, this study's aim was to examine Singh's (1990) typology in greater detail under circumstances of national tragedy and near state of emergency.

METHODOLOGY

The typology developed by Singh (1990) has established a strong framework for further study of complaining behaviors under different purchase conditions. The body of knowledge available regarding complaints and complaining behavior is extensive, yet relatively untested in events of natural disaster, crisis, or national emergency. In the current study, we examine characteristics related to demographics, attributions, complaint behavior, and episode-specific factors. The following sections discuss the categorical variables and measurements used in the study.

Measures

The measures used in the study were largely constructed for this particular research project. The actual questions used for the latent constructs and their measurement scales are included in the Appendix.

Demographic characteristics

General patterns of complaining behavior have been established relative to demographic characteristics, in particular age and income. In studies conducted with U.S. consumers, younger and higher income individuals typically complain more and display common complaining behaviors to family and/or friends, the retailer, or third parties (Zaichkowsky and Liefeld 1977; Moyer 1984). However studies conducted using consumers in Singapore and in a business-to-business context have identified different demographic patterns (Dart and Freeman 1994,

Feldman, Miyamoto, and Loftus 1999). With this in mind, basic demographics including age, income, and gender were included in the survey to see if the unusual circumstances surrounding the study would change the propensity of certain consumers to complain.

Attribution

This study assesses attribution principles by identifying where consumers placed the blame for the gas pricing issues of September 11th. Respondents were asked to rate the following entities' responsibility in determining the price of gasoline on 9/11: oil companies, media reports, petroleum companies, local gasoline stations, terrorist activity, consumer panic, or government agencies. Respondents were allowed to assign blame to each factor independently. Importantly, these entities were expected to differ in terms of locus of control (for example, consumer panic was thought to be more internal than petroleum companies) and controllability (for example, petroleum companies were thought to have greater controllability than government agencies) (Folkes and Kiesler 1991). We thus assessed the aforementioned entities' perceived responsibility in determining the price of gasoline on 9/11.

Complaint Behavior

Singh's (1990, pg. 80-81) typology identified distinct groups based on the target (or lack) of consumer complaints. These targets were incorporated into the current study with minor modifications. *Passives* are the group of consumers who display below average tendencies to complain. In this study, the passives were classified as those consumers who did not complain to anyone - friends/family, the retailer, or a third party. We classified those who complained to friends and family as *voicers*. This tendency is consistent with word-of-mouth behaviors as identified by the Technical Assistance Research Programs report (TARP) (1981). *Irates* displayed their displeasure by not only complaining to friends/family, but to the retailer as well. Finally, the *activists* are

respondents who complained to friends and/or family, the retailer, and a third party such as the government or media.

Episode Specific Factors

Since our study was based on experience rather than prediction, we had the opportunity to measure related variables not discussed in Singh (1990). Respondents were asked to indicate if they had purchased gasoline on September 11. Some questions were then asked of those respondents who did engage in the purchase act that were not asked (due to a lack of relevance) of respondents who didn't purchase gasoline on that date. These questions include a three-item measure of regret (e.g., "I regret my decision to purchase gasoline on September 11th"), two items assessing perceived fairness of gas prices (e.g., "Considering the circumstances, the price I paid for gasoline was fair"), a two-item measure of reputation (e.g., "This gasoline station location has a good reputation"), and a two-item measure of repurchase intentions (e.g., "I will definitely purchase gasoline from this gas station location in the future").

As part of the current study, we attempted to gain additional insight into consumer regret, which was recently examined in regard to complaint behaviors by Tsiros and Mittal (2000). In the two studies they conducted where the relationship between regret and complaining behavior was examined, Tsiros and Mittal failed to find a significant relationship. In their research however, Tsiros and Mittal only measured one type of complaining (i.e., complaining to the manufacturer), whereas the current study examines several different types of complaint behavior (i.e., complaining to friends or family, complaining to the retailer, complaining to third parties). Moreover, the context of the current study includes the presence of price gouging and other unusual events, factors that may moderate the relationship between regret and complaint. In addition to the regret measure, repurchase intentions of respondents were also assessed to determine if regret experienced from one incident translates into a change in future behavior. Tsiros

and Mittal (2000) found a negative relationship between regret and repurchase intentions in the two studies where they examined that relationship, such that higher regret lead to lower repurchase intentions.

