# CONSUMER RETALIATION: CONFIRMATION AND EXTENSION

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#### **ABSTRACT**

A national mail survey confirms the voiceexit-retaliation factor structure first presented in Huefner and Hunt (2000). Partial correlations clarify the independence and interdependence of the three factors. The MILOV scale (Herche 1994, Bearden and Netemeyer 1999) and a religiosity subscale were used to assess the relationships between the MILOV/religiosity values and the voice-exit-retaliation factors. Only self-respect and religiosity predicted exit. Religiosity was negatively related and self-respect and self-fulfillment were positively related to voice. Fun and enjoyment in life along with religiosity were both negatively related to retaliation, while security was positively related. Of the MILOV values that significantly predicted voice-exit-retaliation, none yielded an R-squared above .05 suggesting the possibility that other values scales might better predict voice-exitretaliation

#### INTRODUCTION

This article is an extension of Huefner and Hunt (2000) and does not repeat the literature and theory presented in that paper.

There are parallel opposite behavioral responses to consumer satisfaction and dissatisfaction, ranging from the most frequent response, doing nothing, to more extreme responses such as retaliation. (see Table 1)

Huefner and Hunt (2000) extended the Hirschman (1970) Exit-Voice-Loyalty model to include retaliation, which is an aggressive behavior done with the intention of getting even, perhaps the most extreme behavioral response to consumer dissatisfaction. In 1991, Hunt

Table 1
Parallel Opposite Behavioral Responses To
Satisfaction and Dissatisfaction

Satisfied	Dissatisfied
do nothing	do nothing
positive comment to individual (compliment)	negative comment to individual (complain)
positive comment to manager/owner (compliment	negative comment to t) manager/owner (complain)
short-term return (repurchase)	short-term avoidance (buy elsewhere/other brand)
long-term return (brand/store loyalty)	long-term avoidance (grudgeholding)
word of mouth - positive (alert others)	word of mouth - negative (negative - warn others)
word of mouth - benefit (aid/assist/help seller)	word of mouth - damage (harm seller)
substantial helping (do nice things pick up, straighten)	substantial hurting (retaliation)
compliment to outside agency	complain to outside agency (BBB, FTC)

hypothesized three outcomes to consumer dissatisfaction: voice, exit, and retaliation. Later, Huefner and Hunt (2000) presented two studies of dissatisfaction-induced retaliation.

#### First Study

Their first study was "...intended to discover

the types of retaliation behaviors in which dissatisfied consumers engage. With no previous verification of retaliatory consumer behavior, the principal task in the first study was to establish that consumer retaliation exists." (p. 63)

Based on 185 consumer retaliation stories, Huefner and Hunt (2000) identified six broad categories of consumer retaliation.

Create Cost/Loss is a specific effort to cost the store money by creating extra work, spoiling products, placing false orders, etc. (p. 65)

Vandalism consists of the destruction or damage of something in order to "get back" at the business. (p. 65)

Trashing involves making a mess by either dumping clothes or product on the floor, or making a mess in a restaurant. (p.66)

Stealing is taking a product without paying for it in order to "get back" at the business, not just to obtain the product for nothing. (p. 66)

Negative Word of Mouth is telling others of one's dissatisfaction experience (or some exaggerated version) with the intent to hurt the business. Excluded from this category were stories in which the intent seemed to be warning others of a consumer risk. The intent had to be clearly one to hurt the business. (p. 67)

Personal Attack is a specific effort to in some way hurt the salesperson or manager either through abusive language, negative feedback to supervisors, or physical aggression. (p. 67)

The first study, based on 185 first-person stories, established that sometimes consumers retaliate in response to unsatisfactory consumer experiences and are willing to share their retaliation stories under conditions of anonymity. (p. 71) Further, the consumer retaliation

categories were significantly different in terms of respondents' emotional responses, being different on 5 of 10 emotional responses to the retaliation, and on age and education. (Huefner and Hunt 2000 pp. 71-73)

#### **Second Study**

study was based second Their 393 respondents. from *auestionnaires* Respondents received a questionnaire listing 28 responses to consumer dissatisfaction based on stories told to the authors in previous research (Huefner and Hunt, 2000 p. 75) and were instructed to respond to each item indicating how many times they had done it during the past six months. The 28 behavioral items were combined into three subscales with marginally acceptable Cronbach's alphas: voice =.67, exit =.79, and retaliation =.71. Factor analysis confirmed the voice and exit subscales. However, the retaliation questions were split between five factors, a finding important for the current study because the same finding reoccurred. Venn diagrams of partial correlations showed the independence and overlap of the three subscales. (p. 76) Sex and age were significant predictors of the retaliation subscale.

