

TRIGGERS OF CONSUMER COMPLAINING BEHAVIOUR- A SERVICE PERSPECTIVE**Iqbal Ahmad Hakeem*****Aabid Muzzamil Lone******ABSTRACT**

We are living in a highly competitive world with the ever shrinking barriers across the world economies. The telecommunication sector has witnessed a boom in the developing countries and the customer base is bulging with every passing day. New entrants are giving a tough time to the market leaders with lucrative offers and noose diving call rates. However a growing concern among the consumers is the substandard service provided by some companies. This opens up the opportunities for the companies to gain competitive advantage by providing superior service to the customers as price wars among various service providers have already set in. From an academic view point it assumes importance to study the complaining behaviour of consumers over the period of past decade after their exposure to the world of cellular services. This study analyses the triggers of consumer complaining behaviour among the cellular consumers of the Kashmir valley.

Key words: Telecommunication Sector, Consumer Complaining Behaviour, Service Perspective.

Introduction

The present day customer is acting in a more demanding way in its interaction with service providers due to the increased abundance of choices. Accordingly many service providers are directing their strategies towards increasing customer satisfaction and loyalty through improved service quality. Therefore the effective management of consumer responses to service failure becomes very important, especially in highly competitive markets. The study of the behavioural process of consumers has revealed a very important subject: the complaining behaviour of the consumers and its effects on businesses. The consumer complaining behaviour refers to the set of actions and attitudes that a customer relies on when confronting with a problem caused by a product or service that he has acquired, a problem associated with the manufacturer or seller. Once he acknowledges the problem, the consumer decides how to solve it, by expressing his situation to the provider, or worse, to other potential clients. Academics consider that the complaints of the consumers can be a very useful source of information for companies in making strategic and tactical decisions with the purpose of improving their business (Nyer, 2000). In the specialized literature, complaining behaviour is defined as “a set of possible responses to perceived dissatisfaction, regarding a bill of sale or during the consumption of goods or services” (Phau and Baird, 2008). This type of behaviour arises when consumers are faced with the inconvenience caused by an item that does not work as it should, or a faulty service without fault. Complaining behavior may be viewed in terms of a set of possible consumer responses to dissatisfying purchase experiences (Singh, 1988). Fornell and Westbrook (1979: 105) indicate that for the consumer, complaining is a means of making his/her feelings known when he/she encounters unfair business practices and feels disappointment with a product or service. Therefore, complaining can be considered as an expression of dissatisfaction of consumers about a product or service in order to change the unsatisfactory situation in their favor, vent their anger about the unfair business practices, and/or harm the business of the firm that causes their dissatisfaction. Although a complaint from a consumer is an overt manifestation of dissatisfaction, the impact of complaints on corporate policy cannot be ignored. Complaints can serve as customer feedback about a product, service or

*Professor, The Business School, University of Kashmir, Srinagar, India.

**Research Scholar, The Business School, University of Kashmir, Srinagar, India.

company performance (Resnik and Harmon, 1983). Various studies have been carried out to identify the possible triggers of complaining behaviour. Past studies have examined characteristics of complainants that may influence complaining propensity such as demographic, psychographic, cultural, social and situational factors: Demographic factors linked to propensity to complain include age (Singh, 1990; Fails & Francis, 1996; Volkov, Harker & Harker, 2003), gender (Parker, Funkhouser & Chatterjee, 1993; Volkov et al., 2003), income (Fails & Francis, 1996; Volkov et al., 2003), level of education (Kolodinsky & Aleong, 1990; Volkov et al., 2003) and lifecycle stage (Kolodinsky, 1993). Psychographic factors that have been implicated in consumers' propensity to complain include personal values (Rogers & Williams, 1990), personality factors (Fornell & Westbrook, 1979; Bolting, 1989), attitudes towards complaining (Day, 1984; Bearden & Oliver, 1985; Singh, 1990; Volkov, Harker & Harker, 2002), attitudes regarding business and government (Jacoby & Jarrard, 1981; Moyer, 1984), personal confidence levels (Richins, 1983) and attitude to past complaining situations (Singh & Wilkes, 1996; Volkov et al., 2002). Cultural factors that have been identified as contributing to consumer propensity to complain including the various dimensions of culture such as collectivism individualism (the traditional continuum whereby according to sociological and social psychology research people in individualist cultures value independence and self-sufficiency and those in collectivist cultures tend to behave according to social norms that are often designed to maintain social harmony among members of the in-group) (Liu, Watkins & Yi, 1997; Liu & McClure, 2001). Social factors that have been identified as influencing consumer complaint behaviour include consumer response to peer-pressure (Malafi et al., 1993; Slama & Celuch, 1994) and an individual's self-view (Markus & Kitayama, 1990; Liu, Watkins & Yi, 1997). Situational factors involved in consumer complaint behaviour include issues such as the perceived importance of the product/service (Blodgett & Granbois, 1992), the intensity of consumer dissatisfaction (Prakash, 1991), consumers' decisions to voice or not to voice their dissatisfaction to the firm (Richins, 1983; Day, 1984; Moyer, 1984; Bolting, 1989; Singh, 1990; Volkov et al., 2002) and the perception of the consumer regarding the cost/benefit of complaining at all (Singh & Wilkes, 1996).