The circumstances surrounding gasoline purchases on September 11, 2001 were unique. The dramatic price increases experienced by some were expected to result in significant complaining behavior. Price gouging – and even the reports of price gouging – could produce changes in how consumers reacted and/or complained. Although what constitutes price gouging is debatable, states are developing laws that identify price gouging as at least a 10% increase in price (Tranum 2002; *Associated Press Newswires* 2001). In the current research, respondents were asked to recall the typical amount paid for gasoline over the previous few months. They were then asked to recall the amount paid on September 11th. We then calculated the percentage difference between the “typical” price and the price of gasoline following the 9/11 tragedy. It was believed those consumers who perceived a higher degree of price gouging would be more likely to actively engage in complaining behavior.

In related studies, prior research has indicated that customer satisfaction is influenced by perceptions of equity and fairness (Clemmer and Schneider 1996). Customers expect fairness in terms of equity, price, treatment and quality. Indeed notions of fairness are central to customers' perceptions of satisfaction with products and services. Specific to this context was price fairness and its immediate impact on complaint behavior. We wanted to assess the extent of price increases and variations and relationships to fairness and repurchase intentions.

Data Collection

Subjects recruited by university students provided data for the study. By design, the data were collected in three “waves” over a period of ten days, beginning September 18, 2001 and continuing through September 28, 2001. Importantly, some of the respondents in our study had purchased gasoline on September 11, 2001,

while others had not purchased gasoline on that date.

Student participation in the project was voluntary and extra credit was given for obtaining questionnaires. The students were allowed to complete one questionnaire themselves, and then collect three additional surveys from non-students. No other restrictions were placed on the respondent pool. All subjects were asked for their name and contact information so that participation could be verified. A random sample of respondents was contacted and all verified they had indeed completed the questionnaire.

A total of 978 usable questionnaires were collected and included in the analysis that follows. Questionnaires were returned from 479 respondents who had purchased gasoline on 9/11, while 499 questionnaires were received from respondents who did not purchase gasoline on 9/11. The sample consisted of a relatively equal number of males and females, and considerable variance across age and income. The percentage breakdown of the sample across these demographic variables is presented in Table 1.

Table 1
Demographic Profile of the Sample

Variable	Percent
Gender	
Female	52.7
Male	47.3
Age	
16-20 yrs.	17.6
21-24 yrs.	26.6
25-34 yrs.	12.7
35-44 yrs.	10.8
45-54 yrs.	25.6
55-64 yrs.	4.7
65+ yrs.	2.0
Income	
Less than 20,000	25.0
20,000 - 39,999	20.7
40,000 - 59,999	16.3
60,000 - 79,999	13.7
80,000 - 99,999	9.8
100,000 or above	14.5

As discussed above, all respondents were asked questions regarding general driving

behavior, gasoline purchase habits, and purchase behavior on September 11th. Also, these respondents were asked whether they complained to friends and family, the gasoline retailer, the media, or an official agency.

RESULTS

Comparison of Overall 9/11 Sample with Singh (1990)

Using descriptions similar to those of the four complaining response types identified by Singh, 333 passives (34%), 522 voicers (53.4%), 104 irates (10.6%), and 19 activists (1.9%) were classified in the 9/11 sample. The number and percentage of respondents classified by Singh and those classified by our data are presented in Table 2. In addition to the overall classification, we divided our respondents into purchase and no purchase categories. This information is also presented in Table 2.

All four groups were represented - both among those respondents who did and did not purchase gasoline on September 11th. A Chi-square test revealed that the distribution of the four groups was significantly different between those who purchased gasoline and those who did not purchase ($\chi^2(3)=38.32, p<.01$). In the "did purchase" group, 135 were passives (28.2%), 254

were voicers (53%), 76 were irates (15.9%), and 14 were activists (2.9%). In comparison, there were 198 passives (39.7%), 268 voicers (53.7%), 28 irates (5.6%), and 5 activists (1%) that did not purchase gasoline.

Consumers Who Bought on 9/11: Differences in Characteristics, Evaluations and Other Behaviors Made by the Four Complainer Types

Recall that we had asked several questions regarding regret, fairness, and repurchase intentions to only those consumers who bought gas on 9/11. In this section, we present differences across the four complainer types in demographics and evaluations. Of note, there were no significant differences in gender composition or in the assignment of blame for the price increases (i.e., attributions) across the four complainer types.

