

# FACTORS AFFECTING CONSUMER COMPLAINT BEHAVIOUR

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## Introduction

Complaints traditionally had been regarded as negative responses from a dissatisfied consumer. Previously, most of the companies had tried to prevent and reduce them to the lowest level but nowadays, companies encourage customers to complaint and speak up directly to the organisations. Studies in marketing consider these negative responses as useful feedback and as indispensable indicators of unsatisfactory performance (Phau & Sari, 2004). In addition, without this valuable feedback, a company is unable to make corresponding improvements and will easily lose its competitiveness in the market. Nowadays, with the fierce competition in business, it is critical for businesses to satisfy their customer. If complaints are handled properly by the organisation, it will enhance customer satisfaction and turn regular customers into loyal customer. However, previous studies found that the number of consumer who complaints is lower than those who do not complaint (Andreassen, 2001). Most of dissatisfied consumers prefer to change brands, stop patronage the products and tell friends, families and relatives about their bad purchase experience than to voice their dissatisfaction directly to the companies or manufacturers (Day & Ash, 1979). Customer will not only give up patronage, but they also will spread a negative word of mouth that jeopardises the company's image. Thus, service providers should encourage consumer to complaint if they experience service failure.

It is very important to encourage consumer to complaint and speak up directly to the organisation. Consumer complaint behaviours (CCB) are crucial for the organizations since they offer opportunities for correcting the difficulties faced during service offerings (Heung & Lam, 2003). In addition, marketers must realise that their survival depends on the goodwill of the customers (Keng *et al.*, 1995). Thus, understanding customer complaint behaviour becomes critical.

Nowadays, it is easy for consumer to make complaint. There are many channels that consumer may choose in order to express their dissatisfaction towards the organisation. For example, consumer may complaints directly to the organisation, complaint to the third parties or take legal action. In this globalisation era, consumer also can go online to lodge their complaint. Instead of lodge their complaint via electronic mail (email), consumer also may lodge their complaint on the social networking sites such as Facebook and Twitter. The use of social networking sites on the internet is increasing the extent and speed of word of mouth dissemination (Liu & McClure, 2001). In fact at a glance, companies like NAZA Kia had created an account on Facebook in order to get closer with their customers. Through this facebook fan page, consumer may lodge complaint directly to the organisation. As complaint can help companies to be aware of their shortcomings and failures and would be enable immediate rectification and improvements, many companies are encouraging their consumers to complaint. Various means have been adopted by the companies such as online survey, setting up the call centre, feedback form and outsourcing for conducting customer satisfaction survey.

Today, Malaysian consumers are becoming more educated. They know about their rights as well as the right channels to lodge complaint when they experienced unsatisfactory episodes. Consumer may choose either private or public action if they decide to lodge a complaint. They can complaint directly to the organization through third party or lodge their complaint with government agencies. In Malaysia for example, the government has enforced the Consumer Protection Act 1999 (CPA) in order to protect Malaysia's consumers and society as a whole. Besides, the establishment of the Federation of Malaysian Consumers Association (FOMCA) in 1973 is a reflection of the nation's commitment to consumer protection. In 2004, FOMCA had set up an alternative complaint channel called, National Consumer Complaints Center (NCCC) where the operation is partially funded by the Ministry of Domestic Trade and Co-operative and Consumerism (MTDCC). These two agencies make it easier for customers to lodge their complaint in order to get quick and immediate attention. However, different consumer may engage in different complaint behaviour due to different factor. Previous studies found that, there are several factors that influence consumer to complaint. Therefore, this paper aims to discuss the determinants of consumer complaint behaviour in depth, in order to create better understanding about the factors that influence consumer complaint behaviour including demographic profile (age, income and education level), attitude, consumer literacy and personality.