#### **Current Study**

The opportunity arose to include the 28 voiceexit-retaliation items as part of an omnibus survey sponsored by the Skaggs Institute of Retailing, now named the Institute of Marketing, at the Marriott School of Management at Brigham Young University. Several researchers included their items in the omnibus study, including the LOV scale (Kahle, 1983, Bearden and Netemeyer 1999), the MILOV scale (Herche, 1994, Bearden and Netemeyer 1999), and a five-item religiosity subscale added at the end of the MILOV scale, which allowed us to investigate the relationships voice-exit-retaliation between and values responses. Whereas studies one and two were obtaining completed students questionnaires, the omnibus survey would be sent to a cross section of the U.S. population. We took advantage of this research opportunity.

#### **METHOD**

#### The Sample

The omnibus survey was mailed to names and home mailing addresses for male and female household heads, being evenly divided between male- and female-heads-of-household. mailing list was obtained from a professional mailing list company. The initial mailing included a cover letter, a four-page questionnaire, and a prepaid self-addressed business-return envelope. Ten days later a reminder post card was sent to all members of the original sample. Two weeks after the postcard mailing a third mailing was sent containing a reminder letter, a second copy of the questionnaire. and another business-return envelope. The only incentive offered was a promise of a copy of summarized results for respondents who wrote their mailing addresses on the return envelope. By the cutoff date, 757 usable responses had been received, for a usable return rate of 21.6 percent.

#### The Questionnaire

The questionnaire was introduced as being about shopping behavior in malls. introduction stated: "This is a study about shopping and shoppers. We will be asking you about many shopping issues and values. Do not worry or puzzle over individual items. It is your first impression we want. On the other hand, please do not be careless because we want your true impressions." The questionnaire then was divided into nine parts. Part 1 asked if they had visited a mall in the past two months. Part 2 asked which mall they visited, how many times they visited, how many items they purchased, how much they spent, and how many minutes they spent in the mall. Part 3 asked 25 questions about their shopping in general. Part 4 asked about specific clothing and colors. Part 5 contained our 29 voice-exit-retaliation items. Part 6 asked questions about household services. Part 7 was the MILOV scale. Part 8 was the LOV scale. Part 9 asked for demographic information.

Part 5 contained our 29 items. Twenty-eight

of the items were those used in the Huefner and Hunt (2000) study. The 29th item, new for this study, "Because of a problem, I took a weapon with me when I went to the store to complain," was added in an attempt to get some measure of consumers' potentially violent behavior reported in Huefner and Hunt (2000) as documented by the Northwestern National Life Insurance Company and the Bureau of Labor Statistics.

Our instructions for the exit-voice-retaliation items were: "Below are some things people have told us they do when they have had a problem with a store. Maybe you haven't done any of these things, but maybe you have done a few of them (or even a lot of them). For each statement, please circle the approximate number of times you have done that thing during the past six months. If you have not done it at all, circle "0" for "none." The 29 items are shown in column 2 of Table 3 and are numbered for convenience of discussion although no numbers appeared on the questionnaire.

The response scale following each statement was:

How many times in the past six months?  $\frac{\text{none}}{0}$   $\frac{\text{once}}{1}$   $\frac{\text{twice}}{2}$   $\frac{3 \text{ or more}}{3}$ 

#### Coding and Data Entry

The questionnaire was designed so no coding was necessary. The data were entered into the database directly from the questionnaire by the data entry staff at Brigham Young University.