Age

We conducted a Chi-square test, using age and the four complaining types as variables. The resulting Chi-square value is significant ($\chi^2(18)=29.2, p<.05$). A larger percentage of activists were older relative to the other three groups.

Table 2
Classification of Respondents

		Singh	9/11 Sample	9/11 Sample Who Purchased Gasoline	9/11 Sample Who Did Not Purchase
Passives	Freq.	66	333	135	198
	%	14	34.0	28.2	39.7
Voicers	Freq.	171	522	254	268
	%	37	53.4	53.0	53.7
Irates	Freq.	97	104	76	28
	%	21	10.6	15.9	5.6
Activists	Freq.	131	19	14	5
	%	28	1.9	2.9	1.0
Total		465	978	479	499

Income

We conducted a Chi-square test, using income and the four complaining types as the two variables, and obtained a significant Chi-square value of ($\chi^2(15)=34.01, p<.01$). Passives consisted of the greatest percentage of high-income respondents, while voicers and irates had a greater percentage at lower income levels.

Amount paid on 9/11 above normal

A one-way ANOVA test was conducted to assess differences in the percentage amount paid "above the typical price" across the four complaining types. The test revealed a significant difference ($F=9.76, p<.01$). Post hoc Scheffe contrasts indicated that there was a significant difference between passives, voicers, and irates. Specifically, passives reported paying less inflated prices than did irates ($p<.01$) or voicers ($p<.05$). Furthermore, voicers paid significantly less than irates ($p<.01$).

Fairness

A one-way ANOVA test was conducted to assess differences in fairness across the four complaining types. The test revealed a significant difference ($F=26.59, p<.01$). Post hoc Scheffe contrasts indicated that there was a significant difference between passives and all other groups ($p<.01$ across all group comparisons). Passives perceived greater price fairness than each of the other three groups.

Reputation of gas company

A one-way ANOVA test was conducted to assess differences in the perceived reputation of the gas company across the four complaining types. The test revealed a significant difference ($F=11.14, p<.01$). Post hoc Scheffe contrasts indicated that there was a significant difference between passives and all other groups (all $p's<.05$). Passives perceived the gas company to be more reputable than each of the other three groups. In addition, voicers perceived the gas

company to be more reputable than irates ($p<.05$).

Regret

A one-way ANOVA test was conducted to assess differences in regretting purchasing gas on 9/11 across the four complaining types. The test revealed a significant difference ($F=19.17, p<.01$). Post hoc Scheffe contrasts indicated that there was a significant difference between passives, voicers and irates (all $p's<.01$). Voicers and irates were much more likely to experience regret than passives.

Repurchase Intentions

A final one-way ANOVA test was conducted to assess differences in repurchase intentions across the four complaining types. The test revealed a significant difference ($F=12.185, p<.01$). Post hoc Scheffe contrasts indicated that there was a significant difference between passives and all other groups (all $p's<.01$). Passives were more likely to repurchase from the same gas station than the other three groups. Also, voicers were more likely to repurchase from the same location than irates ($p<.05$). Voicers were marginally more likely to repurchase from the same location than activists ($p<.10$). A summary of the demographic profile and behavioral characteristics of the four complaining types is presented in Table 3.

Passives

These respondents paid the least above normal, were the most likely to believe price was fair, believed the reputation of the gas company was good, would repurchase in the future and were the least likely to regret their purchase decision. They were the second oldest age group and the highest income group.

Irates

Irates paid the highest price above normal and were the most likely to regret their purchase. On reputation of gas station, fairness of the gas price