## Literature review

### Definition of complaint

Complaint is a form of feedback to business institution. A complaint is a consumer's negative emotional response toward a quality of services of service providers (Resnik & Harmon, 1983). Consumer complaints also can be defined as a set of all behavioural and non-behavioural responses which involve communicating something negative regarding a purchase episode and is triggered by perceived dissatisfaction with that episode (Singh & Howell, 1985). Thus, consumer may lodge complaint when he or she experiences negative disconfirmation between expected product and service performance and perceptions of the actual performance rendered. If consumers consistently complaint about unsatisfactory services, poor product design or inadequate quality control, the organisation will be able to pinpoint and correct the cause of these problems.

### Background literature

Consumer behaviour has long been an important study within the marketing field. Consumer complaint behaviour began to generate attention from researchers in marketing research fields during the 1970's in the form of conceptual framework that described consumers' response to dissatisfying consumption experience or post purchase behaviour. In fact, consumer dissatisfaction and consumer complaint behaviours have grown in importance over the last few decades. This is especially true for industrialized western countries where consumerism activity is an accepted phenomenon (Kaynak *et al.*, 1992). Two influencing conceptual framework that are often discussed as theoretical foundations are Hirschman's (1970) exit, voice and loyalty framework and Day and Landon's (1977) complaining behaviour taxonomy. Consumer complaint behaviour literature expanded greatly in the 1980's and many researchers have made an effort to refine and extend CCB concepts through empirical testing (Ro, 2007). In addition, most studies on consumer complaint behavior were conducted in the United States during the 1970's and 1980's (Hunt 1977). To date only few studies concerning complaint behaviour have been undertaken in South-East Asia. The first study conducted by Keng *et al.* (1995) attempts to profile complaint behaviour of Singaporeans and followed by a study that was carried out by Phau and Sari (2004) on Indonesians which attempts to investigate why some of them tend to complaint while others do not. Other studies were also conducted concerning this topic. Azzat *et al.* (2004), which attempts to distinguish complainers and non-complainers within the Malaysian context and Ndubisi and Ling (2007) which attempts to measure gender differences

in consumer complaint behaviour among bank consumers. A very recent study carried out by Norazah (2010) attempts to investigate the dissatisfaction attributions and complaining behavior of public library users.

## **Theories behind consumer complaint behaviour (CCB)**

### **Disconfirmation of expectation and attribution theory**

According to Boote (1998), the most widely accepted theory of consumer dissatisfaction is disconfirmation of expectations. This theory states that, if perceived quality is lower than expectation of consumer, then it will result in negative disconfirmation as the resultant affective state. However, Erevelles and Leavit (1992) argued that, in all circumstances, this theory may not be enough to cause dissatisfaction. Consumer's perception of the attribution of product or service failure will moderate the feelings of dissatisfaction (Folkes & Kotsos, 1986). This is because, if the cause of disconfirmation is externally attributed (i.e., not caused by the consumer), then the consumer is justified in feeling dissatisfied. However, if the disconfirmation is internally caused (i.e., the fault of the consumer), then the dissatisfaction not be directed at the retailer or manufacturer. In other words, if disconfirmation is externally attributed, a consumer is justified in engaging in complaint behaviour.

### **Equity theory**

Equity theory is concerned with the balance, and perceived fairness of the inputs and outputs of a particular transaction (Boote, 1998). In addition, from the perspective of either side in this theory, there are three (3) possible outcomes of a given transaction made by consumers as prescribed by equity theory: (1) equity, (2) positive inequity and (3) negative inequity. Boote (1998) explained that, equity is the case where inputs and the outputs of either side are perceived to be of an equal degree. In fact, the inequity exists where one side in the transaction is perceived to have gained the upper hand while, the positive inequity is the case where, from customer point of view, customer have gained more from the transaction, either in terms of inputs or outputs, than the other side. Negative inequity is the case where the other side is perceived to have gained more than the consumer. From an equity perspective, consumer dissatisfaction is the result of negative inequity, where the consumer perceives to have gained less from a transaction than the seller. A complaining behaviour is, therefore, likely if dissatisfaction is caused by negative inequity.

## Hirschman's exit, voice and loyalty theory

The theoretical starting point for this study is inspired from Hirschman's work, (1970). Originally, this theory was not specifically created for CCB. This theory also can be applied in the organisations and states context. Hirschman's (1970) rich conceptualization of the three alternative responses explains how individuals may react to dissatisfying situations resulting from poor service or poor product performance.