Singh (1988) stated that there are three types of complaining behaviour found when dissatisfaction occurs: 1) Voice responses (seeking redress from the seller or no action), 2) Private responses (word-of-mouth communication); and 3) Third-party responses (implementing legal action). Correspondingly, Oh (2003) stated that the complaining behaviours of public library users were divided into the categories of exit, negative word of mouth, voice, and third-party complaints.

- 1) Exit (or repatriate intentions): a vow or expressed intention to never again patronize the offending library.
- 2) Negative word of mouth: telling others about ones dissatisfaction (i.e., complaints about the library and/or the service to friends and/or relatives).
- 3) Direct voice: complaints registered directly with the library at the time of dissatisfaction.
- 4) Indirect voice: complaints registered indirectly with the library using complaint cards, e-mail, etc.
- 5) Third-party complaints: formal complaints directed toward agencies not directly involved in the exchange relationship, that is, other than the library itself.

One of the studies in telecom sector reveals that there is no difference in consumer's complaint behaviour with regards to their demographic characteristics like age, gender, income and education (Khraim, 2006). The Indian Telecommunications network with 500 million connections is the third largest in the world and the second largest among the emerging economies of Asia. Today, it is the fastest growing market in the world. The telecommunication sector continued to register significant success during the

previous year and has emerged as one of the key sectors responsible for India's resurgent India's economic growth. The sector, which was growing in the range of 20 to 25 per cent up to the year 2002-03, has moved to a higher growth path of an average rate of 40-45 per cent during the last two years. This rapid growth has been possible due to various proactive and positive decisions of the Government and contribution of both by the public and the private sector. The rapid strides in the telecom sector have been facilitated by liberal policies of the Government that provide easy market access for telecom equipment and a fair regulatory framework for offering telecom services to the Indian consumers at affordable prices. The telecom sector has shown robust growth during the past few years. From a teledensity of mere 0.5 per cent in the year 1989, it has grown to double digit in the year 2005. In the year 2007 the teledensity had grown up to 22 percent.

It took a while for private wireless telecom operators to arrive in J & K. While Airtel launched its pre-paid service in April 2004, BSNL had started the same in June 2005. Later Vodafone, Aircel, Reliance, Tata tele and Idea also followed suit. The new operators like Datacom and Stel are also planning to enter Jammu & Kashmir. Today it is one of the biggest employment generators in private sector in the state of J & K. The sector generates direct and indirect employment opportunities to lakhs. There were approximately 45 lakh connections in J & K in 2009, 39 lakh were pre-paid and the rest post paid. There are around 400 touch points, 350 major distributors and around 48,000 small and big retail outlets across the state, apart from the innumerable number of mobile selling and repair shops.

Main Theme

The variation between the consumer complaining behaviour attitudes and behaviours across nations was minutely studied in case of British, Israeli, Dutch and Turkish hotel customers. The results showed that the respondents from these countries had a favourable attitude toward complaining. A moderate relationship between attitudes and choice of complaining behaviour was found. The respondents with favourable attitudes to complaining were more likely to engage in voice behaviour, whereas respondents with negative attitudes were more likely to display switch or loyalty behaviour. Some customers may remain loyal due to high switching costs, unavailability of alternatives, prior knowledge, probability of complaint success, fear of confrontation and so on. A mediating role of consumer attitudes related to consumer complaint behaviour needs further empirical attention (Yuksel, Kilinc and Yuksel, 2006). Recently conducted research support an argument that, aside from personality and emotional drivers, consumer choices are influenced by country differences centred around culture, market structure conditions and product category. The researchers also note that Complaint behaviour actions may vary from the seeking of direct redress from the perceived responsible party to prolonged litigation, and/or a wide range of indirect actions such as negative word of mouth. No action is also a possibility if there is a sense of powerlessness (Badghish, Fletcher and Stanton, 2010). Complaining behaviour is a topic that has not been studied much. The researchers are of the opinion that the consumers are more likely to complain when the product that is involved in the complaint situation has attributes that are considered important for the consumer. The researchers also opine that gender and social class are not relevant in this matter while the type of complainer is a more important variable. Active complainers have a more positive attitude while passive or non-complainers have a more negative attitude towards complaining (Valenzuela et al, 2005).