# **RESULTS AND DISCUSSION**

#### **Confirming the Factor Structure**

An exploratory factor analysis was conducted to compare the degree to which the Huefner and Hunt (2000) factor structure matched the present study. Our comparison showed that SPSS deleted item nine due to its low frequency of 2 but retained frequencies of three and above; the more extreme the retaliation, the lower the frequency. In Table 2, factor 2 is voice and factor 3 is exit.

Factors 1, 4, 5, 6, and 7 are different forms of retaliation. Factor 1 is retaliation by deliberately hurting the store in some way. Factor 4 is retaliation against an employee. The remaining factors contain only one item, and it's difficult to name such factors. Factor 5 is "placing a food product where it would not be found and would spoil." Factor 6 is "deliberately staying past closing so employees would have to stay late." Factor 7 is "getting even by taking something from the store without paying for it."

Huefner and Hunt (2000) also found a sevenfactor solution with one factor being voice, one being exit, and five being different forms of retaliation (p.74).

The current factor structure confirms the Huefner and Hunt (2000) factor structure.

Cronbach's alphas for the current study are .83 for voice, .73 for exit, and .93 for the five combined retaliation factor items. Huefner and Hunt's (2000) Cronbach's alphas were .67 for voice, .79 for exit, and .71 for the combined retaliation factor items.

Table 2
Varimax Rotated Factor Matrix of Exit, Voice, and Retaliation Items

	1	2	3	4	5	6	7
ITEM23	0.965						
ITEM22	0.965						
ITEM25	0.945						
ITEM18	0.888						
ITEM29	0.793						
ITEM20	0.724						
ITEM16	0.638						
ITEM7		0.775					
ITEM4		0.706					
ITEM15		0.689					
ITEM1		0.646					
ITEM13		0.621					
ITEM2		0.572					
ITEM3		0.558					
ITEM26		0.527					
ITEM19			0.684				
ITEM11			0.655				
ITEM21			0.586				
ITEM12			0.578				
ITEM8			0.538				
ITEM14				0.919			
ITEM24				0.629			
ITEM27				0.563			
ITEM10					0.862		
ITEM6						0.891	
ITEM5							0.92

# **Comparing Frequencies and Percentages**

Table 3 facilitates the comparisons with the current study of the factor loadings, frequencies, and percentages of the Huefner and Hunt (2000) study.

Five of Huefner and Hunt's (2000) 28 items

shifted factors in the current study. Item three shifted from exit to voice. Items four, 15, and 26 shifted from retaliation to voice. Item 17 shifted from voice to retaliation. All five items can have multiple interpretations and need to be made more explicit for future use. In Table 3 an asterisk in column 6 flags the 5 shifted factors.

Table 3
Because of a Problem...
Frequencies, Percentages, and Categorization of the 29 Statements

1	2	3	4	5	6	7	8	9
item #	wording	HH V-E-R	HH freq n-393	нн %	Curr V-E- R1-R2- R3- R4-R5	Cur r Fre q n=7 57	Curr %	sig diff bet HH and curr p<0. 5**
1	I complained to a store clerk.	V	286	72.8	V	414	54.7	Yes
2	I warned friends and family so that they would not have the same problem.	V	299	76.1	V	366	48.3	Yes
3	I canceled an order.	E	154	39.2	V*	217	28.7	Yes
4	I threatened an employee that I would go to their supervisor if the problem wasn't corrected.	R	86	21.9	V*	108	14.3	Yes
5	I got even by taking something from the store without paying for it.	R	14	3.6	R-5	6	0.8	Yes
6	I deliberately stayed past closing hours so that employees would have to stay late.	R	22	5.7	R-4	3	0.4	Yes
7	I complained to the store manager.	V	143	36.4	V	193	25.5	Yes
8	I stopped buying at that business and have never gone back.	Е	218	55.5	Е	256	33.8	Yes
9	I intentionally broke or damaged a product in the store.	R	9	2.3	deleted low freq	2	0.3	Yes
10	I placed a food product where it would not be found and would spoil.	R	8	2.0	R-3	11	1.5	No
11	I stopped buying for a while, but have since gone back.	Е	150	38.2	Е	188	24.8	Yes
12	I stopped buying a brand and have never bought it again.	Е	210	53.4	Е	277	36.6	Yes
13	I complained to regional or national headquarters.	٧	88	22.4	V	161	21.3	No
14	I struck an employee.	R	1	0.3	R-2	3	0.4	No
15	I threatened to tell everyone I could if the problem wasn't solved.	R	63	16.0	V*	71	9.4	Yes
16	I disturbed other customers so that they would leave and thus hurt the business.	R	31	7.9	R-1	20	2.6	Yes
17	I made a formal complaint to the BBB or Board of Health.	V	29	7.4	R-1*	46	6.1	No
18	I got even by eating a product in the store without paying for it.	R	13	3.3	R-1	5	0.7	Yes
19	I left the business and purchased the product elsewhere.	Е	228	58.0	Е	370	48.9	Yes
20	I intentionally left a mess so that the employees would have to do extra work.	R	40	10.2	R-1	16	2.1	Yes
21	I only shop at that store when I absolutely have to.	Е	181	46.1	Е	215	28.4	Yes
22	I placed a fake order or reservation in order to run up business expenses.	R	3	0.8	R-1	ŝ	0.4	No