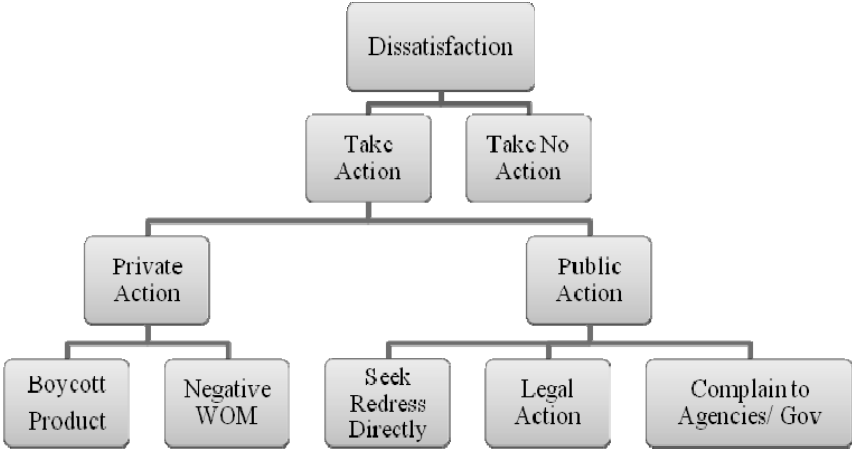
Consumer who experience dissatisfaction episode may choose to exit. Exit can be defined as, voluntarily termination of an exchange relationship and results in switching patronage to another product or service. It is described as a painful decision to withdraw and switch from the organization or product or service (Hirschman, 1970) and requires considerable effort by the individual consumer. In addition, exit usually means that the individual believes the situation is unlikely to be improved and recovered by the organization. Exit decisions also involve some effort such as switching cost associated with searching for the alternatives. The exit option is regarded as uniquely powerful and expected to need a concentration of the mind (Hirschman, 1970) for the abandoned relationship. This is because, this option is always considered to be the last resort as the customer will end the relationship with the particular organisation.

The voice option is viewed from a proactive perspective as any attempt at all to change rather than escape from an objectionable state of affairs (Hirschman, 1970). According to Hirschman (1970), voice is a legitimate recuperative mechanism, very likely to be active when individuals are highly involved or invested in the relationship. In general, when consumers buy durable goods, of course they expect the product can be used for a long period. If the product does not perform as expected, consumers will voice out their dissatisfaction to the organisation or manufacturer. Similar to the exit option, the voice response requires effort and motivation on the part of the consumer. Nowadays, there are a lot of channels of communication to voice out complaint. Consumers should know their rights and the right channel to complaint in order to warn the organisation.

The last option proposed by Hirschman (1970), is loyalty. When confronted with deteriorating conditions, some people choose neither exit nor voice; rather they stick with the firm for a period of time before responding to the problem. According to Hirschman (1970), consumers may "suffer in silence, confident that things will soon get better". This means that, consumer will give an ample time for the organisation to correct the problem before they decide to leave the organisation or switch to the other brand or product. Hirschman (1970) describes loyalty as the product of (mostly economic)

factors that tie the individual to the organisation, making exit costly and undermining voice (Withey & Cooper, 1989). However, sometimes loyalty is portrayed in his work as an attitude that moderates or conditions the use of exit and voice. At other times, Hirschman (1970) describes loyalty as behaviour in which the individual does things that support the organization.

**Day and Landon’s consumer complaint behavior (CCB) classification**



Source :Mattila, A.S. and Wirtz, J. (2004). Consumer responses to compensation speed of recovery and apology after a service failure. *International Journal of Service Industry Management*, 15(2):150-156.