Table 3
Thumbnail Sketches for the Four Response Groupings

<u>Passives</u>	<u>Irates</u>
On average paid 12% above normal (the least amount)	On average paid 35% above normal (highest)
Second oldest age group (35-44)	Young adults (25-34) same as voicers
Highest income group (\$60,000-\$79,999)	Lowest income group (\$20,000-\$39,999)
Most likely to indicate would purchase in the future (mean 4.34)	Third most likely to indicate would purchase in the future (mean 3.56)
Most likely to believe price was fair (mean 4.05)	Believed price was not fair (about equal with activists, mean 2.71)
Most likely to believe reputation of gas company was good (mean 4.22)	Indifferent with regards to reputation of gas company (mean 3.45)
Least likely to regret purchase (mean 1.64)	Most likely to regret purchase (mean 2.88)
<u>Voicers</u>	<u>Activists</u>
On average paid 21% above normal (similar to activists)	On average paid 24% above normal (similar to voicers)
Young adults (25-34) same as irates	Oldest age group (45-54)
Middle income group (\$40,000-\$59,999)	Middle income group (\$40,000-\$59,999)
Second most likely to indicate would purchase in the future (mean 4.00)	Least likely to indicate would purchase in the future (mean 3.31, but similar to irates)
Second most likely to believe price was fair (mean 3.07, but significantly lower)	Believed price was not fair (about equal with irates, mean 2.68)
Second highest in belief of reputation of gas company (mean 3.92)	Indifferent with regards to reputation of gas company (mean 3.32)
Third least likely to regret purchase (mean 2.61)	Second least likely to regret purchase (mean 2.26)

Repurchase intentions, fairness, reputation, and regret scores were based on five point scales, where higher scores indicate greater repurchase intentions, greater perceived fairness, better perceived gas company reputation, and more regret for having purchased gas on 9/11.

and future gas intentions they were very similar to activists. They tend to be the same age as voicers, but reported the lowest income levels.

Voicers

These consumers were higher than the passives, but lower than the irates in terms of the amount above normal they paid. They were second most likely to believe the price was fair, the reputation of the gas company was good, and

they would purchase again in the future. They were third of the four groups in their reported level regret of buying, but did not differ significantly from activist or irates. They were the same age as the irates, but more likely to be in a higher income category.

Activists

Activists reported paying only slightly more than the passives for their gasoline purchase, yet

were the least likely to indicate they would purchase from this station in the future. They were similar to the irates and voicers in terms of fairness, reputation of the gas company, and regret. They were the oldest age group and similar to voicers in terms of income.

DISCUSSION

The events of September 11th were not a situation that could have ever been created in an experimental or fictitious setting. While the actual tragedy occurred in a concentrated geographic area, the ramifications resonated on a nationwide basis, even on a worldwide basis. Television coverage 24 hours a day and the dramatic nature of the events heightened the interest and involvement level of everyone - purchasers and non-purchasers alike. In comparison, most other studies have examined complaining behavior through either scenario-construed hypothetical situations or having respondents reflect on a personal purchase situation. These situations recalled by individual survey subjects were not universal nor were they particularly remarkable. Thus, the conditions and perhaps results of the current study are unique.

Interestingly, the distribution of the percentages across the four groups differs substantially from the distribution of the four groups reported by Singh (see Table 2). The differences in distribution may be attributed to several factors.

Most apparent is the much higher percentage of passives contained in the 9/11 sample. This may reflect the feeling of many consumers that these were extraordinary circumstances. Thus, the price increases were frustrating, but somewhat expected given the events. The same assumptions could be made regarding the decreased incidence of irates and activists in our study. Irates and activists may have perceived little recourse was available given the general chaos that existed in the market and government institutions. Overall, then, it appears that crisis situations "shield" both firms and third parties from some of the direct negative consumer backlash that would occur under normal circumstances. It is hoped that

future actions initiated by firms and third parties under crisis situations that may cause hardship to some are clearly needed or are appropriate given the nature of the crisis.

We also found over 50% of our respondents complained to family or friends (voicers), a percentage markedly higher than in the Singh study (1990). This increase could be due to the enormity of both public and private attention given to the 9/11 events. Conversation in homes, workplaces, public venues, and media coverage, focused on the terrorism attacks and the surrounding events, including the significant increases of gas prices. Individual consumers spent hours glued to news coverage on television and the Internet, and they checked-in with family and friends repeatedly for personal updates. The increased incidence of complaining could also be attributed to the visibility of gas prices. This increased visibility may well be due to large signage and volume of attention in recent years due to large price increases, among other reasons.