Sustainable consumer behaviour has been found to be multifaceted. Attitudinal factors, personal capabilities and external contextual factors influence sustainable consumer behaviour. Most research so far however has focused on attitudinal factors. More research into the personal capabilities as well as external contextual factors is needed (Gust, 2004). In case of utility products consumers are only likely to review

their supply decision if they become dissatisfied. However, for most routine purchases, although dissatisfaction may cause consumers to change brand, this is unlikely to be an event associated with extensive information search (Assael, 1987), whereas, for a product such as electricity, heightened dissatisfaction may cause the consumer to undertake significant information search, as, drawing parallels with the Warwick research, it becomes an investment decision (Watson, Winey and Schomaker, 2002). The differences between normative and predictive expectations, calculated both for respondents' assessments of problem incidence and their judgments of the likelihood of retailers providing remedies, appeared to be related to the level of complaining behaviour reported, but in a somewhat unexpected way. In both cases, a larger gap was associated with lower complaining rates. However, absolute levels of predictive and normative expectations about retailer remedies varied directly with the level of satisfaction reported with retailer remedies reported by those who had complained. Satisfaction with retailer remedies varied over the five problem areas, but the tendency to report fairly high levels of satisfaction (between 70 and 97 percent reported satisfaction) indicated a somewhat higher level of satisfaction than has been suggested by recent literature (Summers & Granbois, 1977). Negative emotions are usually the result of an unfavourable service experience and subsequently a trigger for customer complaint behaviour (Westbrook 1987; Bougie, Pieters, and Zeelenberg 2003; Mattson, Lemmink, and McColl 2004). It is therefore vital for the service provider to understand the emotional aspects of an unfavourable service experience in order to prevent damage complaint behaviour. Most research attention on the service experience of customers, however, has emphasised the cognitive aspects of various service constructs (Bearden and Teel 1983; Oliver and DeSarbo 1988). The most common argument to explain complaint behaviour has been customer dissatisfaction (Oliver 1997). Dissatisfaction is based in disconfirmation theory and is defined as a customer experience that is lower than the perceived expectation. Complaints do not always come from dissatisfaction and dissatisfaction does not always lead to complaining behaviour; therefore dissatisfaction is not sufficient cause for customers to complain (Day 1984; Singh and Pandya 1991). Davidow and Dacin (1997), for example, have shown that personality-related variables represent almost half of the total complaint responses. Emotions, therefore, play an important role in post-complaint behaviour (Bagozzi, Gopinath, and Nyer 1999). The same situation likely applies to pre-complaint behaviour. Some scholars even believe that decision-making without the influence of emotions is not possible (Damasio, 1999). The emotional reactions of customers must be carefully considered in any attempt to explain customer complaint behaviour and the effectiveness of service recovery. It has further been found that other-attributed negative emotions, such as frustration, are the main drivers of complaint behaviour to the service provider (Tronvoll, 2011). The disconfirmation, negative effect, and attribution of blame lead to dissatisfaction, which together with product importance provides the motivation to complain. Given dissatisfaction with an important product, the specific type of complaining behaviour undertaken is largely dependent on the likelihood of success, one's attitude toward complaining, and one's level of store loyalty. Consumers who are averse to seeking redress, who perceive the likelihood of success to be low, and/or who are not store loyal, are more likely to exit and to engage in negative word-of-mouth behaviour, while consumers who have a favourable attitude toward complaining, who perceive the likelihood of success to be high, and/or who are store loyal are more likely to seek redress (Blodgett and Granbois, 1992).

Research has shown that product importance was proven sometimes to be a determinant of redress seeking and sometimes not, and the product importance is proven to be a moderating variable rather than a determinant, in integrated model testing. In a case of high product importance, customers are more likely to seek redress, should they have a favorable attitude toward redress seeking, should they perceive a high

likelihood of success and low cost of redress seeking behavior. However, in a case of low product importance, customers are not likely to seek redress even though, they have a favorable attitude toward redress seeking and perceived high likelihood of success and low cost of redress seeking. Further perceived justice could be a moderating variable in the process of CCB that develops to redress seeking behavior (Cho and Joung, 1999). While proposing a further model of complaining behaviour, complaining behaviour has been classified in terms of two dichotomies- involved/uninvolved and primary/secondary. It is argued that factors other than procedural, interactional and distributive justice impact on whether or not a dissatisfied consumer takes a complaint further. The other important factors to be taken into account are the speed of redress, the degree of redress sought, the type of redress sought (eg; monetary or apology), and the rank of the employee dealing with the voiced complaint. Buying behaviour and feedback loops used in the model signify that consumers do not buy in vacuum, both past complaining and purchase experiences affect future buying behaviour (Boote, 1998).