**Figure 1: Day and Landon (1977) Classification of Consumer Complaint Behavior**

Based on those theories, Day and Landon introduced the two hierarchical classification of CCB known as Taxonomy of Consumer Complaint Behaviour in 1977 as illustrated in Figure 1. The first stage distinguishes between action and no action, resulting from dissatisfaction, while the second stage distinguishes public actions and private actions. For example, under their taxonomy, dissatisfied consumer would either take some actions or take no action. If action was taken, it was labeled as either public (e.g., redress seeking complaint, legal action, and third party complaint) or private action (e.g., personal boycott of the brand and negative word of mouth). Conversely, the take of no action response is described as forget about the incident and do nothing at all.

In 1980, Day had suggested another classification schema at the second level of Day and Landon's (1977) taxonomy. Day noted that the consumer's decision to complain or do not complain is to achieve specific objectives. Day proposed that the purpose of complaining can be used to classify behavioral CCB into three categories. First, with respect to redress seeking, the motive is to seek specific remedies either directly or indirectly from the seller (e.g., complaint to manufacturer, take legal action, etc.). Second, with respect to complaining, the motive is to communicate dissatisfaction for reasons other than seeking remedy (e.g., to persuade other by word-of-mouth communication, to affect future behaviour). Third, the motive for personal boycott is to discontinue purchase of the offending service (including product, brand, store and or manufacturer). In addition, Day (1980) also suggested that his taxonomy could be combined with Day and Landon's taxonomy (1977).

## **Types of complaining behavior**

As discussed earlier in the theory and frameworks of Hirschman (1970) and Day and Landon (1977), complaint is the response resulting from the consumer dissatisfaction episode. There are many types of consumer complaint behaviour that consumer would engage when they experience dissatisfaction and these include among others, switching patronage, telling friends, warning family members and complaining to a third party such Tribunal for Consumer Claims or solicitors. There are consumers who divert the complaint to mass media (printed or electronic) instead of complaining by writing a letter directly to a company or manufacturer. According to Day and Landon (1977) this action can be classified into public or private action, depending on the types of complaining behaviour taken by consumers.

### **Public action**

Public action refers to the direct complaint actions to the seller or a third party such as consumer agency or government, which includes, seeking redress directly from the retailer or manufacturer or taking legal action (Ndubisi & Ling, 2007). Public actions which could be taken by consumer includes, verbal complaint to retailer or manufacturer, writing a comment card or complaint letters, writing to newspapers or complaining to a consumer council. Consumer also can take public action by complaining to a third party (Khraim, 2006). Such complaint involves, for example, complaining to media, registering the complaint with a consumer association, or bringing legal action or complaining to internet sites that function as central forum for consumers (Khraim, 2006). However, only a small percentage of complaints were lodged with third parties.

## **Private action**

According to Ndubisi & Ling (2007), private action indicates that, the complaint is privately done through negative word of mouth communications to family and friends or the decision not to repurchase the products and services again or to boycott the store. In fact, private actions generally do not get the direct attention of the seller and thus could have a serious impact on sales and profitability, requiring the company to make greater marketing expenditures to solicit new customer (Khraim, 2006). Private complaint has no effect on the firm's responses, but may reinforce negative attitudes through the process of consensual validation whereby individual seek confirmation of their feeling by selectively exposing themselves to agreeable others (Ndubisi & Ling, 2007).

It is important to know that a consumer may only either involve in one action (the public or private complain) or will involve both public and private complaints (Ndubisi & Ling, 2007). According to Heung and Lam (2003) consumer will engage in private action, if they were not satisfied with the complaint handling by the company or service provider. Most consumers are likely to engage in private action complaint behaviours such as word of mouth communication and stop patronising the products. In addition, disappointed consumers also may switch to competitors (Gruber *et al.*, 2009). Khraim (2006) added that, consumers can take private action by switching brands, stores or suppliers, as well as boycotting the products or services or telling family and friends about their bad experiences. Heung and Lam (2003) found that, most consumers are likely to engage in private complaint behaviors such as word of mouth communication and stop patronising the product or service. Generally speaking, a customer would resort to four types of complaint making behaviour when feeling dissatisfied (Davidow & Dacin, 1997), namely: silent, exit, negative word of mouth communication, direct complaint and making complaint to a third party. However, among these actions, silent, exit, negative word of mouth communication and resorting to legal procedure would not only do no good to a company's identification and improvement of the problem, would also hurt its corporate image.