23	I damaged some part of the building or facilities of the business that upset me.	R	6	1.5	R-1	4	0.5	No
24	I left a full cart or moved items around in order to create work.	R	23	5.9	R-2	22	2.9	Yes
25	I took a weapon with me when I went to the store to complain.	new	new	new	R-1	3	0.4	new
26	I told everyone possible in order to hurt the business.	R	101	25.7	V*	68	9.0	Yes
27	I used name calling or obscenities in venting my frustration.	R	45	11.5	R-2	20	2.6	Yes
28	I cut up that store's credit card.	R	34	8.7	delete low freq	68	9.0	No
29	I filed a lawsuit that asked for more than just damages.	R	4	1.0	R-1	5	0.7	No

Percentages do not total 100 because of multiple responses.

Column 1 shows the order of this item in the original studies.

Column 2 shows the wording of the item.

Column 3 shows whether the item, in the original studies, was  $\underline{V}$  oice  $\underline{E}$ xit, or  $\underline{R}$  etaliation.

Column 4 shows the frequency of each item in the original studies.

Column 5 shows the percent of each item in the original studies.

Column 6 shows for the current study whether the item was Voice, Exit, or Retaliation.

Column 7 shows the frequency of each item in the current study.

Column 8 shows the percent of each item in the current study.

Column 9 shows whether there was or was not a significant difference (p<.05) between the frequencies in the original study and the frequencies in the current study.

An asterisk in column 6 indicates that the item was not consistently voice, exit, or retaliation in both studies.

### **Comparing the Partial Correlations**

Venn diagrams were created to describe both the frequencies and coefficients of determination for each category of consumer response to dissatisfaction (voice, exit and retaliation). For comparison in the current study, Huefner and Hunt's (2000) original Venn diagrams are illustrated in Figure 1-A and 2-A.

Comparing the Frequencies. Figure 1 shows the frequencies of occurrence for each category of consumer response to dissatisfaction, alone or combined. For example, Figure 1-A shows that 7% of Huefner and Hunt's (2000) sample displayed only voicing behavior as a response to dissatisfaction in the past six months, whereas 3% displayed only exit behavior, and 45% displayed a combination of voice and exit behavior.

The current study's 28-item Venn Diagram (Figure 1-B) shows the frequencies and percentages based on the original Huefner and Hunt (2000) factor structure. The current study's

29-item Venn Diagram (Figure 1-C) includes the new 29th item (took weapon to store) and uses the new factor structure for voice, exit, and retaliation. This allows both the comparison of the current data with the original data using the same factor structure and allows the comparison of the 29-item data with the original Huefner and Hunt (2000) structure.