Clearly, the complaint behaviors of purchasers and non-purchasers are different. Note that while the percentage of voicers stayed the same whether or not the respondent purchased gasoline, the percentage of passives was much higher in the group who did not purchase gasoline. Correspondingly, the non-purchasers included fewer irates and activists. Again, the publicity and high visibility surrounding gasoline prices and waiting lines at service stations was apparent to and affected even non-buyers. It is interesting to note that five of the respondents who did not purchase gasoline still took the time to complain to friends and family as well as a third party source). This is truly evidence of the "activist" mindset.

The relationship between purchase regret and complaint behavior has only recently begun to be studied (Tsiros and Mittal 2000). The current research extends that investigation by examining the relationships among different types of complaining behavior (i.e. complaining to friends, complaining to third parties, complaining to retailer) and regret. People who were voicers (complained to friends and family only) and irates (people who complained to friends and family as

well as the retailer) were more likely to report regret regarding their purchase than passives (people who complained to no one). Regret between voicers and irates was not found to differ significantly. People who were irates (complained to friends and family as well as the retailer) were no more likely to experience regret than activists (complained to friends and family as well as a third party source).

Fairness and price paid above normal play significant roles in complaining behavior in our study. Clearly passives (those who did not complain) paid the least amount above normal and correspondingly were the more likely to feel that the price was fair. This only makes sense. Interestingly, voicers (complained to friends and family) were the next most similar to passives on both these variables. Irates (complained to the retailer), who paid the most, were more similar to activists in terms of fairness. It would seem that price paid is related to perceptions of fairness and may serve to trigger more intense or action-oriented complaining behavior.

FUTURE RESEARCH

There are many possibilities for expansion of research from this study and that of the relationship between price gouging and complaint behavior. Specifically, as the nation experiences war and more uncertainty, what changes in behavior could be expected to occur? Do consumers see a difference between a planned event, such as war, and a surprise event like that of a terrorist attack or natural disaster?

We are also in the process of examining how consumer perceptions of the gasoline prices on September 11, 2001, may depend on the attributions of blame for the price increase on that date. Prior research investigating the fairness of price increases has found that consumers believe firms are entitled to increase prices for products in cases where the underlying costs for those products has increased, but not when there is no justifiable reason for the price increase (Kahneman, Knetsch, and Thaler 1986; Urbany, Madden, and Dickson 1989). The reasons that consumers perceived to cause the price increases

on September 11, 2001 probably influenced their perceptions of fairness of gasoline prices on that date. Since the actual causes of the price increases on 9/11 were ambiguous, we are investigating whether the *perceived* cause of the price increase influenced consumer perceptions of price fairness.

Certainly this study is only a small step toward a more thorough understanding of complaining behavior. However, we believe the study of actual behavior resulting from a "real world" encounter widely experienced by consumers is a notable contribution to this literature stream.

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Appendix Measures Included in the Study

Items Used to Assess Attribution

How responsible do you feel each of the following was in determining the price of gasoline on 9-11-01?

	Not at al Responsible	Little Responsible	Somewhat Responsible	Responsible	Very Responsible
Oil shortage	1	2	3	4	5
Media reports	1	2	3	4	5
Petroleum companies	1	2	3	4	5
Local gas station	1	2	3	4	5
Terrorist activity	1	2	3	4	5
Consumer panic	1	2	3	4	5
Government agencies	1	2	3	4	5

Items Used to Assess Complaint Behavior

Did you complain about the price of gasoline on 9-11-01 to:

Your friends or family?	Yes/No
The gasoline retailer?	Yes/No
The media?	Yes/No
Any official agency?	Yes/No

Items Used to Assess Episode Specific Factors

Regret	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I regret my decision to purchase or not purchase gasoline on 9-11-01	1	2	3	4	5
I am sorry that I purchased or did not purchase gasoline on 9-11-01	1	2	3	4	5

I should have made a different
decision regarding the purchase of gas on 9-11-01 1 2 3 4 5

Fairness of Prices

Considering the circumstances,
the price I paid for gasoline was fair 1 2 3 4 5

Compared to others who bought
gasoline that day, the price I paid was fair 1 2 3 4 5

Reputation

This gasoline station location has a good reputation 1 2 3 4 5

This gasoline company has a good reputation 1 2 3 4 5

Repurchase Intentions

I will definitely purchase gasoline
from this gas station location in the future 1 2 3 4 5

I will definitely purchase
the same brand of gasoline in the future 1 2 3 4 5