## **Factors affecting consumer complaint behavior (CCB)**

### **Consumer demographics**

Demographic variables have been found to influence the different types of complaint behaviour. Li (2010) stated that, demographic characters mainly refer to personal statistics such as income, gender, and social status, place of residency, ethnicity, and family size. These variables are always been

examined by researchers studying CCB. In addition, previous literature review has shown that consumer complaint behaviour varies by demographic characters. Demographic variables such as age, income and education are found to influence consumer complaint behaviour. In addition, demographic factors are perceived to be good indicators of certain complaining behaviours (Boote, 1998; Volkov *et al.*, 2002; Heung & Lam, 2003; Ndubisi & Ling, 2007).

In addition, Keng *et al.*, 1995) found that females were more likely to complain than males. This is because, complaint might in particular have negative consequences for women who have been traditionally stereotyped as complainers. However, previous study reported that males are more likely to complaints to management or third parties than complaint directly to the service provider. Heung and Lam (2003) also found that female Hong Kong Chinese consumers are more likely to voice their dissatisfaction compared to their male counterparts.

Several researchers have confirmed that negative terms associated with complaining such as nagging and whining are stereotyped as female behaviour (Conway & Vartanian, 2000). In fact, men tend not to complaint, at least not about little things. They have been taught, since they were small, to be tough, to endure, to be stoic, to be unemotional, and to hold it in order to be men. Basically, men have been taught that it is not manly to complaint. Consequently, they have little tolerance for any kind of complaining, especially whining (Oh, 2005). In contrast, female consumers are more inclined to complaint (Keng *et al.*, 1995). Besides, they will tell others if they are dissatisfied with the complaint handling.

Most of the previous researchers found that complainers were young in age, with good education and high income group (Barnes & Kelloway, 1990; Day & Landon, 1977). A few studies on Hong Kong Chinese have demonstrated that younger consumers, who have a higher education background and a higher income level, are more likely to actively engage in vocal public complaint behaviour (Heung & Lam, 2003). Day and Landon (1977) pointed that those who publicly complained were young in age with good education and with high income. Broadbridge and Marshall (1995) found that complainers have been typified as being young with higher than average income and education. In addition, there was a significant relationship between complain behaviour and education and income.

Income obviously affects buying behaviour in terms of the amount, types and prices of products purchased (William, 2002). Also, income is correlated with complaint behaviour. In addition, it is reasonable to assume that consumers with higher incomes purchase more goods, and more big ticket

goods, therefore possibly having more to complain about (Liefeld *et al.*, 1975). Individuals with higher income have greater personal resources which enable them to express dissatisfaction more readily (Tronvoll, 2007). Lower income and lower education group have been identified as having the most problem in unfair deals and deceptions in the market compared to the other consumer groups (Nurzatul Hakimah *et al.*, 2010). Income and education level are among the common used demographic variables examined in CCB. Beardon and Mason (1984) found that there is a positive relationship between CCB, and education and income.

Previous study reported that, complainers were typically younger and had more income. It was found that, consumers with high incomes and better in education more frequently file complaints. People with higher education file complaints more frequently because better educated people know where and how to complaint (Ngai *et al.*, 2006). Khraim (2006) pointed out that, there were significant differences in importance of source of complaint due to gender, level of education, and level of income. Younger consumers are found to be more inclined to complaint while the elder generations seem to avoid complaining in an assertive manner (Warland *et al.*, 1975). In addition, consumers with higher income, who were better educated, had professional jobs and were younger were more likely to complain. Other studies (e.g. Morganosky & Buckley, 1986; Singh & Wilkes, 1996) also found similar relationship between complaint behaviour and age, income, education and occupation. A study carried by Phau and Sari (2004) also demonstrated that complainers in Indonesia consist of those with higher level of income and education.