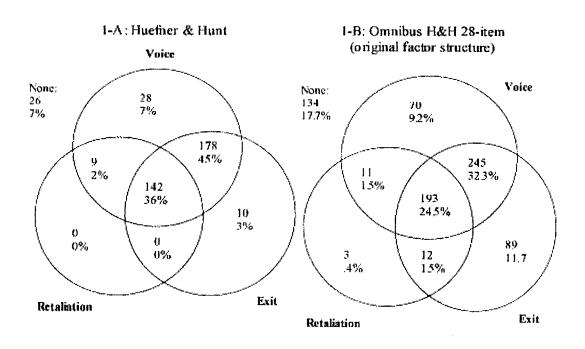
Huefner and Hunt's (2000) partial correlations and those of the current study with 28 items are substantially the same with the exception that exit combinations shifted to be solely exit and an additional 10% did not exhibit any of the three behaviors.

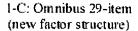
In comparing the current study with 28 items and the current study with 29 items, the changed factor structure resulted in more voice-exit combination and less voice-exit-retaliation.

Comparing Variance Accounted For. When comparing Figure 2-A and 2-B, the partial R-squareds are substantially the same with differences being due to the explained variance

<sup>\*\*</sup> HTTP://www.answers research.com/calculators/significance.htm, "Difference of proportions test."

Figure 1
The Number and Percent of Individuals Who Said They Had Done One or More of Each of the Three Categories During the Last Six Months





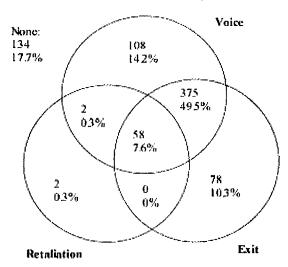
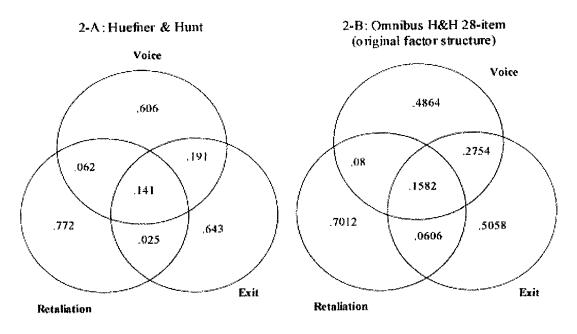


Figure 2
The Percent of Variance in Each of the Subscales that is Independent of or Predicted by One Other or All Three of the Subscales Based on Adjusted R-squared



2-C: Omnibus 29-item (new factor structure)

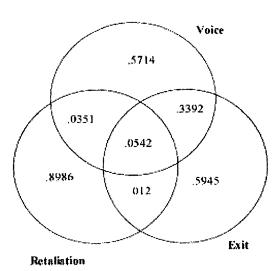


Table 5
Varimax Rotated Factor Matrix

	1	2	3	4	5	6	7	8	9	10	11
MILOV2	0.737								1	1	† <del></del>
MILOV2	0.714							<del>                                     </del>	1	<del> </del>	
MILOV1	0.714										
MILOV1	0.712										
MILOV2	0.588										
MILOV4	0.524										
MILOV4		0.651									
MILOV4		0.645									
MILOV3		0.632								1	<u> </u>
MILOV3		0.619									l
MILOV2		0.597									
MILOV4			0.841								
MILOV4			0.801								
MILOV4			0.752								
MILOV4			0.734								
MILOV4			0.709								
MILOV1				0.786							
MILOV2				0.742							
MILOV1				0.685							
MILOV3				0.528							
MILOV1					0.688						
MILOV2					0.636						
MILOV4					0.607						
MILOV2					0.578						
MILOV3					0.571						
MILOV2						0.778			_		
MILOV5						0.762					
MILOV7						0.72					
MILOV6							0.751				
MILOV9							0.708				
MILOV8							0.652				
MILOV2								0.77			
MILOV2								0.75			
MILOV1									0.726		
MILOV1									0.722		
MILOV1									0.717		
MILOV3										0.606	
MILOV3			ĺ							0.547	
MILOV2											0.783

Items loading at less than .50 were not included in the factor matrix.

shifting from loading on the sole variables to loading on the combined variables.

Comparing Figure 2-B and 2-C, the changed factor structure resulted in more variance accounted for by the three sole variables, confirming the independence in the factor structure. Furthermore, there was a small increase in the voice-exit combination.