Considering consumer complaining behaviour studies as a whole, two aspects seem constantly present: on the one hand, the fact that consumers voice their complaints only in particular circumstances; on the other hand, the "discovery" of the value of complaints for consumers, companies and for society as well. Nevertheless, few studies have focused on real implementations of effective complaint handling procedures and on the resultant benefits: an ideal field for action research (Butelli, 2007). Studies on relationship between Consumer Politeness and Consumer Behaviour have shown that the more polite people are, the less likely they are to complain. The most polite people are least likely to use the voice method of making a complaint, perhaps because this requires direct confrontation with the service provider. Customers, both polite and impolite, are more likely to engage in private action than they are to voice their complaints (Lerman, 2006). User complaint is an overt manifestation of a customer's dissatisfaction. The study shows that library users, even if dissatisfied with the service, are reluctant to complain because they perceive the service to be free. On the other hand, if their dissatisfaction with the service is caused by the library or its staff, they might exit, give negative word-of-mouth, voice their complaint directly, or report to a third party. Loyal users are less likely to report a complaint to the authorities (Oh, 2003).

Dwelling on the concept of complaining behaviour further in the context of Turkey it was found that consumers are more likely to complain when they are dissatisfied with a product or service. They are willing to ask refund or return when they encounter with dissatisfaction because they have strong self-confidence in seeking redress and complaining. The recent developments (such as technological developments, increased education level in the society, increased consumer consciousness, etc.) during the past few years in Turkey have resulted in change in the attitudes of consumers. Turkey as a prospective member of the European Community progressively makes legislation reforms in order to be compatible with European Community's laws and legislation. Turkey, as an example of a progressive developing country, has also taken some important steps on the issue of consumer protection. This contributed to the rise of consumerism in Turkey and changes in the attitude of consumers toward the act of complaining (Kurtulus and Nasir, 2007). The situation in which the products actual performance fails to meet a customer's expectations leads a customer to a mental state technically referred to as cognitive dissonance- a state of psychological discomfort that the consumers experience when they find inconsistency in their expectations vis-à-vis a product and its actual performance. In order to come out from the Psychological discomfort, a dissatisfied buyer may attempt to return the product or may seek positive information about it to justify his choice or may think seriously for deflection to some other brand (Sahaf, 2008).

An exploratory study of Chinese purchasing of imported health food reveals that while dealing with dissatisfaction upon purchase, 48.1% of the respondents chose “Non-formal complaint” category, in which, they either share their negative attitudes toward the products they have purchased with their friends and family members or internalize the negative attitude into their personal experience (memory). The “Reactions to dissatisfaction” (Formal complaint or Non-formal complaint) has no association with demographic factors, however, it does have association with “Frequency of purchase”, “Premium range”, “Timing of purchase” and “Information source”. Generally speaking, the frequent purchasers and early purchasers tend to conduct formal complaint, the people who are willing to pay higher premium prices for imported health food products are inclined to carry out formal complaint, and people relying on the information from personal-non-marketer source are less likely to do formal complaint (Lee, 2005). Complaint behavior starts with dissatisfaction as a prerequisite. In general, under the Chinese culture influence, Chinese consumers are more likely to choose private actions over public actions (Li, 2010).

Conclusion

After administering a structured questionnaire to the randomly selected respondents from selected areas of the Kashmir valley various dimensions of consumer complaining behaviour among the residents came to the fore. One of the brightest observations from consumer’s perspective is that nowadays customers are acting in a more demanding way in their interaction with service providers due to the increased abundance of choices. In response to this shift in consumer behaviour many service providers are directing their strategies towards increasing customer satisfaction and loyalty through service quality. In spite of this the best of the service companies are not able to completely avoid the service failures. Therefore, the effective management of consumer responses to service failure becomes very important, especially in highly competitive markets. As regards the triggers of consumer complaining are concerned, it is an interesting domain with various dimensions. The Complaining behaviour stems from dissatisfaction which in turn is a product of an interactive process of three variables i.e., disconfirmation, negative effect and attribution of blame. Dissatisfaction alone however does not lead to complaining but works in tandem with the product importance. Actually when the dissatisfaction and product importance is more than a threshold, only then a consumer is likely to complain. The Psychographic and demographic profile of a consumer impact the recourse which a consumer undertakes after experiencing a service failure. In addition to these social, cultural and situational factors also determine whether the consumer would show an active or a passive response. The final outcome of the complaining process is also influenced by the perceived justice. Kashmiris are increasingly becoming more and more active as far as complaining is concerned as they attribute high importance to the cellular services owing to its penetration in the Kashmiri society. The literate class regardless of sex is more likely to complain as compared to the illiterate when they encounter a service failure. However age does not play a major role. The consumers of private service providers complain frequently as compared to that of public service providers probably because of perceived justice. The domain of consumer complaining behaviour in the context of Kashmir valley however needs to be studied more minutely and across various dimensions particularly in the emerging field of complaint channel choice to begin with.

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