Education affects customer information processing and decision making (Williams, 2002). University and college educated customers tend to read more, read different magazines, spend less time watching television, rely on well-known brands and put more time and effort into purchase decisions than high school educated customers (Williams, 2002). In CCB studies, the level of education has been treated as a demographic variable (Metehan & Yasemin, 2011). High educational attainment might be associated with a higher propensity or perceived competence to write letters of complaint, a greater likelihood of perceiving injustice and perceiving reasons for complaint, a higher expectation of value, or general attitudinal or value differences between customers with different educational attainment (Liefeld *et al.*, 1975). The majority of studies have found a significant positive correlation between high education and complaint frequency (Tronvoll, 2007). Jacoby and Jaccard (1981) found that consumers with a higher education were more likely to complaint. In addition, Marganosky and Buckley (1986) also found that, education is one of the significant characteristics of complainers.

## Attitude

Attitude can be defined as an individual's overall positive or negative evaluation on performing a behaviour and a result of expectancy-value judgments concerning that behaviour (Fishein & Ajzen, 1975). When individual determines whether to perform an act, he or she wants to maximise the rewards to be gained by the act and minimise the costs associated with it. In fact, consumers may weight the costs and benefits gained from the act. Several studies on CCB support the role of attitudes toward complaining as direct positive antecedents of either complaining intention or complaining behaviour (Richins, 1982; Day, 1984; Halstead & Droge, 1991). Attitude toward complaining is defined as the overall affect of goodness or badness of complaining to sellers and not specific to a specific episode of dissatisfaction (Singh & Wilkes, 1996). In addition, because an individual's attitude is seen as an overall effect toward an act, it reflects the overall evaluation of the goodness or badness to perform the act after assessing the outcome of behavioural beliefs. In the previous study, it was found that consumers who have a favourable attitude toward complaining will be more likely to seek redress directly from the company (Blodgett & Granbois, 1992).

In other words, if an individual possesses a positive attitude toward behaviour, he or she may be more likely to engage in such behaviour. On the contrary, if an individual possesses a negative attitude act, he or she may be less likely to undertake that behaviour. In fact, the importance of attitudes in relation to complaining was well documented by Hirschman (1970), whose theoretical framework for understanding complaint and exit behaviour posits that attitude toward complaining along with value of complaint and likelihood of the complaint's success, has significant influence on consumer complaint behaviour.

The attitude toward a certain behaviour would influence the propensity to make such a response and the final decision of whether or not to act. In addition, similarly, a customer's attitude towards complaint making itself will affect the tendency to complaint. Such attitudes can be termed the subjective belief in the legitimacy of a dissatisfied customer's obtaining compensation from the company (Richins, 1987). However, some believes that it is sensible to make complaint and tend to hold a more positive attitude toward obtaining compensation through complaining, while other think negatively and hence are less likely to make a complaint directly to a company (Ngai *et al.*, 2006). In fact, several researchers have concluded that, there is a positive relationship between responsiveness and complaining (Keng *et al.*, 1995; Lau & Ng, 2001).

According to Richins (1987), the attitude to complaining maybe conceptualised generally as the extent to which individuals feel that complaints will be resolved by firms, which affects all the purchase and/or consumption experiences of the individual. In general, research claims that the more positive the attitude of the consumer is to complaining, the greater the probability that the customer will respond to dissatisfaction by means of a complaint (Velaques, *et al.*, 2006). Thus, individual who are badly predisposed to complaining will tend to develop other responses to dissatisfaction, such as negative word of mouth communication, or the termination of the exchange relationships (Singh & Wilkes, 1996).