Comparing both the frequency/percentage and explained variance confirms that the original factor structure and the new factor structure are very similar.

# Validating the LOV and MILOV Scales

The Multi-Item List of Values (MILOV) (Herche, 1994, Bearden and Netemeyer 1999) and List of Values (LOV) (Kahle, 1983, Bearden and Netemeyer 1999) scales were both included in this study. The MILOV scale was originally designed as a social values measurement that "was a generation of items to represent each of the nine values (or dimensions) in the LOV" (Herche, Also, five items measuring 1994, p. 21). religiosity were placed within the MILOV section of the questionnaire. A factor analysis was conducted to assess the degree to which the MILOV items loaded on the original factors found by Herche (1994). The varimax rotated factor matrix in Table 5 show an 11-factor solution, which resulted in loading patterns approximate Herche's original findings. MILOV and LOV items were also included in another factor analysis to confirm whether the forty-four MILOV items derive from the corresponding nine LOV values. Two of the nine loaded correctly with LOV items corresponding MILOV items. The other seven LOV items loaded as an independent factor, not corresponding with any MILOV items (see Appendix A).

In reference to the above table, the MILOV factor names are provided with their corresponding items and the Cronbach's alpha for each subscale.

Factor 1: self-fulfillment "=.82 21 The finer things of life are for me.

- 23 Meeting my desires is a full time job for me.
- 18 I like to buy the best of everything when I go shopping.
- 16 I deserve the best, and I often give myself what I deserve.
- 24 I work hard on having fun. (Herche: Fun and Enjoyment of Life)
- 43 I consider myself a thrill-seeker. (Herche: Excitement)

#### Factor 2: sense of accomplishment "=.78

- 42 Feedback on my job performance is very important.
- 44 I tend to set and strive to reach my goals.
- 35 I am disappointed when I am unable to see a project through to the end.
- 39 "Getting things done" is always high on my "to-
- 28 I need to feel a sense of accomplishment from my job.

# Factor 3: religiosity "=.84

- 46 Religious observances are very important to me.
- 47 I believe in God.
- 45 I think something is wrong if a person has no religious feeling.
- 49 I believe in a life after death.
- 48 I feel I am true to my beliefs in everyday life.

#### Factor 4: fun and enjoyment of life "=.82

- 12 Recreation is an integral part of my life.
- 29 Recreation is a necessity for me.
- 11 Having fun is important to me.
- 38 I strive to fill my life with exciting activities. (Herche: Excitement)

#### Factor 5: self-respect "=.78

- 15 My self-respect is worth more than gold.
- 20 Even though others may disagree, I will not do anything to threaten my self-respect.
- 4 If one loses one's self-respect, nothing can compensate for the loss.
- 22 More than anything else, I must be able to respect who I am.
- 31 I will not compromise on issues that could cause me to lose my self-respect.

#### Factor 6: being well-respected "=.77

- 25 I care what others think about me.
- 5 I am easily hurt by what others say about me.
- 7 The opinions of others are important to me.

#### Factor 7: sense of belonging "=.70

- 6 I play an important role in my family.
- 9 I feel appreciated and needed by my closest relatives and friends.
- 8 I need to feel there is a place I can call "home."

# Factor 8: self-respect "=.84

- 26 I will do what I know to be right, even when I stand to lose money.
- 27 Knowing I am doing the right thing in a given situation is worth any price.
- Factor 9: security "=.71

10 Knowing that I am physically safe is important to me.

13 My security is a high value for me.

1 I am often concerned about my physical safety. Factor 10: warm relationships with others "=.64

36 Without my close friends, my life would be much less meaningful.

37 I value warm relationships with family and friends very highly.

Factor 11: self-respect (single item)

2 I try to act so I can face myself in the mirror the next morning.

Our factor labels remain consistent with Herche's except for the value of self-respect splitting into three factors and the excitement value being left out. Where an item loaded on a different factor in the current study than it did on Herche's study, we make note of the Herche loading at the end of the statement.