Davidow and Dacin (1997) showed that attitudes were the major reasons of complaint behaviour and thus different consumers will show different responses when they face unsatisfactory situations. In general, consumers who complain are more likely to be self confident, socially responsible (Lau and Ng, 2001), assertive (Bearden & Mason, 1984; Richins, 1982), individualistic and independent (Morganosky & Buckley, 1986), and willing to take risks such as the risk of embarrassment when complaining (Keng *et al.*, 1995). Self-confidence in general, refers to an individual's belief of his or her overall competence (Coopersmith, 1967). In addition, socially responsible people tend to complain as they believe that others will gain benefits from the complaint (Lau & Ng, 2001). Galassi and Galassi (1997) define assertiveness as behaviors emitted by a person in an interpersonal context which express that person's feelings, attitudes, wishes, opinions or rights directly, firmly and honestly while respecting the feelings, attitudes, wishes, opinions and rights of other persons. According to Fornell and Westbrook (1979), consumers who complain are more assertive and able to stand up for their rights. Assertiveness is not like aggressiveness because, assertiveness does not involve the use of violent actions and maintain rights. However, an assertive person may become aggressive if his or her assertive approach in complaining fails to accomplish the purpose of the complaint (Phau & Sari, 2004). This usually happens when the purpose of the complaint is to rebuild self-image and reputation (Richins, 1983).

## **Customer competence or literacy**

Consumer knowledge is a very important factor in consumer behavior research (Alba & Hutchinson, 1987). High and low-knowledged consumers may react differently in a variety of consumer behaviours. For example, in study of consumer complaint behaviour in an automotive industry, customer knowledge refers to the consumers' literacy about the car maintenance and services as well as the ability and competence to complain. It is very important for customers to have the basic knowledge about the car repair, maintenance and services before they lodge any complaints. Only with

knowledge can consumers stand up on their rights as a consumer. Knowledge and skills may be required to use the channels as process successful that is produce effects such as compensation or solving of the problem by the service provider. For example, lack of skills may lead to the customer's inability to argue their reasons for complaining and lack of knowledge may make the customer not know how to complain or be uncertain about the standard of service that might be expected from the service provider (Tronvoll, 2007). According to the article reported by Berita Harian, consumers were reluctant to lodge complaint because they do not know or understand about a particular vehicle's component and due to this problem they had been cheated by some service centres.

In addition, a barrier to complaint might be due to a lack of knowledge about the complaint procedure and/or the service itself, and a lack of skills that might lead to an inability to argue the reasons for complaining. It is important for consumers to know about the procedures that they need to follow when they lodge their complaint to the National Consumer Complaint Centre or Tribunal for Consumer Claims of Malaysia. Besides, consumers also must know what they can claim and what they cannot. Competence or the knowledge base on the complaint matters is an importance resource in carrying out the complaint activities (Hogarth & English, 2002; Kolodinsky & Aleong, 1990). Customer will always use resources and information available to them at the present time in order to express the negative impressions that have emerged (Tronvoll, 2007). Therefore, previous studies reported that, highly educated consumers are more likely to complain when they experience a dissatisfaction episode because they are aware and really know about their rights as consumers. Knowledge or education affects customer information processing and decision-making (William, 2002). High knowledge attainment might be associated with a higher propensity or perceived competence to write letter of complaint, a greater likelihood of perceiving injustice and perceiving reasons for complaint, a higher expectation of value, or general attitudinal or value difference between customers with different knowledge attainment (Liefeld *et al.*, 1975). Besides, consumers with difference level of knowledge will have difference level of awareness as well as their willingness to lodge a complaint. In addition, previous study conducted by Agbonifoh and Edoreh (2007), low level of consumer knowledge or awareness is not surprising in a developing country when the general level of formal education is low, where consumer organizations are almost completely non-existent, where essential commodities are scare and where neither the government nor any other organisation engages themselves in any noticeable form of consumer education and information.

## Personality

Consumer's personality traits play an important role in CCB (Donoghue & Klerk, 2006). Many marketing researchers have theorised that personality should be related to the consumer decision process (Brody & Cunningham, 1968). In fact, the concept of personality and its relationship to how consumers' respond has always had intuitive appeal to consumer researchers. Consumers differ in self-confidence and their degree on aggressiveness. In addition, complainers are found to be more assertive and high in self-confidence (Donoghue & Klerk, 2006). Davidow and Dacin (1997) found in their study that personality related variables comprised 48.3% of reasons for complaint responses. Some consumers have a higher propensity to complain than others (Li, 2010).

Personality researchers have suggested that dissatisfied consumers are driven to, or restrained from action by their personality. According to Crie and Ladwein (2002), individual personality is likely to have an impact on how consumers respond. Assertiveness and self-confidence are important influences on complaint behaviour (Richins, 1982). Richins (1983) further concluded that dissatisfied consumers, who lack confidence in the effectiveness of making complaints, are more likely to spread negative word of mouth. Specifically, previous researchers have found that consumers tend to complain more if they are assertive (Fornell & Westbrook, 1979) or are distrustful of others (Bearden, 1983). Companies that have an understanding of how individual's personalities differ can use this understanding to improve their products and services, when customers lodge a complaint regarding their dissatisfaction episode.

According to Keng *et al.* (1995), personality variables are also found to correlate with complaint behaviour. Complaint behaviour is directly related to assertiveness and indirectly to feelings of powerlessness. Previous study also found that, individuals who were more assertive, possessed self-confidence and were self-monitors, were more likely to complain. Bearden and Mason (1984) found that complaint behaviour had a direct relationship with assertiveness. Assertiveness is defined in terms of standing up for one's rights in socially acceptable ways (Richins, 1983). This suggests that assertive complaining would involve a more or less amiable exchange with fair and equitable problem resolution as the goal.

## Conclusion

This paper has offered better understanding and useful insights on the factors affecting consumer complaint behaviour. In order to be successful in today's

highly competitive business environment, it is important for the businesses to ensure that customer satisfaction is achieved. Thus, consumer complaints should not be viewed in a negative way. This is because complaints would enable immediate rectification and improvements from the organisation against service failure experienced by the customers. Additionally, companies should look into consumer complaint seriously as complaints can provide them opportunity to enhance customers' satisfaction. This is not surprising as Kelly and Davis (1994) showed the strong relationship between satisfaction with complaint handling and consumer trust and commitment with an organisation. Apparently, if consumers' complaints are handled successfully by the organisation, consumers will repeat their purchase and they might spread a positive word of mouth about the organisation's products and services. Organisation should adopt this approach because the cost of attracting new customers is five to ten times higher than retaining the existing customers (Shea *et al.*, 2004).

However, the study of consumer complaint behaviour is relatively new in Malaysia. Most of the previous studies related with consumer complaint behaviour have been conducted in the USA (e.g. Bearden & Mason, 1984; Day, 1984; Davidow & Dacin, 1997), Canada (e.g. Barnes & Kelloway, 1980), and European countries such as Norway (e.g. Gronhaug & Arndt, 1991). The Netherlands (Morel *et al.*, 1997), Germany (Meffert & Bruhn, 1983) and, with respect to advertising in particular, the UK (Crosier & Erdogan, 2001). Consumer complaint issues in the Asian Countries are inherently deficient and need to be further explored (Kaynak *et al.*, 1992; Keng *et al.*, 1995; Watkins & Liu, 1996). To date, only three researches related to this topic have been conducted in Malaysia. First, the study was conducted by Aizzat *et al.*, (2004) which attempt to distinguish complainer and non-complainer within the Malaysian context, followed by Ndubisi and Ling (2007), which attempts to measure gender differences in consumer complaint behaviour among bank consumers. A very recent study was conducted by Norazah (2010) which attempts to investigate the dissatisfaction attributions and complaining behaviour of public library users.

In facts at glance, most of the previous studies have paid attention to the retailing industry, household appliances and hospitality industry. Therefore, future research on consumer complaint behaviour may examine factors affecting consumer behaviour in different service industry as mentioned previously. Thus, the findings of this review is hoped to stimulate further research on consumer complaint behaviour in Malaysia. In particular, future research should explore the proposed factors affecting consumer complaint behaviour. The proposed factors would be fruitful to future research as it can be used to provide a useful instrument of consumer complaint behaviour in Malaysia. In addition, the study on the factors affecting consumer complaint

behaviour in Malaysia would provide several benefits to the consumers, marketers and policy makers. This study also will enhance the knowledge and theory in consumer complaint behaviour especially among Malaysian consumers.

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