# To What Extent Do the LOV and MILOV Scales and the Religiosity Subscale Explain Voice, Exit, and Retaliation: Regression Analyses

Multiple regression tests were run to establish the relationships between certain values as well as demographic variables and the response behaviors of exit, voice, and retaliation. Each of the consumer response behaviors were run as dependent variables and the values and demographics fitted as were independent variables. We chose to use the stepwise approach because no previous literature was found to ascertain the correct order of entry for the independent variables.

**Voice.** Religiosity was negatively correlated with voice ( $\beta$ = -.458, p<.001), and the MILOV values of self-respect ( $\beta$ =.391, p<.01) and self-fulfillment ( $\beta$ =.297, p<.05) were positively correlated with voice. With the "turn the other cheek" philosophy taught among the majority of American religions, it is possible to assume that people high on religiosity are less inclined to voice their concern when they feel wronged. On the other hand, people who have a higher sense of self-respect and self-fulfillment are more likely to take action to "fulfill" the respect they demand for

themselves. The LOV value, excitement, was the only value found to significantly predict voice (B=.176, p<.01). With the inherent arousal involved in voicing a disapproval, the relationship between excitement and voice is apparent. Finally, just is was the case with exit, age was negatively related to voice (B= -.195, p<.001), suggesting that younger people are more likely to speak about the seller than are older people. Also, personal income was found to be positively correlated with voice (B=.141, p<.05), which suggests that, from a consumer's standpoint, the more wealthy people are the more accustomed they are to getting what they want. Thus, when impeded from the attainment of their objective, wealthy people will use voice as a means with which to cope.

Exit. Of all the MILOV variables, only selfrespect (ß=.280, p<.01) significantly predicted exit as a consumer response. Religiosity (B= -.232, p<.05) also significantly predicted exit as a consumer response. Therefore, it would seem that people who are high on self-respect and low on religiosity tend to discontinue their business with the seller when they are upset. Interestingly, when exit was regressed with the LOV variables, selffulfillment was the sole value that was related ( $\beta$ =.149, p<.05). This finding is intuitive with the notion that people high on self-fulfillment will give their business to another seller instead of the seller with which they are disgruntled. Finally, age was negatively related to exit (B= -.102, p<.001), and education was positively related to exit (B=.123, p<.05). This finding would suggest that younger people are more inclined to leave the negative situation than are older people. addition, those who are more educated will seek out a more agreeable seller rather than remaining with the offensive seller.

**Retaliation.** Regression tests revealed that the MILOV factor of fun and enjoyment of life  $(\beta = -.184, p<.001)$  as well as religiosity  $(\beta = -.157, p<.01)$  were both negatively related to retaliation. Similar to voice and exit, people low in religiosity may be more likely to act out their aggression as

opposed to repressing and/or forgiving. Also, our results would indicate that people who act out aggressively do not value fun and enjoyment of life as highly. A second MILOV factor, security, significantly predicted retaliation ( $\beta$ = .150, p<.01). We suppose that a high sense of security would be required to retaliate against a seller. The LOV values significantly related to retaliation were being well-respected ( $\beta$ = -.09, p<.05) and self-fulfillment ( $\beta$ = .139, p<.01). Respect from others would not usually be gained from aggressive acts, which supports the negative relationship found in our study. Finally, just as in exit, self-fulfillment is a value that may spur behaviors such as retaliation.

It should be noted that none of the models fitted to the three consumer response behaviors of exit, voice, and retaliation yielded an R-squared above .05. Therefore, the MILOV and LOV value variables as well as the demographics employed in our study do not predict well for exit, for voice, and for retaliation. Nevertheless, these values and demographics tend to be stable contributors to the overall exit, voice, and retaliation models. This stability is evidenced by the significant predictability of religiosity in all three consumer responses and of age, self-fulfillment, and self-respect in two of the three behavioral responses.

# A Note About The Factor Structure in Common Between MILOV and LOV

The MILOV scale is intended to be an expanded multi-item version of the LOV scale. We were surprised that a factor analysis of the items included in both scales found the "fun" and "excitement" items from both scales loading on the first factor, all the remaining seven LOV items loading (with no MILOV items) on the second factor, and the remaining 3-13 factors loading only MILOV items. We report this for anyone interested in the LOV and MILOV scales.

#### CONCLUSION

The current study has confirmed that voice, exit, and retaliation occur as responses to consumer dissatisfaction. Voice and exit are well-

This study is documented in the literature. primarily a confirmation of consumer retaliation. Retaliation occurs frequently enough to be considered one of the standard responses to dissatisfaction and is, to a substantial extent, independent of voice and exit. Consumers can tell stories of their own retaliation (Huefner and Hunt (2000), study one). Consumers retaliate in a variety of ways (Huefner and Hunt (2000), studies one and two). Retaliation occurs much less frequently than do voice and exit, and the frequency of occurrence reported in the current study is lower than in the Huefner and Hunt (2000) study two. Estimating from the more conservative current study, a cross section of U.S. heads-of-households reported frequencies of retaliation within the last six months of approximately 8%.

Expanding this to the U.S. population, even in a most conservative manner, forces the recognition that a lot of retaliation occurs every day, often costing a business or its employees substantial money, inconvenience, and distress, just as the retaliating consumer intends it to do. Reviewing through the specific retaliatory behaviors in Table 2 forces the recognition that a lot of serious retaliation is occurring daily. How does a seller train its employees to work with customer complaints knowing that 0.4% of those complainers have taken a weapon with them to complain in the past six months or that 0.4% of them have struck an employee in the past six months. How much building damage and product destruction is due to retaliation when 0.3% report intentionally breaking or damaging a product in the store during the past six months, and 0.5% say they damaged some part of the building or facilities of the business that upset them in the past six months. Understanding consumer's motivation to retaliate and sellers' potential to defuse dissatisfaction and retaliation continues to be a worthwhile research topic.

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# Appendix A LOV, MILOV, and Religiosity Rotated Factor Matrix

(MILOV item identification follows Table 5, LOV factor names appear in this table, Religiosity subscale items are factor 4 in this table and item identification follows Table 5.)

	1	2	3	4	5	6	7	8	9	10	11	12	13
MILOV43	0.764											1	
Excitement	0.75			1	<b>1</b>			<u> </u>					
MILOV38	0.722	<u> </u>		<b>†</b>			L	<u> </u>		<del>                                     </del>	<b> </b>	<del>                                     </del>	ļ
MILOV40	0.68			<u> </u>							<del>                                     </del>	<del>                                     </del>	
Fun	0.616								<u> </u>				
MILOV24	0.572	ļ		1								<b>†</b>	
MILOV29	0.541			<del>                                     </del>					<b> </b>			<b>-</b>	
MILOV12	0.532			<b>†</b>					<b></b>				
MILOV33	0.524			<del> </del>					<u> </u>				
Self-fulfillment		0.696		<u> </u>								<u> </u>	
Accomplishment		0.674											
Self-respect		0.649		<u> </u>									
Well-respected	<u> </u>	0.612											
Relationships		0.602										-	
Belonging		0.582											
Security		0.561										<b></b>	
MILOV42			0.676										
MILOV44			0.619					*					
MILOV35			0.617										
MILOV28			0.6										
MILOV39			0.596										
MILOV46				0.837									
MILOV47				0.81									
MILOV45				0.755									
MILOV49				0.741	<del></del>								

MILOV48		0.696									
MILOV21			0.784								
MILOV16	<u> </u>		0.743								
MILOV18			0.742								
MILOV23	1		0.547								
MILOV14			0.502								
MILOV20				0.647							
MILOV15				0.642							
MILOV4				0.608							
MILOV22				0.538							
MILOV31				0.523							
MILOV25					0.761						
MILOV5					0.736						ļ
MILOV7					0.712						
MILOV13						0.751					
MILOV10						0.712					
MILOVI						0.706					
MILOV6							0.761				
MILOV9							0.716				
MILOV8		****					0.595				
MILOV36								0.687			
MILOV37								0.537			
MILOV26									0.764		
MILOV27									0.711		
MILOV19										0.574	
MILOV34										0.563	
MILOV17										0.541	
MILOV2											0.809